

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS



DESEMBER 2020

DECEMBER 2020

KATA PENGANTAR FOREWARD

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

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, Februari 2021
Jakarta, February 2021

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

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Jadwal Publikasi Kedepan

Edisi Januari 2021 akan diterbitkan pada minggu ke III bulan Maret 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 <i>digit</i> terakhir
\$	Dolar Amerika Serikat

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

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

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

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Advance Release Calender (ARC)

January 2021 edition will be released on the 3rd week of March 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	: <i>Sharia Business Unit of a Conventional Bank</i>
BUS	: Bank Umum Syariah	BUS	: <i>Sharia Commercial Bank</i>
BPRS	: Bank Pembiayaan Rakyat Syariah	BPRS	: <i>Sharia Rural Bank</i>
PT	: Perseroan Terbatas	PT	: <i>Limited Liabilities Company</i>
BPD	: Bank Pembangunan Daerah	BPD	: <i>Regional Government Bank</i>
SWBI	: Sertifikat Wadiah Bank Indonesia	SWBI	: <i>Wadiah Sharia Certificate of Bank Indonesia</i>
SBIS	: Sertifikat Bank Indonesia Syariah	SBIS	: <i>Sharia Certificate of Bank Indonesia</i>
UKM	: Usaha Kecil dan Menengah	UKM	: <i>Small and Medium Scale Enterprise</i>
PPAP	: Penyisihan Penghapusan Aktiva Produktif	PPAP	: <i>Allowances for Earning Assets Losses</i>
PUAS	: Pasar Uang Antar Bank berdasarkan prinsip Syariah	PUAS	: <i>Interbank Sharia Money Market</i>
FDR	: Financing to Deposit Ratio, yaitu rasio pembiayaan terhadap dana pihak ketiga	FDR	: <i>Financing to Deposit Ratio</i>
NPF	: Non Performing Financing, yaitu rasio pembiayaan bermasalah terhadap total pembiayaan	NPF	: <i>Non Performing Financing</i>
ROA	: Return on Assets, yaitu rasio laba sebelum pajak (disetahunkan) terhadap total asset rata-rata	ROA	: <i>Return on Assets, that is the ratio of annualized earnings before taxes to average assets</i>
ROE	: Return on Equity, yaitu rasio laba setelah pajak (disetahunkan) terhadap total modal rata-rata	ROE	: <i>Return on Equity, that is the ratio of annualized earnings after taxes to average equity</i>
BOPO	: Rasio Biaya Operasional terhadap Pendapatan Operasional	BOPO	: <i>The ratio of Operational Expenses to Operational Revenue</i>
DPK	: Dana Pihak Ketiga	DPK	: <i>Depositor Funds</i>
PYD	: Pembiayaan yang Diberikan	PYD	: <i>Financing</i>
		IDR	: <i>Indonesian Rupiah</i>

DAFTAR ISTILAH GLOSSARY

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

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

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

Periode	2016	2017	2019	2020												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Bank Umum Syariah																
Sharia Commercial Bank																
CAR (%)	16,63	17,91	20,59	20,29	20,47	20,36	20,47	20,62	21,20	20,93	20,37	20,41	20,41	21,16	21,64	CAR (%)
- Modal	27.153	31.105	40.715	41.059	41.564	41.748	41.960	41.989	42.488	42.297	42.846	42.779	43.400	45.398	46.854	- Capital
- Aktiva Tetap Menurut Risiko	163.306	173.695	197.727	202.339	203.053	205.071	204.944	203.642	200.432	202.098	210.346	209.606	212.660	214.513	216.547	- Risk Weighted Assets
ROA (%)	0,63	0,63	1,73	1,88	1,85	1,86	1,55	1,44	1,40	1,38	1,36	1,36	1,35	1,35	1,40	ROA (%)
- Laba	1.426	1.697	5.598	6.495	6.463	6.478	5.404	5.029	4.896	4.821	4.780	4.821	4.827	4.846	5.087	- Profit
- Rata-Rata Total Aset	225.804	267.570	323.438	346.373	348.694	349.112	348.908	348.548	349.845	350.271	351.343	353.989	356.775	359.567	362.692	- Average Assets
NPF (%)	4,42	4,76	3,23	3,46	3,38	3,43	3,41	3,35	3,34	3,31	3,30	3,28	3,18	3,22	3,13	NPF (%)
NPF Net (%)	2,17	2,57	1,88	2,02	1,91	1,95	1,96	1,82	1,85	1,78	1,78	1,66	1,57	1,62	1,57	NPF Net %
- Non Performing Financing	7.843	9.030	7.263	7.720	7.585	7.828	7.766	7.704	7.768	7.780	7.765	7.879	7.719	7.903	7.713	- Non Performing Financing
- Non Performing Financing Net	3.860	4.880	4.241	4.506	4.287	4.461	4.454	4.189	4.310	4.182	4.183	3.991	3.812	3.969	3.877	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	235.456	240.508	242.516	245.597	246.532	- Total Financing to Non Bank
FDR (%)	85,99	79,61	77,91	77,90	77,02	78,93	78,69	80,50	79,37	81,03	79,56	77,06	77,05	77,61	76,36	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	235.456	240.508	242.516	245.597	246.532	- Total Financing to Non Bank
- Dana Pihak Ketiga	206.407	238.393	288.978	286.485	291.069	289.362	289.046	285.751	293.374	289.646	295.936	312.102	314.741	316.460	322.853	- Total Third Party Funds
BOPO (%)	96,22	94,91	84,45	83,62	82,78	83,04	84,60	85,72	86,11	86,25	86,22	86,12	86,08	86,10	85,55	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	34.174	29.682	30.415	2.848	5.233	7.718	9.914	12.217	14.812	17.367	19.943	22.337	24.826	27.578	30.410	- Operations Expenses
- Pendapatan Operasional	35.517	31.273	36.014	3.407	6.322	9.294	11.718	14.252	17.201	20.137	23.130	25.936	28.841	32.030	35.548	- Operations Income
Rentabilitas NOM (%)	0,68	0,67	1,92	1,85	1,78	1,72	1,49	1,34	1,34	1,34	1,36	1,37	1,38	1,39	1,46	Profitability NOM (%)
- Pendapatan Operasional	1.343	1.591	5.599	6.697	6.532	6.303	5.412	4.885	4.779	4.748	4.781	4.798	4.818	4.856	5.137	- Net Operations Income
- Rata-rata Aset Produktif	198.936	238.944	292.108	361.197	366.142	365.581	363.900	364.205	357.940	353.134	350.250	349.488	349.369	350.105	350.992	- Average Earning Assets
KAP																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	4,27		2,77	2,74	2,66	3,07	3,16	2,88	3,18	3,18	3,11	3,02	2,93	2,78	2,65	Classified Earning assets to Earning assets (%)
- APYD	10.070	11.078	9.018	10.099	10.029	11.399	11.543	10.689	10.662	10.519	10.484	10.578	10.416	10.132	9.750	- Classified Earning Assets
- Total Aset Produktif	236.048	263.110	325.365	368.362	377.363	371.089	365.006	371.750	335.237	330.849	336.714	350.383	355.638	364.736	368.338	- Total Earning assets
Likuiditas																Likuidity
Short Term Mismatch (%)	22,54	29,75	30,08	33,36	31,17	29,59	27,55	26,37	26,67	26,89	25,18	24,79	27,17	23,42	28,67	Short Term Mismatch (%)
- Aktiva Jangka Pendek	45.669	65.551	76.035	84.622	79.921	74.940	69.148	65.877	69.088	68.968	65.875	67.623	74.974	65.706	82.776	- Short-Term Assets
- Kewajiban Jangka Pendek	202.655	220.373	252.789	253.639	256.381	253.282	250.946	249.817	259.073	256.469	261.660	272.762	275.962	280.558	288.672	- Short-Term Liabilities
Imbal Hasil																Yield Proportion
Non Core Deposit terhadap Total DPK (%)	58,84	51,29	46,46	46,88	47,31	46,61	46,09	44,18	44,91	43,17	43,71	45,82	45,91	45,11	44,67	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	121.443	122.280	134.272	134.301	137.702	134.859	133.219	126.250	131.761	125.046	129.363	143.005	144.482	142.741	144.231	- Non Core Deposits
- Total DPK	206.407	238.393	288.978	286.485	291.069	289.362	289.046	285.751	293.374	289.646	295.936	312.102	314.741	316.460	322.853	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	199,86	210,95	241,64	242,78	250,07	244,00	244,45	247,30	249,25	251,83	256,33	257,48	265,46	266,32	268,03	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	118.667	129.137	159.570	158.388	160.447	162.321	161.722	164.124	166.496	168.313	169.695	173.550	176.470	178.868	179.855	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	59.376	61.217	66.037	65.238	64.160	66.524	66.156	66.367	66.800	66.836	66.202	67.404	66.476	67.162	67.102	- Floating-rate Yield Portfolios
Investasi																Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	34,64	35,22	39,89	39,39	39,10	39,82	39,98	39,96	40,06	39,93	39,67	39,41	39,15	39,11	39,03	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	61.675	67.049	89.995	88.094	87.832	91.120	91.112	92.097	93.447	93.887	93.582	94.953	95.124	96.227	96.376	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	178.043	190.354	225.607	223.627	224.607	228.845	227.879	230.492	233.296	235.149	235.897	240.954	242.946	246.030	246.957	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	3,40	3,29	2,70	2,67	2,70	2,66	2,61	2,73	2,79	2,85	3,00	3,20	3,26	3,34	3,46	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	2.094	2.204	2.425	2.350	2.369	2.423	2.378	2.514	2.610	2.677	2.807	3.036	3.100	3.210	3.336	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	61.675	67.049	89.995	88.094	87.832	91.120	91.112	92.097	93.447	93.887	93.582	94.953	95.124	96.227	96.376	- Total Mudharabah and Musyarakah
Ket: *) Angka-angka diperbaiki																
*) Angka-angka sementara																
Note: *) Revised figures																
*) Provisional Figures																

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

Note: r) Revised figures
 *) Provisional Figures

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Sharia Commercial Bank and Sharia Business Unit) Nominal dalam Miliar Rp (Nominal in Billion Rp)																
Periode	2016	2017	2019	2020												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Unit Usaha Syariah																Sharia Business Unit
ROA (%)	1,77	2,47	2,04	2,44	2,32	2,35	2,15	2,00	1,95	2,01	2,03	2,02	1,97	1,86	1,81	ROA (%)
- Laba	1.529	2.726	3.328	4.118	3.936	4.016	3.689	3.411	3.346	3.460	3.510	3.520	3.470	3.305	3.247	- Profit
- Rata-Rata Total Aset	86.248	110.286	163.410	168.951	169.640	170.630	171.207	170.994	171.737	172.380	173.080	174.592	176.066	177.452	179.071	- Average Assets
NPF (%)	3,49	2,11	2,90	3,00	3,03	3,05	3,08	3,24	3,42	3,38	3,33	3,17	3,10	3,10	3,01	NPF (%)
NPF Net (%)	1,79	1,24	1,89	1,88	1,95	1,95	2,06	2,20	2,40	2,33	2,27	2,15	2,06	2,07	1,93	NPF Net %
- Non Performing Financing	2.464	2.024	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	4.426	4.238	4.177	4.206	4.131	- Non Performing Financing
- Non Performing Financing Net	1.262	1.193	2.457	2.453	2.555	2.600	2.730	2.939	3.223	3.123	3.020	2.875	2.777	2.815	2.659	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	130.036	130.192	131.129	133.258	132.588	133.402	134.162	134.174	133.004	133.543	134.818	135.833	137.412	- Total Financing to Non Bank
FDR (%)	96,70	99,39	101,93	101,35	101,00	106,52	105,06	107,20	104,86	104,41	100,89	95,87	93,67	91,95	96,01	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	130.036	130.192	131.129	133.258	132.588	133.402	134.162	134.174	133.004	133.543	134.818	135.833	137.412	- Total Financing to Non Bank
- Dana Pihak Ketiga	72.928	96.495	127.580	128.457	129.834	125.103	126.208	124.444	127.945	128.506	131.831	139.293	143.935	147.733	143.124	- Total Third Party Funds
BOPO (%)	82,85	74,15	78,01	75,09	75,03	74,56	76,10	77,41	77,37	76,34	75,82	76,22	76,94	78,16	78,96	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	7.097	7.927	12.029	1.044	1.994	2.931	3.915	4.888	5.757	6.560	7.405	8.298	9.283	10.361	11.568	- Operations Expenses
- Pendapatan Operasional	8.566	10.690	15.420	1.391	2.658	3.931	5.144	6.315	7.440	8.594	9.766	10.886	12.066	13.256	14.649	- Operations Income
Rentabilitas																Profitability
NOM (%)	2,00	2,67	2,18	2,38	2,26	2,26	2,08	1,92	1,91	1,98	2,02	1,96	1,89	1,78	1,73	NOM (%)
- Pendapatan Operasional	1.469	2.764	3.391	4.158	3.983	4.000	3.689	3.424	3.368	3.486	3.541	3.451	3.340	3.158	3.082	- Net Operations Income
- Rata-rata Aset Produktif	73.485	103.531	155.721	174.697	176.237	176.725	177.689	178.073	176.616	175.770	175.339	175.997	176.807	177.572	178.624	- Average Earning Assets
KAP																Classified Earning assets to Earning assets (%)
APYD terhadap Aktiva Produktif (%)	3,22	2,26	2,74	2,71	2,82	3,04	3,27	3,31	3,28	3,05	2,99	2,74	2,77	2,77	2,74	- Classified Earning Assets
- APYD	3.036	2.897	4.683	4.831	5.123	5.516	6.025	6.063	5.669	5.292	5.227	5.026	5.161	5.207	5.274	- Total Earning assets
- Total Aset Produktif	94.319	128.442	170.674	178.486	181.438	181.216	184.153	183.240	173.053	173.252	174.785	183.170	186.098	188.006	192.708	
Likuiditas																Liquidity
Short Term Mismatch (%)	34,23	28,37	24,72	25,94	25,14	22,73	23,12	23,82	24,11	24,77	25,05	25,61	27,06	27,33	27,94	Short Term Mismatch (%)
- Aktiva Jangka Pendek	26.152	30.253	33.065	33.840	33.560	29.904	30.454	31.132	32.569	34.410	34.251	36.547	40.140	39.517	43.130	- Short-Term Assets
- Kewajiban Jangka Pendek	76.398	106.627	133.786	130.434	133.493	131.582	131.739	130.707	135.090	138.890	136.752	142.698	148.348	144.582	154.363	- Short-Term Liabilities
Imbal Hasil																Yield Proportion
Non Core Deposit terhadap Total DPK (%)	60,89	65,92	64,60	65,00	64,99	63,26	63,34	62,31	62,94	62,77	63,25	64,39	65,31	65,75	63,44	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	44.409	63.607	82.413	83.495	84.375	79.145	79.939	77.538	80.530	80.663	83.383	89.684	94.005	97.132	90.792	- Non Core Deposits
- Total DPK	72.928	96.495	127.580	128.457	129.834	125.103	126.208	124.444	127.945	128.506	131.831	139.293	143.935	147.733	143.124	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	211,41	186,69	239,66	237,68	238,78	240,93	239,71	234,38	227,02	231,17	239,68	241,93	238,40	238,51	237,80	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	48.230	62.819	92.313	92.206	92.970	94.744	94.134	94.066	93.675	94.164	94.344	94.972	95.446	96.166	97.187	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	22.813	33.648	38.518	38.795	38.936	39.324	39.269	40.134	41.263	40.734	39.362	39.256	40.037	40.320	40.869	- Floating-rate Yield Portfolios
Investasi																Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	45,16	53,49	62,12	62,48	62,81	63,38	63,62	64,15	64,63	64,69	64,48	64,64	64,91	65,12	65,48	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	32.083	51.602	81.275	81.843	82.854	84.975	84.868	86.087	87.217	87.270	86.220	86.767	87.945	88.886	90.397	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	71.044	96.467	130.830	131.001	131.906	134.069	133.403	134.200	134.937	134.898	133.707	134.228	135.483	136.486	138.056	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,97	1,43	1,91	1,96	2,03	2,23	2,16	2,25	2,25	2,27	2,38	2,40	2,53	2,69	2,74	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	631	736	1.549	1.602	1.684	1.895	1.836	1.937	1.963	1.978	2.051	2.080	2.223	2.391	2.476	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	32.083	51.602	81.275	81.843	82.854	84.975	84.868	86.087	87.217	87.270	86.220	86.767	87.945	88.886	90.397	- Total Mudharabah and Musyarakah
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																Note: r) Revised figures *) Provisional Figures

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

Note: r) Revised figures
*) Provisional Figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Bank Umum Syariah																	Sharia Commercial Bank
- Total Aset (dalam miliar Rupiah)	254.184	288.027	316.691	350.364	346.373	351.014	349.950	348.294	347.108	356.330	352.823	358.851	375.157	381.846	387.482	397.073	- Total Assets (in billion IDR)
- Jumlah Bank	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	- Number of Banks
- Jumlah Kantor	1.869	1.825	1.875	1.919	1.922	1.925	1.923	1.942	1.946	1.942	1.940	1.937	1.943	1.958	2.042	2.034	- Number of Offices
- KC	473	471	478	480	480	480	478	490	490	489	491	491	490	490	490	488	- Branch Offices
- KCP	1.207	1.176	1.199	1.243	1.246	1.248	1.248	1.254	1.259	1.256	1.252	1.249	1.256	1.273	1.356	1.351	- Sub Branch Offices
- KK	189	178	198	196	196	197	197	198	197	197	197	197	197	195	196	195	- Cash Offices
- ATM	3.127	2.585	2.791	2.827	2.825	2.826	2.827	2.830	2.835	2.837	2.749	2.754	2.755	2.763	2.777	2.800	- ATMs/ADMs
- Jumlah Tenaga Kerja	51.110	51.068	49.516	49.654	49.723	49.806	49.923	50.345	49.950	49.956	49.996	49.813	49.978	49.902	50.261	50.212	- Number of Employees
Unit Usaha Syariah																	Sharia Business Unit
- Total Aset (dalam miliar Rupiah)	102.320	136.154	160.636	174.200	168.951	170.329	172.610	172.936	170.142	175.452	176.240	177.978	186.687	189.331	189.331	196.875	- Total Assets (in billion IDR)
- Jumlah Bank Umum Konvensional yang memiliki UUS	21	21	20	20	20	20	20	20	20	20	20	20	20	20	20	20	- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	332	344	354	381	386	387	388	389	389	390	389	390	390	391	391	392	- Number of Offices
- KC	149	154	153	160	160	161	161	161	161	162	161	162	162	162	162	162	- Branch Offices
- KCP	135	139	146	159	164	164	165	166	166	166	166	166	166	167	167	169	- Sub Branch Offices
- KK	48	51	55	62	62	62	62	62	62	62	62	62	62	62	62	61	- Cash Offices
- ATM	132	143	171	176	176	177	177	176	177	177	177	181	181	180	179	182	- ATMs/ADMs
- Jumlah Tenaga Kerja	4.487	4.678	4.955	5.186	5.207	5.230	5.189	5.232	5.245	5.253	5.229	5.249	5.298	5.311	5.326	5.326	- Number of Employees
Total Aset BUS dan UUS (dalam miliar Rupiah)	356.504	424.181	477.327	524.564	515.324	521.344	522.560	521.230	517.250	531.782	529.063	536.829	561.843	571.177	576.813	593.948	Total Assets (in billion IDR)
Total Kantor BUS dan UUS	2.201	2.169	2.229	2.300	2.308	2.312	2.311	2.331	2.335	2.332	2.329	2.327	2.333	2.349	2.433	2.426	Total Number of Offices
Total ATM BUS dan UUS	3.259	2.728	2.962	3.003	3.001	3.003	3.004	3.006	3.012	3.014	2.926	2.935	2.936	2.943	2.956	2.982	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	55.597	55.746	54.471	54.840	54.930	55.036	55.112	55.577	55.195	55.209	55.225	55.062	55.276	55.213	55.587	55.538	Total Number of Employees
Bank Pembiayaan Rakyat Syariah																	Sharia Rural Bank
- Jumlah Bank	166	167	167	164	164	163	163	163	162	162	162	162	163	163	163	163	- Number of Banks
- Jumlah Kantor	453	441	495	617	618	618	620	622	622	626	626	631	624	624	627	627	- Number of Offices
- Jumlah Tenaga Kerja	4.372	4.619	4.918	6.620	6.709	6.725	6.700	6.710	6.699	6.738	6.736	6.701	6.738	6.757	6.755	6.750	- Number of Employees
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures

Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS Desember 2020 (Individual Sharia Banking Network - December 2020)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	488	1.351	195	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	88	32	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	14	31	6	2 PT BPD Nusa Tenggara Barat Syariah
3 PT. Bank Muamalat Indonesia	80	145	50	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	7	2	-	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	67	322	12	5 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	9	52	4	6 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	68	227	15	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	127	428	49	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	27	33	5	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	11	1	-	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	15	13	18	12 PT. BCA Syariah
13 PT. Bank Tabungan Pensiunan Nasional Syariah	24	2	-	13 PT. Bank Tabungan Pensiunan Nasional Syariah
14 PT. Maybank Syariah Indonesia	1	-	-	14 PT. Maybank Syariah Indonesia
Unit Usaha Syariah	162	169	61	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	9	1	-	15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	14	4	-	16 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	14	2	-	17 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	1	3	18 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	10	-	-	19 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	35	1	12	20 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	24	57	5	21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	2	14	5	22 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	5	4	23 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	5	14	9	24 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	10	-	25 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	2	-	26 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	-	27 PT BPD Jambi
28 PT BPD Sumatera Barat	5	4	-	28 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	7	29 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	30 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	2	31 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	2	3	6	32 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	19	3	33 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	34 PT BPD Sulawesi Selatan dan Sulawesi Barat
Bank Pembiayaan Rakyat Syariah	175	-	289	Sharia Rural Bank
TOTAL	825	1.520	545	TOTAL
Keterangan:		Note:		
- KP = Kantor Pusat		- HO = Head Office		
- UUS = Unit Usaha Syariah		- IBU = Islamic Banking Unit		
- KPO = Kantor Pusat Operasional		- HOO = Head Operational Office		
- KC = Kantor Cabang		- BO = Branch Office		
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah		- SBO/SSU = Sub Branch Office/Syari'a Services Unit		
- KK = Kantor Kas		- CO = Cash Office		
- Tidak termasuk Layanan Syariah		- Not include Office Channeling		

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Desember 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - December 2020)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	488	1.351	195	Sharia Commercial Bank
1 Jawa Barat	63	214	27	1 West Java
2 Banten	20	58	8	2 Banten
3 DKI Jakarta	65	141	34	3 DKI Jakarta
4 Yogyakarta	9	25	10	4 DI Yogyakarta
5 Jawa Tengah	37	88	16	5 Central Java
6 Jawa Timur	44	142	22	6 East Java
7 Bengkulu	5	13	1	7 Bengkulu
8 Jambi	6	19	1	8 Jambi
9 Nanggroe Aceh Darussalam	49	244	32	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	51	5	10 North Sumatera
11 Sumatera Barat	11	27	4	11 West Sumatera
12 Riau	11	28	8	12 Riau
13 Sumatera Selatan	15	34	2	13 South Sumatera
14 Bangka Belitung	2	6	-	14 Bangka Belitung
15 Kepulauan Riau	5	15	2	15 Riau Islands
16 Lampung	10	29	2	16 Lampung
17 Kalimantan Selatan	7	18	4	17 South Kalimantan
18 Kalimantan Barat	9	13	1	18 West Kalimantan
19 Kalimantan Timur	14	33	-	19 East Kalimantan
20 Kalimantan Tengah	6	7	-	20 Central Kalimantan
21 Sulawesi Tengah	6	11	-	21 Central Sulawesi
22 Sulawesi Selatan	13	39	7	22 South Sulawesi
23 Sulawesi Utara	4	4	-	23 North Sulawesi
24 Gorontalo	2	3	1	24 Gorontalo
25 Sulawesi Barat	2	2	-	25 West Sulawesi
26 Sulawesi Tenggara	7	10	1	26 South East Sulawesi
27 Nusa Tenggara Barat	22	52	7	27 West Nusa Tenggara
28 Bali	6	9	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	2	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not include Office Channeling

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Desember 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - December 2020)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Unit Usaha Syariah	162	169	61	Sharia Business Unit
1 Jawa Barat	22	19	8	1 West Java
2 Banten	3	8	1	2 Banten
3 DKI Jakarta	8	16	6	3 DKI Jakarta
4 Yogyakarta	5	7	4	4 DI Yogyakarta
5 Jawa Tengah	19	22	11	5 Central Java
6 Jawa Timur	22	20	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	2	-	8 Jambi
9 Nanggroe Aceh Darussalam	5	5	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	12	18	-	10 North Sumatera
11 Sumatera Barat	7	5	-	11 West Sumatera
12 Riau	3	4	8	12 Riau
13 Sumatera Selatan	8	3	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	4	-	15 Riau Islands
16 Lampung	2	-	-	16 Lampung
17 Kalimantan Selatan	8	10	2	17 South Kalimantan
18 Kalimantan Barat	5	3	6	18 West Kalimantan
19 Kalimantan Timur	7	20	4	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	1	-	21 Central Sulawesi
22 Sulawesi Selatan	9	1	1	22 South Sulawesi
23 Sulawesi Utara	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara	1	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	27 West Nusa Tenggara
28 Bali	4	-	-	28 Bali
29 Nusa Tenggara Timur	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	30 Maluku
31 Papua	-	-	-	31 Papua
32 Maluku Utara	-	-	-	32 North Maluku
33 Papua Barat	-	-	-	33 West Papua
34 Luar Indonesia	-	-	-	34 Outside Indonesia
Total BUS dan UUS	650	1.520	256	Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling

Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah (Office Channeling)																	
Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	434	434	432	429	421	420	419	418	418	418	417	409	408	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	299	289	289	289	289	288	288	288	288	286	286	285	284	283	2 PT. Bank Permata, Tbk
3 PT Bank Maybank Indonesia, Tbk	391	379	372	359	358	358	355	354	354	354	351	350	347	346	346	347	3 PT Bank Maybank Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	119	122	122	122	123	123	123	123	123	122	122	124	128	129	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	256	230	229	229	219	213	212	204	214	200	200	200	200	200	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	153	153	158	158	158	158	158	158	158	158	157	157	157	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	298	340	340	340	339	339	339	339	339	339	327	327	327	327	7 PT. Bank Tabungan Negara (Persero), Tbk
8 PT BPD DKI	182	214	242	243	243	243	243	242	242	242	240	240	240	240	240	241	8 PT BPD DKI
9 PT. BPD DIY	31	34	34	38	38	38	38	38	38	38	38	38	38	38	38	39	9 PT. BPD DIY
10 PT BPD Jateng	145	150	156	156	156	156	156	156	156	156	156	156	156	156	156	156	10 PT BPD Jateng
11 PT BPD Jatim, Tbk	191	191	191	191	191	191	191	195	195	195	195	195	195	195	195	195	11 PT BPD Jatim, Tbk
12 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	12 PT BPD Sumut
13 PT BPD Jambi	7	22	29	30	30	30	30	30	30	30	30	30	30	30	30	30	13 PT BPD Jambi
14 PT BPD Sumbar	34	33	31	31	31	119	119	119	119	119	119	119	119	119	119	119	14 PT BPD Sumbar
15 PT BPD Riau dan Kepri	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	15 PT BPD Riau dan Kepri
16 PT BPD Sumsel dan Babel	15	15	18	20	20	20	20	20	20	20	20	20	20	20	20	20	16 PT BPD Sumsel dan Babel
17 PT BPD Kalsel	48	48	48	49	49	49	49	49	49	49	49	49	49	49	49	49	17 PT BPD Kalsel
18 PT BPD Kalbar	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	18 PT BPD Kalbar
19 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	19 PD BPD Kaltim
20 PT BPD Nusa Tenggara Barat	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20 PT BPD Nusa Tenggara Barat
JUMLAH	2.567	2.624	2.797	2.949	2.947	3.038	3.022	3.009	3.007	2.998	3.002	2.984	2.969	2.967	2.962	2.964	TOTAL

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

r) Angka-angka diperbaiki

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

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

r) Revised figures

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

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah (Sharia Commercial Bank and Sharia Business Unit Operations) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
4 Surat Berharga yang Diterbitkan	7.434	7.111	10.845	8.953	6.676	6.964	7.876	8.672	9.474	10.164	10.149	7.432	6.933	7.858	8.496	9.279	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	3.307	3.333	3.333	3.806	4.357	4.358	4.358	4.358	4.223	3.722	3.722	3.720	3.721	3.726	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	5.487	5.771	7.538	5.620	3.343	3.158	3.518	4.314	5.116	5.805	5.926	3.710	3.210	4.137	4.776	5.554	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.782	3.608	2.912	2.469	2.438	2.451	3.594	5.717	5.737	5.604	5.220	6.194	6.831	5.993	5.117	6.373	5. Received Borrowing
6 Liabilitas Lainnya	497	630	756	767	874	792	648	515	435	465	490	493	519	443	462	479	6. Other Liabilities
7 Rupa-Rupa Liabilitas	27.304	33.139	40.606	41.106	37.033	30.674	42.846	37.855	37.533	39.090	39.367	38.744	39.065	39.309	34.286	46.655	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	800	430	250	230	50	0	25	50	170	80	200	170	220	325	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	40	40	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	800	430	250	230	50	0	25	50	130	40	200	170	220	325	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	21.937	23.021	23.021	23.021	23.277	23.277	23.277	23.441	23.762	23.762	23.762	23.779	24.024	26.104	10. Paid-in capital
11 Tambahan Modal Disetor	2.056	4.222	2.352	2.446	2.516	2.538	2.321	2.356	2.411	2.481	2.523	2.639	2.619	3.091	4.712	3.375	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.531	1.526	1.469	1.468	1.480	1.480	1.480	1.480	1.480	1.480	1.480	1.480	1.480	1.480	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.889	4.348	4.068	4.068	4.083	4.070	4.133	4.133	4.394	4.409	4.409	4.409	4.409	4.409	13. Reserves
a. Cadangan Umum	3.276	3.275	3.694	4.153	3.873	3.873	3.888	3.875	3.938	3.938	4.149	4.164	4.164	4.164	4.164	4.164	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	245	245	245	245	245	245	b. Special Purpose Reserves
14 Laba	5.171	7.201	9.789	13.627	14.240	14.593	15.168	15.542	15.435	15.616	15.155	15.709	16.337	16.838	17.283	16.493	14. Net Income
a. Tahun-tahun lalu	3.076	4.101	4.625	7.348	13.501	13.147	12.962	12.960	12.430	12.127	11.101	11.047	11.047	10.987	10.985	10.985	a. Previous years
b. Tahun berjalan	2.096	3.100	5.164	6.278	738	1.446	2.187	2.583	3.005	3.488	4.055	4.662	5.290	5.852	6.298	5.508	b. Current year
Ket																	

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

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
4 Surat Berharga yang Diterbitkan	5.495	3.517	6.206	3.098	2.335	2.657	3.162	4.007	4.784	5.448	5.794	3.826	3.166	4.121	4.709	5.337	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	1.700	1.600	1.600	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.852	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	4.180	3.102	4.506	1.498	735	910	1.415	2.260	3.037	3.701	4.047	2.079	1.420	2.374	2.963	3.485	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.316	2.728	1.725	1.075	1.044	1.043	1.181	1.252	1.287	1.076	1.088	2.104	2.158	2.075	1.210	2.485	5. Received Borrowing
6 Liabilitas Lainnya	490	618	626	595	712	627	477	323	249	273	282	279	317	267	306	306	6. Other Liabilities
7 Rupa-Rupa Liabilitas	5.576	6.256	8.335	9.724	9.484	9.036	9.240	6.712	7.545	7.490	7.193	7.522	7.798	9.533	8.656	8.438	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	21.937	23.021	23.021	23.021	23.277	23.277	23.277	23.441	23.762	23.762	23.762	23.779	24.024	26.104	10. Paid-in capital
11 Tambahan Modal Disetor	2.045	4.182	2.387	2.411	2.468	2.478	2.339	2.360	2.389	2.434	2.441	2.517	2.502	2.964	4.547	3.216	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.531	1.526	1.469	1.468	1.480	1.480	1.480	1.480	1.480	1.480	1.480	1.480	1.480	1.480	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.889	4.348	4.068	4.068	4.083	4.070	4.133	4.133	4.394	4.409	4.409	4.409	4.409	4.409	13. Reserves
a. Cadangan Umum	3.276	3.275	3.694	4.153	3.873	3.873	3.888	3.875	3.938	3.938	4.149	4.164	4.164	4.164	4.164	4.164	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	245	245	245	245	245	245	b. Special Purpose Reserves
14 Laba	3.442	4.032	5.757	9.065	9.793	10.193	10.476	10.660	10.365	10.599	9.794	10.069	10.401	10.653	10.956	11.438	14. Net Income
a. Tahun-tahun lalu	2.490	3.042	2.950	4.871	9.390	9.390	9.274	9.289	8.759	8.759	7.732	7.718	7.718	7.658	7.656	7.656	a. Previous years
b. Tahun berjalan	952	990	2.806	4.195	403	803	1.202	1.371	1.605	1.840	2.061	2.352	2.683	2.995	3.300	3.782	b. Current year

