

# STATISTIK PERBANKAN SYARIAH

*SHARIA BANKING STATISTICS*



**FEBRUARI 2022**

*February 2022*

## **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, April 2022  
Jakarta, April 2022

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 Maret 2022 akan diterbitkan pada minggu ke III bulan Mei 2022.

### Tanda-tanda, dan Sumber Data

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

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

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

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

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

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### Advance Release Calender (ARC)

March 2022 edition will be released on the 3rd week of Mei 2022.

### 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

|                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Akad Wadiah<br/><i>Wadiah Contract</i></p>        | <p>: 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.</p> <p><i>A contract between the owner of the goods (the money) and the custodian for safekeeping.</i></p>                                                                                                                                                                                                                                                                                                                |
| <p>Akad Mudharabah<br/><i>Mudharaba Contract</i></p> | <p>: 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.</p> <p><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></p> |
| <p>Akad Musyarakah<br/><i>Musharaka Contract</i></p> | <p>: 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.</p> <p><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></p>                                             |
| <p>Akad Murabahah<br/><i>Murabaha Contract</i></p>   | <p>: 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.</p> <p><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></p>                                                                                                                             |
| <p>Akad Salam<br/><i>Salam Contract</i></p>          | <p>: Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh.</p> <p><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></p>                                                                                                                                                                                                                                                                 |
| <p>Akad Istishna'<br/><i>Istishna' Contract</i></p>  | <p>: Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan.</p> <p><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></p>                                                                                                                                                                                                                                       |

|                                                                                                              |                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Akad Ijarah<br><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.<br><br><i>The selling of benefit or use or service for a fixed price or wage.</i> |
| Akad Qardh<br><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.<br><br><i>A loan in which the debtor is only required to repay the amount borrowed.</i>                               |
| Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus<br><i>Equivalent rate of return/profit sharing/fee/bonus</i> | Indikasi tingkat imbalan dari suatu penanaman dana atau : penghimpunan dana bank pelapor.<br><br><i>Indicative rate of return from Placement of Funds or Source of Funds of the reporting bank.</i>                                                                                                                       |

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| 29.                                    | <b>29.</b> | Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah            | <b>85</b> | <b>29.</b> | <i>Cost of Promotion, Education and Training - Sharia Rural Bank</i>                            | <b>85</b> |
| 30.                                    | <b>30.</b> | Rekening Administratif - Bank Pembiayaan Rakyat Syariah                             | <b>86</b> | <b>30.</b> | <i>Off-Balance Sheet Account - Sharia Rural Bank</i>                                            | <b>86</b> |
| 31.                                    | <b>31.</b> | Komposisi DPK - Bank Pembiayaan Rakyat Syariah                                      | <b>87</b> | <b>31.</b> | <i>Depositor Funds Composition of Sharia Rural Bank</i>                                         | <b>87</b> |
| 32.                                    | <b>32.</b> | Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah                  | <b>88</b> | <b>32.</b> | <i>Financing Composition of Sharia Rural Bank</i>                                               | <b>88</b> |
| 33.                                    | <b>33.</b> | Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi              | <b>89</b> | <b>33.</b> | <i>Financing of Sharia Rural Bank based on Economic Sector</i>                                  | <b>89</b> |
| 34.                                    | <b>34.</b> | Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan            | <b>90</b> | <b>34.</b> | <i>Financing of Sharia Rural Bank based on Type of Usage</i>                                    | <b>90</b> |
| 35.                                    | <b>35.</b> | Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan         | <b>91</b> | <b>35.</b> | <i>Financing of Sharia Rural Bank based on Type of Financing</i>                                | <b>91</b> |
| 36.                                    | <b>36.</b> | Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan         | <b>92</b> | <b>36.</b> | <i>Financing of Sharia Rural Bank based on Collectibility</i>                                   | <b>92</b> |
| 37.                                    | <b>37.</b> | Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi   | <b>93</b> | <b>37.</b> | <i>Non performing Financing of Sharia Rural Bank based on Economic Sector</i>                   | <b>93</b> |
| 38.                                    | <b>38.</b> | Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan | <b>94</b> | <b>38.</b> | <i>Non Performing Financing of Sharia Rural Bank based on Type of Usage</i>                     | <b>94</b> |