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

Note: *) Revised figures
*) Provisional Figures

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

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
4 Surat Berharga yang Diterbitkan	1.940	3.594	4.639	5.855	4.341	4.307	4.714	4.665	4.690	4.716	4.355	3.606	3.766	3.737	3.787	3.942	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	1.607	1.733	1.733	2.059	2.611	2.611	2.611	2.612	2.477	1.975	1.975	1.974	1.974	1.874	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.307	2.669	3.032	4.122	2.608	2.248	2.103	2.054	2.079	2.104	1.879	1.631	1.791	1.763	1.813	2.068	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	466	881	1.188	1.394	1.394	1.408	2.412	4.465	4.450	4.528	4.131	4.091	4.673	3.918	3.907	3.888	5. Received Borrowing
6 Liabilitas Lainnya	7	12	130	191	163	165	170	192	186	192	198	215	202	175	156	173	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21.728	26.883	32.271	31.382	27.548	27.657	33.606	31.143	29.988	31.600	32.175	31.222	31.267	29.777	25.629	38.217	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	800	430	250	230	50	0	25	50	170	80	200	170	220	325	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	40	40	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	800	430	250	230	50	0	25	50	130	40	200	170	220	325	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital
11 Tambahan Modal Disetor	11	41	(35)	35	48	60	(17)	(4)	22	47	83	121	116	127	164	159	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Differences in Fixed Assets Appraisal
13 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Reserves
a. Cadangan Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. General Reserves
b. Cadangan Tujuan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Purpose Reserves
14 Laba	1.730	3.169	4.032	4.561	4.447	4.400	4.693	4.882	5.070	5.017	5.362	5.639	5.936	6.185	6.327	5.055	14. Net Income
a. Tahun-tahun lalu	586	1.059	1.675	2.478	4.111	3.757	3.707	3.671	3.671	3.368	3.368	3.329	3.329	3.329	3.329	3.329	a. Previous years
b. Tahun berjalan	1.144	2.109	2.358	2.083	336	643	985	1.212	1.400	1.649	1.993	2.310	2.607	2.856	2.998	1.726	b. Current year

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

Note: r) Revised figures
 *) Provisional Figures

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

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen																	Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	12	450	6	99	56	54	52	179	93	341	72	72	15	30	3	12	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.210	1.210	1.210	1.310	1.340	1.637	1.341	1.638	1.723	1.495	1.503	1.497	1.569	- Forward purchases
- Lainnya	9	-	-	-	-	16	82	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen																	Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.400	10.326	13.182	13.891	14.072	12.466	12.670	10.871	11.666	11.081	10.611	10.637	10.304	11.362	11.736	11.490	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	188	215	210	198	176	154	146	155	154	154	147	145	144	144	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	370	507	381	267	321	379	336	384	287	219	209	207	221	982	1.105	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	94	128	283	150	163	105	70	22	88	107	49	95	51	117	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.323	1.210	1.210	1.310	1.340	1.340	1.346	1.344	1.484	1.497	1.505	1.500	1.573	- Forward sales
- Lainnya	1.193	1.686	1.156	1.371	1.435	1.396	1.415	1.469	1.503	1.470	1.485	1.492	1.509	1.528	1.540	1.547	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	11	205	210	239	219	219	215	220	216	219	228	223	225	- Kafalah guarantees received
- Pendapatan yang akan diterima	1.038	807	910	1.145	963	1.013	1.044	1.077	1.385	1.208	1.122	1.141	1.154	1.244	1.272	1.154	- Income will be received
- Lainnya	228	391	442	650	661	674	690	691	725	757	774	794	811	809	825	841	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.508	3.859	3.729	4.445	3.365	3.361	3.740	3.885	3.943	4.077	4.074	4.214	4.523	4.692	4.712	4.853	- Guarantees issued
- Lainnya	20	56	126	144	145	153	164	161	205	142	148	152	129	192	358	126	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	9.635	14.842	19.194	21.329	21.153	21.273	21.591	21.954	22.216	22.442	22.462	22.647	22.731	22.771	21.908	22.969	- Written off earning assets
- Penerimaan dana mudharabah muqayyadah	523	1.326	2.475	4.681	4.780	4.644	4.488	4.433	4.366	4.344	4.258	4.200	4.101	4.101	4.100	4.099	- Channeling of mudharabah muqayyadah
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen																	Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	12	450	6	99	56	54	52	179	93	341	72	72	15	30	3	12	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.210	1.210	1.210	1.310	1.340	1.637	1.341	1.638	1.723	1.495	1.503	1.497	1.569	- Forward purchases
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen																	Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	4.040	4.223	2.890	4.451	4.880	4.051	4.051	3.429	3.669	3.941	4.071	4.138	4.014	4.139	4.355	4.508	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	97	94	94	94	94	94	94	94	94	94	94	94	94	94	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	345	406	201	70	74	122	122	169	86	69	116	99	108	60	103	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	94	128	283	150	163	105	70	22	88	107	49	95	51	117	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.323	1.210	1.210	1.310	1.340	1.340	1.346	1.344	1.484	1.497	1.505	1.500	1.573	- Forward sales
- Lainnya	1.193	1.686	1.156	1.371	1.435	1.396	1.415	1.469	1.503	1.470	1.484	1.491	1.509	1.528	1.540	1.547	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	11	205	210	239	219	219	215	220	216	219	228	223	225	- Kafalah guarantees received
- Pendapatan yang akan diterima	814	668	727	765	628	633	656	676	975	792	724	700	723	725	741	731	- Income will be received
- Lainnya	16	7	9	17	14	14	15	15	16	16	17	17	17	17	17	16	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.406	3.690	3.468	3.906	2.920	2.870	3.228	3.358	3.418	3.536	3.559	3.647	3.962	4.075	4.102	4.295	- Guarantees issued
- Lainnya	3	13	101	144	145	153	164	161	161	98	104	108	129	139	294	126	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	7.992	12.304	15.992	17.648	17.553	17.699	17.854	18.041	18.056	18.177	18.207	18.379	18.419	18.451	17.543	18.546	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	46	- Channeling of mudharabah muqayyadah

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

Note: r) Revised figures
 *) Provisional Figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen																	Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward purchases
- Lainnya	-	-	-	-	-	16	82	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen																	Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3.360	6.103	10.292	9.440	9.192	8.415	8.619	7.442	7.997	7.140	6.540	6.499	6.290	7.223	7.381	6.982	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	91	121	116	104	82	60	52	61	60	60	53	51	51	50	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	1	25	101	180	197	247	257	214	215	201	149	93	108	113	922	1.001	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	0	-	-	-	-	-	-	-	-	-	1	1	1	-	-	-	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	183	379	335	379	388	401	410	416	398	442	431	519	531	423	- Income will be received
- Lainnya	212	384	433	632	647	660	676	676	709	740	757	777	794	791	808	825	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	102	170	261	539	446	491	513	527	526	541	514	567	560	616	610	558	- Guarantees issued
- Lainnya	17	42	25	0	0	-	-	-	44	44	44	44	-	54	65	-	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	1.644	2.537	3.202	3.681	3.600	3.574	3.737	3.914	4.160	4.265	4.255	4.268	4.312	4.319	4.366	4.422	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	473	1.279	2.428	4.635	4.733	4.598	4.441	4.387	4.319	4.297	4.212	4.154	4.054	4.054	4.053	4.052	- Channeling of mudharabah muqayyadah

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	40.228	46.268	49.058	55.655	4.701	9.410	14.167	18.424	22.700	27.291	31.908	36.416	40.846	45.458	50.131	55.088	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1.291	1.568	1.424	1.892	138	251	373	493	600	701	806	906	1.026	1.156	1.288	1.419	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	236	177	129	100	7	11	15	18	19	20	21	22	33	35	38	41	b. Placement in Other Banks
c. Surat Berharga	1.715	2.366	3.218	4.156	382	732	1.098	1.427	1.798	2.333	2.712	2.995	3.289	3.648	4.094	4.585	c. Investment in Securities
d. Pembiayaan yang Diberikan:	26.447	30.718	33.206	37.035	3.155	6.423	9.666	12.481	15.441	18.432	21.517	24.701	27.730	30.897	33.986	37.341	d. Financing:
i. Pendapatan Bagi Hasil	8.019	9.849	11.209	13.372	1.187	2.502	3.713	4.842	5.954	7.143	8.359	9.610	10.754	11.914	13.105	14.433	i. Profit Sharing
a. Mudharabah	1.875	1.825	1.677	1.407	115	224	338	447	545	642	736	830	925	1.030	1.119	1.215	a. Mudharabah
b. Musyarakah	6.144	8.023	9.532	11.965	1.072	2.278	3.374	4.396	5.409	6.502	7.622	8.780	9.829	10.885	11.986	13.219	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	c. Other profit sharing
ii. Piutang	17.196	19.744	20.932	22.407	1.865	3.714	5.644	7.228	9.005	10.764	12.572	14.429	16.249	18.186	20.021	21.981	ii. Receivables/Acceptables
a. Murabahah	16.679	19.115	20.164	21.551	1.786	3.558	5.384	6.879	8.551	10.145	11.847	13.606	15.322	17.159	18.880	20.736	a. Murabahah
b. Ujrah	411	508	615	663	63	123	205	274	360	514	602	683	773	857	945	1.045	b. Qardh
c. Istishna'	106	120	153	194	17	33	55	71	90	106	123	139	154	171	184	201	c. Istishna'
d. Piutang Lainnya	-	0	0	0	-	0	0	3	3	0	0	0	0	0	100	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1.232	1.126	1.064	1.256	103	207	310	411	482	524	586	663	727	796	859	926	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	10.540	11.439	11.081	12.471	1.018	1.993	3.015	4.005	4.843	5.805	6.852	7.791	8.768	9.723	10.726	11.702	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	22.509	25.224	25.620	29.156	2.442	4.719	7.072	9.321	11.509	13.636	15.957	18.179	20.414	22.691	24.982	27.347	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	22.509	25.218	25.617	28.624	2.403	4.636	7.072	9.321	11.509	13.636	15.957	18.179	20.414	22.691	24.982	27.347	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	3	532	39	82	0	0	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	17.719	21.044	23.437	26.499	2.259	4.691	7.095	9.103	11.191	13.656	15.951	18.236	20.432	22.767	25.149	27.741	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	14.395	7.153	9.737	8.299	1.149	1.609	2.120	2.497	2.859	3.256	3.795	4.438	4.939	5.401	6.118	7.079	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	154	168	155	202	13	31	50	69	103	95	119	123	236	245	286	247	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	1	2	30	80	5	14	25	36	45	56	64	74	86	97	107	115	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.566	2.015	2.116	2.495	229	501	744	963	1.183	1.309	1.532	1.730	1.978	2.225	2.471	2.800	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.675	4.968	7.437	5.522	902	1.063	1.301	1.429	1.527	1.795	2.080	2.510	2.640	2.834	3.254	3.917	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	32.114	28.197	33.175	34.797	3.408	6.300	9.215	11.599	14.050	16.911	19.745	22.674	25.371	28.168	31.268	34.820	5 Total of Operating Income
6 Total Beban Operasional	29.308	23.842	26.259	25.807	2.504	4.547	6.639	8.566	10.588	12.838	14.942	17.126	19.184	21.370	23.921	26.600	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	6	12	4	6	9	13	19	28	39	50	59	66	72	80	a. Yield to BI
b. Bonus Titipan Wadiah	349	-	358	415	49	100	148	208	258	317	370	412	457	505	549	605	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	29	82	8	1	15	40	37	37	39	210	188	74	71	71	70	11	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	217	381	520	47	95	142	192	234	273	313	351	391	441	482	516	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	16.473	9.646	10.731	8.457	1.100	1.730	2.436	2.969	3.560	4.359	5.085	5.911	6.438	7.060	7.925	8.815	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.200	1.244	1.190	1.191	113	223	333	435	551	669	838	1.061	1.217	1.373	1.520	1.679	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	30	14	18	33	5	5	7	12	13	15	15	19	28	45	47	57	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	10	1	2	4	6	7	8	2	3	6	9	12	14	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6.653	7.200	7.863	8.629	685	1.391	2.071	2.781	3.422	4.054	4.676	5.414	6.148	6.937	7.846	8.737	i. Cost of Human Resources
ii. Biaya Tenaga Kerja	6.501	6.989	7.628	8.314	667	1.348	2.010	2.710	3.342	3.967	4.580	5.308	6.029	6.802	7.697	8.551	ii. Labour Cost
iii. Penelitian dan Pengembangan	9	8	13	16	0	2	2	3	3	3	4	5	6	6	6	11	iii. Research and Development
j. Beban Operasional Lainnya	4.512	5.085	5.687	6.539	500	981	1.448	1.913	2.485	2.904	3.414	3.832	4.368	4.864	5.398	6.085	j. Other Operating Costs
i. Promosi	316	398	418	499	19	42	63	88	114	128	145	170	195	220	247	318	i. Promotion
ii. Biaya Lainnya	4.196	4.687	5.269	6.040	481	939	1.385	1.825	2.371	2.776	3.269	3.662	4.174	4.644	5.151	5.767	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	2.807	4.355	6.915	8.990	905	1.753	2.576	3.034	3.462	4.073	4.803	5.548	6.187	6.798	7.346	8.219	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	364	340	353	346	23	48	180	112	217	209	238	239	335	407	446	527	8 Non Operating Income
9 Beban Non Operasional	222	272	335	411	43	67	133	114	162	166	211	261	266	291	320	412	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	142	68	18	(64)	(20)	(19)	48	(2)	55	43	27	(22)	69	116	126	115	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.949	4.423	6.934	8.926	884	1.733	2.623	3.031	3.517	4.116	4.831	5.527	6.256	6.914	7.472	8.334	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	2.984	4.246	5.238	7.298	0	0	0	0	0	0	0	0	0	0	0	5650,22	12 Transfer of Profit/Loss
13 Pajak Penghasilan (490)	(765)	(765)	(1.062)	(1.446)	(146)	(287)	(437)	(449)	(512)	(628)	(776)	(865)	(966)	(1.063)	(1.174)	(1.343)	13 Income Tax
14 Laba/Rugi Bersih	2.096	3.084	5.119	6.278	738	1.446	2.187	2.583	3.005	3.488	4.055	4.662	5.290	5.852	6.298	5.508	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	31.326	35.697	36.648	39.625	3.365	6.749	10.131	13.098	16.085	19.486	22.832	26.118	29.302	32.639	36.115	39.808	1 Operating Income from:
a. Penempatan pada Bank Indonesia	852	1.046	905	1.204	94	174	256	341	415	483	554	614	692	775	861	949	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	65	27	22	16	1	1	2	2	2	2	3	3	3	4	5	7	b. Placement in Other Banks
c. Surat Berharga	1.427	2.005	2.708	3.379	290	552	838	1.090	1.375	1.826	2.117	2.307	2.517	2.779	3.111	3.486	c. Investment in Securities
d. Pembiayaan yang Diberikan:	19.702	22.554	23.297	25.353	2.180	4.454	6.660	8.504	10.501	12.618	14.757	17.059	19.182	21.436	23.674	26.116	d. Financing:
i. Pendapatan Bagi Hasil	5.657	6.106	6.138	7.049	632	1.381	2.009	2.571	3.142	3.757	4.391	5.101	5.688	6.288	6.924	7.695	i. Profit Sharing
a. Mudharabah	1.008	893	717	589	52	99	145	190	230	271	310	347	386	432	470	510	a. Mudharabah
b. Musyarakah	4.649	5.213	5.421	6.460	580	1.283	1.863	2.381	2.911	3.486	4.081	4.755	5.302	5.856	6.454	7.184	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13.803	16.063	16.849	17.922	1.517	3.006	4.546	5.790	7.203	8.669	10.152	11.713	13.229	14.860	16.441	18.090	ii. Receivables/Acceptables
a. Murabahah	13.403	15.577	16.289	17.317	1.459	2.894	4.357	5.533	6.865	8.187	9.586	11.071	12.502	14.052	15.540	17.104	a. Murabahah
b. Ujrah	388	484	558	602	58	112	188	253	333	481	564	640	726	718	800	984	b. Qardh
c. Istishna'	12	3	2	2	0	0	0	0	1	1	1	1	1	1	1	1	c. Istishna'
d. Piutang Lainnya	-	-	-	0	-	-	-	-	3	-	-	-	-	-	100	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	242	385	310	383	31	66	106	144	157	191	215	245	265	288	309	332	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	9.280	10.065	9.716	9.672	800	1.567	2.376	3.161	3.792	4.557	5.401	6.134	6.907	7.646	8.464	9.250	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	18.147	20.070	19.534	20.398	1.715	3.320	4.969	6.557	8.086	9.555	11.206	12.765	14.341	15.920	17.544	19.247	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	18.147	20.070	19.534	20.398	1.715	3.320	4.969	6.557	8.086	9.555	11.206	12.765	14.341	15.920	17.544	19.247	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	13.179	15.628	17.113	19.227	1.650	3.430	5.163	6.541	7.999	9.931	11.625	13.353	14.961	16.719	18.572	20.561	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	13.550	5.660	8.063	6.110	878	1.186	1.586	1.834	2.108	2.372	2.826	3.313	3.736	4.077	4.617	5.258	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	153	167	153	195	13	30	48	64	98	89	113	117	229	238	279	240	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	0	0	1	1	0	3	10	10	10	10	10	10	10	10	10	10	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.246	1.555	1.532	1.743	169	360	523	682	840	912	1.052	1.191	1.372	1.542	1.710	1.964	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.151	3.938	6.377	4.170	697	793	1.004	1.078	1.161	1.361	1.651	1.996	2.126	2.286	2.618	3.044	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	26.729	21.288	25.176	25.337	2.529	4.616	6.748	8.375	10.107	12.303	14.451	16.666	18.697	20.796	23.188	25.819	5 Total of Operating Income
6 Total Beban Operasional	25.391	19.697	21.393	19.738	1.971	3.527	5.172	6.571	8.072	9.913	11.681	13.478	15.099	16.781	18.737	20.682	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	5	11	4	6	9	13	19	28	39	50	59	66	72	80	a. Yield to BI
b. Bonus Titipan Wadiah	252	233	270	314	40	83	123	173	215	266	311	345	384	425	462	510	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	28	82	6	1	1	15	40	37	39	210	188	74	71	71	70	11	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	31	43	64	77	5	13	21	30	36	40	46	52	58	65	72	79	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	14.681	8.060	8.912	6.106	861	1.322	1.871	2.168	2.557	3.217	3.884	4.596	4.965	5.362	5.908	6.483	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.067	1.094	1.046	1.046	94	187	281	367	468	570	724	932	1.072	1.213	1.341	1.473	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	20	13	17	28	5	5	7	12	13	15	15	19	28	45	47	57	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	10	1	2	4	6	7	8	2	3	6	9	12	14	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5.830	6.239	6.801	7.466	599	1.190	1.764	2.370	2.868	3.396	3.916	4.550	5.205	5.900	6.717	7.486	i. Cost of Human Resources
ii. Biaya Tenaker	5.690	6.043	6.579	7.170	583	1.150	1.707	2.303	2.793	3.314	3.825	4.450	5.091	5.771	6.573	7.306	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	133	188	210	281	16	38	55	64	72	78	87	95	108	123	138	169	iii. Training Cost
iv. Penelitian dan Pengembangan	7	8	13	16	0	2	2	3	3	3	4	5	6	6	5	11	iv. Research and Development
j. Beban Operasional Lainnya	3.456	3.909	4.254	4.679	360	705	1.052	1.395	1.850	2.163	2.557	2.858	3.250	3.625	4.036	4.488	j. Other Operating Costs
i. Promosi	247	309	326	406	15	30	48	67	88	99	113	135	154	175	193	252	i. Promotion
ii. Biaya Lainnya	3.209	3.600	3.928	4.273	345	676	1.004	1.328	1.762	2.065	2.443	2.723	3.096	3.450	3.843	4.236	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.338	1.591	3.783	5.599	558	1.089	1.576	1.804	2.035	2.389	2.770	3.187	3.599	4.015	4.451	5.137	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	172	202	201	233	11	24	125	48	143	125	143	134	140	141	141	179	8 Non Operating Income
9 Beban Non Operasional	90	96	178	234	28	36	82	50	83	72	101	135	123	134	150	229	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	82	106	23	(1)	(17)	(12)	44	(3)	60	54	43	(1)	17	7	(9)	(50)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.420	1.697	3.806	5.598	541	1.077	1.619	1.801	2.096	2.443	2.812	3.186	3.616	4.022	4.442	5.087	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	2.620	3.672	4.485	6.097	0	0	0	0	0	0	0	0	0	0	0	4167,33	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(468)	(706)	(1.000)	(1.403)	(139)	(274)	(418)	(430)	(490)	(603)	(751)	(835)	(933)	(1.027)	(1.142)	(1.305)	13 Income Tax
14 Laba/Rugi Bersih	952	990	2.806	4.195	403	803	1.202	1.371	1.605	1.840	2.061	2.352	2.683	2.995	3.300	3.782	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.902	10.571	12.410	16.029	1.335	2.660	4.036	5.326	6.615	7.805	9.077	10.298	11.544	12.819	14.016	15.280	1 Operating Income from:
a. Penempatan pada Bank Indonesia	440	522	520	688	44	77	117	152	185	218	252	292	334	381	427	470	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	171	150	107	84	6	9	13	15	16	17	18	19	30	32	33	34	b. Placement in Other Banks
c. Surat Berharga	287	361	511	777	92	180	260	338	423	507	595	688	772	869	983	1.099	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6.745	8.164	9.908	11.682	976	1.969	3.006	3.976	4.940	5.814	6.760	7.642	8.548	9.461	10.312	11.225	d. Financing:
i. Pendapatan Bagi Hasil	2.362	3.743	5.071	6.323	555	1.120	1.704	2.271	2.812	3.386	3.968	4.508	5.066	5.626	6.181	6.739	i. Profit Sharing
a. Mudharabah	867	933	960	818	63	125	193	257	314	371	427	483	539	597	649	704	a. Mudharabah
b. Musyarakah	1.495	2.810	4.111	5.504	492	995	1.511	2.014	2.498	3.015	3.541	4.025	4.526	5.029	5.533	6.035	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	6	0	0	0	0	0	0	0	0	0	0	0	0	c. Other profit sharing
ii. Piutang	3.392	3.680	4.084	4.486	348	708	1.098	1.438	1.802	2.096	2.420	2.716	3.020	3.326	3.580	3.892	ii. Receivables/Acceptables
a. Murabahah	3.276	3.539	3.874	4.233	327	664	1.027	1.347	1.686	1.958	2.261	2.535	2.820	3.107	3.340	3.632	a. Murabahah
b. Ujrah	23	25	58	60	5	11	17	21	27	32	37	43	47	50	57	61	b. Qardh
c. Istishna'	93	117	152	192	17	33	54	71	89	105	123	138	153	170	183	199	c. Istishna'
d. Piutang Lainnya	-	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	990	741	754	873	72	141	204	267	326	333	371	418	462	508	550	595	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.260	1.373	1.364	2.798	218	425	639	844	1.051	1.249	1.451	1.657	1.861	2.077	2.261	2.452	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.362	5.155	6.086	8.758	727	1.399	2.104	2.764	3.423	4.080	4.751	5.414	6.073	6.771	7.438	8.101	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4.362	5.148	6.083	8.226	688	1.317	2.104	2.764	3.423	4.080	4.751	5.414	6.073	6.771	7.438	8.101	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	3	532	39	82	0	-	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	4.540	5.416	6.324	7.271	609	1.261	1.933	2.562	3.192	3.725	4.325	4.884	5.471	6.048	6.578	7.180	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	845	1.493	1.674	2.189	271	423	534	663	751	884	969	1.125	1.203	1.324	1.501	1.821	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	7	0	1	2	5	6	6	6	6	7	7	7	7	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muayyadah	1	2	29	79	5	11	16	27	35	46	55	64	76	87	97	105	b. Income from Bank as Mudharib in Mudharabah Al Muayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	319	460	584	752	61	141	220	281	344	397	480	539	606	683	762	836	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	524	1.030	1.059	1.352	205	269	297	351	366	434	429	515	514	547	636	873	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	5.385	6.909	7.998	9.460	880	1.684	2.467	3.225	3.943	4.609	5.294	6.009	6.674	7.372	8.079	9.001	5 Total of Operating Income
6 Total Beban Operasional	3.916	4.145	4.866	6.069	533	1.020	1.467	1.995	2.516	2.925	3.261	3.648	4.086	4.589	5.184	5.919	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	0	1	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	97	98	88	101	8	17	26	35	43	51	59	66	73	80	87	95	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	-	2	-	0	-	0	0	0	0	0	0	0	-	-	-	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	4	175	318	443	42	82	122	163	198	233	267	299	333	376	410	437	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.792	1.586	1.819	2.350	239	408	565	801	1.003	1.143	1.201	1.315	1.472	1.697	2.017	2.333	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	144	146	19	36	52	68	83	99	114	129	145	160	179	206	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	11	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	823	961	1.062	1.163	85	201	307	411	554	659	761	863	943	1.037	1.129	1.251	i. Cost of Human Resources
ii. Biaya Tenaker	811	946	1.050	1.144	84	199	304	406	549	654	755	858	938	1.031	1.123	1.244	i. Labour Cost
iii. Penelitian dan Pengembangan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	1.057	1.176	1.432	1.860	140	276	396	518	635	741	858	974	1.118	1.239	1.362	1.597	j. Other Operating Costs
i. Promosi	70	89	92	93	4	13	15	20	26	29	32	36	40	45	53	67	i. Promotion
ii. Biaya Lainnya	987	1.087	1.340	1.767	136	263	380	498	610	712	826	938	1.078	1.194	1.308	1.530	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.469	2.764	3.132	3.391	346	664	1.000	1.230	1.427	1.684	2.034	2.361	2.588	2.783	2.895	3.082	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	192	138	152	113	12	24	55	64	74	84	95	105	195	266	306	348	8 Non Operating Income
9 Beban Non Operasional	132	176	156	176	16	31	51	64	79	94	110	126	143	158	171	183	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	(37)	(5)	(63)	(3)	(8)	4	0	(5)	(11)	(15)	(21)	52	109	135	165	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.529	2.726	3.127	3.328	343	656	1.004	1.230	1.421	1.673	2.018	2.340	2.640	2.892	3.030	3.247	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	363	574	753	1.202	0	0	0	0	0	0	0	0	0	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(22)	(59)	(62)	(43)	(8)	(13)	(19)	(18)	(22)	(25)	(25)	(30)	(33)	(36)	(32)	(38)	13 Income Tax
14 Laba/Rugi Bersih	1.144	2.094	2.313	2.083	336	643	985	1.212	1.400	1.649	1.993	2.310	2.607	2.856	2.998	1.726	14 Net Profit/Loss

"-": Data Tidak Tersedia

"-": Data not available

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

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

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Lancar	295.826	352.038	411.771	455.068	458.787	470.141	502.038	496.982	506.377	461.417	460.869	469.010	491.779	499.428	510.988	520.409	1. Current
2. Dalam Perhatian Khusus	17.680	19.517	17.346	17.923	21.397	22.207	27.833	30.566	26.807	24.258	21.768	21.139	20.717	21.044	19.550	18.331	2. Special Mention
3. Kurang Lancar	3.015	3.376	2.070	3.407	3.628	3.370	3.152	3.178	3.383	3.554	3.228	2.894	2.754	2.627	2.868	3.027	3. Sub-Standard
4. Diragukan	1.326	1.919	1.474	954	1.426	1.629	1.976	1.773	1.565	1.713	1.771	1.737	1.741	1.525	1.375	1.382	4. Doubtful
5. Macet	6.187	5.847	5.676	6.707	6.609	6.601	6.801	6.941	7.113	7.132	7.358	7.598	7.659	7.780	7.902	7.800	5. Lost
Total Aset Produktif	324.034	382.697	438.338	484.059	491.847	503.948	541.801	539.439	545.245	498.074	494.995	502.379	524.650	532.404	542.682	550.949	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,25	2,91	2,10	2,29	2,37	2,30	2,20	2,20	2,21	2,49	2,50	2,43	2,32	2,24	2,24	2,22	Percentage of Non Performing Earning Assets
Ket: r) Angka-angka diperbaiki																	Note: r) revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Lancar	208.258	230.684	266.133	297.942	304.568	314.032	336.383	330.494	340.702	304.146	300.803	306.949	320.101	325.443	336.084	340.584	1. Current
2. Dalam Perhatian Khusus	13.725	15.346	12.462	12.025	15.464	15.475	19.853	20.563	17.198	16.790	15.681	15.308	15.376	15.109	13.437	12.427	2. Special Mention
3. Kurang Lancar	2.257	3.111	1.616	2.416	2.698	2.510	2.219	2.210	2.261	2.187	1.890	1.767	1.882	1.817	1.961	1.857	3. Sub-Standard
4. Diragukan	1.109	1.756	846	571	925	1.064	1.535	1.317	1.035	1.141	1.222	1.187	1.112	964	899	866	4. Doubtful
5. Macet	4.685	4.249	4.222	4.313	4.134	4.047	4.109	4.275	4.444	4.477	4.704	4.847	4.920	4.972	5.076	5.018	5. Lost
Total Aset Produktif	230.035	255.145	285.278	317.267	327.787	337.128	364.099	358.858	365.640	328.740	324.300	330.058	343.392	348.304	357.457	360.751	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,50	3,57	2,34	2,30	2,37	2,26	2,16	2,17	2,12	2,37	2,41	2,36	2,30	2,23	2,22	2,15	Percentage of Non Performing Earning Assets
Ket: r) Angka-angka diperbaiki																	Note: r) revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Lancar	87.568	121.355	145.638	157.126	154.219	156.108	165.655	166.488	165.675	157.271	160.065	162.061	171.677	173.985	174.904	179.825	1. Current
2. Dalam Perhatian Khusus	3.954	4.170	4.884	5.897	5.934	6.732	7.981	10.004	9.609	7.468	6.087	5.832	5.341	5.934	6.113	5.904	2. Special Mention
3. Kurang Lancar	757	266	454	991	931	860	933	967	1.122	1.367	1.339	1.128	872	810	907	1.170	3. Sub-Standard
4. Diragukan	218	163	628	384	502	566	441	456	530	573	549	550	629	561	475	517	4. Doubtful
5. Macet	1.502	1.598	1.455	2.395	2.475	2.554	2.692	2.666	2.669	2.656	2.654	2.751	2.739	2.809	2.826	2.782	5. Lost
Total Aset Produktif	93.999	127.552	153.060	166.792	164.060	166.820	177.702	180.581	179.605	169.334	170.694	172.321	181.258	184.099	185.225	190.198	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,63	1,59	1,66	2,26	2,38	2,39	2,29	2,26	2,41	2,71	2,66	2,57	2,34	2,27	2,27	2,35	Percentage of Non Performing Earning Assets

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
Surat Berharga dimiliki berdasarkan Jenis	30.237	44.753	65.970	81.016	86.308	87.832	78.619	78.806	82.090	87.052	90.586	86.452	91.132	109.331	104.025	119.761	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	6.105	9.360	12.778	25.058	28.885	28.765	27.126	23.778	24.714	28.163	30.069	24.517	29.007	37.358	31.841	42.383	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.144	5.631	4.814	2.401	2.157	1.887	2.431	2.052	2.159	2.398	2.501	2.871	2.630	2.588	2.573	2.383	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.785	3.490	4.291	3.367	1.415	1.770	1.497	970	867	1.432	1.798	582	700	805	830	2.119	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	239	3.673	19.290	25.313	25.108	23.198	20.756	21.688	24.333	25.770	21.064	25.677	33.965	28.438	37.881	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	24.132	35.393	53.193	55.959	57.424	59.067	51.493	55.028	57.376	58.890	60.517	61.936	62.125	71.972	72.183	77.378	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	20.111	29.427	39.227	37.676	38.710	39.493	33.040	36.982	39.238	41.759	43.203	45.057	44.993	52.702	55.333	59.009	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.934	2.580	1.473	2.683	3.862	4.476	3.207	3.896	3.962	2.869	3.349	3.632	3.136	3.866	3.403	3.965	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	231	246	201	201	201	201	201	201	201	201	201	201	201	201	201	105	c. Subordinated Sukuk
d. Sukuk Lainnya	1.730	2.973	12.130	15.190	14.460	14.705	13.292	13.797	13.741	13.722	13.366	12.868	13.692	15.128	13.192	14.260	d. Others Sukuk
e. SBPM Syariah Lainnya	126	167	162	208	190	191	1.753	152	234	339	398	178	103	75	54	39	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	7.434	7.111	10.845	8.953	6.676	6.964	7.876	8.672	9.474	10.164	10.149	7.432	6.933	7.858	8.496	9.279	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	4.785	5.495	7.135	4.387	2.110	2.250	2.165	2.960	3.762	4.451	4.702	2.619	2.120	3.044	3.683	4.360	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4.785	4.697	6.336	3.687	1.410	1.550	1.465	2.260	3.062	3.751	4.202	2.119	1.620	2.544	3.183	4.360	a. Sharia SPN
b. SBPU Syariah Lainnya	-	798	799	700	700	700	700	700	700	700	500	500	500	500	500	0	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.650	1.616	3.710	4.566	4.567	4.714	5.711	5.712	5.712	5.713	5.447	4.813	4.813	4.814	4.814	4.919	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1.000	-	2.594	4.150	1.600	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.852	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.650	1.616	1.116	416	2.967	2.967	3.964	3.965	3.965	3.966	3.700	3.066	3.066	3.067	3.067	3.067	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	30.237	44.753	65.970	81.016	86.308	87.832	78.619	78.806	82.090	87.052	90.586	86.452	91.132	109.331	104.025	119.761	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	6.105	9.360	12.778	25.058	28.885	28.765	27.126	23.778	24.714	28.163	30.069	24.517	29.007	37.358	31.841	42.383	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	517	1.200	2.333	2.373	5.840	3.132	2.108	2.159	2.173	1.422	2.671	2.594	3.645	5.859	6.231	5.159	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	205	265	253	153	101	162	119	20	20	20	314	75	70	193	110	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	2.068	2.120	5.687	3.031	1.946	2.040	2.154	1.402	2.651	2.280	3.570	5.789	6.039	5.049	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5.588	8.160	10.445	22.685	23.045	25.634	25.019	21.619	22.541	26.741	27.398	21.922	25.362	31.500	25.610	37.224	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	24.132	35.393	53.193	55.959	57.424	59.067	51.493	55.028	57.376	58.890	60.517	61.936	62.125	71.972	72.183	77.378	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5.297	11.054	6.544	7.614	7.295	8.076	4.500	5.746	5.783	6.295	7.794	8.195	6.079	8.629	6.610	11.916	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	3.075	5.982	12	109	1.143	1.204	329	1.387	1.363	634	1.109	1.233	547	1.344	997	687	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2.222	5.072	6.532	7.505	6.152	6.872	4.172	4.360	4.420	5.662	6.684	6.962	5.532	7.284	5.613	11.228	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18.835	-	46.648	48.345	50.129	50.991	46.993	49.282	51.593	52.594	52.723	53.741	56.046	63.344	65.573	65.462	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	7.434	7.111	10.845	8.953	6.676	6.964	7.876	8.672	9.474	10.164	10.149	7.432	6.933	7.858	8.496	9.279	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	4.785	5.495	7.135	4.387	2.110	2.250	2.165	2.960	3.762	4.451	4.702	2.619	2.120	3.044	3.683	4.360	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	450	295	525	-	200	154	256	277	262	318	351	373	446	489	885	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	255	-	-	-	129	256	277	262	318	351	373	446	489	885	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	40	525	-	200	25	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.080	5.045	6.840	3.862	2.110	2.050	2.011	2.704	3.485	4.189	4.384	2.268	1.747	2.599	3.194	3.475	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.650	1.616	3.710	4.566	4.567	4.714	5.711	5.712	5.712	5.713	5.447	4.813	4.813	4.814	4.814	4.919	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.650	1.616	3.710	4.566	4.567	4.714	5.711	5.712	5.712	5.713	5.447	4.813	4.813	4.814	4.814	4.919	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Surat Berharga dimiliki berdasarkan Jenis	24.106	35.656	54.503	63.787	66.174	69.298	63.207	61.105	63.999	68.503	70.035	65.946	66.952	78.385	75.622	86.932	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	5.185	7.950	9.064	19.339	20.688	22.763	22.840	18.827	20.189	23.940	23.925	19.135	20.701	25.484	20.207	29.634	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.079	5.491	4.372	2.401	2.157	1.887	2.431	2.052	2.159	2.398	2.501	2.871	2.630	2.588	2.573	2.383	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2.930	2.245	2.417	2.242	630	1.045	527	710	542	912	787	367	490	535	440	1.459	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	214	2.274	14.696	17.902	19.831	19.882	16.065	17.488	20.630	20.637	15.897	17.581	22.361	17.194	25.792	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18.922	27.705	45.439	44.448	45.485	46.535	40.367	42.278	43.810	44.563	46.109	46.811	46.250	52.901	55.415	57.298	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	15.111	22.280	31.996	28.571	29.241	29.883	25.815	27.063	28.667	30.582	31.764	32.589	31.922	37.064	41.456	43.347	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.923	2.375	1.453	1.724	2.603	2.812	2.038	2.827	2.828	1.685	2.365	2.373	2.017	2.622	2.334	2.521	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	176	191	146	146	146	146	146	146	146	146	146	146	146	146	146	50	c. Subordinated Sukuk
d. Sukuk Lainnya	1.596	2.809	11.813	13.923	13.410	13.609	12.287	12.162	12.087	12.082	11.765	11.635	12.099	13.030	11.460	11.376	d. Others Sukuk
e. SBPM Syariah Lainnya	115	50	32	83	85	85	81	81	83	68	69	69	67	39	18	4	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	5.495	3.517	6.206	3.098	2.335	2.657	3.162	4.007	4.784	5.448	5.794	3.826	3.166	4.121	4.709	5.337	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	3.995	3.017	4.606	1.498	735	910	1.415	2.260	3.037	3.701	4.047	2.079	1.420	2.374	2.963	3.485	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.995	2.917	4.506	1.498	735	910	1.415	2.260	3.037	3.701	4.047	2.079	1.420	2.374	2.963	3.485	a. Sharia SPN
b. SBPU Syariah Lainnya	-	100	100	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.500	500	1.600	1.600	1.600	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.852	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1.000	-	1.600	1.600	1.600	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.852	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	24.106	35.656	54.503	63.787	66.174	69.298	63.207	61.105	63.999	68.503	70.035	65.946	66.952	78.385	75.622	86.932	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	5.185	7.950	9.064	19.339	20.688	22.763	22.840	18.827	20.189	23.940	23.925	19.135	20.701	25.484	20.207	29.634	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	451	935	1.602	1.270	1.188	1.132	1.240	1.114	1.028	1.042	1.758	1.734	1.658	1.528	1.909	2.549	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	205	265	253	153	101	102	119	20	20	20	304	20	20	20	20	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	730	1.337	1.017	1.034	1.031	1.138	995	1.009	1.022	1.738	1.430	1.638	1.508	1.889	2.529	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.733	7.015	7.462	18.069	19.501	21.631	21.600	17.713	19.161	22.898	22.167	17.401	19.043	23.956	18.298	27.085	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	18.922	27.705	45.439	44.448	45.485	46.535	40.367	42.278	43.810	44.563	46.109	46.811	46.250	52.901	55.415	57.298	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4.104	8.510	1.603	4.335	3.999	4.869	2.888	3.680	3.665	4.152	5.634	5.442	3.321	5.512	3.739	8.529	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.432	5.982	12	109	837	993	177	977	918	174	644	714	102	729	648	41	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	1.672	2.528	1.591	4.226	3.162	3.877	2.712	2.703	2.747	3.979	4.990	4.728	3.220	4.782	3.092	8.488	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14.818	19.196	43.836	40.114	41.487	41.666	37.478	38.598	40.145	40.411	40.476	41.369	42.929	47.389	51.676	48.769	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	5.495	3.517	6.206	3.098	2.335	2.657	3.162	4.007	4.784	5.448	5.794	3.826	3.166	4.121	4.709	5.337	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	3.995	3.017	4.606	1.498	735	910	1.415	2.260	3.037	3.701	4.047	2.079	1.420	2.374	2.963	3.485	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	125	255	-	-	200	154	256	277	262	318	351	373	446	489	885	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	255	-	-	-	129	256	277	262	318	351	373	446	489	885	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	125	-	-	-	200	25	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	3.290	2.892	4.351	1.498	735	710	1.261	2.004	2.760	3.439	3.729	1.728	1.047	1.929	2.474	2.600	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1.500	500	1.600	1.600	1.600	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.852	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.500	500	1.600	1.600	1.600	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.747	1.852	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
 r) revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
Surat Berharga dimiliki berdasarkan Jenis	6.131	9.097	11.467	17.229	20.134	18.534	15.413	17.701	18.091	18.549	20.552	20.507	24.181	30.946	28.402	32.829	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	920	1.409	3.714	5.719	8.196	6.003	4.286	4.951	4.525	4.223	6.144	5.382	8.306	11.874	11.634	12.749	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	65	140	441	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1.245	1.874	1.125	785	725	970	260	325	520	1.011	215	210	270	390	660	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	25	1.399	4.594	7.411	5.278	3.316	4.691	4.200	3.703	5.133	5.167	8.096	11.604	11.244	12.089	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	5.211	7.688	7.753	11.510	11.938	12.531	11.126	12.750	13.566	14.326	14.407	15.125	15.875	19.071	16.768	20.080	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	5.000	7.147	7.231	9.105	9.469	9.610	7.225	9.919	10.571	11.176	11.439	12.468	13.071	15.638	13.877	15.662	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	11	205	20	959	1.259	1.664	1.169	1.069	1.134	1.184	984	1.259	1.119	1.244	1.069	1.444	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	134	164	317	1.267	1.050	1.096	1.005	1.635	1.654	1.640	1.600	1.233	1.593	2.099	1.731	2.883	d. Others Sukuk
e. SBPM Syariah Lainnya	11	117	130	124	105	106	1.672	71	151	271	329	110	36	36	36	36	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	1.940	3.594	4.639	5.855	4.341	4.307	4.714	4.665	4.690	4.716	4.355	3.606	3.766	3.737	3.787	3.942	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	2.478	2.529	2.889	1.375	1.340	750	700	725	750	655	540	700	670	720	875	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.780	1.830	2.189	675	640	50	-	25	50	155	40	200	170	220	875	a. Sharia SPN
b. SBPU Syariah Lainnya	-	698	699	700	700	700	700	700	700	700	500	500	500	500	500	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.150	1.116	2.110	2.966	2.967	2.967	3.964	3.965	3.965	3.966	3.700	3.066	3.066	3.067	3.067	3.067	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	994	2.550	-	-	-	-	-	-	-	-	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.150	1.116	1.116	416	2.967	2.967	3.964	3.965	3.965	3.966	3.700	3.066	3.066	3.067	3.067	3.067	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	6.131	9.097	11.467	17.229	20.134	18.534	15.413	17.701	18.091	18.549	20.552	20.507	24.181	30.946	28.402	32.829	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	920	1.409	3.714	5.719	8.196	6.003	4.286	4.951	4.525	4.223	6.144	5.382	8.306	11.874	11.634	12.749	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	65	265	731	1.103	4.653	2.000	868	1.045	1.145	380	913	860	1.987	4.331	4.322	2.610	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	-	-	-	-	-	60	-	-	-	-	10	55	50	173	90	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	731	1.103	4.653	2.000	808	1.045	1.145	380	913	850	1.932	4.281	4.150	2.520	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1.145	2.983	4.616	3.544	4.003	3.418	3.906	3.380	3.843	5.231	4.521	6.319	7.544	7.312	10.139	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	5.211	7.688	7.753	11.510	11.938	12.531	11.126	12.750	13.566	14.326	14.407	15.125	15.875	19.071	16.768	20.080	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.193	2.545	4.941	3.279	3.296	3.207	1.612	2.066	2.118	2.143	2.160	2.753	2.758	3.117	2.870	3.387	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	643	-	-	-	306	211	152	410	445	460	466	518	445	615	349	647	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2.545	4.941	3.279	2.990	2.996	1.460	1.656	1.673	1.683	1.694	2.235	2.313	2.502	2.521	2.741	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.017	5.143	2.812	8.231	8.642	9.324	9.514	10.684	11.448	12.183	12.248	12.372	13.117	15.954	13.898	16.693	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	1.940	3.594	4.639	5.855	4.341	4.307	4.714	4.665	4.690	4.716	4.355	3.606	3.766	3.737	3.787	3.942	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	2.478	2.529	2.889	1.375	1.340	750	700	725	750	655	540	700	670	720	875	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	325	40	525	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	325	40	525	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	2.153	2.489	2.364	1.375	1.340	750	750	725	750	655	540	700	670	720	875	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1.150	1.116	2.110	2.966	2.967	2.967	3.964	3.964	3.965	3.966	3.700	3.066	3.066	3.067	3.067	3.067	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.150	1.116	2.110	2.966	2.967	2.967	3.964	3.964	3.965	3.966	3.700	3.066	3.066	3.067	3.067	3.067	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
 r) revised figures

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

Indikator	2016	2017	2019	2020												Indikator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	93.713	118.651	171.270	169.937	170.686	176.095	175.980	178.184	180.664	181.157	179.802	181.721	183.069	185.113	186.773	1. Profit Sharing Financing
NPF	3.272	4.175	5.590	5.916	5.896	6.014	5.931	6.128	6.186	6.148	6.235	6.268	6.096	6.347	6.238	NPF
a. Mudharabah	15.292	17.090	13.779	13.169	13.083	13.724	12.835	12.259	11.866	11.790	12.085	12.278	11.793	12.256	11.854	a. Mudharabah
NPF	401	327	481	544	540	549	446	427	420	423	443	447	449	434	380	NPF
b. Musyarakah	78.421	101.561	157.491	156.768	157.603	162.371	163.145	165.925	168.798	169.367	167.717	169.442	171.276	172.857	174.919	b. Musyarakah
NPF	2.871	3.847	5.109	5.372	5.357	5.465	5.485	5.701	5.766	5.725	5.793	5.821	5.647	5.913	5.858	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	145.145	157.814	173.323	172.955	174.366	175.387	174.236	175.752	177.138	178.741	179.850	183.563	185.348	187.568	188.536	2. Receivables/Acceptables
NPF	6.364	6.698	5.027	5.292	5.259	5.468	5.496	5.462	5.511	5.487	5.324	5.228	5.181	5.173	5.150	NPF
a. Murabahah	139.536	150.276	160.654	160.166	161.511	162.066	161.226	163.134	165.227	167.371	168.338	170.843	172.095	173.772	174.301	a. Murabahah
NPF	6.258	6.588	4.688	4.947	4.908	5.095	5.130	5.097	5.157	5.114	4.962	4.884	4.839	4.842	4.824	NPF
b. Qardh	4.731	6.349	10.572	10.671	10.713	11.146	10.806	10.407	9.673	9.121	9.242	10.423	10.936	11.454	11.872	b. Qardh
NPF	90	96	304	308	315	335	322	324	316	336	328	310	310	299	294	NPF
c. Istishna'	878	1.189	2.097	2.118	2.142	2.175	2.204	2.210	2.238	2.249	2.270	2.297	2.317	2.342	2.364	c. Istishna'
NPF	16	14	35	37	37	39	44	41	37	36	34	34	32	32	32	NPF
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	10.589	10.484	10.246	10.169	9.811	9.510	9.220	8.990	8.808	8.767	8.917	8.750	8.635	3. Ijarah including Leasing receivables
NPF	661	181	412	418	407	409	427	433	665	684	632	621	619	589	456	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	72	62	55	44	40	37	32	27	23	21	19	17	16	b. Financing through Channeling
NPF	-	0	12	13	13	9	10	12	12	11	10	10	10	9	9	NPF
c. Pembiayaan secara Executing	-	29	18	18	18	17	17	17	17	17	17	17	17	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.144	9.201	10.498	10.404	10.173	10.109	9.754	9.439	9.171	8.946	8.767	8.729	8.881	8.715	8.601	d. Other Ijarah
NPF	661	181	400	405	394	400	417	417	653	674	622	611	609	580	447	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	248.007	285.695	355.182	353.375	355.298	361.652	360.026	363.445	367.022	368.888	368.460	374.051	377.334	381.430	383.944	Total Financing
NPF	10.298	11.054	11.029	11.625	11.562	11.891	11.853	12.023	12.362	12.319	12.191	12.117	11.896	12.108	11.844	Total NPF
Ket: *) Angka Sementara																Note: *) Provisional Figures
r) Angka-angka diperbaiki																r) revised figures

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

Indikator	2016	2017	2019	2020												Indikator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	61.629	67.049	89.995	88.094	87.832	91.120	91.112	92.097	93.447	93.887	93.582	94.953	95.124	96.227	96.376	1. Profit Sharing Financing
NPF	2.572	3.542	2.860	3.103	2.988	3.011	2.981	2.962	2.945	2.969	3.085	3.227	3.093	3.247	3.049	NPF
a. Mudharabah	7.577	6.584	5.413	5.110	4.998	4.878	4.671	4.451	4.319	4.104	4.137	4.376	4.187	4.370	4.098	a. Mudharabah
NPF	197	207	86	112	97	108	101	97	98	99	122	122	124	124	107	NPF
b. Musyarakah	54.052	60.465	84.582	82.983	82.834	86.242	86.441	87.646	89.128	89.783	89.445	90.577	90.938	91.856	92.279	b. Musyarakah
NPF	2.376	3.335	2.774	2.991	2.891	2.903	2.880	2.865	2.847	2.870	2.963	3.105	2.969	3.123	2.941	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	113.971	119.952	132.013	131.880	133.111	134.083	133.212	134.958	136.518	138.030	139.145	142.834	144.649	146.634	147.436	2. Receivables/Acceptables
NPF	5.245	5.459	4.127	4.341	4.317	4.524	4.489	4.460	4.530	4.501	4.369	4.340	4.315	4.342	4.352	NPF
a. Murabahah	110.063	114.458	122.725	122.477	123.673	124.191	123.654	125.808	128.087	130.220	131.281	133.806	135.071	136.578	136.990	a. Murabahah
NPF	5.173	5.378	3.847	4.056	4.024	4.211	4.188	4.162	4.240	4.188	4.063	4.048	4.021	4.057	4.073	NPF
b. Qardh	3.883	5.476	9.276	9.376	9.410	9.863	9.531	9.124	8.406	7.785	7.841	9.004	9.556	10.034	10.425	b. Qardh
NPF	64	77	279	283	292	312	300	296	289	311	306	292	294	286	280	NPF
c. Istishna'	25	18	11	27	27	29	27	26	25	25	23	23	22	22	21	c. Istishna'
NPF	7	4	2	2	1	1	1	1	1	1	0	0	0	0	0	NPF
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.138	3.210	3.226	3.191	3.115	2.988	2.894	2.796	2.728	2.721	2.743	2.736	2.720	3. Ijarah including Leasing receivables
NPF	17	29	275	276	280	292	296	283	293	310	311	312	311	314	312	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	2	2	3	4	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	18	18	18	17	17	17	17	17	17	17	17	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.119	3.191	3.208	3.173	3.097	2.953	2.875	2.778	2.710	2.702	2.723	2.715	2.699	d. Other Ijarah
NPF	17	29	275	276	280	292	296	279	293	310	311	312	311	314	312	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	177.482	189.789	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	235.456	240.508	242.516	245.597	246.532	Total Financing
NPF	7.834	9.030	7.263	7.720	7.585	7.828	7.766	7.704	7.768	7.780	7.765	7.879	7.719	7.903	7.713	Total NPF

Ket: *) Angka Sementara

Note: *) Provisional Figures

r) Angka-angka diperbaiki

r) revised figures

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

Indikator	2016	2017	2019	2020												Indikator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	32.083	51.602	81.275	81.843	82.854	84.975	84.868	86.087	87.217	87.270	86.220	86.767	87.945	88.886	90.397	1. Profit Sharing Financing
NPF	700	633	2.730	2.813	2.908	3.003	2.950	3.166	3.241	3.179	3.150	3.041	3.003	3.100	3.190	NPF
a. Mudharabah	7.715	10.506	8.366	8.058	8.085	8.847	8.163	7.808	7.547	7.686	7.948	7.902	7.606	7.885	7.757	a. Mudharabah
NPF	204	120	395	432	443	441	345	330	322	324	320	325	325	310	273	NPF
b. Musyarakah	24.369	41.096	72.909	73.785	74.769	76.129	76.704	78.279	79.670	79.584	78.272	78.865	80.339	81.001	82.640	b. Musyarakah
NPF	496	513	2.335	2.381	2.465	2.561	2.605	2.836	2.919	2.855	2.829	2.716	2.678	2.790	2.917	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31.174	37.861	41.310	41.075	41.256	41.304	41.024	40.793	40.619	40.710	40.705	40.729	40.699	40.933	41.100	2. Receivables/Acceptables
NPF	1.120	1.238	900	951	942	944	1.007	1.002	981	986	955	888	867	830	797	NPF
a. Murabahah	29.473	35.818	37.929	37.689	37.838	37.874	37.572	37.326	37.140	37.150	37.057	37.036	37.024	37.194	37.311	a. Murabahah
NPF	1.084	1.210	841	891	884	884	942	935	917	926	899	836	819	785	751	NPF
b. Qardh	847	872	1.296	1.295	1.303	1.283	1.275	1.283	1.267	1.336	1.401	1.419	1.380	1.419	1.446	b. Qardh
NPF	26	19	26	25	23	23	22	28	26	26	22	18	16	14	14	NPF
c. Istishna'	853	1.170	2.086	2.091	2.115	2.146	2.178	2.184	2.213	2.224	2.247	2.274	2.295	2.320	2.342	c. Istishna'
NPF	9	10	33	35	36	37	42	39	36	35	34	34	32	32	32	NPF
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	7.451	7.274	7.020	6.978	6.696	6.522	6.326	6.194	6.079	6.046	6.174	6.014	5.915	3. Ijarah including Leasing receivables
NPF	644	152	137	141	127	117	131	150	372	374	321	308	307	275	144	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	NPF
b. Pembiayaan secara Channeling	6	0	71	61	54	43	39	36	31	26	22	19	17	14	12	b. Financing through Channeling
NPF	-	0	12	13	13	9	10	12	12	11	10,0	9,7	9,6	9,3	9,1	NPF
c. Pembiayaan secara Executing	-	4	-	-	-	-	-	-	-	-	0,0	0,0	0,0	0,0	0,0	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.262	6.438	7.379	7.213	6.965	6.935	6.657	6.486	6.295	6.168	6.057	6.027	6.158	6.000	5.903	d. Other Ijarah
NPF	644	152	125	129	113	108	121	138	360	363	311	299	298	266	135	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	70.525	95.906	130.036	130.192	131.129	133.258	132.588	133.402	134.162	134.174	133.004	133.543	134.818	135.833	137.412	Total Financing
NPF	2.464	2.024	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	4.426	4.238	4.177	4.206	4.131	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	86.973	111.081	136.854	163.697	162.364	162.783	166.590	167.273	169.588	171.923	171.988	170.641	172.430	173.051	175.503	177.065	1. Profit Sharing Financing
NPF	3.147	4.158	3.528	5.178	5.510	5.471	5.531	5.491	5.698	5.767	5.720	5.809	5.834	5.670	5.936	5.830	NPF
a. Mudharabah	15.263	15.984	14.940	13.176	12.575	12.286	12.486	11.699	11.282	10.934	10.750	11.048	11.263	10.792	11.282	10.918	a. Mudharabah
NPF	401	327	359	481	544	540	549	446	427	420	423	443	447	449	434	380	NPF
b. Musyarakah	71.710	95.097	121.914	150.522	149.789	150.497	154.104	155.574	158.306	160.989	161.238	159.594	161.168	162.259	164.221	166.147	b. Musyarakah
NPF	2.746	3.830	3.169	4.696	4.966	4.931	4.982	5.045	5.270	5.347	5.297	5.366	5.387	5.221	5.502	5.450	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	139.565	152.837	160.854	170.853	170.514	171.816	172.466	171.578	173.162	174.776	176.442	177.706	181.139	182.966	185.250	185.655	2. Receivables/Acceptables
NPF	5.362	6.117	4.290	4.907	5.173	5.135	5.327	5.366	5.335	5.387	5.361	5.324	5.224	5.178	5.169	5.140	NPF
a. Murabahah	133.956	145.301	151.580	158.725	158.278	159.554	159.895	159.263	161.246	163.379	165.477	166.463	168.952	170.250	171.999	172.548	a. Murabahah
NPF	5.256	6.007	4.067	4.688	4.947	4.908	5.095	5.130	5.097	5.157	5.114	4.962	4.881	4.836	4.838	4.814	NPF
b. Qardh	4.731	6.346	7.665	10.031	10.135	10.137	10.414	10.128	9.722	9.174	8.732	8.989	9.906	10.414	10.925	10.759	b. Qardh
NPF	90	96	199	184	190	191	193	193	197	193	210	328 ^{*)}	310	310	299	294	NPF
c. Istishna'	878	1.189	1.609	2.097	2.101	2.125	2.156	2.187	2.194	2.222	2.233	2.254	2.280	2.301	2.327	2.348	c. Istishna'
NPF	16	14	24	35	37	37	39	44	41	37	36	34	34	32	32	32	NPF
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	9.288	9.450	9.386	9.135	8.964	8.763	8.534	8.317	8.107	7.971	7.953	8.203	8.096	8.020	3. Ijarah including Leasing receivables
NPF	243	176	213	411	417	406	408	426	432	664	684	631	620	618	589	455	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	165	72	62	55	44	40	37	32	27	23	21	19	17	16	b. Financing through Channeling
NPF	-	0	-	12	13	13	9	10	12	12	11	10	10	10	9	9	NPF
c. Pembiayaan secara Executing	-	29	25	18	18	18	17	17	17	17	17	17	17	17	17	17	c. Financing through Executing
NPF	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.099	8.506	9.097	9.359	9.306	9.063	8.903	8.706	8.463	8.267	8.063	7.930	7.915	8.167	8.062	7.987	d. Other Ijarah
NPF	243	175	210	399	404	393	399	416	416	652	673	621	610	626	580	446	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	234.643	272.453	306.996	344.000	342.264	343.734	348.019	347.614	351.285	355.015	356.537	356.318	361.522	364.220	368.850	370.740	Total Financing
NPF	8.752	10.450	8.032	10.496	11.101	11.012	11.266	11.284	11.465	11.818	11.764	11.764	11.677	11.466	11.694	11.426	Total NPF
Ket: *) Angka Sementara																	Note: *) Provisional Figures
r) Angka-angka diperbaiki																	r) revised figures

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	58.123	63.908	70.577	86.756	84.931	84.548	87.228	87.575	88.635	89.729	90.091	89.771	91.083	91.331	92.610	92.998	1. Profit Sharing Financing
NPF	2.447	3.525	2.394	2.448	2.697	2.563	2.529	2.542	2.531	2.526	2.540	2.659	2.792	2.667	2.836	2.641	NPF
a. Mudharabah	7.577	6.584	5.477	5.413	5.110	4.998	4.878	4.671	4.451	4.319	4.104	4.137	4.376	4.187	4.370	4.098	a. Mudharabah
NPF	197	207	81	86	112	97	108	101	97	98	99	122	122	124	124	107	NPF
b. Musyarakah	50.546	57.324	65.100	81.343	79.821	79.550	82.350	82.904	84.184	85.409	85.987	85.634	86.706	87.145	88.240	88.901	b. Musyarakah
NPF	2.251	3.318	2.313	2.361	2.586	2.466	2.421	2.441	2.434	2.428	2.442	2.537	2.670	2.542	2.712	2.533	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109.020	115.571	122.106	129.852	129.744	130.844	131.457	130.839	132.679	134.443	136.018	137.287	140.665	142.493	144.560	144.837	2. Receivables/Acceptables
NPF	4.632	5.270	3.382	4.007	4.223	4.193	4.383	4.360	4.333	4.407	4.374	4.369	4.336	4.311	4.339	4.343	NPF
a. Murabahah	105.112	110.079	115.253	121.041	120.825	121.957	122.276	121.922	124.125	126.439	128.546	129.622	132.132	133.436	135.004	135.430	a. Murabahah
NPF	4.560	5.188	3.205	3.847	4.056	4.024	4.211	4.188	4.162	4.240	4.188	4.063	4.045	4.017	4.053	4.063	NPF
b. Qardh	3.883	5.474	6.839	8.800	8.909	8.877	9.172	8.907	8.544	7.995	7.463	7.658	8.527	9.051	9.549	9.401	b. Qardh
NPF	64	77	175	159	165	168	170	170	169	165	184	306 *)	292	294	286	280	NPF
c. Istishna'	25	18	15	11	10	10	10	10	10	9	9	7	7	7	6	6	c. Istishna'
NPF	7	4	2	2	2	1	1	1	1	1	1	0	0	0	0	0	NPF
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	3.071	3.066	3.144	3.162	3.124	3.058	2.938	2.849	2.756	2.693	2.688	2.714	2.711	2.696	3. Ijarah including Leasing receivables
NPF	17	28	119	274	275	280	291	295	282	292	310	310	312	311	314	311	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	0,000	0,000	0,000	0,000	0,000	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	2	2	3	4	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	22	18	18	18	17	17	17	17	17	17	17	17	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.636	2.584	3.048	3.047	3.125	3.143	3.106	3.041	2.902	2.817	2.737	2.675	2.669	2.694	2.690	2.674	d. Other Ijarah
NPF	17	28	119	274	275	280	291	295	278	292	310	310	312	311	314	311	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	168.779	182.088	195.754	219.674	217.820	218.554	221.809	221.473	224.252	227.021	228.864	229.750	234.436	236.539	239.880	240.531	Total Financing
NPF	7.096	8.823	5.895	6.729	7.196	7.035	7.202	7.196	7.146	7.225	7.224	7.338	7.440	7.288	7.488	7.294	Total NPF
Ket: *) Angka Sementara																	
r) Angka-angka dinerhai																	
n) revised figures																	

Ket: *) Angka Sementara

r) Angka-angka diperbaiki

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	28.851	47.173	66.277	76.941	77.433	78.235	79.362	79.698	80.953	82.194	81.897	80.871	81.347	81.720	82.893	84.067	1. Profit Sharing Financing
NPF	700	633	1.134	2.730	2.813	2.908	3.003	2.950	3.166	3.241	3.179	3.150	3.041	3.003	3.100	3.190	NPF
a. Mudharabah	7.686	9.401	9.462	7.763	7.465	7.288	7.608	7.028	6.831	6.615	6.646	6.911	6.886	6.605	6.912	6.821	a. Mudharabah
NPF	204	120	279	395	432	443	441	345	330	322	324	320	325	325	310	273	NPF
b. Musyarakah	21.165	37.773	56.814	69.179	69.968	70.947	71.754	72.670	74.122	75.580	75.251	73.960	74.461	75.114	75.981	77.246	b. Musyarakah
NPF	496	513	856	2.335	2.381	2.465	2.561	2.605	2.836	2.919	2.855	2.829	2.716	2.678	2.790	2.917	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30.545	37.266	38.748	41.001	40.770	40.972	41.008	40.739	40.483	40.333	40.425	40.419	40.473	40.473	40.691	40.817	2. Receivables/Acceptables
NPF	730	847	908	900	951	942	944	1.007	1.002	981	986	955	888	867	830	797	NPF
a. Murabahah	28.845	35.223	36.328	37.684	37.453	37.597	37.619	37.340	37.121	36.941	36.931	36.841	36.820	36.815	36.995	37.117	a. Murabahah
NPF	695	819	863	841	891	884	884	942	935	917	926	899	836	819	785	751	NPF
b. Qardh	847	872	826	1.231	1.227	1.260	1.243	1.221	1.178	1.179	1.270	1.330	1.379	1.363	1.375	1.358	b. Qardh
NPF	26	19	24	26	25	23	23	22	28	28	26	22	18	16	14	14	NPF
c. Istishna'	853	1.170	1.594	2.086	2.091	2.115	2.146	2.178	2.184	2.213	2.224	2.247	2.274	2.295	2.320	2.342	c. Istishna'
NPF	9	10	21	33	35	36	37	42	39	36	35	34	34	32	32	32	NPF
3. Pembiayaan Sewa (Ijarah)	6.469	5.926	6.217	6.384	6.242	5.974	5.840	5.705	5.597	5.467	5.352	5.278	5.265	5.489	5.386	5.324	3. Ijarah including Leasing receivables
NPF	225	147	94	137	141	127	117	131	150	372	374	321	308	307	275	144	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	164	71	61	54	43	39	36	31	26	22	19	17	14	12	b. Financing through Channeling
NPF	-	0	-	12	13	13	9	10	12	12	11	10	10	10	9	9	NPF
c. Pembiayaan secara Executing	-	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	6.462	5.922	6.050	6.312	6.181	5.919	5.797	5.666	5.561	5.436	5.326	5.255	5.246	5.473	5.372	5.312	d. Other Ijarah
NPF	225	147	91	125	129	113	108	121	138	360	363	311	299	298	266	135	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	65.864	90.365	111.242	124.326	124.444	125.180	126.210	126.141	127.033	127.994	127.674	126.568	127.086	127.682	128.970	130.209	Total Financing
NPF	1.656	1.628	2.137	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	4.426	4.238	4.177	4.206	4.131	Total NPF
Ket: *) Angka-angka Sementara																	
Note: *) Provisional Figures																	