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

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

### Sumber Data:

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

### Keterangan symbol/tanda pada tabel:

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

| <b>Tabel 1a.</b><br><b>Kinerja Keuangan Bank Umum Syariah</b><br><b>(Financial Performance of Islamic Commercial Bank)</b><br><b>Nominal dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)</b> |               |               |               |                          |               |               |               |               |               |               |                          |               |               |               |                          |               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|--------------------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------------|---------------|---------------|---------------|--------------------------|---------------|
| Indikator / Indicator                                                                                                                                                                           | 2019          | 2020          | 2021          |                          |               |               |               |               |               |               |                          |               | 2022          |               |                          |               |
|                                                                                                                                                                                                 |               |               | Jan           | Feb                      | Mar           | Apr           | Mei           | Jun           | Jul           | Ag            | Sep                      | Okt           | Nov           | Des           | Jan                      | Feb           |
| <b>CAR (%)</b>                                                                                                                                                                                  | <b>20,59</b>  | <b>21,64</b>  | <b>21,80</b>  | <b>24,31</b>             | <b>24,45</b>  | <b>24,41</b>  | <b>24,44</b>  | <b>24,26</b>  | <b>24,31</b>  | <b>24,66</b>  | <b>24,96</b>             | <b>23,56</b>  | <b>25,68</b>  | <b>25,71</b>  | <b>22,67<sup>f</sup></b> | <b>22,41</b>  |
| - Modal / Capital                                                                                                                                                                               | 40 715        | 46 854        | 47 890        | 47 582                   | 47 774        | 48 083        | 48 338        | 49 023        | 49 161        | 49 963        | 49 704                   | 50 064        | 49 874        | 50 661        | 52 435 <sup>f</sup>      | 52 752        |
| - Aktiva Tetap Menurut Risiko / Risk Weighted Assets                                                                                                                                            | 197 727       | 216 547       | 219 649       | 195 757                  | 195 384       | 196 957       | 197 813       | 202 107       | 202 184       | 202 625       | 199 136                  | 212 468       | 194 190       | 197 057       | 231 336 <sup>f</sup>     | 235 378       |
| <b>ROA (%)</b>                                                                                                                                                                                  | <b>1,73</b>   | <b>1,40</b>   | <b>1,79</b>   | <b>2,15</b>              | <b>2,06</b>   | <b>1,97</b>   | <b>1,92</b>   | <b>1,94</b>   | <b>1,91</b>   | <b>1,88</b>   | <b>1,87</b>              | <b>1,59</b>   | <b>1,66</b>   | <b>1,55</b>   | <b>2,03</b>              | <b>1,91</b>   |
| - Laba / Profit                                                                                                                                                                                 | 5 598         | 5 087         | 7 087         | 7 239                    | 7 329         | 7 236         | 7 212         | 7 403         | 7 359         | 7 331         | 7 350                    | 6 283         | 6 619         | 6 224         | 9 000                    | 8 488         |
| - Rata-Rata Total Aset / Average Assets                                                                                                                                                         | 323 438       | 362 692       | 395 476       | 337 320                  | 355 936       | 366 924       | 374 685       | 380 814       | 385 720       | 389 247       | 392 527                  | 395 591       | 397 821       | 401 485       | 443 380                  | 444 917       |
| <b>NPF (%)</b>                                                                                                                                                                                  | <b>3,23</b>   | <b>3,13</b>   | <b>3,20</b>   | <b>3,18</b>              | <b>3,23</b>   | <b>3,29</b>   | <b>3,30</b>   | <b>3,25</b>   | <b>3,23</b>   | <b>3,25</b>   | <b>3,19</b>              | <b>3,04</b>   | <b>2,64</b>   | <b>2,59</b>   | <b>2,65</b>              | <b>2,65</b>   |