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018	2019	2020												Type of Usage and Debtor Group
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja	87.363	99.825	105.055	110.586	110.175	109.928	111.164	110.863	112.792	114.637	113.382	113.134	114.569	114.457	115.579	114.908	1. Working Capital
a. UMKM	35.827	37.868	37.583	41.626	40.375	46.144	46.216	47.057	47.811	43.170	43.085	42.451	42.984	42.752	42.788	42.879	a. Micro, Small and Medium Enterprise
NPF	2.123	2.196	2.068	2.732	2.829	3.294	3.351	3.106	3.242	2.773	2.944	2.785	2.914	2.921	3.013	2.977	NPF
b. Bukan UMKM	51.535	61.957	67.472	68.960	69.800	63.784	64.948	63.806	64.981	71.468	70.296	70.682	71.585	71.705	72.790	72.029	b. Non Micro, Small and Medium Enterprise
NPF	2.872	2.916	1.621	2.902	3.059	2.611	2.579	2.640	2.465	2.874	2.480	2.633	2.690	2.555	2.654	2.805	NPF
2. Investasi	60.042	66.848	75.730	86.972	85.164	85.008	87.216	86.000	87.242	86.805	87.492	85.050	85.244	86.112	85.790	87.186	2. Investment
a. UMKM	18.703	21.111	24.646	24.710	24.455	28.794	28.973	29.247	30.170	25.387	25.393	25.754	25.992	26.128	26.349	26.656	a. Micro, Small and Medium Enterprise
NPF	1.744	1.140	1.014	1.137	1.210	1.324	1.367	1.375	1.401	1.379	1.331	1.328	1.249	1.230	1.307	1.179	NPF
b. Bukan UMKM	41.339	45.737	51.084	62.263	60.709	56.214	58.243	56.753	57.072	61.419	62.099	59.295	59.252	59.985	59.441	60.530	b. Non Micro, Small and Medium Enterprise
NPF	1.622	2.593	2.222	1.626	1.681	1.517	1.562	1.548	1.581	1.742	1.998	1.959	1.874	1.831	1.780	1.619	NPF
3. Konsumsi (Bukan UMKM)	100.602	119.021	139.408	157.624	158.036	160.362	163.272	163.163	163.411	165.579	168.014	170.277	174.238	176.765	180.062	181.851	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.937	2.208	2.206	2.632	2.846	2.816	3.034	3.184	3.334	3.594	3.566	3.486	3.389	3.360	3.355	3.263	NPF
Total Pembiayaan	248.007	285.695	320.193	355.182	353.375	355.298	361.652	360.026	363.445	367.022	368.888	368.460	374.051	377.334	381.430	383.944	Total Financing
Total NPF	10.298	11.054	9.132	11.029	11.625	11.562	11.891	11.853	12.023	12.362	12.319	12.191	12.117	11.896	12.108	11.844	Total NPF
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018	2019	2020												Type of Usage and Debtor Group
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja	68.420	72.188	72.425	79.986	78.708	78.347	79.543	78.602	79.476	80.432	79.517	78.813	80.416	80.503	81.352	80.965	1. Working Capital
a. UMKM	28.458	28.973	27.392	32.326	31.647	37.404	37.475	38.743	39.949	35.566	35.522	34.829	35.339	35.131	35.420	35.579	a. Micro, Small and Medium Enterprise
NPF	1.751	1.826	1.429	1.339	1.425	1.810	1.874	1.781	1.898	1.468	1.622	1.472	1.605	1.603	1.731	1.707	NPF
b. Bukan UMKM	39.962	43.215	45.033	47.661	47.060	40.943	42.069	39.859	39.527	44.867	43.995	43.984	45.077	45.371	45.932	45.386	b. Non Micro, Small and Medium Enterprise
NPF	2.239	2.437	1.088	2.363	2.490	2.010	1.977	2.033	1.876	2.248	1.895	2.052	2.146	2.046	2.089	2.040	NPF
2. Investasi	45.768	47.427	48.773	53.207	52.382	52.351	52.953	53.038	54.405	54.413	55.331	55.068	55.354	55.539	55.740	56.203	2. Investment
a. UMKM	15.589	16.004	17.427	19.524	19.380	23.749	23.930	24.266	25.160	20.442	20.540	20.949	21.265	21.360	21.578	21.739	a. Micro, Small and Medium Enterprise
NPF	1.541	900	744	821	891	997	1.023	1.026	1.031	1.043	1.013	1.001	951	936	1.016	879	NPF
b. Bukan UMKM	30.178	31.422	31.346	33.683	33.001	28.602	29.023	28.772	29.245	33.971	34.792	34.119	34.089	34.178	34.161	34.464	b. Non Micro, Small and Medium Enterprise
NPF	995	2.446	2.022	1.235	1.286	1.119	1.178	1.166	1.129	1.075	1.369	1.388	1.318	1.283	1.250	1.245	NPF
3. Konsumsi (Bukan UMKM)	63.294	70.174	81.100	91.953	92.094	93.471	95.897	95.798	96.163	98.014	99.865	101.575	104.739	106.475	108.505	109.364	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.309	1.421	1.314	1.505	1.629	1.649	1.775	1.759	1.771	1.934	1.881	1.851	1.858	1.852	1.817	1.841	NPF
Total Pembiayaan	177.482	189.789	202.298	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	235.456	240.508	242.516	245.597	246.532	Total Financing
Total NPF	7.834	9.030	6.597	7.263	7.720	7.585	7.828	7.766	7.704	7.768	7.780	7.765	7.879	7.719	7.903	7.713	Total NPF
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018	2019	2020												Type of Usage and Debtor Group
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja	18.943	27.637	32.630	30.600	31.467	31.581	31.620	32.261	33.317	34.205	33.864	34.321	34.153	33.955	34.226	33.943	1. Working Capital
a. UMKM	7.369	8.895	10.191	9.301	8.728	8.740	8.741	8.315	7.862	7.604	7.563	7.622	7.645	7.620	7.368	7.300	a. Micro, Small and Medium Enterprise
NPF	373	369	639	1.393	1.404	1.484	1.476	1.325	1.344	1.305	1.323	1.313	1.309	1.318	1.282	1.271	NPF
b. Bukan UMKM	11.573	18.742	22.439	21.299	22.740	22.841	22.879	23.947	25.455	26.601	26.301	26.698	26.508	26.334	26.859	26.643	b. Non Micro, Small and Medium Enterprise
NPF	633	479	533	539	570	601	602	606	589	626	585	580	544	509	565	765	NPF
2. Investasi	14.275	19.422	26.957	33.765	32.783	32.657	34.262	32.962	32.837	32.392	32.161	29.982	29.890	30.574	30.050	30.983	2. Investment
a. UMKM	3.114	5.107	7.219	5.185	5.075	5.044	5.043	4.981	5.010	4.945	4.854	4.805	4.727	4.767	4.770	4.917	a. Micro, Small and Medium Enterprise
NPF	203	240	270	316	319	327	343	349	370	336	317	327	298	294	291	300	NPF
b. Bukan UMKM	11.160	14.315	19.738	28.580	27.708	27.613	29.219	27.981	27.827	27.447	27.307	25.176	25.163	25.806	25.280	26.066	b. Non Micro, Small and Medium Enterprise
NPF	627	148	200	391	395	398	384	382	453	667	629	571	556	548	530	374	NPF
3. Konsumsi (Bukan UMKM)	37.308	48.846	58.308	65.671	65.942	66.891	67.375	67.365	67.248	67.565	68.149	68.702	69.500	70.290	71.557	72.486	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	628	787	892	1.127	1.217	1.167	1.259	1.425	1.563	1.660	1.686	1.635	1.530	1.508	1.538	1.422	NPF
Total Pembiayaan	70.525	95.906	117.895	130.036	130.192	131.129	133.258	132.588	133.402	134.162	134.174	133.004	133.543	134.818	135.833	137.412	Total Financing
Total NPF	2.464	2.024	2.535	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	4.426	4.238	4.177	4.206	4.131	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018	2019	2020										Financing by Industrial Origin		
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Pertanian, Perburuan dan Kehutanan	8.531	10.419	11.497	13.717	13.580	13.475	13.796	14.102	14.138	14.477	14.727	16.009 ¹⁾	15.659	15.509	15.402	15.275	Agricultures, Hunting and Forestry
NPF	380	322	283	749	757	750	675	679	680	868	866	835	848	834	807	675	NPF
Perikanan	1.405	1.462	1.204	1.307	1.315	1.366	1.409	1.483	1.475	1.736	1.790	1.817	1.837	1.858	1.879	1.896	Fishery
NPF	35	48	34	32	35	37	38	48	48	50	43	49	51	52	62	55	NPF
Pertambangan dan Penggalian	6.604	6.864	5.410	5.086	4.959	5.019	5.470	5.259	5.130	6.042	6.123	6.107	6.129	5.955	5.788	5.583	Mining and Quarrying
NPF	578	317	41	51	51	50	48	31	34	24	24	43	87	80	79	75	NPF
Industri Pengolahan	19.745	21.463	24.363	26.488	26.574	26.020	27.623	27.312	27.200	27.064	27.141	26.989	27.475	28.048	27.660	28.723	Processing Industry
NPF	1.336	1.382	987	2.058	2.082	2.126	2.164	2.070	2.141	1.884	1.911	2.006	2.001	1.874	1.823	1.806	NPF
Listrik, gas dan air	8.117	11.044	16.600	14.055	13.980	13.956	14.145	15.308	15.659	15.541	14.570	11.573 ¹⁾	11.823	11.835	11.694	11.581	Electricity, Gas and Water
NPF	901	916	829	534	538	558	636	591	579	451	450	460	468	459	480	477	NPF
Konstruksi	14.435	22.198	24.648	31.167	30.968	31.631	32.521	31.824	32.757	32.961	33.365	33.675	34.887	36.207	37.196	37.986	Construction
NPF	507	1.036	732	1.837	1.982	1.924	1.923	1.905	1.903	1.857	1.906	1.897	1.905	1.901	1.923	1.830	NPF
Perdagangan Besar dan Eceran	30.319	32.839	33.166	36.752	36.610	36.907	37.385	36.063	38.815	37.741	38.176	38.491	39.069	39.337	39.387	39.936	Wholesale and Retail Trade
NPF	2.140	1.919	2.114	1.779	1.892	1.920	1.948	2.026	1.983	2.130	2.088	1.983	1.985	1.973	2.039	2.189	NPF
Penyediaan akomodasi dan penyediaan makan minum	3.043	3.613	4.728	4.988	4.631	4.748	4.724	4.759	4.745	4.938	4.958	5.059	5.058	4.948	4.947	4.902	Provision of accommodation and the provision of eating and drinking
NPF	82	98	59	177	177	179	186	219	194	184	181	187	187	184	184	196	NPF
Transportasi, pergudangan dan komunikasi	10.921	10.087	9.374	9.925	10.261	10.268	10.401	10.554	10.450	10.846	10.902	11.713	11.727	11.665	11.581	11.659	Transportation, Warehousing and Communications
NPF	565	820	382	151	174	165	202	233	231	241	238	228	222	227	333	263	NPF
Perantara Keuangan	18.948	19.583	19.569	19.388	18.884	18.846	18.865	18.082	17.871	18.075	17.436	15.903	15.475	14.586	15.032	14.608	Financial intermediaries
NPF	459	498	178	123	162	148	162	159	134	152	176	187	186	184	173	243	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.797	12.326	13.315	13.404	12.658	12.073	12.380	12.896	13.019	12.912	12.785	12.799	12.671	12.514	12.409	12.187	Real Estate, Business, Ownership, and Business Services
NPF	1.000	1.023	647	217	221	212	190	191	252	240	175	172	172	173	223	217	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	7	4	18	18	18	17	17	16	15	15	17	25	31	44	62	Government administration, Defense and Compulsory social security
NPF	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	1	NPF
Jasa Pendidikan	3.786	4.905	5.460	6.640	6.246	6.237	6.223	6.218	6.263	6.333	6.344	6.332	6.390	6.434	6.531	6.563	Education Services
NPF	28	59	37	34	35	40	48	49	48	75	71	64	70	70	70	72	NPF
Jasa Kesehatan dan Kegiatan Sosial	3.030	4.021	4.788	7.269	7.093	6.659	6.581	6.523	6.369	6.241	6.049	5.989	6.062	6.136	6.317	5.662	Health Services and Social Activities
NPF	20	61	90	54	61	55	55	28	23	96	99	97	101	101	115	110	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.617	4.973	5.353	6.036	5.876	5.794	5.754	5.282	4.893	4.611	4.577	3.681 ¹⁾	3.634	3.630	3.619	3.628	Community, Sociocultural, Entertainment and Other Individual Services
NPF	259	181	257	487	502	495	488	344	339	334	345	332	298	298	303	249	NPF
Jasa Perorangan yang Melayani Rumah Tangga	337	331	369	885	820	765	708	672	705	711	680	668	653	648	642	635	Individual Services which Serve Households
NPF	13	11	10	12	13	15	17	19	23	22	22	22	23	22	20	20	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	0	-	-	-	-	0	2	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	760	538	938	434	867	1.153	377	512	532	1.195	1.237	1.267	1.239	1.228	1.240	1.206	Business Activities which are not clearly defined
NPF	58	153	246	102	96	74	78	79	78	159	157	145	125	103	117	102	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	51.195	60.663	71.887	81.215	81.316	82.114	83.724	83.496	83.589	84.281	84.896	85.872	87.259	88.463	89.789	90.453	For Home Ownership
NPF	1.123	1.353	1.415	1.712	1.854	1.803	1.918	2.050	2.123	2.351	2.333	2.264	2.180	2.143	2.141	2.017	NPF
Untuk Pemilikan Flat atau Apartemen	1.512	1.956	2.670	3.078	3.097	3.156	3.172	3.184	3.185	3.192	3.228	3.255	3.279	3.307	3.340	3.385	For Apartment Ownership
NPF	33	43	44	39	38	51	81	65	97	114	79	73	70	75	81	91	NPF
Untuk Pemilikan Ruko atau Rukan	3.101	3.142	3.272	3.515	3.507	3.606	3.725	3.621	3.623	3.613	3.724	3.737	3.763	3.796	3.815	3.831	For Shop House Ownership
NPF	103	121	128	183	205	192	212	215	226	232	242	231	230	210	216	205	NPF
Untuk Pemilikan Kendaraan Bermotor	8.607	10.122	9.919	9.386	9.319	9.252	9.125	8.746	8.546	8.342	8.051	7.846	7.795	7.632	7.646	7.731	For Vehicles Ownership
NPF	90	104	113	116	118	115	134	142	141	164	160	152	146	144	138	145	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	33.183	40.303	45.862	54.763	55.053	55.103	55.802	56.371	56.728	59.099	60.834	62.199	64.210	65.589	67.358	69.312	Others
NPF	466	517	398	449	495	453	527	558	590	604	626	641	646	675	668	685	NPF
Bukan Lapangan Usaha Lainnya	3.005	2.835	5.797	5.665	5.744	7.131	7.724	7.745	7.741	7.051	7.280	7.367	7.933	7.978	8.112	7.138	Non Industrial Origin - Others
NPF	122	70	107	133	134	202	161	156	158	129	127	124	116	113	112	120	NPF
Total Pembiayaan	248.007	285.695	320.193	355.182	353.375	355.298	361.652	360.026	363.445	367.020	368.888	368.460	374.051	377.332	381.430	383.942	Total Financing
Total NPF	10.298	11.054	9.132	11.029	11.625	11.562	11.891	11.853	12.023	12.362	12.319	12.191	12.117	11.896	12.108	11.844	Total NPF

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018	2019	2020											Financing by Industrial Origin		
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Pertanian, Perburuan dan Kehutanan	6.884	7.625	8.062	9.108	9.039	8.958	8.993	9.399	9.444	9.861	10.090	11.533	11.069	11.006	10.986	10.994	Agricultures, Hunting and Forestry	
NPF	287	205	138	434	443	440	385	390	389	362	361	379	436	428	435	434	NPF	
Perikanan	1.239	1.296	1.060	1.196	1.206	1.260	1.307	1.388	1.386	1.648	1.711	1.727	1.755	1.796	1.819	1.834	Fishery	
NPF	28	44	29	27	30	32	33	42	42	45	37	43	45	47	58	51	NPF	
Pertambangan dan Penggalian	4.987	5.034	3.028	2.840	2.788	2.797	3.108	3.096	3.059	4.059	4.132	4.146	4.169	4.105	4.012	3.827	Mining and Quarrying	
NPF	563	301	25	40	40	39	37	19	22	15	16	36	79	73	71	71	NPF	
Industri Pengolahan	15.735	16.591	17.076	18.438	18.300	18.100	18.549	18.482	18.422	18.252	18.163	18.167	18.666	18.560	18.878	19.376	Processing Industry	
NPF	761	1.273	876	1.992	2.001	2.007	2.039	1.944	2.008	1.760	1.760	1.865	1.860	1.733	1.682	1.696	NPF	
Listrik, gas dan air	7.709	8.186	8.247	7.244	7.189	7.152	7.319	7.512	7.794	7.697	7.718	6.627 ¹⁾	6.897	6.927	7.045	6.943	Electricity, Gas and Water	
NPF	510	525	829	534	538	558	636	591	579	451	450	460	468	459	480	477	NPF	
Konstruksi	8.396	10.582	14.174	17.088	17.093	17.524	18.490	17.545	17.559	17.117	17.152	17.317	18.426	19.213	19.411	19.961	Construction	
NPF	382	888	328	397	522	396	394	467	463	437	514	511	522	519	496	421	NPF	
Perdagangan Besar dan Eceran	25.881	26.144	25.240	27.202	26.607	26.912	27.294	26.271	28.938	28.027	28.218	28.227	28.438	28.673	28.771	29.308	Wholesale and Retail Trade	
NPF	1.799	1.711	1.843	1.436	1.511	1.518	1.555	1.612	1.545	1.688	1.659	1.554	1.584	1.596	1.660	1.575	NPF	
Penyediaan akomodasi dan penyediaan makan minum	1.948	2.041	2.781	3.262	2.927	3.097	3.084	3.123	3.101	3.296	3.321	3.460	3.466	3.450	3.452	3.421	Provision of accomodation and the provision of eating and drinking	
NPF	72	71	48	166	166	164	168	202	177	171	168	166	168	164	165	164	NPF	
Transportasi, pergudangan dan komunikasi	9.446	8.834	7.420	7.270	7.171	7.162	7.230	7.412	7.337	7.747	7.779	8.581 ¹⁾	8.658	8.610	8.572	8.662	Transportation, Warehousing and Communications	
NPF	508	767	304	117	141	132	161	189	187	211	207	205	204	209	316	246	NPF	
Perantara Keuangan	11.729	11.273	11.519	11.957	11.672	11.430	11.481	11.399	11.123	11.003	10.551	9.039	9.197	8.719	8.925	8.563	Financial intermediaries	
NPF	408	460	151	83	111	89	105	100	88	107	130	139	137	139	139	206	NPF	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9.316	9.351	8.338	8.534	8.243	7.723	8.022	8.709	8.823	8.939	9.008	9.006	8.937	8.836	8.815	8.546	Real Estate, Business, Ownership, and Business Services	
NPF	895	952	200	123	127	132	110	116	105	105	109	106	106	109	160	153	NPF	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	3	16	15	15	15	15	14	13	13	15	16	16	17	16	Government administration, Defense and Compulsory social security	
NPF	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	1	NPF	
Jasa Pendidikan	3.396	4.213	4.663	5.805	5.442	5.460	5.457	5.467	5.491	5.553	5.578	5.561	5.616	5.620	5.720	5.726	Education Services	
NPF	23	51	25	22	23	27	29	30	29	32	29	21	27	28	28	34	NPF	
Jasa Kesehatan dan Kegiatan Sosial	2.715	3.648	4.348	6.648	6.537	6.100	6.025	5.979	5.820	5.685	5.487	5.420	5.495	5.580	5.748	5.055	Health Services and Social Activities	
NPF	16	57	79	43	50	44	44	25	20	94	96	94	98	99	113	108	NPF	
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.932	4.072	4.435	5.377	5.271	5.186	5.134	4.756	4.449	4.164	4.132	3.245 ¹⁾	3.198	3.187	3.175	3.207	Community, Sociocultural, Entertainment and Other Individual Services	
NPF	204	143	176	266	310	298	292	212	206	202	213	197	167	167	172	135	NPF	
Jasa Perorangan yang Melayani Rumah Tangga	333	326	358	878	812	758	700	665	696	699	668	655	640	635	628	620	Individual Services which Serve Households	
NPF	12	11	9	12	13	14	17	18	23	22	22	21	22	22	20	19	NPF	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	0	-	-	-	-	-	2	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Kegiatan yang belum jelas batasannya	532	391	446	332	776	1.064	289	423	423	1.082	1.126	1.153	1.128	1.108	1.117	1.105	Business Activities which are not clearly defined	
NPF	56	150	223	66	67	45	48	49	49	130	128	116	97	75	90	80	NPF	
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin	
Rumah Tangga																	Households	
Untuk Pemilikan Rumah Tinggal	27.564	30.179	32.680	35.826	35.763	35.885	36.992	36.535	36.601	36.948	37.112	37.569	38.296	38.810	39.282	39.413	For Home Ownership	
NPF	683	770	759	882	965	938	1.014	987	990	1.145	1.098	1.056	1.044	1.026	1.002	979	NPF	
Untuk Pemilikan Flat atau Apartemen	884	829	804	752	746	746	754	739	740	740	737	739	741	742	748	779	For Apartement Ownership	
NPF	23	37	22	20	22	33	32	32	30	41	30	25	25	23	27	51	NPF	
Untuk Pemilikan Ruko atau Rukan	1.346	1.332	1.204	1.254	1.252	1.233	1.344	1.228	1.229	1.239	1.346	1.345	1.339	1.332	1.331	1.316	For Shop House Ownership	
NPF	49	61	73	92	101	96	106	102	106	108	110	109	108	103	105	99	NPF	
Untuk Pemilikan Kendaraan Bermotor	4.260	3.926	4.711	6.096	6.109	6.090	6.075	5.962	5.848	5.737	5.487	5.342	5.276	5.137	5.068	4.970	For Vehicles Ownership	
NPF	46	53	41	48	50	50	76	79	66	83	77	78	83	82	82	92	NPF	
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	27.554	32.129	36.792	43.421	43.630	43.553	44.181	44.760	45.158	47.485	49.133	50.467	52.422	53.686	55.194	57.010	Others	
NPF	416	460	340	359	387	357	414	431	452	461	468	485	503	524	507	518	NPF	
Bukan Lapangan Usaha Lainnya	1.686	1.787	4.909	4.604	4.595	5.964	6.551	6.574	6.587	5.865	6.050	6.113	6.663	6.768	6.883	5.876	Non Industrial Origin - Others	
NPF	91	41	78	104	105	175	133	129	126	97	97	99	95	94	94	103	NPF	
Total Pembiayaan	177.482	189.798	202.298	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	235.456	240.508	242.516	245.597	246.530	Total Financing	
Total NPF	7.834	9.030	6.597	7.263	7.720	7.585	7.828	7.766	7.704	7.768	7.780	7.765	7.879	7.719	7.903	7.713	Total NPF	

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018	2019	2020												Financing by Industrial Origin
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Pertanian, Perburuan dan Kehutanan	1.647	2.794	3.436	4.609	4.541	4.517	4.804	4.703	4.694	4.616	4.637	4.566	4.591	4.503	4.416	4.281	Agricultures, Hunting and Forestry
NPF	93	117	145	315	314	309	290	289	290	506	505	456	412	406	373	241	NPF
Perikanan	166	166	145	111	109	106	102	95	88	88	79	90	82	61	60	62	Fishery
NPF	7	4	5	5	5	5	5	6	5	5	6	6	6	6	4	4	NPF
Pertambangan dan Penggalian	1.616	1.830	2.382	2.246	2.171	2.223	2.362	2.163	2.071	1.984	1.990	1.961	1.960	1.850	1.776	1.756	Mining and Quarrying
NPF	15	16	16	11	11	11	11	12	12	8	8	7	7	7	7	5	NPF
Industri Pengolahan	4.010	4.871	7.287	8.049	8.274	7.920	9.074	8.830	8.778	8.813	8.978	8.822	8.809	9.487	8.782	9.347	Processing Industry
NPF	575	110	111	66	82	119	124	126	132	124	151	141	141	141	141	110	NPF
Listrik, gas dan air	409	2.859	8.353	6.811	6.790	6.804	6.825	7.796	7.864	7.844	6.852	4.946	4.927	4.908	4.649	4.638	Electricity, Gas and Water
NPF	390	391	-	-	-	-	-	-	-	-	-	-	-	0	0	0	NPF
Konstruksi	6.039	11.616	10.473	14.079	13.875	14.108	14.031	14.279	15.197	15.844	16.212	16.358	16.461	16.994	17.785	18.025	Construction
NPF	124	148	404	1.440	1.460	1.527	1.529	1.438	1.440	1.419	1.392	1.385	1.383	1.382	1.427	1.408	NPF
Perdagangan Besar dan Eceran	4.438	6.694	7.926	9.550	10.004	9.995	10.091	9.792	9.876	9.714	9.958	10.264	10.631	10.664	10.616	10.628	Wholesale and Retail Trade
NPF	341	208	271	342	381	401	393	414	438	442	429	429	401	377	379	615	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.095	1.572	1.947	1.726	1.704	1.651	1.640	1.636	1.644	1.642	1.636	1.599	1.592	1.498	1.495	1.481	Provision of accommodation and the provision of eating and drinking
NPF	11	27	11	11	11	15	18	16	17	13	13	20	19	20	19	32	NPF
Transportasi, pergudangan dan komunikasi	1.475	1.253	1.954	2.655	3.090	3.106	3.171	3.142	3.113	3.100	3.123	3.133	3.069	3.055	3.010	2.997	Transportation, Warehousing and Communications
NPF	57	53	78	33	33	33	41	44	44	29	31	23	17	17	17	17	NPF
Perantara Keuangan	7.219	8.310	8.050	7.431	7.212	7.416	7.384	6.683	6.748	7.071	6.885	6.864	6.278	5.868	6.106	6.045	Financial intermediaries
NPF	51	38	26	40	52	59	57	58	46	45	46	48	49	45	34	37	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.480	2.975	4.977	4.870	4.415	4.351	4.358	4.187	4.195	3.972	3.777	3.793	3.734	3.679	3.593	3.640	Real Estate, Business, Ownership, and Business Services
NPF	105	71	447	94	94	80	80	75	146	135	66	66	65	64	63	64	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	2	2	2	2	2	2	2	2	2	8	15	28	45	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	389	692	797	836	804	777	766	751	771	780	767	772	774	813	811	837	Education Services
NPF	5	8	12	13	12	12	19	19	19	43	42	42	42	43	42	38	NPF
Jasa Kesehatan dan Kegiatan Sosial	315	372	440	621	556	559	556	543	549	556	562	570	567	555	569	607	Health Services and Social Activities
NPF	4	4	11	11	11	10	11	3	3	3	3	3	3	2	2	1	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	918	659	605	608	620	526	444	447	444	436	436	443	444	420	Community, Sociocultural, Entertainment and Other Individual Services
NPF	55	37	81	222	193	197	196	132	133	132	132	135	132	131	131	114	NPF
Jasa Perorangan yang Melayani Rumah Tangga	4	5	11	7	7	7	8	7	9	12	12	13	13	13	13	14	Individual Services which Serve Households
NPF	0	0	1	1	1	0	0	0	0	0	0	0	1	0	0	1	NPF
Badan Internasional dan Badan Ekstra Nasional Lainnya	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	228	147	492	103	90	90	88	88	109	113	111	114	112	122	123	101	Business Activities which are not clearly defined
NPF	2	2	23	37	29	29	30	30	29	29	29	29	29	28	27	21	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	23.631	30.483	39.208	45.390	45.553	46.229	46.732	46.961	46.987	47.333	47.785	48.303	48.963	49.654	50.508	51.040	For Home Ownership
NPF	439	583	656	830	890	865	905	1.063	1.133	1.206	1.234	1.208	1.136	1.117	1.139	1.039	NPF
Untuk Pemilikan Flat atau Apartemen	627	1.127	1.866	2.326	2.351	2.409	2.418	2.444	2.445	2.453	2.491	2.516	2.537	2.565	2.593	2.806	For Apartment Ownership
NPF	10	6	22	19	17	18	49	33	66	74	49	49	45	52	53	40	NPF
Untuk Pemilikan Ruko atau Rukan	1.755	1.810	2.068	2.261	2.255	2.373	2.381	2.393	2.395	2.373	2.378	2.392	2.424	2.464	2.484	2.515	For Shop House Ownership
NPF	53	61	54	91	104	96	106	112	120	124	132	123	122	107	112	106	NPF
Untuk Pemilikan Kendaraan Bermotor	4.347	6.221	5.208	3.290	3.211	3.162	3.050	2.784	2.698	2.606	2.564	2.504	2.518	2.495	2.579	2.761	For Vehicles Ownership
NPF	44	52	72	67	68	65	58	63	74	81	83	74	64	62	56	53	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5.629	8.158	9.070	11.342	11.423	11.550	11.621	11.611	11.570	11.614	11.700	11.732	11.787	11.902	12.164	12.302	Others
NPF	50	57	58	90	109	96	113	126	139	143	159	157	143	151	161	167	NPF
Bukan Lapangan Usaha Lainnya	1.320	1.048	888	1.062	1.149	1.167	1.173	1.171	1.154	1.186	1.230	1.255	1.270	1.210	1.229	1.262	Non Industrial Origin - Others
NPF	31	29	29	29	29	27	28	27	32	32	29	25	21	19	17	16	NPF
Total Pembiayaan	70.525	95.906	117.895	130.036	130.192	131.129	133.258	132.588	133.402	134.162	134.174	133.004	133.543	134.818	135.833	137.412	Total Financing
Total NPF	2.464	2.024	2.535	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	4.426	4.238	4.177	4.206	4.131	Total NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.290	3.929	3.599	1.834	25.706	Jawa Barat
NPF	548	203	137	0	480	NPF
Banten	781	453	595	267	9.190	Banten
NPF	118	1	28	1	111	NPF
DKI Jakarta	10.649	55.092	7.578	45.541	39.517	DKI Jakarta
NPF	550	1.172	241	787	930	NPF
D.I Yogyakarta	440	123	417	905	2.366	D.I Yogyakarta
NPF	29	70	38	0	54	NPF
Jawa Tengah	3.373	2.912	2.112	2.175	9.120	Jawa Tengah
NPF	168	986	75	187	141	NPF
Jawa Timur	4.965	5.454	2.200	1.961	14.864	Jawa Timur
NPF	231	265	73	26	382	NPF
Bengkulu	200	2	254	5	1.086	Bengkulu
NPF	19	0	17	-	26	NPF
Jambi	220	58	400	292	2.525	Jambi
NPF	14	1	21	-	53	NPF
Aceh	6.249	268	1.702	418	20.259	Aceh
NPF	212	0	60	3	117	NPF
Sumatera Utara	1.937	787	853	2.155	7.076	Sumatera Utara
NPF	410	18	89	528	146	NPF
Sumatera Barat	714	43	502	234	3.265	Sumatera Barat
NPF	49	2	26	1	42	NPF
Riau	590	19	687	667	5.552	Riau
NPF	36	-	83	0	46	NPF
Sumatera Selatan	1.003	681	892	740	5.130	Sumatera Selatan
NPF	117	1	118	13	108	NPF
Bangka Belitung	88	1	278	5	471	Bangka Belitung
NPF	2	-	0	-	6	NPF
Kepulauan Riau	114	26	154	544	3.166	Kepulauan Riau
NPF	9	10	13	-	44	NPF
Lampung	869	255	260	187	1.938	Lampung
NPF	33	2	11	-	42	NPF
Kalimantan Selatan	451	213	420	1.013	2.832	Kalimantan Selatan
NPF	28	7	37	15	64	NPF
Kalimantan Barat	557	265	1.225	32	3.154	Kalimantan Barat
NPF	10	0	16	-	47	NPF
Kalimantan Timur	532	84	941	429	3.758	Kalimantan Timur
NPF	181	9	34	1	82	NPF
Kalimantan Tengah	160	2	116	334	824	Kalimantan Tengah
NPF	5	-	0	-	20	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	124	3	92	1	1.441	Sulawesi Tengah
NPF	7	-	5	-	17	NPF
Sulawesi Selatan	683	428	513	359	5.585	Sulawesi Selatan
NPF	71	56	25	19	139	NPF
Sulawesi Utara	62	5	43	13	678	Sulawesi Utara
NPF	2	-	3	-	9	NPF
Gorontalo	7	10	6	3	294	Gorontalo
NPF	2	-	0	-	6	NPF
Sulawesi Barat	9	9	4	6	483	Sulawesi Barat
NPF	0	-	0	-	4	NPF
Sulawesi Tenggara	179	5	112	9	1.117	Sulawesi Tenggara
NPF	17	-	8	-	19	NPF
Nusa Tenggara Barat	1.212	61	394	101	7.918	Nusa Tenggara Barat
NPF	67	0	17	0	59	NPF
Bali	277	40	166	259	1.369	Bali
NPF	23	1	4	39	61	NPF
Nusa Tenggara Timur	48	-	9	-	135	Nusa Tenggara Timur
NPF	2	-	0	-	0	NPF
Maluku	2	0	8	2	211	Maluku
NPF	1	-	0	-	1	NPF
Papua	42	-	83	5	336	Papua
NPF	13	-	-	-	4	NPF
Maluku Utara	46	22	26	0	391	Maluku Utara
NPF	0	-	0	-	1	NPF
Papua Barat	6	-	15	4	93	Papua Barat
NPF	1	-	1	-	3	NPF
Lainnya	-	779	-	28	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	42.879	72.029	26.656	60.530	181.851	Total
NPF	2.977	2.805	1.179	1.619	3.263	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.487	2.234	3.327	1.472	16.501	Jawa Barat
NPF	273	21	99	0	317	NPF
Banten	591	356	487	166	4.712	Banten
NPF	47	-	25	1	88	NPF
DKI Jakarta	7.582	33.558	5.478	25.312	15.020	DKI Jakarta
NPF	422	837	164	751	369	NPF
D.I Yogyakarta	363	41	349	412	1.261	D.I Yogyakarta
NPF	8	-	33	-	24	NPF
Jawa Tengah	2.849	2.280	1.171	1.153	4.584	Jawa Tengah
NPF	106	904	60	142	65	NPF
Jawa Timur	4.499	4.193	1.909	863	8.168	Jawa Timur
NPF	151	216	52	5	181	NPF
Bengkulu	198	2	251	5	1.085	Bengkulu
NPF	19	0	17	-	26	NPF
Jambi	206	47	377	15	1.931	Jambi
NPF	14	1	20	-	51	NPF
Aceh	6.202	268	1.702	418	19.971	Aceh
NPF	211	0	60	3	116	NPF
Sumatera Utara	1.121	309	581	1.546	3.826	Sumatera Utara
NPF	136	15	66	338	77	NPF
Sumatera Barat	511	10	304	100	2.037	Sumatera Barat
NPF	31	2	13	1	32	NPF
Riau	458	12	564	562	1.965	Riau
NPF	17	-	30	0	27	NPF
Sumatera Selatan	702	627	748	618	2.240	Sumatera Selatan
NPF	23	0	109	-	43	NPF
Bangka Belitung	43	1	275	4	265	Bangka Belitung
NPF	1	-	0	-	4	NPF
Kepulauan Riau	82	5	127	543	1.314	Kepulauan Riau
NPF	6	0	13	-	21	NPF
Lampung	869	110	239	59	1.682	Lampung
NPF	33	2	10	-	34	NPF
Kalimantan Selatan	318	147	349	321	1.369	Kalimantan Selatan
NPF	16	3	24	1	30	NPF
Kalimantan Barat	551	160	1.209	28	2.133	Kalimantan Barat
NPF	9	0	16	-	44	NPF
Kalimantan Timur	319	79	834	156	1.981	Kalimantan Timur
NPF	12	4	15	1	42	NPF
Kalimantan Tengah	160	2	116	334	824	Kalimantan Tengah
NPF	5	-	0	-	20	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	124	3	92	1	1.441	Sulawesi Tengah
NPF	7	-	5	-	17	NPF
Sulawesi Selatan	514	46	419	155	2.874	Sulawesi Selatan
NPF	39	35	16	2	75	NPF
Sulawesi Utara	62	5	43	13	678	Sulawesi Utara
NPF	2	-	3	-	9	NPF
Gorontalo	7	10	6	3	294	Gorontalo
NPF	2	-	0	-	6	NPF
Sulawesi Barat	2	-	4	5	323	Sulawesi Barat
NPF	0	-	0	-	3	NPF
Sulawesi Tenggara	170	5	112	9	1.040	Sulawesi Tenggara
NPF	17	-	8	-	19	NPF
Nusa Tenggara Barat	1.192	60	394	101	7.729	Nusa Tenggara Barat
NPF	66	0	17	0	59	NPF
Bali	252	14	132	52	952	Bali
NPF	16	-	1	-	33	NPF
Nusa Tenggara Timur	48	-	9	-	135	Nusa Tenggara Timur
NPF	2	-	0	-	0	NPF
Maluku	2	0	8	2	211	Maluku
NPF	1	-	0	-	1	NPF
Papua	42	-	83	5	336	Papua
NPF	13	-	-	-	4	NPF
Maluku Utara	46	22	26	0	391	Maluku Utara
NPF	0	-	0	-	1	NPF
Papua Barat	6	-	15	4	93	Papua Barat
NPF	1	-	1	-	3	NPF
Lainnya	-	779	-	28	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	35.579	45.386	21.739	34.464	109.364	Total
NPF	1.707	2.040	879	1.245	1.841	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	803	1.695	272	362	9.206	Jawa Barat
NPF	275	182	37	-	162	NPF
Banten	190	97	108	101	4.479	Banten
NPF	72	1	2	-	23	NPF
DKI Jakarta	3.067	21.533	2.100	20.229	24.496	DKI Jakarta
NPF	128	335	76	35	561	NPF
D.I Yogyakarta	77	83	69	493	1.105	D.I Yogyakarta
NPF	21	70	5	0	30	NPF
Jawa Tengah	524	632	941	1.022	4.536	Jawa Tengah
NPF	62	82	16	45	75	NPF
Jawa Timur	466	1.261	291	1.098	6.696	Jawa Timur
NPF	81	49	21	21	201	NPF
Bengkulu	2	-	3	-	0	Bengkulu
NPF	0	-	-	-	-	NPF
Jambi	14	10	23	277	593	Jambi
NPF	0	-	0	-	2	NPF
Aceh	47	-	0	-	288	Aceh
NPF	1	-	-	-	1	NPF
Sumatera Utara	816	477	273	610	3.250	Sumatera Utara
NPF	274	3	23	189	70	NPF
Sumatera Barat	203	33	197	134	1.228	Sumatera Barat
NPF	18	0	13	0	10	NPF
Riau	131	7	123	105	3.588	Riau
NPF	19	-	53	-	20	NPF
Sumatera Selatan	300	53	144	123	2.890	Sumatera Selatan
NPF	94	1	9	13	65	NPF
Bangka Belitung	45	-	3	1	207	Bangka Belitung
NPF	1	-	-	-	2	NPF
Kepulauan Riau	32	21	27	1	1.851	Kepulauan Riau
NPF	3	10	0	-	23	NPF
Lampung	1	145	20	129	256	Lampung
NPF	-	-	1	-	8	NPF
Kalimantan Selatan	133	66	71	692	1.462	Kalimantan Selatan
NPF	12	4	13	13	34	NPF
Kalimantan Barat	7	105	16	4	1.022	Kalimantan Barat
NPF	0	-	1	-	2	NPF
Kalimantan Timur	213	5	107	273	1.778	Kalimantan Timur
NPF	169	5	20	0	41	NPF
Kalimantan Tengah	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	169	382	94	205	2.711	Sulawesi Selatan
NPF	32	21	9	18	64	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	7	9	-	1	160	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	9	-	-	-	77	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	20	0	0	-	189	Nusa Tenggara Barat
NPF	0	0	0	-	0	NPF
Bali	25	27	34	208	418	Bali
NPF	7	1	2	39	28	NPF
Nusa Tenggara Timur	-	-	-	-	-	Nusa Tenggara Timur
NPF	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	NPF
Papua	-	-	-	-	-	Papua
NPF	-	-	-	-	-	NPF
Maluku Utara	-	-	-	-	-	Maluku Utara
NPF	-	-	-	-	-	NPF
Papua Barat	-	-	-	-	-	Papua Barat
NPF	-	-	-	-	-	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	7.300	26.643	4.917	26.066	72.486	Total
NPF	1.271	765	300	374	1.422	NPF