| <b>NPF Net (%)</b>                                                                                                                                                                              | <b>1,88</b>   | <b>1,57</b>   | <b>1,56</b>   | <b>1,33</b>              | <b>1,40</b>   | <b>1,44</b>   | <b>1,46</b>   | <b>1,37</b>   | <b>1,34</b>   | <b>1,36</b>   | <b>1,38</b>              | <b>1,28</b>   | <b>0,89</b>   | <b>0,81</b>   | <b>0,85</b>              | <b>0,89</b>   |
| - Non Performing Financing                                                                                                                                                                      | 7 263         | 7 713         | 7 864         | 7 831                    | 8 023         | 8 244         | 8 267         | 8 231         | 8 167         | 8 206         | 8 191                    | 7 812         | 6 588         | 6 624         | 6 700                    | 6 830         |
| - Non Performing Financing Net                                                                                                                                                                  | 4 241         | 3 877         | 3 846         | 3 271                    | 3 466         | 3 603         | 3 657         | 3 459         | 3 384         | 3 429         | 3 558                    | 3 296         | 2 220         | 2 064         | 2 157                    | 2 289         |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                                 | 225 146       | 246 532       | 246 087       | 245 926                  | 248 181       | 250 454       | 250 823       | 253 332       | 252 634       | 252 596       | 256 873                  | 257 180       | 249 826       | 256 219       | 253 137                  | 257 482       |
| <b>FDR (%)</b>                                                                                                                                                                                  | <b>77,91</b>  | <b>76,36</b>  | <b>76,59</b>  | <b>76,51</b>             | <b>77,81</b>  | <b>76,83</b>  | <b>76,07</b>  | <b>74,97</b>  | <b>74,11</b>  | <b>74,25</b>  | <b>75,26</b>             | <b>74,50</b>  | <b>72,07</b>  | <b>70,12</b>  | <b>68,98</b>             | <b>70,09</b>  |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                                       | 225 146       | 246 532       | 246 087       | 245 926                  | 248 181       | 250 454       | 250 823       | 253 332       | 252 634       | 252 596       | 256 873                  | 257 180       | 249 826       | 256 219       | 253 137                  | 257 482       |
| - Dana Pihak Ketiga / Total Third Party Funds                                                                                                                                                   | 288 978       | 322 853       | 321 299       | 321 421                  | 318 972       | 325 997       | 329 743       | 337 900       | 340 908       | 340 209       | 341 336                  | 345 189       | 346 631       | 365 421       | 366 997                  | 367 377       |
| <b>BOPO (%)</b>                                                                                                                                                                                 | <b>84,45</b>  | <b>85,55</b>  | <b>85,44</b>  | <b>82,98</b>             | <b>82,10</b>  | <b>81,86</b>  | <b>82,33</b>  | <b>83,15</b>  | <b>83,48</b>  | <b>83,86</b>  | <b>81,69</b>             | <b>83,79</b>  | <b>82,81</b>  | <b>84,33</b>  | <b>93,10</b>             | <b>89,51</b>  |
| - Biaya Operasional / Operations Expenses                                                                                                                                                       | 30 415        | 30 410        | 3 424         | 5 851                    | 8 458         | 11 038        | 14 124        | 18 178        | 21 642        | 24 836        | 23 907                   | 26 773        | 28 988        | 32 861        | 10 122                   | 12 284        |
| - Pendapatan Operasional / Operations Income                                                                                                                                                    | 36 014        | 35 548        | 4 007         | 7 051                    | 10 302        | 13 483        | 17 156        | 21 862        | 25 926        | 29 615        | 29 265                   | 31 951        | 35 007        | 38 969        | 10 872                   | 13 724        |
| <b>Rentabilitas/Profitability</b>                                                                                                                                                               |               |               |               |                          |               |               |               |               |               |               |                          |               |               |               |                          |               |
| <b>NOM (%)</b>                                                                                                                                                                                  | <b>1,92</b>   | <b>1,46</b>   | <b>1,93</b>   | <b>2,31</b>              | <b>2,24</b>   | <b>2,17</b>   | <b>2,12</b>   | <b>2,11</b>   | <b>2,08</b>   | <b>2,01</b>   | <b>1,99</b>              | <b>1,72</b>   | <b>1,80</b>   | <b>1,66</b>   | <b>2,56</b>              | <b>2,40</b>   |
| - Pendapatan Operasional / Net Operations Income                                                                                                                                                | 5 599         | 5 137         | 7 001         | 7 200                    | 7 375         | 7 336         | 7 276         | 7 367         | 7 344         | 7 169         | 7 145                    | 6 213         | 6 566         | 6 108         | 10 237                   | 9 685         |
| - Rata-rata Aset Produktif / Average Earning Assets                                                                                                                                             | 292 108       | 350 992       | 363 127       | 311 021                  | 328 647       | 337 927       | 343 950       | 349 307       | 353 336       | 356 316       | 359 186                  | 361 812       | 364 662       | 367 058       | 399 931                  | 403 119       |
| <b>Kualitas Aktiva Produktif (KAP) / Earning Asset Quality</b>                                                                                                                                  |               |               |               |                          |               |               |               |               |               |               |                          |               |               |               |                          |               |
| <b>APYD terhadap Aktiva Produktif (%)</b>                                                                                                                                                       | <b>2,77</b>   | <b>2,65</b>   | <b>2,83</b>   | <b>2,86</b>              | <b>2,79</b>   | <b>3,01</b>   | <b>3,03</b>   | <b>2,93</b>   | <b>2,99</b>   | <b>3,16</b>   | <b>3,04</b>              | <b>2,84</b>   | <b>2,08</b>   | <b>1,94</b>   | <b>2,06</b>              | <b>2,16</b>   |
| - APYD / Classified Earning Assets                                                                                                                                                              | 9 018         | 9 750         | 10 494        | 10 663                   | 10 350        | 11 228        | 11 368        | 11 232        | 11 507        | 12 133        | 11 825                   | 11 154        | 8 347         | 7 956         | 8 388                    | 8 923         |
| - Total Aset Produktif / Total Earning assets                                                                                                                                                   | 325 365       | 368 338       | 370 199       | 373 256                  | 370 530       | 373 076       | 375 010       | 383 209       | 384 323       | 384 263       | 389 383                  | 392 552       | 400 526       | 409 638       | 406 719                  | 413 046       |
| <b>Likuiditas / Earning Asset Quality</b>                                                                                                                                                       |               |               |               |                          |               |               |               |               |               |               |                          |               |               |               |                          |               |
| <b>Short Term Mismatch (%)</b>                                                                                                                                                                  | <b>30,08</b>  | <b>28,67</b>  | <b>26,89</b>  | <b>32,35<sup>1</sup></b> | <b>30,16</b>  | <b>28,33</b>  | <b>28,91</b>  | <b>28,23</b>  | <b>27,22</b>  | <b>27,71</b>  | <b>27,71<sup>1</sup></b> | <b>26,52</b>  | <b>25,54</b>  | <b>26,21</b>  | <b>26,10</b>             | <b>26,01</b>  |
| - Aktiva Jangka Pendek / Short-Term Assets                                                                                                                                                      | 76 035        | 82 776        | 76 772        | 37 784 <sup>1</sup>      | 35 774        | 82 943        | 84 052        | 90 931        | 90 013        | 89 955        | 89 955 <sup>1</sup>      | 89 093        | 84 238        | 92 297        | 91 282                   | 91 735        |
| - Kewajiban Jangka Pendek / Short-Term Liabilities                                                                                                                                              | 252 789       | 288 672       | 285 547       | 116 783 <sup>1</sup>     | 118 611       | 292 816       | 290 688       | 322 162       | 330 716       | 324 599       | 324 599 <sup>1</sup>     | 335 885       | 329 855       | 352 197       | 349 685                  | 352 741       |
| <b>Imbal Hasil / Yield Proportion</b>                                                                                                                                                           |               |               |               |                          |               |               |               |               |               |               |                          |               |               |               |                          |               |