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

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

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

Note: r) Revised figures
 *) Provisional figures

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

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

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

Note: r) Revised figures
) Provisional figures

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

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

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

Note: r) Revised figures
) Provisional figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja	15,44	13,73	12,77	12,16	12,08	12,66	12,28	11,57	11,70	12,21	11,36	11,36	11,98	11,60	11,26	11,94	1. Working Capital
a. UMKM	19,65	19,66	19,83	19,19	19,42	18,44	18,05	17,07	19,52	18,73	17,80	17,80	18,48	18,38	18,24	18,43	a. Micro, Small and Medium Enterprise
i. Rupiah	19,72	19,73	19,91	19,41	19,64	18,63	18,29	17,28	20,06	19,03	18,07	18,07	18,71	18,62	18,46	18,67	i. Rupiah
ii. Valas	7,76	4,66	2,54	2,11	2,06	2,45	2,54	2,22	2,73	2,63	2,55	2,55	2,27	2,20	1,92	1,94	ii. Foreign Exchange
b. Bukan UMKM	12,51	10,10	8,84	7,91	7,84	8,47	8,19	7,52	8,06	8,27	7,41	7,41	8,08	7,56	7,16	8,07	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,88	10,46	9,15	8,16	8,09	8,74	8,51	7,83	8,32	8,52	7,68	7,68	8,47	7,91	7,49	8,48	i. Rupiah
ii. Valas	7,10	5,52	4,52	3,79	4,13	5,15	4,83	4,11	4,10	4,77	4,02	4,02	4,28	3,98	3,51	4,25	ii. Foreign Exchange
2. Investasi	12,12	11,11	10,41	9,79	10,20	10,21	9,69	9,17	9,05	9,79	9,15	9,15	9,45	8,93	8,57	9,16	2. Investment
a. UMKM	14,77	13,58	12,04	10,72	11,58	11,63	11,35	10,68	10,85	11,09	10,70	10,70	10,88	10,58	10,39	10,76	a. Micro, Small and Medium Enterprise
i. Rupiah	14,85	13,59	12,08	10,75	11,62	11,66	11,39	10,72	10,88	11,12	10,72	10,72	10,90	10,61	10,41	10,78	i. Rupiah
ii. Valas	6,74	4,79	5,36	5,04	4,50	4,53	4,53	4,48	5,32	5,31	5,30	5,30	5,29	5,30	5,30	5,30	ii. Foreign Exchange
b. Bukan UMKM	10,92	9,98	9,62	9,41	9,64	9,48	8,86	8,38	8,43	9,26	8,52	8,52	8,83	8,20	7,76	8,45	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,17	10,74	10,30	9,97	10,19	10,04	9,44	8,90	8,87	9,78	9,01	9,01	9,19	8,62	8,15	8,85	i. Rupiah
ii. Valas	6,83	6,69	6,16	4,74	4,66	4,91	4,59	4,21	4,27	4,61	4,24	4,24	5,05	4,50	4,09	4,53	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,60	11,19	10,64	9,39	10,25	10,12	9,98	9,85	9,93	9,87	9,80	9,80	9,73	9,69	9,68	9,77	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,60	11,19	10,64	9,39	10,25	10,12	9,98	9,85	9,93	9,87	9,80	9,80	9,73	9,69	9,68	9,77	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja	16,36	15,25	14,26	13,21	13,33	14,15	13,63	12,87	13,01	13,73	12,49	12,49	13,76	13,21	12,72	13,80	1. Working Capital
a. UMKM	21,19	22,14	23,04	21,87	22,08	20,49	20,06	19,01 ^r	19,33	20,78	19,68	19,68	20,76	20,61	20,37	20,66	a. Micro, Small and Medium Enterprise
i. Rupiah	21,28	22,16	23,05	21,91	22,12	20,51	20,13	19,08 ^r	19,38	20,94	19,80	19,80	20,82	20,67	20,42	20,71	i. Rupiah
ii. Valas	7,76	10,27	3,84	1,92	1,42	5,04	3,80	2,46	3,24	3,46	3,48	3,48	3,45	3,09	3,38	3,34	ii. Foreign Exchange
b. Bukan UMKM	12,93	10,63	8,92	7,33	7,45	8,35	7,89	7,13	7,91	8,14	6,68	6,68	8,26	7,48	6,83	8,43	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,32	10,83	9,09	7,52	7,63	8,52	8,07	7,33	8,05	8,25	6,81	6,81	8,43	7,66	7,03	8,65	i. Rupiah
ii. Valas	7,30	7,29	5,80	4,01	4,32	5,86	5,66	4,42	4,68	6,09	4,28	4,28	5,60	4,54	3,46	5,30	ii. Foreign Exchange
2. Investasi	12,85	11,83	11,07	9,74	10,31	10,91	10,26	9,53	9,52	10,12	9,16	9,16	10,18	9,49	8,94	9,93	2. Investment
a. UMKM	15,14		12,82	10,74	11,85	11,87	11,53	10,77	11,04	11,34	10,86	10,86	11,11	10,78	10,57	11,00	a. Micro, Small and Medium Enterprise
i. Rupiah	15,23	14,26	12,82	10,74	11,87	11,88	11,55	10,78	11,05	11,34	10,87	10,87	11,11	10,78	10,57	11,00	i. Rupiah
ii. Valas	6,75	4,00	9,00	-	1,64	1,63	1,61	2,08	5,44	5,41	5,22	5,22	5,08	5,15	5,23	5,31	ii. Foreign Exchange
b. Bukan UMKM	11,67	10,59	10,10	9,16	9,41	10,12	9,20	8,49	8,80	9,39	8,15	8,15	9,61	8,69	7,92	9,26	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,57	11,14	10,58	9,52	9,79	10,59	9,67	8,91	9,12	9,73	8,44	8,44	9,99	8,99	8,20	9,57	i. Rupiah
ii. Valas	7,87	7,81	6,96	5,21	5,21	5,81	5,64	4,95	5,19	6,09	5,36	5,36	6,00	5,84	5,06	5,93	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,01	10,25	11,80	11,62	11,40	11,22	11,36	11,41	11,38	11,38	11,41	11,30	11,26	11,39	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,34	12,47	12,01	10,25	11,80	11,62	11,40	11,22	11,36	11,41	11,38	11,38	11,41	11,30	11,26	11,39	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja	12,11	9,76	9,47	9,42	8,96	8,96	8,91	8,42	8,53	8,63	8,71	8,71	7,79	7,80	7,77	7,48	1. Working Capital
a. UMKM	13,73	11,59	11,20	9,89	9,77	9,66	9,41	9,17	9,02	9,13	8,96	8,96	7,91	8,14	7,99	7,58	a. Micro, Small and Medium Enterprise
i. Rupiah	13,73	11,73	11,35	10,30	10,18	10,10	9,90	9,63	9,50	9,62	9,44	9,44	8,32	8,56	8,41	8,03	i. Rupiah
ii. Valas	-	1,94	2,45	2,14	2,14	2,15	2,19	2,15	2,10	2,09	2,08	2,08	1,99	1,99	1,91	1,64	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,68	9,21	8,65	8,69	8,73	8,16	8,38	8,49	8,64	8,64	7,76	7,70	7,71	7,46	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,38	9,55	9,27	9,62	9,08	9,13	9,37	8,68	8,92	9,01	9,23	9,23	8,53	8,37	8,36	8,16	i. Rupiah
ii. Valas	6,37	3,36	3,11	3,37	3,89	4,19	3,89	3,77	3,61	3,61	3,82	3,82	3,40	3,58	3,54	3,48	ii. Foreign Exchange
2. Investasi	9,77	9,38	9,21	9,86	10,01	9,07	8,81	8,58	8,29	9,24	9,15	9,15	8,10	7,89	7,87	7,75	2. Investment
a. UMKM	12,93	11,45	10,16	10,65	10,56	10,49	10,50	10,27	10,21	10,08	9,99	9,99	9,84	9,73	9,61	9,69	a. Micro, Small and Medium Enterprise
i. Rupiah	12,98	11,46	10,25	10,76	10,67	10,61	10,63	10,39	10,31	10,18	10,09	10,09	9,94	9,83	9,70	9,77	i. Rupiah
ii. Valas	6,62	5,76	5,17	5,31	5,28	5,30	5,30	5,30	5,30	5,30	5,30	5,30	5,30	5,30	5,30	5,30	ii. Foreign Exchange
b. Bukan UMKM	8,89	8,64	8,86	9,72	9,91	8,82	8,52	8,27	7,94	9,09	9,00	9,00	7,77	7,56	7,54	7,39	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10,84	9,78	9,80	10,52	10,68	9,46	9,22	8,90	8,53	9,84	9,74	9,74	8,13	8,12	8,09	7,89	i. Rupiah
ii. Valas	5,31	4,98	5,38	4,39	4,20	4,15	3,64	3,53	3,39	3,03	3,02	3,02	3,37	2,98	2,99	2,93	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10,34	9,35	8,72	8,17	8,09	8,04	7,96	7,90	7,89	7,62	7,48	7,48	7,20	7,25	7,28	7,33	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10,34	9,35	8,72	8,17	8,09	8,04	7,96	7,90	7,89	7,62	7,48	7,48	7,20	7,25	7,28	7,33	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Penerima Pembiayaan Lapangan Usaha																		
Pertanian, perburuan dan Kehutanan	15.19	15.47	13.96	14.60	14.77	15.04	14.60	12.12	15.01	14.66	13.31	13.34	13.66	13.49	13.18	13.37	Financing to Business Sector	
a. Rupiah	15.19	15.47	13.99	14.71	14.89	15.17	14.74	12.37	15.01	14.66	13.31	13.34	13.66	13.49	13.18	13.37	Agricultures, Hunting and Forestry	
b. Valas	-	-	7.00	7.00	7.00	7.00	7.00	3.07	-	-	-	-	-	-	-	-	a. Rupiah	
Perikanan	12.87	12.07	13.33	10.27	10.04	10.01	12.29	10.36	10.50	13.43	7.91	8.06 ^{r)}	10.75	10.48	10.01	10.50	b. Foreign Exchange	
a. Rupiah	12.87	12.07	13.33	10.27	9.70	12.09	12.29	10.36	10.45	13.43	7.91	8.06	10.75	10.48	10.01	10.50	Fishery	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah	
Pertambangan dan Penggalian	10.66	10.99	10.00	5.86	6.11	6.02	8.49	8.50 ^{r)}	9.28	9.31	4.35	4.28	4.29	4.23	4.34	11.83 ^{r)}	b. Foreign Exchange	
a. Rupiah	12.56	11.93	12.56	6.14	6.58	15.45	9.02	5.44	4.20	9.99	2.83	2.77	2.75	2.66	3.00	14.22 ^{r)}	Mining and Quarrying	
b. Valas	7.98	9.26	7.36	5.53	5.55	8.17	8.01	3.95	4.91	8.48	6.22	6.09	8.32	8.33	6.01	8.53	a. Rupiah	
Industri Pengolahan	11.82	11.87	10.55	8.62	8.95	9.74	9.01	7.67	8.11	8.83	7.49	7.78	8.95	7.88	7.37	8.72	b. Foreign Exchange	
a. Rupiah	12.18	12.26	10.75	9.57	9.92	10.05	9.31	8.17	8.44	9.00	7.67	7.95	9.19	8.17	7.66	9.05	a. Rupiah	
b. Valas	6.90	5.82	6.09	3.49	4.06	5.27	5.14	4.10	4.56	5.48	3.71	3.44	4.91	3.45	2.79	4.92	b. Foreign Exchange	
Listrik, gas dan air	10.50	8.78	7.56	7.01	7.01	7.69	7.26	7.20	6.71	7.27	6.57	6.64	7.11	6.97	6.09	7.31	Electricity, Gas and Water	
a. Rupiah	12.16	9.34	7.99	7.76	7.75	8.66	8.25	7.66	7.20	7.92	7.07	7.28	7.88	7.77	6.59	8.09	a. Rupiah	
b. Valas	7.74	7.48	6.37	4.22	4.23	4.23	4.15	4.41	5.16	5.09	4.94	4.90	4.95	4.65	4.52	4.88	b. Foreign Exchange	
Konstruksi	13.17	11.01	9.17	7.77	7.88	8.28	8.40	9.12	7.97	9.36	8.35	8.26	8.54	8.11	7.82	8.57	Construction	
a. Rupiah	13.60	9.24	7.83	7.94	8.32	8.47	9.14	7.98	9.34	9.38	8.37	8.27	8.56	8.13	7.84	8.59	a. Rupiah	
b. Valas	5.84	5.63	5.96	4.15	4.95	5.78	4.75	4.79	7.00	7.00	7.00	7.00	6.94	5.01	5.00	6.94	b. Foreign Exchange	
Perdagangan Besar dan Eceran	21.41	20.97	21.56	20.42	20.94	21.44	20.87	17.19	22.28	20.74	19.82	19.97	20.98	20.76	20.63	21.16	Wholesale and Retail Trade	
a. Rupiah	21.47	21.13	21.87	20.60	21.12	21.63	21.08	17.60	22.43	20.98	20.04	20.22	21.18	20.93	20.76	21.36	a. Rupiah	
b. Valas	7.95	6.73	6.67	6.32	6.28	6.58	6.15	3.33	4.66	6.30	5.76	4.01	6.10	4.09	4.56	4.31	b. Foreign Exchange	
Penyediaan akomodasi dan penyediaan makan minum	16.31	14.48	12.65	11.73	13.86	13.23	13.07	10.97	12.07	12.40	12.10	12.09	12.60	12.14	11.88	12.00	Provision of accommodation and the provision of eating and drinking	
a. Rupiah	16.31	-	12.65	11.73	13.86	13.23	13.07	10.97	12.07	12.40	12.10	12.14	12.65	12.19	11.92	12.04	a. Rupiah	
b. Valas	-	14.48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Transportasi, pergudangan dan komunikasi	11.12	10.68	10.07	9.19	9.69	10.75	9.85	8.66	7.59	8.41	7.75	6.79	8.72	6.94	6.59	7.62	Transportation, Warehousing and Communications	
a. Rupiah	11.80	11.15	10.81	9.72	10.27	11.35	10.60	9.38	8.05	9.00	8.33	7.20	9.27	7.33	6.96	8.02	a. Rupiah	
b. Valas	8.10	8.20	6.29	4.42	4.31	5.34	4.54	4.24	4.13	1.81	1.55	1.62	1.93	1.92	1.62	1.86	b. Foreign Exchange	
Perantara Keuangan	14.84	11.46	9.84	9.88	10.02	9.86	9.94	9.29	9.85	9.55	9.98	8.44	9.24	8.64	8.69	9.30	Financial Intermediaries	
a. Rupiah	14.87	11.47	9.86	9.89	10.04	9.88	9.95	9.30	9.87	9.57	9.80	8.46	9.26	8.67	8.71	9.32	a. Rupiah	
b. Valas	6.99	7.44	4.40	3.21	4.40	4.39	4.39	4.39	4.39	4.39	4.27	4.17	4.39	4.40	4.39	4.40	b. Foreign Exchange	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	13.82	11.93	11.43	8.50	8.57	10.69	8.81	7.85	7.31	8.52	7.37	7.25	10.46	9.59	8.58	10.11	Real Estate, Business, Ownership, and Business Services	
a. Rupiah	13.95	11.99	11.47	9.22	9.34	8.86	8.83	8.05	8.49	8.58	7.42	7.31	10.52	9.67	8.65	10.16	a. Rupiah	
b. Valas	6.60	8.34	4.91	3.73	-	2.73	3.42	4.39	0.44	2.31	1.76	1.33	4.12	4.45	0.79	4.06	b. Foreign Exchange	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.43	12.16	12.79	14.21	14.18	12.37	12.29	12.45	14.54	11.93	12.09	12.44	12.33	12.32	12.34	12.36	Government administration, Defense and Compulsory social security	
a. Rupiah	14.43	12.16	12.79	14.21	14.18	12.37	12.29	12.45	14.54	11.93	12.09	12.44	12.33	12.32	12.34	12.36	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Pendidikan	13.55	12.93	11.31	9.82	10.89	10.99	10.84	10.30	10.55	10.67	10.34	10.21	10.48	10.09	9.71	10.23	Education Services	
a. Rupiah	13.65	12.93	11.31	9.82	10.89	10.99	10.84	10.30	10.55	10.67	10.34	10.21	10.48	10.09	9.71	10.23	a. Rupiah	
b. Valas	8.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Kesehatan dan Kegiatan Sosial	13.18	12.55	10.66	8.36	9.04	9.39	9.56	9.04	9.57	10.08	10.03	10.16	10.04	9.75	9.53	10.18	Health Services and Social Activities	
a. Rupiah	13.18	12.55	10.66	8.36	9.04	9.39	9.56	9.04	9.57	10.08	10.03	10.16	10.04	9.75	9.53	10.18	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	15.61	14.18	14.00	10.97	10.61	12.06	11.28	11.02	10.90	11.16	7.93	9.51	10.71	9.91	9.18	10.71	Community, Sociocultural, Entertainment and Other Individual Services	
a. Rupiah	15.99	14.75	14.00	10.97	10.61	12.06	11.28	11.02	10.90	11.16	7.93	9.51	10.71	9.91	9.18	10.71	a. Rupiah	
b. Valas	8.15	5.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Perorangan yang Melayani Rumah Tangga	35.23	39.69	43.63	49.01	48.85	48.58	48.05	46.38	46.55	42.54	42.22	41.91	42.06	41.91	41.52	41.46	Individual Services which Serve Households	
a. Rupiah	35.23	39.69	43.63	49.01	48.85	48.58	48.05	46.38	46.55	42.54	42.22	41.91	42.06	41.91	41.52	41.46	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	17.33	0	0	0	0	0	0	0	0	0	0	0	0	0	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	17.33	0	0	0	0	0	0	0	0	0	0	0	0	0	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	13.09	9.36	8.30	12.46	12.06	11.29	11.26	11.16	10.22	10.46	7.92	8.06	8.17	8.10	8.65	8.83	Business Activities which are not clearly defined	
a. Rupiah	13.09	9.36	8.30	12.46	12.06	11.29	11.26	11.16	10.22	10.46	7.92	8.06	8.17	8.10	8.65	8.83	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Penerima Pembiayaan Bukan Lapangan Usaha																		
Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Financing to Non Industrial Origin House Hold	
Untuk Pemilikan Rumah Tinggal	12.08	11.86	11.57	8.04	11.09	10.70	10.38	8.65	10.77	10.37	10.30	10.25	10.38	10.19	10.12	10.42	For Home Ownership	
a. Rupiah	12.08	11.86	11.57	8.04	11.09	10.70	10.38	8.65	10.77	10.37	10.30	10.25	10.38	10.19	10.12	10.42	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Flat atau Apartemen	11.99	11.66	11.55	10.48	10.93	11.27	10.64	7.78	10.47	10.51	10.43	10.41	11.08	10.44	10.24	11.06	For Apartment Ownership	
a. Rupiah	11.99	11.66	11.55	10.48	10.93	11.27	10.64	7.78	10.47	10.51	10.43	10.41	11.08	10.44	10.24	11.06	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Ruko atau Rukan	12.80	12.19	11.75	5.75	11.27	10.90	10.25	7.86	9.90	10.42	10.36	10.30	10.70	10.52	10.49	10.84	For Shop House Ownership	
a. Rupiah	12.80	12.19	11.75	5.75	11.27	10.90	10.25	7.86	9.90	10.42	10.36	10.30	10.70	10.52	10.49	10.84	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Kendaraan Bermotor	11.48	12.30	9.45	9.68	10.03	10.03	9.95	10.11	9.92	9.91	10.09	10.11	10.12	10.13	10.11	10.13	For Vehicles Ownership	
a. Rupiah	11.48	12.30	9.45	9.68	10.03	10.03	9.95	10.11	9.92	9.91	10.09	10.11	10.12	10.13	10.11	10.13	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	12.78	13.10	12.52	12.08	12.61	12.54	12.43	11.71	12.42	12.34	12.33	12.32	12.28	12.21	12.16	12.13	Multipurpose Loans and Others	
a. Rupiah	12.78	13.10	12.52	12.08	12.61	12.54	12.43	11.71	12.42	12.34	12.33	12.32	12.28	12.21	12.16	12.13	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Bukan Lapangan Usaha Lainnya	11.31	12.32	13.74	12.26	12.26	12.12	11.83	10.61	10.13	12.24	11.84	11.89	11.71	11.61	11.75	11.98	Non Industrial Origin Others	
a. Rupiah	11.31	12.32	13.74	12.26	12.26	12.12	11.83	10.61	10.13	12.24	11.84	11.89	11.71	11.61	11.75	11.98	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
(Ket: r) Angka-angka diperbaiki																		
Note: r) Revised figures																		

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

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

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

Tipe	2016	2017	2018	2019	2020												Type
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	22.198.718	25.936.223	29.068.132	32.177.779	32.470.410	32.797.614	33.116.060	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	Third Party Fund
1. Dana Simpanan Wadiah	12.266.656	14.447.605	16.497.628	18.163.854	18.365.679	18.564.328	18.741.866	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	1. Demand Deposits Wadia
a. Giro	235.862	194.284	220.970	251.654	253.541	256.346	260.101	261.846	266.649	263.896	267.575	270.768	274.092	277.301	279.318	280.097	a. Demand Deposits Wadia
b. Tabungan	12.030.794	14.253.961	16.276.658	17.913.221	18.112.138	18.307.982	18.481.765	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	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.570.503	14.013.925	14.104.729	14.233.286	14.374.194	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	2. Non Profit Sharing Investment Fund
a. Giro	64.776	64.361	67.372	68.751	68.626	69.081	69.363	69.809	70.272	70.780	70.960	71.927	71.836	72.244	72.385	70.673	a. Demand Deposits
b. Tabungan	9.555.911	10.986.347	12.129.152	13.538.071	13.623.742	13.747.841	13.886.921	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	b. Saving Deposits
c. Deposito	311.375	338.298	373.979	407.417	412.361	416.364	417.910	421.410	431.472	435.134	439.702	442.010	445.530	447.832	448.563	452.000	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	1	-	2	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	1	-	2	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4.515.930	5.400.966	5.343.836	5.804.312	5.815.422	5.900.594	5.899.516	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	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	97.299	95.925	101.626	127.550	128.839	131.737	134.278	135.503	137.640	149.130	154.472	158.032	162.805	167.170	174.227	177.362	1. Profit Sharing Financing
a. Mudharabah	35.948	28.171	19.638	14.803	14.441	14.225	14.040	13.321	12.966	12.598	12.304	12.004	11.725	11.342	11.096	10.536	a. Mudharabah
b. Musyarakah	61.351	67.754	81.988	112.746	114.397	117.512	120.229	122.174	124.666	136.524	142.160	146.028	151.080	155.828	163.131	166.826	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	0	0	9	8	8	8	8	0	0	0	0	0	c. Others
2. Piutang	4.382.865	5.283.827	5.198.275	5.633.083	5.646.725	5.730.512	5.728.576	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	2. Receivables/Acceptables
a. Murabahah	4.096.459	4.693.889	4.519.794	4.896.871	4.900.367	4.948.282	4.938.060	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	a. Murabahah
b. Qardh	282.253	585.885	672.264	730.480	738.891	774.696	782.916	778.309	784.701	788.554	773.333	802.959	811.387	822.424	823.573	832.396	b. Qardh
c. Istishna'	4.153	5.065	6.217	7.445	7.467	7.534	7.600	7.679	7.722	7.810	7.839	7.888	7.954	8.009	8.072	8.136	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	43.935	43.871	39.858	38.345	36.662	36.099	35.110	33.923	32.605	32.208	32.136	32.688	32.967	33.094	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	25.224	22.307	17.722	15.628	13.614	13.079	12.477	10.965	9.230	8.169	7.293	6.615	5.646	4.753	b. Financing through Channeling
c. Pembiayaan secara Executing	-	3	3	2	2	2	1	1	3	3	3	3	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.558	21.343	18.708	21.562	22.134	22.715	23.047	22.882	22.570	22.955	23.372	24.036	24.036	24.036	24.036	24.036	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018	2019	2020												Type
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	18.543.305	21.337.918	24.067.983	26.553.798	26.795.190	27.068.563	27.349.209	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	Third Party Fund
1. Dana Simpanan Wadiah	10.583.944	12.393.912	14.233.316	15.830.705	16.013.725	16.199.849	16.369.727	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	1. Demand Deposits Wadia
a. Giro	219.538	176.470	200.646	228.789	230.704	233.339	235.304	237.022	241.736	238.768	242.203	245.256	248.339	251.325	253.139	253.971	a. Demand Deposits Wadia
b. Tabungan	10.364.406	12.218.082	14.032.670	15.602.937	15.783.021	15.966.510	16.134.423	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	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.834.667	10.723.093	10.781.465	10.868.714	10.979.482	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	2. Non Profit Sharing Investment Fund
a. Giro	56.687	55.030	56.514	56.192	55.969	56.304	56.462	56.832	57.281	57.665	57.583	58.378	57.979	58.043	57.906	55.976	a. Demand Deposits
b. Tabungan	7.649.029	8.618.506	9.484.449	10.354.615	10.410.541	10.495.883	10.606.994	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	b. Saving Deposits
c. Deposito	253.645	270.697	293.704	312.445	314.955	316.527	316.026	315.963	320.259	322.525	325.838	327.276	330.134	332.415	334.079	336.525	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan S Salam	4.037.949	4.382.584	4.160.742	4.721.074	4.738.633	4.823.967	4.826.592	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	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	65.860	58.408	55.465	69.146	69.918	71.645	73.351	74.585	76.111	85.601	89.216	90.366	92.210	93.605	95.508	96.655	1. Profit Sharing Financing
a. Mudharabah	19.662	13.780	8.554	5.658	5.495	5.382	5.291	5.153	4.996	4.824	4.758	4.627	4.505	4.331	4.203	4.026	a. Mudharabah
b. Musyarakah	46.198	44.628	46.911	63.488	64.423	66.263	68.060	69.432	71.115	80.777	84.458	85.739	87.705	89.274	91.305	92.629	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.948.055	4.313.022	4.096.679	4.640.547	4.656.499	4.739.427	4.739.940	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	2. Receivables/Acceptables
a. Murabahah	3.772.278	4.125.965	3.895.349	4.426.662	4.439.961	4.493.657	4.493.554	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	a. Murabahah
b. Qardh	175.618	187.934	201.240	215.534	216.478	245.712	246.329	238.371	240.098	240.040	220.453	245.438	247.987	255.469	251.165	254.825	b. Qardh
c. Istishna'	159	135	90	63	60	58	57	57	57	57	55	40	40	40	39	38	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.598	11.573	12.216	12.895	13.301	13.301	12.815	13.014	13.464	14.166	15.026	16.172	17.434	18.477	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	12	9	8	8	8	8	11	11	11	15	26	29	38	46	b. Financing through Channeling
c. Pembiayaan secara Executing	-	2	2	2	2	2	1	1	3	3	3	3	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.584	11.562	12.206	12.885	13.292	13.155	12.741	13.000	13.450	14.148	14.997	16.140	17.393	18.428	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018	2019	2020												Type
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	3.655.413	4.498.305	5.000.149	5.623.981	5.675.220	5.729.051	5.766.851	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	Third Party Fund
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.264.312	2.333.149	2.351.954	2.364.479	2.372.139	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	1. Demand Deposits Wadia
a. Giro	16.324	17.814	20.324	22.865	22.837	23.007	24.797	24.824	24.913	25.128	25.372	25.512	25.753	25.976	26.179	26.126	a. Demand Deposits Wadia
b. Tabungan	1.666.388	2.035.879	2.243.988	2.310.284	2.329.117	2.341.472	2.347.342	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	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.735.836	3.290.832	3.323.264	3.364.572	3.394.712	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	2. Non Profit Sharing Investment Fund
a. Giro	8.089	9.331	10.858	12.559	12.657	12.777	12.901	12.977	12.991	13.115	13.377	13.549	13.857	14.201	14.479	14.697	a. Demand Deposits
b. Tabungan	1.906.882	2.367.841	2.644.703	3.183.456	3.213.201	3.251.958	3.279.927	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	b. Saving Deposits
c. Deposito	57.730	67.601	80.275	94.972	97.406	99.837	101.884	105.447	111.213	112.609	113.864	114.734	115.396	115.417	114.484	115.475	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	477.981	1.018.382	1.183.094	1.083.238	1.076.789	1.076.627	1.072.924	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	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	31.439	37.517	46.161	58.404	58.921	60.092	60.927	60.918	61.529	63.529	65.256	67.666	70.595	73.565	78.719	80.707	1. Profit Sharing Financing
a. Mudharabah	16.286	14.391	11.084	9.145	8.946	8.843	8.749	8.168	7.970	7.774	7.546	7.377	7.220	7.011	6.893	6.510	a. Mudharabah
b. Musyarakah	15.153	23.126	35.077	49.258	49.974	51.249	52.169	52.742	53.551	55.747	57.702	60.289	63.375	66.554	71.826	74.197	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	0	0	9	8	8	8	8	0	0	0	0	0	c. Others
2. Piutang	434.810	970.805	1.101.596	992.536	990.226	991.085	988.636	973.220	970.524	965.034	967.293	966.637	971.509	973.252	981.662	993.072	2. Receivables/Acceptables
a. Murabahah	324.181	567.924	624.445	470.209	460.406	454.625	444.506	425.660	418.256	408.767	406.629	401.268	400.195	398.328	401.221	407.403	a. Murabahah
b. Qardh	106.635	397.951	471.024	514.946	522.413	528.984	536.587	539.938	544.603	548.514	552.880	557.521	563.400	566.955	572.408	577.571	b. Qardh
c. Istishna'	3.994	4.930	6.127	7.382	7.407	7.476	7.543	7.622	7.665	7.753	7.784	7.848	7.914	7.969	8.033	8.098	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	35.337	32.298	27.642	25.450	23.361	22.798	22.295	20.909	19.141	18.042	17.110	16.516	15.533	14.617	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	25.212	22.298	17.714	15.620	13.606	13.071	12.466	10.954	9.219	8.154	7.267	6.586	5.608	4.707	b. Financing through Channeling
c. Pembiayaan secara Executing	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11.524	10.055	10.124	10.000	9.928	9.830	9.755	9.727	9.829	9.955	9.922	9.888	9.843	9.930	9.925	9.910	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah (Number of Customer of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit)																	
Tipe	2016	2017	2018	2019	2020												Type
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	18.521.091	21.692.463	24.334.556	27.015.606	27.273.711	27.549.401	27.041.125	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	Third Party Fund
Pembiayaan, Piutang dan Salam	3.801.121	4.520.667	4.866.831	5.155.858	5.179.646	5.258.198	5.272.358	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	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	
Note: r) Revised figures																	

Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah (Number of Customer of Financing and Third Party Fund Sharia Commercial Bank)																	
Tipe	2016	2017	2018	2019	2020												Type
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	15.488.398	17.955.556	19.996.197	22.120.609	22.337.191	22.566.790	22.799.563	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	Third Party Fund
Pembiayaan, Piutang dan Salam	3.360.698	3.543.254	3.722.263	4.113.683	4.144.030	4.223.309	4.241.562	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	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	
Note: r) Revised figures																	

Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah (Number of Customer of Financing and Third Party Fund Sharia Business Unit)																	
Tipe	2016	2017	2018	2019	2020												Type
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	3.032.693	3.736.907	4.338.359	4.894.997	4.936.520	4.982.611	4.241.562	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	Third Party Fund
Pembiayaan, Piutang dan Salam	440.423	977.413	1.144.568	1.042.175	1.035.616	1.034.889	1.030.796	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	Financing, Receivables/Acceptables, Ijarah and Salam

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

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
1 Dana Simpanan Wadiah	38.361	47.033	54.344	65.751	67.071	68.366	69.626	74.463	74.643	77.419	76.898	79.838	85.214	83.926	89.820	90.331	iB Wadia
a. Giro	20.153	24.897	26.435	30.331	31.775	32.329	33.157	36.824	35.717	38.332	37.394	39.863	44.197	42.245	46.827	45.073	a. Demand Deposits Wadia
i. Rupiah	17.221	21.581	23.543	25.517	22.881	25.128	24.733	29.034	28.043	31.186	30.402	32.782	35.586	35.038	39.832	34.579	i. Rupiah
ii. Valas	2.932	3.315	2.892	4.814	8.894	7.202	8.424	7.790	7.673	7.145	6.992	7.082	8.611	7.207	6.994	10.495	ii. Foreign Currency
b. Tabungan	18.208	22.137	27.909	35.420	35.297	36.036	36.469	37.639	38.926	39.087	39.504	39.974	41.016	41.681	42.993	45.257	b. iB Saving Deposits Wadia
i. Rupiah	18.037	21.938	27.635	34.964	34.834	35.558	35.971	37.165	38.444	38.593	38.953	39.420	40.436	41.109	42.407	44.683	i. Rupiah
ii. Valas	170	199	274	456	462	478	498	474	483	494	550	555	581	572	585	574	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	240.974	287.854	317.484	350.399 r	347.458 r	352.127 r	344.431 r	340.480 r	335.552 r	343.890	341.254	347.929	366.181	374.749	374.373	375.646	Non Profit Sharing Investment Fund
a. Giro	7.820	15.291	17.161	27.321	29.993	28.733	29.423	27.858	26.799	28.871	23.140	29.729	28.772	30.302	28.371	22.631	a. Demand Deposits
i. Rupiah	7.388	13.280	15.501	26.225	26.488	26.741	27.427	26.167	24.913	27.169	21.491	27.983	27.172	28.794	26.935	21.231	i. Rupiah
ii. Valas	432	2.011	1.661	1.096	3.505	1.992	1.996	1.691	1.886	1.702	1.649	1.746	1.600	1.508	1.436	1.400	ii. Foreign Currency
b. Tabungan	66.980	76.361	86.529	97.839	95.280	96.114	95.702	96.369	97.855	99.381	101.088	102.210	104.770	105.873	109.204	114.127	b. Saving Deposits
i. Rupiah	66.088	75.463	85.507	96.377	93.761	94.448	93.753	94.585	96.102	97.675	99.413	100.435	103.043	104.167	107.522	112.508	i. Rupiah
ii. Valas	892	898	1.022	1.462	1.519	1.666	1.949	1.784	1.753	1.706	1.676	1.775	1.727	1.706	1.682	1.619	ii. Foreign Currency
c. Deposito	166.174	196.202	213.794	225.238 r	222.185 r	227.280 r	219.305 r	216.253 r	210.898 r	215.648	217.026	215.990	232.640	238.575	236.798	238.888	c. Time Deposits
i. Rupiah	155.646	186.721	203.133	215.252 r	211.128 r	211.794 r	202.663 r	201.384 r	196.018 r	200.481	202.345	201.542	217.533	222.965	221.477	222.060	i. Rupiah
a. 1 Bulan	109.417	137.718	146.936	143.545	137.832	140.374	134.076	132.582	126.643	132.612	133.360	125.552	133.044	139.362	135.601	135.246	a. 1 month
b. 3 Bulan	30.095	30.436	34.036	43.316	45.093	44.122	39.546	40.725	43.192	40.692	39.877	44.507	48.951	48.830	48.456	53.203	b. 3 month
c. 6 Bulan	9.531	9.710	11.612	14.534	14.586	16.033	16.917	16.545	14.299	16.142	17.003	16.794	20.921	21.079	23.660	18.206	c. 6 month
d. 12 Bulan	6.588	8.758	10.543	13.845	13.596	11.242	12.106	11.523	11.876	11.018	12.085	14.678	14.608	13.682	13.748	15.391	d. 12 month
e. >12 Bulan	15	99	5	13 r	21 r	23 r	17 r	9 r	8 r	17	20	11	10	11	12	14	e. >12 month
ii. Valas	10.528	9.481	10.661	9.986	11.057	15.486	16.642	14.869	14.880	15.167	14.681	14.447	15.106	15.611	15.321	16.827	ii. Foreign Currency
a. 1 Bulan	8.295	7.842	8.171	5.961	6.704	11.990	12.570 r	10.734 r	11.423 r	11.690	10.929	11.262	10.966	11.431	11.413	12.415	a. 1 month
b. 3 Bulan	1.730	1.316	1.377	2.326	2.707	1.833	1.866	2.179	1.562	1.795	2.145	1.603	1.996	2.001	1.718	2.260	b. 3 month
c. 6 Bulan	315	188	663	887	863	920	1.284	1.312	1.382	1.132	1.065	897	1.246	903	1.015	809	c. 6 month
d. 12 Bulan	189	136	450	813	783	743	922	643	513	540	542	685	899	1.275	1.174	1.343	d. 12 month
e. >12 Bulan	0	0	-	-	-	-	-	-	-	1	-	0	-	-	-	-	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Dana Simpanan Wadiah	29.470	35.933	40.954	51.737	53.858	54.622	55.122	57.382	57.729	58.535	59.448	61.414	66.376	65.080	67.160	74.468	iB Wadia
a. Giro	15.375	18.792	18.553	22.821	25.018	25.317	25.528	26.930	26.148	26.760	27.270	28.553	32.567	30.550	31.456	36.769	a. Demand Deposits Wadia
i. Rupiah	12.638	15.920	15.942	18.243	16.425	18.433	17.613	19.601	18.918	20.026	20.728	21.942	24.425	23.752	24.957	26.770	i. Rupiah
ii. Valas	2.736	2.872	2.611	4.578	8.593	6.884	7.914	7.328	7.230	6.734	6.542	6.611	8.142	6.797	6.498	9.999	ii. Foreign Currency
b. Tabungan	14.095	17.141	22.402	28.916	28.840	29.305	29.594	30.452	31.581	31.776	32.178	32.861	33.809	34.530	35.704	37.699	b. iB Saving Deposits Wadia
i. Rupiah	13.968	17.000	22.228	28.572	28.492	28.973	29.255	30.137	31.272	31.491	31.869	32.559	33.504	34.214	35.378	37.372	i. Rupiah
ii. Valas	127	141	174	345	348	332	339	315	309	285	309	303	305	316	326	327	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	176.937	202.460	216.652	237.241	232.627	236.447	234.240	231.664	228.022	234.839	230.198	234.522	245.726	249.661	249.300	248.384	Non Profit Sharing Investment Fund
a. Giro	4.278	7.619	9.002	19.255	21.302	21.494	21.962	20.473	19.380	21.886	16.433	22.361	21.336	22.366	19.852	13.978	a. Demand Deposits
i. Rupiah	4.149	7.038	8.819	19.176	20.136	20.867	21.173	19.860	18.767	21.387	15.929	21.856	20.900	21.944	19.437	13.528	i. Rupiah
ii. Valas	128	581	183	79	1.166	626	789	613	614	499	505	505	436	423	415	450	ii. Foreign Currency
b. Tabungan	50.637	57.488	65.642	71.743	69.383	69.535	69.715	69.980	71.837	73.357	75.056	75.997	77.371	77.192	79.069	82.227	b. Saving Deposits
i. Rupiah	50.601	57.440	65.575	71.591	69.227	69.375	69.564	69.833	71.694	73.214	74.908	75.852	77.216	77.011	78.921	82.078	i. Rupiah
ii. Valas	36	48	66	152	156	160	151	147	143	143	148	146	155	180	148	149	ii. Foreign Currency
c. Deposito	122.022	137.353	142.008	146.243	141.942	145.419	142.564	141.211	136.804	139.596	138.709	136.163	147.019	150.103	150.379	152.179	c. Time Deposits
i. Rupiah	112.709	129.960	133.798	140.824	135.673	138.193	134.589	133.889	129.509	131.755	131.680	129.315	139.878	142.315	143.127	143.936	i. Rupiah
a. 1 Bulan	82.724	95.065	101.784	99.003	95.817	98.527	93.799	93.102	90.074	91.200	88.718	86.141	90.692	90.686	93.078	90.997	a. 1 month
b. 3 Bulan	19.126	20.686	18.157	25.337	23.261	22.906	23.112	23.513	22.778	22.488	23.356	22.858	26.708	29.161	27.694	32.178	b. 3 month
c. 6 Bulan	5.939	6.508	6.779	7.861	8.116	8.263	8.707	8.709	7.919	9.536	9.963	10.414	12.545	12.086	11.871	9.575	c. 6 month
d. 12 Bulan	4.906	7.696	7.073	8.613	8.462	8.478	8.956	8.557	8.730	8.516	9.624	9.891	9.924	10.371	10.473	11.173	d. 12 month
e. >12 Bulan	14	6	5	11	18	19	15	9	8	16	19	10 ⁻¹⁾	9	10	11	13	e. >12 month
ii. Valas	9.313	7.392	8.210	5.419	6.268	7.225	7.975	7.322	7.295	7.841	7.029	6.849	7.141	7.789	7.252	8.244	ii. Foreign Currency
a. 1 Bulan	7.518	5.844	7.054	3.859	4.814	6.084	6416 ^r	5.717	5.685	6.446	5.647	5.878	5.797	6.226	5.735	6.566	a. 1 month
b. 3 Bulan	1.339	1.306	856	985	901	555	277	373	453	761	988	499	345	350	528	1.127	b. 3 month
c. 6 Bulan	268	110	145	143	136	189	774	991	947	455	196	181	689	675	655	151	c. 6 month
d. 12 Bulan	188	132	154	431	417	398	507	240	210	179	198	291	311	536	334	400	d. 12 month
e. >12 Bulan	0	0	-	-	-	0	0 ^r	-	0	1	-	-	-	-	-	-	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Dana Simpanan Wadiah	8.891	11.101	13.389	14.014	13.213	13.744	14.504	17.081	16.914	18.884	17.450	18.424	18.838	18.847	22.660	15.863	iB Wadia
a. Giro	4.778	6.105	7.883	7.510	6.757	7.013	7.629	9.894	9.569	11.572	10.125	11.311	11.630	11.696	15.371	8.304	a. Demand Deposits Wadia
i. Rupiah	4.583	5.661	7.601	7.274	6.456	6.695	7.120	9.432	9.125	11.161	9.675	10.840	11.161	11.285	14.875	7.808	i. Rupiah
ii. Valas	196	444	281	237	301	318	509	462	443	411	450	471	470	410	496	496	ii. Foreign Currency
b. Tabungan	4.112	4.996	5.507	6.504	6.457	6.732	6.875	7.187	7.345	7.312	7.326	7.113	7.208	7.151	7.289	7.558	b. iB Saving Deposits Wadia
i. Rupiah	4.069	4.937	5.406	6.393	6.342	6.585	6.716	7.028	7.172	7.102	7.085	6.861	6.932	6.895	7.030	7.311	i. Rupiah
ii. Valas	43	59	100	111	114	147	159	159	173	210	241	252	276	256	259	248	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	64.037	85.394	100.832	113.158 r	114.830 r	115.680 r	110.190 r	108.815 r	107.530 r	109.061	111.056	113.407	120.455	125.088	125.073	127.262	Non Profit Sharing Investment Fund
a. Giro	3.542	7.672	8.160	8.067	8.690	7.240	7.462	7.385	7.419	6.985	6.707	7.368	7.436	7.935	8.520	8.653	a. Demand Deposits
i. Rupiah	3.238	6.241	6.682	7.050	6.351	5.874	6.254	6.307	6.147	5.783	5.562	6.128	6.272	6.850	7.498	7.703	i. Rupiah
ii. Valas	304	1.431	1.478	1.017	2.339	1.366	1.208	1.078	1.272	1.203	1.145	1.240	1.164	1.085	1.022	950	ii. Foreign Currency
b. Tabungan	16.343	18.873	20.887	26.096	25.897	26.579	25.987	26.389	26.018	26.024	26.032	26.213	27.399	28.681	30.135	31.900	b. Saving Deposits
i. Rupiah	15.487	18.023	19.932	24.786	24.534	25.072	24.188	24.752	24.408	24.461	24.504	24.584	25.827	27.156	28.601	30.430	i. Rupiah
ii. Valas	857	850	955	1.310	1.363	1.506	1.798	1.637	1.610	1.563	1.528	1.629	1.572	1.525	1.533	1.470	ii. Foreign Currency
c. Deposito	44.152	58.849	71.786	78.996 r	80.244 r	81.861 r	76.741 r	75.041 r	74.093 r	76.052	78.317	79.826	85.620	88.472	86.419	86.708	c. Time Deposits
i. Rupiah	42.937	56.761	69.335	74.427 r	75.454 r	73.601 r	68.074 r	67.495 r	66.509 r	68.726	70.665	72.228	77.655	80.650	78.350	78.125	i. Rupiah
a. 1 Bulan	26.693	42.653	45.152	44.542	42.015	41.847	40.277	39.480	36.569	41.412	44.641	39.411	42.351	48.677	42.523	44.249	a. 1 month
b. 3 Bulan	10.969	9.750	15.879	17.979	21.832	21.215	16.435	17.212	20.414	18.205	16.521	21.649	22.243	19.668	20.762	21.025	b. 3 month
c. 6 Bulan	3.593	3.202	4.834	6.673	6.470	7.771	8.210	7.836	6.380	6.606	7.040	6.380	8.376	8.993	11.789	8.630	c. 6 month
d. 12 Bulan	1.682	1.062	3.470	5.232	5.134	2.764	3.150	2.966	3.146	2.503	2.461	4.786	4.684	3.311	3.275	4.219	d. 12 month
e. >12 Bulan	1	93	0	2 r	3 r	4 r	2 r	0 r	0 r	1	1	1	1	1	1	1	e. >12 month
ii. Valas	1.215	2.089	2.451	4.568	4.789	8.260	8.668	7.547	7.585	7.326	7.651	7.599	7.965	7.822	8.069	8.584	ii. Foreign Currency
a. 1 Bulan	777	1.998	1.117	2.101	1.891	5.906	6.154	5.017 r	5.738 r	5.253	5.282	5.384	5.169	5.205	5.678	5.849	a. 1 month
b. 3 Bulan	391	10	520	1.341	1.806	1.278	1.589	1.807	1.109	1.034	1.156	1.104	1.652	1.650	1.191	1.133	b. 3 month
c. 6 Bulan	47	78	518	743	727	731	510	320	435	677	869	716	557	228	360	659	c. 6 month
d. 12 Bulan	0	4	296	382	366	346	415	403	302	361	344	394	588	739	840	943	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	0 r	0 r	-	-	-	-	-	-	-	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

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

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Dana Pihak Ketiga	279.335	334.888	371.828	416.558	414.942	420.902	414.465	415.253	410.195	421.319	418.152	427.766	451.395	458.676	464.193	465.977	Total Third Party Fund
i. Rupiah	264.380	318.982	355.318	398.744	389.505	394.079	384.955	388.646	383.520	395.104	392.604	402.163	423.769	432.072	438.174	435.061	i. Rupiah
ii. Valas	14.955	15.906	16.510	17.814	25.437	26.824	29.510	26.608	26.675	26.215	25.548	25.604	27.626	26.604	26.018	30.916	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	370.285	415.126	413.599	419.674	413.074	413.901	408.847	419.740	416.921	426.469	450.037	456.983	462.595	464.300	1. Residents' Third Party Funds
a. Pemerintah	42.284	84.046	74.507	90.201	96.247	98.922	98.742	100.037	94.639	100.540	93.248	94.485	100.474	102.081	99.558	86.846	a. Government
i. Rupiah	41.193	78.181	69.087	86.391	84.638	87.557	85.152	87.636	82.312	88.467	80.907	82.121	87.713	89.488	87.002	74.293	i. Rupiah
ii. Valas	1.091	5.865	5.420	3.811	11.610	11.365	13.590	12.401	12.327	12.072	12.341	12.365	12.760	12.593	12.556	12.553	ii. Foreign Exchange
b. Swasta	235.888	249.733	295.779	324.925	317.351	320.751	314.332	313.864	314.208	319.200	323.673	331.984	349.563	354.902	363.037	377.455	b. Private Sector
1. Institusi Keuangan Non Bank	23.436	28.326	26.698	35.502	34.877	35.265	33.208	34.624	33.207	31.656	32.494	34.083	35.651	37.201	39.328	41.031	1. Non bank Financial Institutions
i. Rupiah	23.320	28.224	26.290	35.331	34.692	35.118	32.981	34.461	33.121	31.530	32.342	33.983	35.537	37.108	39.169	40.741	i. Rupiah
ii. Valas	116	102	408	171	185	147	227	164	86	125	151	99	114	92	159	290	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk perusahaan swasta)	64.969	72.214	98.102	90.996	85.456	87.106	81.858	77.587	74.836	79.116	79.593	84.037	93.054	95.532	97.737	103.062	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	56.935	66.023	92.262	83.556	78.194	78.620	73.806	70.503	67.521	72.113	73.421	78.071	85.706	88.881	91.942	92.614	i. Rupiah
ii. Valas	8.034	6.191	5.840	7.440	7.262	8.486	8.052	7.084	7.315	7.002	6.173	5.966	7.349	6.651	5.794	10.448	ii. Foreign Exchange
3. Perseorangan	147.483	149.193	170.979	198.427	197.018	198.380	199.266	201.653	206.165	208.429	211.586	213.864	220.858	222.170	225.972	233.361	3. Individuals
i. Rupiah	142.496	146.194	167.295	193.132	191.476	192.440	192.608	195.619	200.186	202.647	205.547	207.634	214.451	215.853	219.663	226.994	i. Rupiah
ii. Valas	4.986	3.000	3.684	5.295	5.542	5.940	6.658	6.034	5.979	5.782	6.039	6.231	6.407	6.317	6.309	6.367	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.543	1.432	1.344	1.229	1.392	1.353	1.348	1.579	1.231	1.297	1.358	1.693	1.598	1.676	2. Non Residents' Third Party Funds
i. Rupiah	436	361	385	334	505	343	408	427	380	346	387	354	362	743	398	420	i. Rupiah
ii. Valas	727	748	1.157	1.098	838	886	983	925	967	1.233	844	944	996	950	1.200	1.257	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Dana Pihak Ketiga	206.407	238.393	257.606	288.978	286.485	291.069	289.362	289.046	285.751	293.374	289.646	295.936	312.102	314.741	316.460	322.853	Total Third Party Fund
i. Rupiah	194.066	227.359	246.362	278.405	269.954	275.842	272.195	273.321	270.159	277.872	275.113	281.522	295.923	299.237	301.820	303.684	i. Rupiah
ii. Valas	12.341	11.033	11.245	10.572	16.531	15.227	17.168	15.725	15.591	15.502	14.533	14.414	16.179	15.505	14.639	19.168	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	256.399	287.835	285.574	290.133	288.291	288.003	284.713	292.095	288.721	294.949	311.067	313.715	315.207	321.498	1. Residents' Third Party Funds
a. Pemerintah	28.123	64.079	53.756	68.046	71.832	72.191	73.158	72.869	68.177	72.021	64.101	65.888	72.369	72.668	70.463	61.126	a. Government
i. Rupiah	27.302	58.565	48.787	64.992	61.878	63.987	63.231	63.830	59.177	63.131	55.048	56.807	62.969	63.380	61.507	52.157	i. Rupiah
ii. Valas	820	5.514	4.968	3.054	9.954	8.204	9.927	9.039	9.000	8.890	9.053	9.081	9.400	9.287	8.956	8.969	ii. Foreign Exchange
b. Swasta	177.440	173.519	202.643	219.789	213.742	217.942	215.133	215.134	216.536	220.074	224.620	229.060	238.698	241.047	244.744	260.372	b. Private Sector
1. Institusi Keuangan Non Bank	14.178	18.046	17.510	21.806	21.321	21.569	19.911	21.008	20.685	19.438	19.524	20.666	21.326	21.802	22.397	23.926	1. Non bank Financial Institutions
i. Rupiah	14.073	17.962	17.121	21.692	21.214	21.472	19.835	20.922	20.632	19.394	19.475	20.624	21.272	21.755	22.346	23.873	i. Rupiah
ii. Valas	105	84	389	115	107	97	76	85	53	45	49	43	54	47	50	53	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk	48.217	42.585	55.803	50.204	45.633	48.567	47.048	44.125	41.995	44.829	46.358	48.088	54.715	55.379	55.293	63.828	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41.254	39.490	52.918	46.350	42.461	45.127	43.627	41.079	38.977	42.026	44.383	46.329	51.627	52.751	53.404	57.493	i. Rupiah
ii. Valas	6.963	3.095	2.885	3.854	3.171	3.441	3.421	3.047	3.018	2.803	1.976	1.759	3.088	2.628	1.889	6.335	ii. Foreign Exchange
3. Perseorangan	115.045	112.888	129.330	147.779	146.788	147.805	148.174	150.001	153.857	155.806	158.737	160.306	162.656	163.866	167.054	172.618	3. Individuals
i. Rupiah	111.283	111.258	127.441	145.291	144.293	145.170	145.373	147.335	151.268	153.235	156.086	157.675	159.972	161.229	164.468	170.030	i. Rupiah
ii. Valas	3.762	1.629	1.889	2.487	2.495	2.635	2.801	2.666	2.588	2.571	2.651	2.631	2.684	2.637	2.586	2.589	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	1.208	1.143	911	936	1.072	1.043	1.038	1.279	925	987	1.035	1.026	1.252	1.354	2. Non Residents' Third Party Funds
i. Rupiah	154	84	94	81	108	86	129	156	106	86	121	88	83	121	95	131	i. Rupiah
ii. Valas	690	711	1.114	1.062	803	850	943	887	932	1.193	805	900	952	906	1.157	1.223	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
Total Dana Pihak Ketiga	72.928	96.495	114.222	127.580	128.457	129.834	125.103	126.208	124.444	127.945	128.506	131.831	139.293	143.935	147.733	143.124	Total Third Party Fund
i. Rupiah	70.314	91.623	108.956	120.338	119.551	118.237	112.761	115.325	113.360	117.232	117.492	120.641	127.847	132.836	136.354	131.377	i. Rupiah
ii. Valas	2.614	4.872	5.265	7.242	8.906	11.596	12.342	10.883	11.084	10.712	11.015	11.190	11.447	11.099	11.379	11.747	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	72.609	96.181	113.887	127.291	128.025	129.541	124.783	125.897	124.134	127.645	128.200	131.521	138.970	143.268	147.387	142.802	1. Residents' Third Party Funds
a. Pemerintah	14.161	19.967	20.751	22.155	24.415	26.731	25.583	27.167	26.462	28.519	29.147	28.597	28.104	29.413	29.095	25.720	a. Government
i. Rupiah	13.890	19.616	20.299	21.398	22.760	23.570	21.921	23.806	23.135	25.336	25.858	25.314	24.744	26.107	25.495	22.136	i. Rupiah
ii. Valas	271	351	452	756	1.655	3.161	3.663	3.361	3.327	3.183	3.288	3.283	3.360	3.305	3.600	3.584	ii. Foreign Exchange
b. Swasta	58.448	76.214	93.136	105.136	103.610	102.810	99.199	98.730	97.672	99.126	99.053	102.923	110.866	113.855	118.293	117.083	b. Private Sector
1. Institusi Keuangan Non Bank	9.258	10.280	9.188	13.695	13.556	13.696	13.297	13.617	12.522	12.217	12.970	13.416	14.325	15.398	16.931	17.105	1. Non bank Financial Institutions
i. Rupiah	9.247	10.262	9.169	13.639	13.479	13.646	13.147	13.539	12.489	12.137	12.867	13.360	14.265	15.353	16.822	16.868	i. Rupiah
ii. Valas	11	18	20	56	78	50	151	78	33	81	102	56	60	46	109	237	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk Perseorangan)	16.752	29.629	42.299	40.792	39.823	38.539	34.811	33.462	32.841	34.286	33.235	35.949	38.339	40.153	42.444	39.235	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	15.682	26.533	39.343	37.207	35.733	33.494	30.179	29.424	28.544	30.087	29.038	31.742	34.079	36.130	38.539	35.121	i. Rupiah
ii. Valas	1.071	3.097	2.955	3.586	4.091	5.045	4.631	4.037	4.297	4.199	4.197	4.207	4.260	4.023	3.905	4.114	ii. Foreign Exchange
3. Perseorangan	32.438	36.306	41.649	50.648	50.230	50.575	51.091	51.652	52.309	52.623	52.849	53.559	58.202	58.304	58.918	60.743	3. Individuals
i. Rupiah	31.214	34.935	39.854	47.841	47.183	47.271	47.235	48.284	48.918	49.412	49.461	49.959	54.479	54.624	55.195	56.964	i. Rupiah
ii. Valas	1.224	1.370	1.795	2.808	3.047	3.305	3.857	3.368	3.391	3.211	3.387	3.600	3.723	3.680	3.723	3.779	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	335	289	432	293	320	310	310	299	306	310	323	667	345	322	2. Non Residents' Third Party Funds
i. Rupiah	282	277	292	254	397	257	279	272	275	260	267	266	279	622	303	288	i. Rupiah
ii. Valas	37	37	43	36	35	36	41	38	35	39	39	44	44	45	43	34	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Desember 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - December 2020) Miliar Rp (Billion IDR)					
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	Province
Jawa Barat	71.186	41.358	53.459	77,36%	Jawa Barat
Banten	16.796	11.286	14.245	79,23%	Banten
DKI Jakarta	430.725	158.377	198.787	79,67%	DKI Jakarta
DI Yogyakarta	8.485	4.251	6.941	61,24%	DI Yogyakarta
Jawa Tengah	32.236	19.693	24.700	79,73%	Jawa Tengah
Jawa Timur	45.193	29.444	35.598	82,71%	Jawa Timur
Bengkulu	1.914	1.546	1.170	132,13%	Bengkulu
Jambi	4.205	3.495	2.672	130,83%	Jambi
Nanggroe Aceh Darussalam	49.370	28.897	36.474	79,23%	Nanggroe Aceh Darussalam
Sumatera Utara	19.889	12.809	16.471	77,77%	Sumatera Utara
Sumatera Barat	7.568	4.758	6.371	74,69%	Sumatera Barat
Riau	12.429	7.515	9.110	82,49%	Riau
Sumatera Selatan	12.754	8.445	8.513	99,19%	Sumatera Selatan
Bangka Belitung	1.274	842	1.016	82,88%	Bangka Belitung
Kepulauan Riau	4.585	4.003	3.135	127,69%	Kepulauan Riau
Lampung	4.897	3.509	3.438	102,05%	Lampung
Kalimantan Selatan	9.837	4.929	6.830	72,17%	Kalimantan Selatan
Kalimantan Barat	6.250	5.234	3.390	154,41%	Kalimantan Barat
Kalimantan Timur	9.864	5.744	7.944	72,31%	Kalimantan Timur
Kalimantan Tengah	1.673	1.437	1.085	132,46%	Kalimantan Tengah
Sulawesi Tengah	1.848	1.661	1.181	140,63%	Sulawesi Tengah
Sulawesi Selatan	10.223	7.568	6.693	113,08%	Sulawesi Selatan
Sulawesi Utara	863	801	386	207,61%	Sulawesi Utara
Gorontalo	466	319	285	111,86%	Gorontalo
Sulawesi Barat	629	511	299	170,57%	Sulawesi Barat
Sulawesi Tenggara	2.043	1.422	1.408	100,98%	Sulawesi Tenggara
NTB	16.978	9.685	9.271	104,46%	NTB
Bali	2.411	2.112	1.304	162,00%	Bali
NTT	233	192	138	138,84%	NTT
Maluku	503	223	481	46,31%	Maluku
Papua	840	467	725	64,36%	Papua
Maluku Utara	931	486	715	67,93%	Maluku Utara
Papua Barat	490	118	463	25,37%	Papua Barat
Luar Indonesia	1.719	807	1.278	63,17%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Desember 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - December 2020) Miliar Rp (Billion IDR)					
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	Province
Jawa Barat	53.163	29.020	41.878	69,30%	Jawa Barat
Banten	11.754	6.311	10.664	59,18%	Banten
DKI Jakarta	271.443	86.951	123.866	70,20%	DKI Jakarta
DI Yogyakarta	6.007	2.425	5.564	43,58%	DI Yogyakarta
Jawa Tengah	18.524	12.037	15.083	79,81%	Jawa Tengah
Jawa Timur	30.072	19.631	24.048	81,63%	Jawa Timur
Bengkulu	1.851	1.541	1.109	138,90%	Bengkulu
Jambi	2.615	2.577	1.617	159,35%	Jambi
Nanggroe Aceh Darussalam	48.187	28.561	35.547	80,35%	Nanggroe Aceh Darussalam
Sumatera Utara	9.836	7.383	8.352	88,40%	Sumatera Utara
Sumatera Barat	4.205	2.963	3.675	80,61%	Sumatera Barat
Riau	5.871	3.562	5.340	66,70%	Riau
Sumatera Selatan	6.517	4.934	5.094	96,87%	Sumatera Selatan
Bangka Belitung	997	587	797	73,71%	Bangka Belitung
Kepulauan Riau	2.544	2.072	1.919	107,96%	Kepulauan Riau
Lampung	4.248	2.958	3.257	90,82%	Lampung
Kalimantan Selatan	4.359	2.504	3.783	66,18%	Kalimantan Selatan
Kalimantan Barat	4.281	4.081	2.551	159,96%	Kalimantan Barat
Kalimantan Timur	6.257	3.369	5.870	57,39%	Kalimantan Timur
Kalimantan Tengah	1.673	1.437	1.085	132,46%	Kalimantan Tengah
Sulawesi Tengah	1.848	1.661	1.181	140,63%	Sulawesi Tengah
Sulawesi Selatan	5.398	4.008	4.453	89,99%	Sulawesi Selatan
Sulawesi Utara	863	801	386	207,61%	Sulawesi Utara
Gorontalo	466	319	285	111,86%	Gorontalo
Sulawesi Barat	444	334	244	136,92%	Sulawesi Barat
Sulawesi Tenggara	1.953	1.336	1.368	97,69%	Sulawesi Tenggara
NTB	16.607	9.476	9.066	104,52%	NTB
Bali	1.545	1.401	969	144,60%	Bali
NTT	233	192	138	138,84%	NTT
Maluku	503	223	481	46,31%	Maluku
Papua	840	467	725	64,36%	Papua
Maluku Utara	931	486	715	67,93%	Maluku Utara
Papua Barat	490	118	463	25,37%	Papua Barat
Luar Indonesia	1.719	807	1.278	63,17%	Outside Indonesia

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Desember 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - December 2020) Miliar Rp (Billion IDR)					
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	Province
Jawa Barat	18.023	12.338	11.582	106,53%	Jawa Barat
Banten	5.041	4.975	3.580	138,95%	Banten
DKI Jakarta	159.282	71.426	74.921	95,33%	DKI Jakarta
DI Yogyakarta	2.478	1.826	1.377	132,61%	DI Yogyakarta
Jawa Tengah	13.711	7.656	9.617	79,61%	Jawa Tengah
Jawa Timur	15.121	9.813	11.550	84,96%	Jawa Timur
Bengkulu	63	5	61	8,47%	Bengkulu
Jambi	1.591	918	1.054	87,06%	Jambi
Nanggroe Aceh Darussalam	1.184	335	926	36,19%	Nanggroe Aceh Darussalam
Sumatera Utara	10.054	5.426	8.119	66,83%	Sumatera Utara
Sumatera Barat	3.363	1.796	2.696	66,61%	Sumatera Barat
Riau	6.558	3.953	3.770	104,86%	Riau
Sumatera Selatan	6.237	3.510	3.419	102,66%	Sumatera Selatan
Bangka Belitung	277	255	220	116,14%	Bangka Belitung
Kepulauan Riau	2.041	1.932	1.216	158,83%	Kepulauan Riau
Lampung	649	551	181	303,82%	Lampung
Kalimantan Selatan	5.478	2.425	3.047	79,60%	Kalimantan Selatan
Kalimantan Barat	1.969	1.153	839	137,53%	Kalimantan Barat
Kalimantan Timur	3.606	2.375	2.073	114,55%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah
Sulawesi Selatan	4.826	3.561	2.239	159,01%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara
Gorontalo	-	-	-	0,00%	Gorontalo
Sulawesi Barat	185	177	56	317,53%	Sulawesi Barat
Sulawesi Tenggara	90	86	40	211,84%	Sulawesi Tenggara
NTB	372	209	205	101,89%	NTB
Bali	866	711	335	212,38%	Bali
NTT	-	-	-	0,00%	NTT
Maluku	-	-	-	0,00%	Maluku
Papua	-	-	-	0,00%	Papua
Maluku Utara	-	-	-	0,00%	Maluku Utara
Papua Barat	-	-	-	0,00%	Papua Barat
Luar Indonesia	-	-	-	0,00%	Outside Indonesia

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Desember 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - December 2020)
Miliar Rp (Billion IDR)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	City/District	Province
Banten	Kab. Tangerang	3.606	3.302	3.406	96,95%	Kab. Tangerang	Banten
	Kab. Serang	2.804	1.752	2.115	82,85%	Kab. Serang	
	Kota Cilegon	2.648	1.652	1.746	94,62%	Kota Cilegon	
	Kota Tangerang	6.872	4.281	6.146	69,66%	Kota Tangerang	
	Kota Serang	80	2	71	3,11%	Kota Serang	
	Kota Tangerang Selatan	785	297	761	39,00%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	724	630	681	92,57%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	883	702	758	92,62%	Kab. Purwakarta	
	Kab. Karawang	588	497	505	98,56%	Kab. Karawang	
	Kab. Bogor	15	3	14	25,46%	Kab. Bogor	
	Kab. Sukabumi	311	313	220	142,10%	Kab. Sukabumi	
	Kab. Cianjur	796	593	546	108,66%	Kab. Cianjur	
	Kab. Bandung	133	0	131	0,28%	Kab. Bandung	
	Kab. Garut	313	227	283	80,28%	Kab. Garut	
	Kab. Majalengka	34	11	34	33,49%	Kab. Majalengka	
	Kota Bandung	26.566	16.040	16.965	94,55%	Kota Bandung	
	Kota Bogor	10.571	5.905	7.863	75,10%	Kota Bogor	
	Kota Sukabumi	869	628	669	93,86%	Kota Sukabumi	
	Kota Cirebon	6.413	4.113	4.431	92,83%	Kota Cirebon	
	Kota Tasikmalaya	3.156	2.535	1.625	156,00%	Kota Tasikmalaya	
	Kota Cimahi	402	253	381	66,53%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	4.801	2.024	4.589	44,11%	Kota Depok	DKI Jakarta
	Kota Bekasi	14.613	6.881	13.767	49,98%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	136.860	45.670	65.090	70,16%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	9.156	7.779	6.832	113,85%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	19.549	11.818	14.979	78,90%	Wil. Kota Jakarta Barat	
D.I. Yogyakarta	Wil. Kota Jakarta Selatan	210.002	80.788	90.367	89,40%	Wil. Kota Jakarta Selatan	DI Yogyakarta
	Wil. Kota Jakarta Timur	55.158	12.322	21.518	57,26%	Wil. Kota Jakarta Timur	
Jawa Tengah	Kota Yogyakarta	8.485	4.251	6.941	61,24%	Kota Yogyakarta	Jawa Tengah
	Kab. Semarang	1.014	709	564	125,76%	Kab. Semarang	
	Kab. Kendal	156	73	145	50,23%	Kab. Kendal	
	Kab. Tegal	651	632	121	520,60%	Kab. Tegal	
	Kab. Pati	242	145	233	62,29%	Kab. Pati	
	Kab. Kudus	1.321	677	1.231	55,01%	Kab. Kudus	
	Kab. Banyumas	2.242	1.380	1.826	75,56%	Kab. Banyumas	
	Kab. Cilacap	369	156	347	44,91%	Kab. Cilacap	
	Kota Semarang	13.776	7.183	10.679	67,26%	Kota Semarang	
	Kota Salatiga	155	68	150	45,34%	Kota Salatiga	
	Kota Pekalongan	2.243	1.132	2.059	54,97%	Kota Pekalongan	
	Kota Tegal	1.419	1.229	705	174,22%	Kota Tegal	
Jawa Timur	Kota Surakarta	8.648	6.311	6.642	95,03%	Kota Surakarta	Jawa Timur
	Kab. Gresik	1.262	867	1.128	76,89%	Kab. Gresik	
	Kab. Sidoarjo	4.361	3.217	2.480	129,70%	Kab. Sidoarjo	
	Kab. Pamekasan	580	378	518	72,95%	Kab. Pamekasan	
	Kab. Banyuwangi	479	466	335	139,22%	Kab. Banyuwangi	
	Kab. Jember	1.966	1.290	1.690	76,33%	Kab. Jember	
	Kab. Madiun	536	522	480	108,84%	Kab. Madiun	
	Kab. Bojonegoro	426	288	401	71,86%	Kab. Bojonegoro	
	Kota Surabaya	24.843	16.204	19.269	84,10%	Kota Surabaya	
	Kota Malang	6.558	4.275	5.505	77,65%	Kota Malang	
	Kota Pasuruan	229	126	198	63,75%	Kota Pasuruan	
	Kota Blitar	302	170	290	58,60%	Kota Blitar	
	Kota Kediri	3.228	1.326	3.007	44,11%	Kota Kediri	
Bengkulu	Kota Madiun	421	315	298	105,53%	Kota Madiun	Bengkulu
Jambi	Kota Bengkulu	1.914	1.546	1.170	132,13%	Kota Bengkulu	Jambi
	Kota Jambi	4.205	3.495	2.672	130,83%	Kota Jambi	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Desember 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - December 2020)
Miliar Rp (Billion IDR)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	1.795	1.537	1.538	99,92%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1.852	1.682	1.042	161,41%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1.910	1.781	928	191,85%	Kab. Aceh Selatan	
	Kab. Aceh Barat	2.113	1.901	1.476	128,81%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1.671	1.559	1.035	150,64%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.930	1.836	1.102	166,67%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	474	428	248	172,46%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1.622	1.341	1.405	95,43%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	1.418	1.279	729	175,33%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	409	361	206	175,00%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	1.251	1.185	746	158,85%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	382	317	289	109,54%	Kab. Aceh Jaya	
	Kab. Nagan Raya	597	533	332	160,40%	Kab. Nagan Raya	
	Kab. Simeuleu	733	624	557	112,00%	Kab. Simeuleu	
	Kab. Bener Meriah	562	526	267	196,88%	Kab. Bener Meriah	
	Kab. Pidie Jaya	339	296	315	94,06%	Kab. Pidie Jaya	
	Kab. Subulussalam	326	300	116	258,18%	Kab. Subulussalam	
	Kota Banda Aceh	23.245	6.855	18.508	37,04%	Kota Banda Aceh	
	Kota Sabang	277	209	274	76,25%	Kota Sabang	
	Kota Lhokseumawe	5.176	3.447	4.262	80,87%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	1.286	901	1.097	82,09%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	724	595	650	91,53%	Kab. Deli Serdang	
	Kab. Langkat	330	150	320	46,93%	Kab. Langkat	
	Kab. Karo	56	50	54	92,83%	Kab. Karo	
	Kab. Labuhan Batu	329	251	309	81,36%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	377	303	233	130,13%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.659	1.270	1.138	111,61%	Kota Pematang Siantar	
	Kota Tanjung Balai	104	26	97	27,03%	Kota Tanjung Balai	
	Kota Sibolga	271	197	138	142,56%	Kota Sibolga	
	Kota Medan	15.157	9.354	12.815	72,99%	Kota Medan	
Sumatera Barat	Kota Padang Sidempuan	882	612	717	85,39%	Kota Padang Sidempuan	Sumatera Barat
	Kab. Tanah Datar	161	159	82	192,78%	Kab. Tanah Datar	
	Kota Bukittinggi	1.394	989	1.245	79,42%	Kota Bukittinggi	
	Kota Padang	4.980	2.585	4.461	57,95%	Kota Padang	
	Kota Solok	329	327	132	248,23%	Kota Solok	
Riau	Kota Payakumbuh	704	698	450	155,11%	Kota Payakumbuh	Riau
	Kab. Bengkalis	507	70	494	14,23%	Kab. Bengkalis	
	Kota Pekanbaru	11.262	7.071	8.013	88,25%	Kota Pekanbaru	
	Kota Dumai	661	374	603	61,99%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	1.354	1.152	1.186	97,16%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	3.232	2.851	1.949	146,27%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	558	500	403	124,15%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	150	133	148	89,92%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	11.229	7.167	7.276	98,50%	Kota Palembang	
	Kota Lubuklinggau	326	329	296	110,98%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	492	316	390	81,01%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	1.274	842	1.016	82,88%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	413	268	387	69,41%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	4.226	3.049	2.824	107,96%	Kota Bandar Lampung	
	Kota Metro	258	192	228	84,12%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	592	259	482	53,66%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	433	288	325	88,71%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	302	164	282	58,37%	Kab. Tabalong	
	Kota Banjarmasin	7.907	4.004	5.145	77,83%	Kota Banjarmasin	
	Kota Banjarbaru	604	213	596	35,75%	Kota Banjarbaru	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Desember 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - December 2020)
Miliar Rp (Billion IDR)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	City/District	Province
Kalimantan Barat	Kab. Sambas	343	338	150	224,98%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	154	148	48	310,10%	Kab. Ketapang	
	Kota Pontianak	5.456	4.459	3.036	146,89%	Kota Pontianak	
	Kota Singkawang	297	288	156	184,93%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	401	207	374	55,33%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	5.433	2.780	4.193	66,30%	Kota Samarinda	
	Kota Balikpapan	3.531	2.569	2.903	88,51%	Kota Balikpapan	
	Kota Bontang	498	188	474	39,68%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	424	423	128	329,60%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	149	148	107	139,24%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.100	866	850	101,86%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	564	543	339	160,06%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.284	1.118	842	132,80%	Kota Palu	
Sulawesi Barat	Kab Mamuju	629	511	299	170,57%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	9.064	6.471	5.946	108,82%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	131	108	129	83,91%	Kota Pare-Pare	
	Kab. Bone	654	628	405	154,94%	Kab. Bone	
	Kota Palopo	159	154	124	124,95%	Kota Palopo	
	Kab. Maros	215	207	89	233,41%	Kab. Maros	
Gorontalo	Kota Gorontalo	466	319	285	111,86%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	2.043	1.422	1.408	100,98%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	863	801	386	207,61%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	612	585	261	224,09%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	967	706	337	209,31%	Kab. Lombok Tengah	
	Kab. Lombok Timur	965	912	444	205,66%	Kab. Lombok Timur	
	Kab. Sumbawa	939	894	290	308,43%	Kab. Sumbawa	
	Kab. Dompu	636	616	220	280,10%	Kab. Dompu	
	Kab. Sumbawa Barat	419	400	140	286,10%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	206	179	191	94,21%	Kab. Lombok Utara	
	Kota Mataram	11.160	4.349	7.019	61,96%	Kota Mataram	
	Kota. Bima	1.074	1.044	370	281,99%	Kota. Bima	
Bali	Kota Denpasar	2.411	2.112	1.304	162,00%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	233	192	138	138,84%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	503	223	481	46,31%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	931	486	715	67,93%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	490	118	463	25,37%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	840	467	725	64,36%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.719	807	1.278	63,17%	DI LUAR INDONESIA	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	City/District	Province
Banten	Kab. Tangerang	1.121	878	1.080	81,33%	Kab. Tangerang	Banten
	Kab. Serang	2.804	1.752	2.115	82,85%	Kab. Serang	
	Kota Cilegon	1.642	653	1.580	41,32%	Kota Cilegon	
	Kota Tangerang	5.322	2.729	5.058	53,96%	Kota Tangerang	
	Kota Serang	80	2	71	3,11%	Kota Serang	
	Kota Tangerang Selatan	785	297	761	39,00%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	724	630	681	92,57%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	883	702	758	92,62%	Kab. Purwakarta	
	Kab. Karawang	551	496	467	106,20%	Kab. Karawang	
	Kab. Bogor	-	-	-	0,00%	Kab. Bogor	
	Kab. Sukabumi	311	313	220	142,10%	Kab. Sukabumi	
	Kab. Cianjur	796	593	546	108,66%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	313	227	283	80,28%	Kab. Garut	
	Kab. Majalengka	34	11	34	33,49%	Kab. Majalengka	
	Kota Bandung	17.376	10.549	10.189	103,54%	Kota Bandung	
	Kota Bogor	7.743	3.321	6.960	47,72%	Kota Bogor	
	Kota Sukabumi	800	626	602	103,82%	Kota Sukabumi	
	Kota Cirebon	3.590	2.508	2.778	90,29%	Kota Cirebon	
	Kota Tasikmalaya	2.186	1.624	1.476	110,08%	Kota Tasikmalaya	
DKI Jakarta Raya	Kota Cimahi	402	253	381	66,53%	Kota Cimahi	DKI Jakarta
	Kota Depok	4.801	2.024	4.589	44,11%	Kota Depok	
	Kota Bekasi	12.655	5.141	11.914	43,15%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	73.447	14.791	30.660	48,24%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	9.156	7.779	6.832	113,85%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	19.549	11.818	14.979	78,90%	Wil. Kota Jakarta Barat	
D.I. Yogyakarta	Wil. Kota Jakarta Selatan	147.344	46.292	53.838	85,98%	Wil. Kota Jakarta Selatan	DI Yogyakarta
	Wil. Kota Jakarta Timur	21.946	6.272	17.557	35,72%	Wil. Kota Jakarta Timur	
Jawa Tengah	Kota Yogyakarta	6.007	2.425	5.564	43,58%	Kota Yogyakarta	Jawa Tengah
	Kab. Semarang	1.014	709	564	125,76%	Kab. Semarang	
	Kab. Kendal	156	73	145	50,23%	Kab. Kendal	
	Kab. Tegal	651	632	121	520,60%	Kab. Tegal	
	Kab. Pati	242	145	233	62,29%	Kab. Pati	
	Kab. Kudus	1.022	414	946	43,77%	Kab. Kudus	
	Kab. Banyumas	1.917	1.079	1.658	65,10%	Kab. Banyumas	
	Kab. Cilacap	369	156	347	44,91%	Kab. Cilacap	
	Kota Semarang	5.150	3.171	4.412	71,87%	Kota Semarang	
	Kota Salatiga	155	68	150	45,34%	Kota Salatiga	
	Kota Pekalongan	1.680	695	1.514	45,92%	Kota Pekalongan	
	Kota Tegal	662	482	555	86,96%	Kota Tegal	
Jawa Timur	Kota Surakarta	5.505	4.414	4.440	99,42%	Kota Surakarta	Jawa Timur
	Kab. Gresik	1.082	699	991	70,50%	Kab. Gresik	
	Kab. Sidoarjo	3.462	2.713	2.123	127,77%	Kab. Sidoarjo	
	Kab. Pamekasan	580	378	518	72,95%	Kab. Pamekasan	
	Kab. Banyuwangi	479	466	335	139,22%	Kab. Banyuwangi	
	Kab. Jember	1.690	1.082	1.538	70,35%	Kab. Jember	
	Kab. Madiun	536	522	480	108,84%	Kab. Madiun	
	Kab. Bojonegoro	426	288	401	71,86%	Kab. Bojonegoro	
	Kota Surabaya	13.605	9.103	10.178	89,44%	Kota Surabaya	
	Kota Malang	4.394	2.695	3.978	67,74%	Kota Malang	
	Kota Pasuruan	229	126	198	63,75%	Kota Pasuruan	
	Kota Blitar	302	170	290	58,60%	Kota Blitar	
	Kota Kediri	2.969	1.139	2.812	40,51%	Kota Kediri	
	Kota Madiun	317	251	207	120,98%	Kota Madiun	
Bengkulu	Kota Bengkulu	1.851	1.541	1.109	138,90%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.615	2.577	1.617	159,35%	Kota Jambi	Jambi

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	1.795	1.537	1.538	99,92%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1.852	1.682	1.042	161,41%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1.910	1.781	928	191,85%	Kab. Aceh Selatan	
	Kab. Aceh Barat	2.113	1.901	1.476	128,81%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1.671	1.559	1.035	150,64%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.930	1.836	1.102	166,67%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	474	428	248	172,46%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1.622	1.341	1.405	95,43%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	1.418	1.279	729	175,33%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	409	361	206	175,00%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	1.251	1.185	746	158,85%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	382	317	289	109,54%	Kab. Aceh Jaya	
	Kab. Nagan Raya	597	533	332	160,40%	Kab. Nagan Raya	
	Kab. Simeuleu	733	624	557	112,00%	Kab. Simeuleu	
	Kab. Bener Meriah	562	526	267	196,88%	Kab. Bener Meriah	
	Kab. Pidie Jaya	339	296	315	94,06%	Kab. Pidie Jaya	
	Kab. Subulussalam	326	300	116	258,18%	Kab. Subulussalam	
	Kota Banda Aceh	22.241	6.520	17.760	36,71%	Kota Banda Aceh	
	Kota Sabang	277	209	274	76,25%	Kota Sabang	
Sumatera Utara	Kota Lhokseumawe	4.997	3.446	4.083	84,40%	Kota Lhokseumawe	Sumatera Utara
	Kota Langsa	1.286	901	1.097	82,09%	Kota Langsa	
	Kab. Deli Serdang	724	595	650	91,53%	Kab. Deli Serdang	
	Kab. Langkat	330	150	320	46,93%	Kab. Langkat	
	Kab. Karo	56	50	54	92,83%	Kab. Karo	
	Kab. Labuhan Batu	329	251	309	81,36%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.281	898	1.027	87,50%	Kota Pematang Siantar	
	Kota Tanjung Balai	104	26	97	27,03%	Kota Tanjung Balai	
	Kota Sibolga	118	117	51	228,29%	Kota Sibolga	
Sumatera Barat	Kota Medan	6.273	4.836	5.260	91,93%	Kota Medan	Sumatera Barat
	Kota Padang Sidempuan	620	460	584	78,68%	Kota Padang Sidempuan	
	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	
	Kota Bukittinggi	1.249	864	1.116	77,49%	Kota Bukittinggi	
	Kota Padang	2.642	1.793	2.273	78,91%	Kota Padang	
Riau	Kota Solok	-	-	-	0,00%	Kota Solok	Riau
	Kota Payakumbuh	314	305	287	106,27%	Kota Payakumbuh	
	Kab. Bengkalis	507	70	494	14,23%	Kab. Bengkalis	
Kepulauan Riau	Kota Pekanbaru	4.703	3.118	4.242	73,49%	Kota Pekanbaru	Kepulauan Riau
	Kota Dumai	661	374	603	61,99%	Kota Dumai	
	Kota Tanjung Pinang	541	360	495	72,82%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	2.003	1.711	1.424	120,17%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	144	95	135	70,34%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	150	133	148	89,92%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.659	4.318	4.350	99,26%	Kota Palembang	
	Kota Lubuklinggau	72	73	71	102,23%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	492	316	390	81,01%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	997	587	797	73,71%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	413	268	387	69,41%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.577	2.498	2.643	94,52%	Kota Bandar Lampung	
	Kota Metro	258	192	228	84,12%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	355	216	332	65,02%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	302	164	282	58,37%	Kab. Tabalong	
	Kota Banjarmasin	3.206	1.911	2.685	71,18%	Kota Banjarmasin	
	Kota Banjarbaru	496	212	484	43,83%	Kota Banjarbaru	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	City/District	Province
Kalimantan Barat	Kab. Sambas	168	167	95	175,87%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	
	Kota Pontianak	3.979	3.782	2.383	158,71%	Kota Pontianak	
	Kota Singkawang	134	131	73	179,98%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	401	207	374	55,33%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.858	1.352	2.644	51,12%	Kota Samarinda	
	Kota Balikpapan	2.499	1.623	2.378	68,23%	Kota Balikpapan	
	Kota Bontang	498	188	474	39,68%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	424	423	128	329,60%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	149	148	107	139,24%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.100	866	850	101,86%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	564	543	339	160,06%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.284	1.118	842	132,80%	Kota Palu	
Sulawesi Barat	Kab Mamuju	444	334	244	136,92%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	4.454	3.117	3.795	82,13%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	131	108	129	83,91%	Kota Pare-Pare	
	Kab. Bone	654	628	405	154,94%	Kab. Bone	
	Kota Palopo	159	154	124	124,95%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	466	319	285	111,86%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.953	1.336	1.368	97,69%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	863	801	386	207,61%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	612	585	261	224,09%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	967	706	337	209,31%	Kab. Lombok Tengah	
	Kab. Lombok Timur	965	912	444	205,66%	Kab. Lombok Timur	
	Kab. Sumbawa	939	894	290	308,43%	Kab. Sumbawa	
	Kab. Dompu	636	616	220	280,10%	Kab. Dompu	
	Kab. Sumbawa Barat	419	400	140	286,10%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	206	179	191	94,21%	Kab. Lombok Utara	
	Kota Mataram	10.789	4.140	6.814	60,75%	Kota Mataram	
Bali	Kota Bima	1.074	1.044	370	281,99%	Kota Bima	Bali
	Kota Denpasar	1.545	1.401	969	144,60%	Kota Denpasar	
Nusa Tenggara Timur	Kota Kupang	233	192	138	138,84%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	503	223	481	46,31%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	931	486	715	67,93%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	490	118	463	25,37%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	840	467	725	64,36%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.719	807	1.278	63,17%	DI LUAR INDONESIA	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	City/District	Province
Banten	Kab. Tangerang	2.485	2.424	2.326	104,20%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	1.006	999	166	602,73%	Kota Cilegon	
	Kota Tangerang	1.550	1.552	1.089	142,60%	Kota Tangerang	
	Kota Serang	-	-	-	0,00%	Kota Serang	
	Kota Tangerang Selatan	-	-	-	0,00%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	-	-	-	0,00%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	-	-	-	0,00%	Kab. Purwakarta	
	Kab. Karawang	38	1	37	3,11%	Kab. Karawang	
	Kab. Bogor	15	3	14	25,46%	Kab. Bogor	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	133	0	131	0,28%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	9.190	5.491	6.776	81,04%	Kota Bandung	
	Kota Bogor	2.827	2.584	903	286,26%	Kota Bogor	
	Kota Sukabumi	69	2	66	3,24%	Kota Sukabumi	
	Kota Cirebon	2.823	1.605	1.653	97,12%	Kota Cirebon	
	Kota Tasikmalaya	970	911	149	609,57%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
	Kota Depok	-	-	-	0,00%	Kota Depok	
	Kota Bekasi	1.958	1.740	1.853	93,90%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	63.413	30.879	34.430	89,69%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	-	-	-	0,00%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	-	-	-	0,00%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	62.658	34.496	36.529	94,43%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	33.212	6.050	3.962	152,72%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	2.478	1.826	1.377	132,61%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	-	-	-	0,00%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	-	-	-	0,00%	Kab. Kendal	
	Kab. Tegal	-	-	-	0,00%	Kab. Tegal	
	Kab. Pati	-	-	-	0,00%	Kab. Pati	
	Kab. Kudus	298	263	285	92,38%	Kab. Kudus	
	Kab. Banyumas	325	300	168	178,68%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	8.626	4.012	6.268	64,02%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	562	436	544	80,15%	Kota Pekalongan	
	Kota Tegal	757	747	151	495,15%	Kota Tegal	
	Kota Surakarta	3.143	1.897	2.202	86,18%	Kota Surakarta	
Jawa Timur	Kab. Gresik	180	169	137	123,04%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	898	504	357	141,18%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	277	208	152	136,95%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	11.238	7.102	9.091	78,11%	Kota Surabaya	
	Kota Malang	2.164	1.580	1.526	103,48%	Kota Malang	
	Kota Pasuruan	-	-	-	0,00%	Kota Pasuruan	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	259	187	195	95,96%	Kota Kediri	
	Kota Madiun	104	64	91	70,30%	Kota Madiun	
Bengkulu	Kota Bengkulu	63	5	61	8,47%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.591	918	1.054	87,06%	Kota Jambi	Jambi

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	-	-	-	0,00%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	-	-	-	0,00%	Kab. Aceh Timur	
	Kab. Aceh Selatan	-	-	-	0,00%	Kab. Aceh Selatan	
	Kab. Aceh Barat	-	-	-	0,00%	Kab. Aceh Barat	
	Kab. Aceh Tengah	-	-	-	0,00%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	-	-	-	0,00%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	-	-	-	0,00%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	-	-	-	0,00%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	-	-	-	0,00%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	-	-	-	0,00%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	-	-	-	0,00%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	-	-	-	0,00%	Kab. Aceh Jaya	
	Kab. Nagan Raya	-	-	-	0,00%	Kab. Nagan Raya	
	Kab. Simeuleu	-	-	-	0,00%	Kab. Simeuleu	
	Kab. Bener Meriah	-	-	-	0,00%	Kab. Bener Meriah	
	Kab. Pidie Jaya	-	-	-	0,00%	Kab. Pidie Jaya	
	Kab. Subulussalam	-	-	-	0,00%	Kab. Subulussalam	
	Kota Banda Aceh	1.005	335	748	44,77%	Kota Banda Aceh	
Sumatera Utara	Kota Sabang	-	-	-	0,00%	Kota Sabang	Sumatera Utara
	Kota Lhokseumawe	179	1	179	0,31%	Kota Lhokseumawe	
	Kota Langsa	-	-	-	0,00%	Kota Langsa	
	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	377	303	233	130,13%	Kota Tebing Tinggi	
	Kota Pematang Siantar	378	372	112	333,54%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
Sumatera Barat	Kota Sibolga	153	80	87	92,08%	Kota Sibolga	Sumatera Barat
	Kota Medan	8.884	4.518	7.554	59,81%	Kota Medan	
	Kota Padang Sidempuan	262	153	133	114,82%	Kota Padang Sidempuan	
	Kab. Tanah Datar	161	159	82	192,78%	Kota Bukittinggi	
	Kota Bukittinggi	146	125	130	96,06%	Kab. Tanah Datar	
Riau	Kota Padang	2.338	792	2.189	36,19%	Kota Padang	Riau
	Kota Solok	329	327	132	248,23%	Kota Solok	
	Kota Payakumbuh	390	393	163	240,90%	Kota Payakumbuh	
	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	
Kepulauan Riau	Kota Pekanbaru	6.558	3.953	3.770	104,86%	Kota Pekanbaru	Kepulauan Riau
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
Sumatera Selatan	Kota Tanjung Pinang	813	792	691	114,59%	Kota Tanjung Pinang	Sumatera Selatan
	Kota Pulau Batam	1.228	1.140	525	217,07%	Kota Pulau Batam	
	Kab. Ogan Komering Ulu	414	405	268	151,21%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.570	2.849	2.926	97,36%	Kota Palembang	
Bangka Belitung	Kota Lubuklinggau	254	256	225	113,75%	Kota Lubuklinggau	Bangka Belitung
	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	
	Kota Pangkal Pinang	277	255	220	116,14%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	649	551	181	303,82%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0,00%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	236	43	150	28,55%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	433	288	325	88,71%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	4.701	2.093	2.460	85,09%	Kota Banjarmasin	
	Kota Banjarbaru	108	1	112	0,77%	Kota Banjarbaru	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR Dalam Persen (Percentage)	City/District	Province
Kalimantan Barat	Kab. Sambas	175	171	55	309,25%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	154	148	48	310,10%	Kab. Ketapang	
	Kota Pontianak	1.477	677	653	103,73%	Kota Pontianak	
	Kota Singkawang	164	157	83	189,30%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.575	1.428	1.548	92,23%	Kota Samarinda	
	Kota Balikpapan	1.031	947	525	180,41%	Kota Balikpapan	
	Kota Bontang	-	-	-	0,00%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	-	-	-	0,00%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	-	-	-	0,00%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	-	-	-	0,00%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	-	-	-	0,00%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	-	-	-	0,00%	Kota Palu	
Sulawesi Barat	Kab Mamuju	185	177	56	317,53%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	4.611	3.354	2.151	155,94%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	-	-	-	0,00%	Kota Pare-Pare	
	Kab. Bone	-	-	-	0,00%	Kab. Bone	
	Kota Palopo	-	-	-	0,00%	Kota Palopo	
Gorontalo	Kab. Maros	215	207	89	233,41%	Kab. Maros	Gorontalo
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	90	86	40	211,84%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	-	-	-	0,00%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kab. Sumbawa	-	-	-	0,00%	Kab. Sumbawa	
	Kab. Dompu	-	-	-	0,00%	Kab. Dompu	
	Kab. Sumbawa Barat	-	-	-	0,00%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	-	-	-	0,00%	Kab. Lombok Utara	
	Kota Mataram	372	209	205	101,89%	Kota Mataram	
Bali	Kota Bima	-	-	-	0,00%	Kota Bima	Bali
Bali	Kota Denpasar	866	711	335	212,38%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	0,00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	0,00%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	-	-	-	0,00%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	-	-	-	0,00%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	-	-	-	0,00%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	-	-	-	0,00%	DI LUAR INDONESIA	Outside Indonesia

Tabel 26. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Lokasi
(Number of Sharia Rural Bank based on Location)

Provinsi	2016	2017	2018	2019	2020												Province
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Jawa Barat	28	28	28	28	28	28	28	28	27	27	27	27	27	27	27	27	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	29	29	28	28	28	27	27	27	27	27	27	27	27	27	27	27	6 Jawa Timur
7 Bengkulu	2	3	3	2	2	2	2	2	2	2	2	2	3	3	3	3	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 Sumatera Utara
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 Sumatera Barat
12 Riau	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 Kalimantan Selatan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 Kalimantan Barat
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 Kalimantan Timur
20 Kalimantan Tengah	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Kalimantan Tengah
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Sulawesi Tengah
22 Sulawesi Selatan	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	22 Sulawesi Selatan
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 Sulawesi Utara
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	25 Sulawesi Barat
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 Sulawesi Tenggara
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 Nusa Tenggara Barat
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 Nusa Tenggara Timur
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	31 Papua
32 Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	33 Maluku Utara
Total	166	167	167	164	164	163	163	163	162	162	162	162	163	163	163	163	Total

Juta Rupiah (in Million IDR)

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

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
AKTIVA																	
1 Kas	93.656	96.883	110.317	112.646	130.736	138.821	122.047	125.892	135.308	128.076	113.675	144.412	137.632	135.991	151.489	133.096	1 Cash
2 Penempatan pada Bank Lain	2.026.653	2.525.357	2.681.735	2.864.351	2.952.422	2.743.408	2.502.334	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	2 Placement in Other Bank
3 Pembiayaan	6.662.556	7.763.951	9.084.467	9.943.320	10.327.603	10.426.783	10.678.320	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	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	487	473	501	531	1.252	1.284	2.077	2.114	2.354	2.609	2.111	1.683	2.051	1.981	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	151.015	168.610	252.409	186.664	193.666	216.141	220.561	225.514	219.542	215.620	221.613	223.182	213.955	217.790	221.022	198.674	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	251.845	297.797	410.657	448.015	471.744	476.833	491.277	495.939	496.402	493.581	485.379	486.787	483.036	489.622	489.512	509.753	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	274.105	324.997	326.479	576.153	465.957	581.099	470.186	462.947	474.311	471.409	489.217	503.937	499.484	505.431	501.148	479.525	8 Other assets
TOTAL AKTIVA*	9.157.801	10.840.375	12.361.734	13.758.294	14.155.296	14.151.335	14.044.856	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	TOTAL AKTIVA*
PASIVA																	
1 Dana Pihak Ketiga	5.823.964	6.987.280	8.134.938	8.731.890	9.093.701	9.078.262	9.102.946	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	1 Depositor Funds
2 Kewajiban kepada Bank Lain	1.654.957	1.964.754	2.160.484	2.423.048	2.570.938	2.555.363	2.502.405	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 Liabilities to other Bank
3 Pinjaman Diterima	129.350	115.354	123.616	291.080	232.867	257.764	145.722	147.604	171.313	200.288	199.570	202.410	202.737	197.270	212.142	187.434	3 Received Borrowing
4 Kewajiban lainnya	69.485	93.275	118.594	89.466	80.601	92.527	336.646	319.841	310.839	298.604	248.266	261.703	275.283	261.929	311.736	341.742	4 Other Current Liabilities
5 Pinjaman Subordinasi	550	550	550	-	-	-	-	-	-	-	6.500	6.500	6.500	6.500	6.500	6.500	5 Subordinated Loan
6 Rupa-rupa Pasiva**	136.720	152.555	167.408	376.445	239.592	245.483	82.014	279.162	194.597	97.304	24.716	28.817	32.360	33.790	36.746	22.279	6 Other Liabilities
7 Modal disetor (Paid-in capital)	908.335	1.062.060	1.176.830	1.182.883	1.238.479	1.247.832	1.291.057	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	7 Paid-in capital
8 Tambahan modal disetor	142.328	104.469	127.968	156.567	166.775	146.431	147.715	127.594	124.671	129.328	116.533	113.408	77.358	79.249	119.112	69.160	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	19.239	23.891	20.391	18.760	18.760	18.760	19.204	18.760	18.760	18.760	18.760	18.760	18.760	18.760	18.760	18.760	9 Different Appraisal Fixed Asset
10 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 Reserves
a. Cadangan Umum	120.245	135.789	153.936	162.853	170.090	181.367	189.392	188.413	189.092	191.795	194.770	194.793	194.439	194.618	194.550	194.728	a. General Reserves
b. Cadangan Tujuan	33.265	44.567	46.176	43.089	50.243	47.555	49.103	51.067	54.292	54.306	53.266	53.296	53.252	52.611	53.193	54.225	b. Special Purpose Reserves
11 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 Net Income
a. Tahun-tahun lalu	(39.656)	(57.349)	(42.828)	20.105	265.808	231.238	109.606	83.016	80.961	65.180	59.408	55.245	56.251	47.522	44.686	42.141	a. Previous years
b. Tahun berjalan	159.003	213.179	173.671	262.108	27.442	48.754	69.045	79.684	94.561	110.266	124.410	140.388	162.426	166.456	186.655	223.802	b. Current year
TOTAL PASIVA*	9.157.784	10.840.375	12.361.734	13.758.294	14.155.296	14.151.335	14.044.856	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	TOTAL PASIVA*

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

*-) : Data tidak tersedia

*) : Angka-angka sementara

*-) : Data not available

*) : Provisional Figures

Juta Rupiah (in Million IDR)

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
A. Pendapatan																	A. Revenue
1 Pendapatan Operasional	1.391.233	1.590.687	1.781.691	1.944.605	182.573	355.704	531.781	685.369	831.636	984.992	1.143.032	1.296.318	1.451.275	1.606.768	1.768.506	1.937.768	1 Operating Revenue
2 Pendapatan Operasional Lainnya	121.522	146.455	188.813	203.120	20.179	38.693	55.447	80.898	99.382	115.233	134.669	153.706	172.543	188.920	325.590	380.546	2 Other operating Revenue
3 Pendapatan non operasional	11.294	21.889	11.322	13.913	1.059	1.822	2.896	3.593	4.456	5.273	7.330	8.296	52.786	90.416	11.619	13.296	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	547.598	622.946	678.852	714.944	68.901	137.567	205.280	269.204	329.266	392.089	454.121	516.666	579.578	642.074	709.299	772.616	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	976.450	1.136.085	1.302.975	1.446.694	134.909	258.651	384.844	500.656	606.209	713.409	830.909	941.654	1.097.026	1.244.030	1.396.417	1.558.994	Total Revenue
B. Beban																	B. Expenses
1 Beban operasional	713.858	799.359	960.895	1.001.739	91.237	179.619	270.764	364.039	442.583	524.288	617.759	695.610	816.307	950.070	1.070.044	1.184.285	1 Operating Expenses
2 Beban operasional lainnya	56.337	60.220	87.695	90.091	8.595	16.238	25.139	30.654	37.280	39.311	47.724	53.927	60.658	65.833	72.548	79.195	2 Other Operating Expenses
3 Beban non operasional	7.824	10.499	14.189	15.839	1.344	2.340	3.710	4.643	5.689	6.701	8.336	9.270	10.385	11.104	12.713	14.080	3 Non Operating Expenses
Total Beban	778.018	870.078	1.062.779	1.107.668	101.176	198.197	299.613	399.336	485.553	570.300	673.819	758.807	887.350	1.027.007	1.155.305	1.277.560	Total Expenses
C. Laba tahun berjalan	198.432	266.007	240.196	339.025	33.733	60.454	85.232	101.320	120.656	143.109	157.090	182.847	209.675	217.023	241.112	281.434	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	3.383	4.116	5.067	6.272	608	1.074	1.424	1.932	2.463	2.892	3.709	3.936	4.021	4.258	4.538	5.271	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	195.049	261.890	235.129	332.753	33.126	59.381	83.808	99.388	118.193	140.217	153.381	178.911	205.655	212.765	236.574	276.162	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	36.046	48.712	61.458	69.861	5.684	10.550	14.636	19.703	23.776	29.951	28.972	38.523	43.228	46.309	49.919	52.360	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	159.003	213.179	173.671	262.108	27.442	48.754	69.045	79.684	94.417	110.266	124.410	140.388	162.426	166.456	186.655	223.802	G. Net Income

r) Angka-angka diperbaiki

r) Revised Figures

*) Angka-angka sementara

*) Provisional Figures

Juta Rupiah (in Million IDR)

Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (Cost of Promotion, Education and Training - Sharia Rural Bank)																	
Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Biaya promosi	16.816	18.277	19.212	16.884	1.405	2.724	4.008	5.578	7.192	8.549	9.542	10.787	11.894	13.777	15.320	16.771	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	17.763	23.536	27.073	56.370	4.854	4.531	6.321	7.060	8.214	8.634	9.089	9.862	10.453	11.450	11.847	11.940	2 Cost of education and training
Total	34.579	41.813	46.285	73.254	6.259	7.255	10.329	12.638	15.406	17.183	18.630	20.649	22.347	25.227	27.167	28.711	Total

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018	2019	2020												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen																		Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	88.096	12.171	33.560	28.574	28.574	30.657	1.074	60.991	47.324	32.324	16.324	16.324	12.324	32.324	- Unused Fund Borrowings Facilities
- Lainnya	1.050	1.050	1.050	1.050	3.439	3.439	3.494	3.290	3.283	3.290	3.219	3.226	3.226	3.276	3.276	3.276	3.312	- Others
Kewajiban Komitmen																		Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	8.671	35.234	36.706	38.159	36.205	38.059	37.259	35.564	34.926	32.782	27.047	21.695	20.049	21.038	- Unused Financing facilities granted to customer
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused Financing facilities granted to other Sharia banks
- Lainnya	2.230	2.038	1.855	9.538	4.306	4.520	3.752	3.906	3.891	3.875	3.881	5.290	5.261	4.341	4.641	4.723	4.706	- Others
Tagihan Komitmen																		Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	77.359	88.751	2.076.594	325.799	88.973	97.752	102.235	115.570	98.604	106.284	119.872	114.917	119.536	141.968	133.216	130.416	118.837	- Accrued Income
- Lainnya	5.698	6.542	6.919	7.089	5.601	5.601	5.598	5.600	5.601	5.600	5.600	5.600	5.596	5.596	5.880	5.880	7.809	- Others
Aktiva produktif yang dihapusbuku	128.476	148.023	176.221	222.374	221.483	255.272	261.312	287.536	280.112	283.474	147.733	295.057	296.821	287.839	306.995	293.477	320.981	Written off earning assets
Penerusan dana mudharabah muqayyadah	67.071	63.266	48.639	36.596	14.801	14.740	13.673	16.653	16.468	16.552	16.948	16.601	15.238	15.250	15.244	18.259	18.123	Channeling of mudharabah muqayyadah
"-": Data tidak tersedia *) :Angka-angka sementara																		"-": Data not available *) : Provisional Figures

Juta Rupiah (in Million IDR)

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

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	2.161.305	2.578.278	2.998.201	3.202.792	3.215.725	3.125.463	3.073.896	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	2 iB Saving Deposits
a Akad Wadiah	1.178.603	1.457.999	1.738.702	1.873.868	1.890.590	1.796.977	1.743.526	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	a Wadia
b Akad Mudharabah	982.702	1.120.278	1.259.499	1.328.924	1.325.135	1.328.486	1.330.370	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	b Mudharaba
3 Deposito iB - Akad Mudharabah	3.662.658	4.409.003	5.136.737	5.529.098	5.877.976	5.952.800	6.029.050	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	3 iB Time Deposits - Mudharaba
a 1 Bulan	461.386	549.304	538.766	392.842	406.634	494.442	433.682	454.065	478.315	409.756	389.297	405.684	427.437	433.712	487.549	558.322	a 1 month
b 3 Bulan	506.445	730.517	782.724	634.705	692.466	699.898	697.736	667.229	736.991	689.039	678.403	691.858	744.750	742.380	728.149	731.464	b 3 months
c 6 Bulan	723.491	777.670	901.025	731.535	734.103	745.822	742.296	745.066	857.531	746.043	800.055	784.310	791.507	759.659	779.889	781.756	c 6 months
d 12 Bulan	1.947.335	2.329.815	2.880.772	2.812.410	3.024.027	2.997.564	3.101.569	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	d 12 months
e > 12 Bulan	24.001	21.695	33.449	957.605	1.020.746	1.015.074	1.053.767	1.017.230	777.600	1.037.728	985.555	1.026.277	971.721	1.008.488	1.020.895	973.253	e > 12 months
Total	5.823.964	6.987.280	8.134.938	8.731.890	9.093.701	9.078.262	9.102.946	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	Total
"-": Data tidak tersedia																	"-": Data not available

Juta Rupiah (in Million IDR)

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

Akad	2016	2017	2018	2019	2020												Contract
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Akad Mudharabah	156.256	124.497	180.956	240.606	220.848	196.986	249.179	269.051	271.469	287.233	296.092	280.980	292.974	282.345	270.025	260.651	Mudharaba
Akad Musyarakah	774.949	776.696	837.915	1.121.004	1.135.809	1.073.291	1.198.255	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	Musharaka
Akad Murabahah	5.053.764	5.904.751	6.940.379	7.457.774	7.711.400	7.854.630	7.912.797	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	Murabaha
Akad Salam	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Salam
Akad Istishna	9.423	21.426	35.387	67.178	67.238	68.496	69.105	70.186	70.275	70.056	69.582	69.335	71.122	72.675	71.573	72.426	Istishna
Akad Ijarah	6.763	22.316	46.579	41.508	48.961	48.392	49.860	48.854	49.224	48.624	47.214	47.620	46.991	49.102	49.781	53.318	Ijara
Akad Qardh	145.865	189.866	185.360	176.856	201.370	213.439	229.017	236.239	226.109	231.027	228.700	234.522	229.581	219.978	220.925	222.678	Qardh
Multijasa	515.523	724.398	857.890	838.394	941.975	971.551	970.107	953.506	928.260	917.597	915.029	910.077	905.942	896.739	883.715	871.973	Multi Purpose Financing
Total	6.662.556	7.763.951	9.084.467	9.943.320	10.327.603	10.426.783	10.678.320	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	Total

Juta Rupiah (in Million IDR)

Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Sharia Rural Bank based on Economic Sector)																	
SEKTOR EKONOMI	2016	2017	2018	2019	2020												ECONOMIC SECTOR
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Pertanian, kehutanan dan sarana pertanian	366.192	360.973	374.467	652.376	687.806	700.647	683.654	365.197	384.491	346.765	304.083	314.645	308.556	304.460	302.769	304.651	Agriculture, forestry and agricultural facilities
Pertambangan	7.117	17.501	19.889	20.971	29.097	29.519	31.929	31.881	31.415	31.573	32.789	30.735	32.649	31.988	30.768	31.319	Mining
Perindustrian	57.687	72.722	119.758	222.639	148.649	136.511	158.235	191.783	194.824	192.921	203.926	212.962	217.775	218.700	203.049	203.652	Manufacturing
Listrik, gas dan air	10.460	12.494	13.104	8.582	7.871	9.532	9.537	10.472	10.206	9.404	9.505	9.999	9.919	10.505	9.089	8.983	Water, gas and electricity
Konstruksi	459.986	591.662	694.666	659.984	723.434	721.547	724.242	816.918	787.948	767.509	780.692	803.806	789.862	812.521	855.152	870.403	Construction
Perdagangan, restoran dan hotel	1.650.750	1.761.280	2.032.457	1.364.285	1.405.118	1.371.522	1.418.431	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	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	92.697	91.667	103.582	553.633	575.076	588.353	584.908	608.426	595.570	586.415	584.201	581.731	575.495	568.795	565.487	556.063	Transport, cargo storage and communication
Jasa dunia usaha	586.186	560.407	618.505	1.725.539	1.823.497	1.697.756	777.642	1.839.318	1.762.024	809.925	1.637.369	771.708	1.591.142	1.633.606	1.709.801	757.166	Business Services
Jasa sosial/masyarakat	631.688	718.380	769.445	3.193.984	3.424.272	3.652.120	2.193.314	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	Social Services
Lain-lain	2.799.794	3.576.863	4.338.594	1.541.147	1.502.783	1.519.277	4.096.430	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	Others
Total	6.662.556	7.763.951	9.084.467	9.943.140	10.327.603	10.426.783	10.678.320	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	Total

Juta Rupiah (in Million IDR)

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

JENIS PENGGUNAAN	2016	2017	2018	2019	2020												TYPE OF USAGE
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Modal Kerja	2.737.167	2.956.073	3.428.706	4.401.468	4.590.721	4.588.526	4.793.827	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	Working Capital
Investasi	1.125.595	1.231.015	1.317.166	1.508.260	1.591.972	1.537.325	1.575.925	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	Investment
Konsumsi	2.799.794	3.576.863	4.338.594	4.033.592	4.144.909	4.300.932	4.308.568	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	Consumption
Total	6.662.556	7.763.951	9.084.467	9.943.320	10.327.603	10.426.783	10.678.320	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	Total
r) Angka-angka diperbaiki																	r) : Revised Figures

Juta Rupiah (in Million IDR)

Tabel 35. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan
(Financing of Sharia Rural Bank based on Type of Financing)

GOLONGAN PEMBIAYAAN	2016	2017	2018	2019	2020												TYPE OF FINANCING
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Usaha Kecil dan Menengah	3.570.606	3.767.877	4.086.485	5.841.290	6.030.078	5.974.399	6.108.146	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	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	3.091.950	3.996.074	4.997.982	4.102.030	4.297.525	4.452.385	4.570.175	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	Non Small and Medium Enterprises
Total	6.662.556	7.763.951	9.084.467	9.943.320	10.327.603	10.426.783	10.678.320	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	Total

Juta Rupiah (in Million IDR)

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

KOLEKTIBILITAS PEMBIAYAAN	2016	2017	2018	2019	2020												COLLECTIBILITY OF FINANCING
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Lancar	6.087.260	7.012.068	8.239.483	9.242.948	9.554.187	9.589.500	9.790.101	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	Performing Financing
Non Lancar	575.296	751.883	844.983	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	973.245	912.175	919.783	879.479	773.384	Non Performing Financing
- Kurang Lancar	109.241	158.628	147.712	141.161	208.016	261.397	263.923	282.880	276.714	246.081	228.528	213.074	185.949	192.062	166.368	125.110	Sub-Standard
- Diragukan	100.645	123.194	146.322	124.271	121.168	118.812	131.123	160.255	172.948	189.800	215.004	222.118	193.921	171.770	154.677	126.083	Doubtful
- Macet	365.409	470.061	550.949	434.940	444.231	457.074	493.173	508.636	513.507	524.565	533.436	538.054	532.305	555.950	558.434	522.191	Lost
Total Pembiayaan	6.662.556	7.763.951	9.084.467	9.943.320	10.327.603	10.426.783	10.678.320	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	Total Financing
Persentase NPF	8,63%	9,68%	9,30%	7,04%	7,49%	8,03%	8,03%	8,94%	9,15%	9,14%	9,27%	9,25%	8,60%	8,67%	8,23%	7,24%	Percentage of NPFs

Juta Rupiah (in Million IDR)

Tabel 37. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi
(Non Performing Financing of Sharia Rural Bank based on Economic Sector)

SEKTOR EKONOMI	2016	2017	2018	2019	2020												ECONOMIC SECTOR
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Pertanian, kehutanan dan sarana pertanian	59.130	83.043	99.908	68.156	71.595	85.245	85.346	49.419	56.232	55.294	51.264	53.249	46.064	48.197	47.675	43.930	Agriculture, forestry and agricultural facilities
Pertambangan	673	997	1.483	1.944	2.122	2.357	2.334	2.088	2.416	2.897	4.757	3.988	3.134	3.356	3.094	2.270	Mining
Perindustrian	10.307	11.812	10.468	8.634	10.534	11.532	11.803	21.203	20.166	26.364	30.153	28.258	23.680	24.730	22.605	20.643	Manufacturing
Listrik, gas dan air	1.648	2.439	3.948	981	1.090	2.351	1.168	1.588	1.370	1.315	891	970	544	601	601	580	Water, gas and electricity
Konstruksi	34.778	60.509	75.624	50.225	53.759	69.495	64.393	94.859	93.773	87.559	94.243	103.093	90.237	103.614	103.548	96.640	Construction
Perdagangan, restoran dan hotel	213.901	282.329	291.534	174.918	178.279	183.160	194.213	234.599	253.183	266.415	253.334	244.767	247.304	237.910	225.707	207.272	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	14.130	16.690	16.674	20.645	22.972	25.935	33.450	42.476	44.399	38.565	37.344	38.566	31.715	32.090	31.893	22.587	Transport, cargo storage and communication
Jasa dunia usaha	55.079	38.199	46.988	117.259	121.220	124.961	142.822	171.751	151.924	56.934	144.008	49.053	141.137	153.584	142.944	37.665	Business Services
Jasa sosial/masyarakat	60.098	81.269	97.106	186.260	205.257	219.485	248.871	219.313	218.104	193.354	215.122	201.777	202.614	188.485	182.713	150.026	Social Services
Lain-lain	125.552	174.597	201.251	71.350	106.588	112.764	103.818	114.475	121.600	231.748	145.852	249.525	125.745	127.215	118.699	191.771	Others
Total	575.296	751.883	844.983	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	973.245	912.175	919.783	879.479	773.384	Total

Juta Rupiah (in Million IDR)

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

JENIS PENGGUNAAN	2016	2017	2018	2019	2020												TYPE OF USAGE
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Modal Kerja	376.063	487.550	538.563	398.500	455.673	483.067	507.631	550.026	557.126	567.731	579.634	574.450	548.379	557.675	536.114	471.889	Working Capital
Investasi	73.680	89.735	105.169	113.487	114.946	136.198	143.992	146.375	158.612	150.851	153.358	149.271	135.335	134.213	127.527	109.724	Investment
Konsumsi	125.552	174.597	201.251	188.385	202.797	218.019	236.596	255.371	247.432	241.864	243.976	249.525	228.460	227.894	215.838	191.771	Consumption
Total	575.296	751.883	844.983	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	973.245	912.175	919.783	879.479	773.384	Total

Juta Rupiah (in Million IDR)

Tabel 39. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Non Performing Financing of Sharia Rural Bank based on Type of Financing)																	
GOLONGAN PEMBIAYAAN	2016	2017	2018	2019	2020												TYPE OF FINANCING
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Usaha Kecil dan Menengah	429.268	549.656	592.524	493.659	532.230	579.335	607.478	647.716	673.205	660.692	654.858	675.918	626.973	627.313	613.496	541.029	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	146.028	202.227	252.459	206.713	241.186	257.948	280.741	304.055	289.964	299.753	322.110	297.327	285.201	292.469	265.983	232.354	Non Small and Medium Enterprises
Total	575.296	751.883	844.983	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	973.245	912.175	919.783	879.479	773.384	Total

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

Jenis	2016	2017	2018	2019	2020												Type
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	1.256.091	1.385.182	1.552.335	1.608.833	1.628.004	1.643.193	1.643.193	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	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	1.210.460	1.335.086	1.497.618	1.550.374	1.568.507	1.584.218	1.591.639	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	Saving Deposits
Deposito iB	45.631	50.096	54.717	58.459	59.497	58.975	59.446	58.084	57.961	58.379	58.463	58.809	59.370	59.930	60.456	61.226	Time Deposits
Pembiayaan	250.425	293.482	327.606	357.960	365.955	373.152	374.925	369.586	361.456	359.464	360.181	360.830	360.772	358.537	362.313	361.594	Financing
Akad Mudharabah	1.042	1.432	2.750	2.854	3.418	3.511	3.505	3.357	3.200	3.168	3.079	3.043	3.014	2.968	2.926	2.930	Mudharaba
Akad Musyarakah	5.109	5.100	5.189	7.557	7.707	8.046	8.489	8.546	8.639	8.677	8.606	8.709	8.732	8.802	9.007	9.100	Musharaka
Akad Murabahah	197.605	231.745	258.617	281.369	287.074	291.276	291.127	286.107	282.275	279.710	281.257	282.509	284.983	284.872	288.923	288.580	Murabaha
Akad Salam	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	302	183	160	234	234	235	233	238	240	241	241	242	252	259	257	258	Istishna
Akad Ijarah	23.354	28.521	32.086	35.026	37.327	38.976	40.269	40.853	37.227	38.004	37.263	36.729	34.284	32.435	32.489	32.610	Qardh
Akad Qardh	440	592	676	635	659	681	700	693	675	687	681	679	703	713	689	690	Ijara
Multijasa	22.569	25.909	28.128	30.285	29.536	30.427	30.602	29.792	29.200	28.977	29.054	28.919	28.804	28.488	28.022	27.426	Multi Purpose Financing
Total	1.506.516	1.678.664	1.879.941	1.966.793	1.993.959	2.016.346	2.026.010	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	Total
"-": Data tidak tersedia r) Angka-angka diperbaiki *) Angka-angka sementara																	"-": Data not available r) Revised figures *) Provisional figures

Dalam Persen (Percentage)

Tabel 41. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah (Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank)																	
Jenis	2016	2017	2018	2019	2020												Type
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	3,23	2,99	2,88	2,85	2,91	2,74	2,62	2,62	2,54	2,64	2,50	2,53	2,42	2,38	2,35	2,44	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	10,81	9,91	9,43	7,16	7,89	6,36	7,49	6,93	6,89	7,60	8,70	8,96	7,66	7,97	7,75	7,27	a 1 month
b 3 Bulan	8,49	8,09	8,10	8,40	8,42	7,66	8,56	8,33	8,28	8,16	8,99	8,52	7,88	8,02	8,28	8,44	b 3 months
c 6 Bulan	8,69	9,45	9,21	9,80	9,80	8,71	9,83	9,76	9,31	9,30	9,81	9,09	8,80	8,81	8,68	9,71	c 6 months
d 12 Bulan	10,13	9,67	9,73	10,17	9,41	8,30	11,50	11,26	11,16	11,13	11,75	10,74	10,18	10,17	10,38	11,37	d 12 months
e > 12 Bulan	12,92	9,14	8,52	8,25	9,14	7,42	17,16	17,86	21,32	18,56	18,64	17,51	18,24	17,60	17,63	18,72	e > 12 months
Pembiayaan																	Financing
1 Akad Mudharabah	17,86	17,42	16,45	17,18	16,62	16,79	17,45	16,23	15,90	15,76	14,90	14,51	14,39	17,60	20,41	18,58	1 Mudharaba
2 Akad Musyarakah	19,58	19,15	18,44	20,33	22,66	21,92	21,65	21,66	21,67	21,51	20,93	20,53	20,84	23,03	23,14	22,74	2 Musharaka
3 Akad Murabahah	17,99	17,46	17,82	19,71	19,73	19,41	20,16	19,95	20,04	20,11	19,92	20,02	19,96	20,14	20,07	20,09	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	8,88	13,26	9,95	20,51	12,88	12,95	12,86	13,34	13,63	14,04	14,09	14,33	15,11	15,27	15,31	15,27	5 Istishna
6 Akad Ijarah ¹⁾	16,52	6,51	17,29	10,63	10,81	9,97	9,91	9,54	9,62	8,44	8,53	7,85	7,86	7,81	9,13	8,99	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	14,70	14,10	13,44	18,54	20,10	19,56	20,27	18,45	16,93	16,36	16,40	12,57	12,50	12,38	12,21	12,16	8 Multi Purpose Financing ¹⁾
1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa "-": Data tidak tersedia																	
"-": Data not available																	

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

Rasio	2016	2017	2018	2019	2020												Ratio
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 CAR	21,73%	20,81%	19,33%	17,99%	23,28%	29,96%	26,80%	25,96%	24,80%	26,34%	31,10%	32,38%	31,29%	31,41%	33,26%	28,60%	1 CAR
2 ROA	2,27%	2,55%	1,87%	2,61%	2,23%	2,70%	2,73%	2,62%	2,56%	2,22%	2,39%	2,45%	2,56%	2,39%	2,30%	2,01%	2 ROA
3 ROE	16,18%	19,40%	12,86%	27,30%	21,66%	29,21%	29,94%	28,90%	29,27%	26,20%	28,03%	28,89%	30,29%	28,70%	27,71%	20,29%	3 ROE
4 NPF	8,63%	9,68%	9,30%	7,05%	7,50%	8,07%	8,31%	8,94%	9,15%	9,14%	9,27%	9,25%	8,60%	8,67%	8,23%	7,24%	4 NPF
5 FDR	114,40%	111,12%	111,67%	113,59%	113,27%	115,73%	117,29%	119,72%	118,81%	118,15%	116,99%	116,89%	116,24%	114,46%	112,33%	108,78%	5 FDR
6 BOPO	87,09%	85,34%	87,66%	84,12%	83,22%	84,54%	85,34%	86,51%	86,81%	86,77%	87,21%	87,21%	89,62%	92,25%	88,33%	87,62%	6 BOPO

Tabel 43. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset (Number of Sharia Rural Bank based on Total Assets)																	
Total Aset (Rp)	2016	2017	2018	2019	2020												Total Assets (in IDR)
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
< 1 Miliar	2	2	1	12	4	3	1	1	1	1	1	1	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	7	6	7	4	4	4	4	4	4	4	4	4	4	4	3	3	1 up to 5 Billion
> 5 s.d. 10 Miliar	19	18	13	9	9	10	9	10	8	8	8	8	8	8	9	9	>5 up to 10 Billion
> 10 Miliar	138	141	146	139	147	146	149	148	149	149	149	149	150	150	150	150	> 10 Billion
Total	166	167	167	164	164	163	163	163	162	162	162	162	163	163	163	163	Total
r) Angka-angka diperbaiki "-": Data tidak																	r) Revised figure "-": Data not available

Juta Rupiah (in Million IDR)

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Desember 2020
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - December 2020)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF Dalam Persen (Percentage)	Province
Nanggroe Aceh Darussalam	435.788	294.291	279.963	105,12	5,44	Nanggroe Aceh Darussalam
Sumatera Utara	207.227	145.182	139.166	104,32	4,14	Sumatera Utara
Sumatera Barat	255.533	177.694	192.294	92,41	6,91	Sumatera Barat
Sumatera Selatan	24.665	16.020	10.803	148,29	4,96	Sumatera Selatan
Bangka Belitung	420.806	296.360	369.922	80,11	42,14	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	88.915	59.026	63.048	93,62	20,92	Bengkulu
Riau	64.704	35.724	51.612	69,22	6,60	Riau
Kepulauan Riau	144.358	124.603	81.264	153,33	8,18	Kepulauan Riau
Lampung	792.233	536.151	380.465	140,92	3,92	Lampung
DKI Jakarta	16.765	6.020	7.347	81,94	42,54	DKI Jakarta
Jawa Barat	4.676.923	3.429.187	2.990.399	114,67	5,75	Jawa Barat
Banten	1.076.585	766.573	816.592	93,87	10,61	Banten
Jawa Tengah	2.054.183	1.497.860	1.375.883	108,87	4,93	Jawa Tengah
DI Yogyakarta	939.674	610.078	639.810	95,35	6,64	DI Yogyakarta
Jawa Timur	2.455.754	1.720.926	1.634.573	105,28	8,20	Jawa Timur
Bali	16.602	10.610	12.814	82,80	4,47	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	6.340	3.377	3.455	97,72	0,83	Kalimantan Tengah
Kalimantan Timur	25.180	6.375	18.749	34,00	5,00	Kalimantan Timur
Kalimantan Selatan	73.858	57.621	59.217	97,30	3,95	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	364	-	62	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	130.083	96.372	43.157	223,30	9,60	Sulawesi Selatan
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	169.146	119.180	88.403	134,81	2,05	Maluku Utara
NTB	874.770	672.268	560.044	120,04	2,41	NTB
NTT	-	-	-	-	-	NTT
Papua Barat	-	-	-	-	-	Papua Barat
Papua	-	-	-	0,00	0,00	Papua
Total	14.950.456	10.681.499	9.819.043	108,78	7,24	TOTAL
"-": Data tidak tersedia						"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Desember 2020
(Financing of Sharia Rural Bank based on Economic Sector and Province - December 2020)

Propinsi	Pertanian, kehutanan dan sarana pertanian Agriculture, forestry and agricultural facilities	Pertambangan Mining	Perindustrian Manufacturing	Listrik, gas dan air Water, gas and electricity	Konstruksi Construction	Perdagangan, restoran dan hotel Trade, restaurants and hotels	Pengangkutan, pergudangan dan komunikasi Transport, cargo storage and communication	Jasa dunia usaha Business Services	Jasa sosial / masyarakat Social Services	Lain-lain Others	Province
Nangroe Aceh Darussalam	5.069	464	7.075	104	10.086	134.760	4.522	5.682	27.392	99.137	Nangroe Aceh Darussalam
Sumatera Utara	60.406	-	1.608	82	1.299	17.996	740	9.315	4.982	48.754	Sumatera Utara
Sumatera Barat	21.070	66	2.905	17	8.108	47.718	6.254	9.248	11.605	70.704	Sumatera Barat
Sumatera Selatan	1.774	-	1.065	167	62	1.585	451	608	824	9.484	Sumatera Selatan
Bangka Belitung	49.403	590	2.099	511	29.459	90.923	6.597	3.256	34.932	78.592	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	14.810	-	93	-	1.888	5.612	16	211	3.218	33.178	Bengkulu
Riau	1.656	37	121	96	363	3.641	554	488	994	27.776	Riau
Kepulauan Riau	1.820	458	2.417	-	1.436	10.467	5.745	5.025	14.001	83.234	Kepulauan Riau
Lampung	11.548	252	3.553	457	3.804	29.329	1.159	30.323	158.449	297.277	Lampung
DKI Jakarta	-	330	34	-	634	1.028	125	1.425	200	2.246	DKI Jakarta
Jawa Barat	14.827	10.745	28.066	1.422	174.396	699.494	10.425	218.724	317.575	1.953.512	Jawa Barat
Banten	5.581	792	27.688	312	82.221	266.364	10.230	68.758	105.435	199.192	Banten
Jawa Tengah	56.616	4.138	35.736	3.060	244.079	172.238	14.460	245.087	309.961	412.483	Jawa Tengah
DI Yogyakarta	8.121	1.505	18.243	313	70.383	77.567	11.637	43.323	168.686	210.301	DI Yogyakarta
Jawa Timur	47.243	8.105	69.648	2.433	205.558	210.373	475.161	59.909	315.643	326.853	Jawa Timur
Bali	-	-	-	-	609	1.770	-	1.673	3.485	3.073	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	192	-	-	9	-	228	46	82	45	2.774	Kalimantan Tengah
Kalimantan Timur	34	-	142	-	-	73	-	-	6.126	-	Kalimantan Timur
Kalimantan Selatan	2.481	417	100	-	21.599	17.156	6.766	670	1.933	6.498	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	710	132	657	-	4.544	11.673	674	5.290	2.180	70.512	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	1.900	3.710	-	721	32.680	80.169	Maluku Utara
NTB	1.289	3.290	2.402	-	7.978	33.102	502	47.346	191.168	385.191	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	-	-	-	-	-	-	-	Papua
TOTAL	304.651	31.319	203.652	8.983	870.403	1.836.807	556.063	757.166	1.711.516	4.400.939	TOTAL

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Desember 2020 (Financing of Sharia Rural Bank based on Type of Usage and Province - December 2020)				
Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	142.604	52.550	99.137	Nanggroe Aceh Darussalam
Sumatera Utara	90.615	5.813	48.754	Sumatera Utara
Sumatera Barat	83.360	23.631	70.704	Sumatera Barat
Sumatera Selatan	6.537	-	9.484	Sumatera Selatan
Bangka Belitung	128.901	88.868	78.592	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	8.549	17.300	33.178	Bengkulu
Riau	7.225	723	27.776	Riau
Kepulauan Riau	37.174	4.195	83.234	Kepulauan Riau
Lampung	76.584	162.290	297.277	Lampung
DKI Jakarta	3.774	-	2.246	DKI Jakarta
Jawa Barat	1.172.037	303.638	1.953.512	Jawa Barat
Banten	452.634	114.747	199.192	Banten
Jawa Tengah	848.426	236.951	412.483	Jawa Tengah
DI Yogyakarta	299.924	99.853	210.301	DI Yogyakarta
Jawa Timur	1.208.529	185.544	326.853	Jawa Timur
Bali	5.234	2.303	3.073	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	265	338	2.774	Kalimantan Tengah
Kalimantan Timur	1.993	4.382	-	Kalimantan Timur
Kalimantan Selatan	50.116	1.007	6.498	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	19.350	6.510	70.512	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	26.917	12.094	80.169	Maluku Utara
NTB	171.882	115.195	385.191	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	-	-	-	Papua
TOTAL	4.842.629	1.437.931	4.400.939	TOTAL
"-": Data tidak tersedia				"-": Data not available

Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Desember 2020
(Financing of Sharia Rural Bank based on Type of Financing and Province - December 2020)

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	167.601	126.691	Nanggroe Aceh Darussalam
Sumatera Utara	49.322	95.860	Sumatera Utara
Sumatera Barat	98.232	79.462	Sumatera Barat
Sumatera Selatan	6.537	9.484	Sumatera Selatan
Bangka Belitung	227.412	68.948	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	12.074	46.952	Bengkulu
Riau	16.332	19.392	Riau
Kepulauan Riau	42.098	82.505	Kepulauan Riau
Lampung	82.885	453.266	Lampung
DKI Jakarta	3.650	2.371	DKI Jakarta
Jawa Barat	1.671.334	1.757.853	Jawa Barat
Banten	440.187	326.386	Banten
Jawa Tengah	983.265	514.595	Jawa Tengah
DI Yogyakarta	332.620	277.458	DI Yogyakarta
Jawa Timur	1.059.486	661.440	Jawa Timur
Bali	5.082	5.528	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	2.966	411	Kalimantan Tengah
Kalimantan Timur	6.201	175	Kalimantan Timur
Kalimantan Selatan	51.217	6.404	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	46.193	50.180	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	101.571	17.609	Maluku Utara
NTB	63.134	609.133	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	-	-	Papua
TOTAL	5.469.397	5.212.103	TOTAL



Departemen Perizinan dan Informasi Perbankan OTORITAS JASA KEUANGAN

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