| <b>Non Core Deposit terhadap Total DPK (%)</b>                                                                                                                                                  | <b>46,46</b>  | <b>44,67</b>  | <b>44,88</b>  | <b>45,28</b>             | <b>45,28</b>  | <b>45,34</b>  | <b>45,15</b>  | <b>46,15</b>  | <b>46,33</b>  | <b>46,24</b>  | <b>46,20</b>             | <b>46,58</b>  | <b>46,36</b>  | <b>47,10</b>  | <b>48,04</b>             | <b>48,27</b>  |
| - Non Core Deposit / Non Core Deposits                                                                                                                                                          | 134 272       | 144 231       | 144 189       | 145 527                  | 144 423       | 147 811       | 148 893       | 155 936       | 157 950       | 157 322       | 157 705                  | 160 784       | 160 684       | 172 124       | 176 306                  | 177 346       |
| - Total DPK / Total Third Party Funds                                                                                                                                                           | 288 978       | 322 853       | 321 299       | 321 421                  | 318 972       | 325 997       | 329 743       | 337 900       | 340 908       | 340 209       | 341 336                  | 345 189       | 346 631       | 365 421       | 366 997                  | 367 377       |
| <b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%) / Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>                       | <b>241,64</b> | <b>268,03</b> | <b>273,99</b> | <b>278,48</b>            | <b>296,73</b> | <b>305,92</b> | <b>319,18</b> | <b>318,97</b> | <b>338,94</b> | <b>336,33</b> | <b>334,56</b>            | <b>343,33</b> | <b>371,92</b> | <b>344,67</b> | <b>377,83</b>            | <b>331,28</b> |
| - Portofolio yang Memiliki Imbal Hasil Tetap / Fixed-rate Yield Portfolios                                                                                                                      | 159 570       | 179 855       | 180 569       | 181 221                  | 185 901       | 189 018       | 191 217       | 193 094       | 195 266       | 194 885       | 197 938                  | 199 336       | 193 122       | 198 743       | 200 300                  | 197 911       |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap / Floating-rate Yield Portfolios                                                                                                             | 66 037        | 67 102        | 65 903        | 65 076                   | 62 650        | 61 787        | 59 910        | 60 537        | 57 611        | 57 944        | 59 163                   | 58 060        | 51 926        | 57 661        | 53 013                   | 59 742        |
| <b>Investasi / Investment Proportion and Risk</b>                                                                                                                                               |               |               |               |                          |               |               |               |               |               |               |                          |               |               |               |                          |               |
| <b>Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%) / Profit Sharing Financing to Total</b>                                                                                   | <b>39,89</b>  | <b>39,03</b>  | <b>38,79</b>  | <b>38,67</b>             | <b>39,21</b>  | <b>38,70</b>  | <b>38,57</b>  | <b>38,57</b>  | <b>38,77</b>  | <b>38,77</b>  | <b>39,02</b>             | <b>38,62</b>  | <b>38,08</b>  | <b>38,85</b>  | <b>37,84</b>             | <b>38,27</b>  |
| - Total Pembiayaan Basis Mudharabah / Profit Sharing Financing Mudharabah-based                                                                                                                 | 89 995        | 96 376        | 95 604        | 95 233                   | 97 455        | 97 063        | 96 856        | 97 824        | 98 051        | 98 020        | 100 315                  | 99 417        | 95 209        | 99 615        | 95 861                   | 98 610        |
| - Total Pembiayaan / Total Financing                                                                                                                                                            | 225 607       | 246 957       | 246 472       | 246 297                  | 248 550       | 250 805       | 251 127       | 253 632       | 252 877       | 252 830       | 257 101                  | 257 396       | 250 013       | 256 405       | 253 314                  | 257 654       |
| <b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi Mudharabah dan Musyarakah / Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b>      | <b>2,70</b>   | <b>3,46</b>   | <b>3,61</b>   | <b>3,92</b>              | <b>3,79</b>   | <b>4,00</b>   | <b>4,19</b>   | <b>4,05</b>   | <b>4,26</b>   | <b>4,34</b>   | <b>4,28</b>              | <b>4,24</b>   | <b>4,67</b>   | <b>4,65</b>   | <b>4,76</b>              | <b>4,55</b>   |
| - Potensi Kerugian Pembiayaan Bagi Hasil / Potential Loss from Profit Sharing Financing                                                                                                         | 2 425         | 3 336         | 3 454         | 3 730                    | 3 692         | 3 887         | 4 061         | 3 959         | 4 180         | 4 254         | 4 295                    | 4 218         | 4 442         | 4 636         | 4 561                    | 4 483         |
| - Portofolio Investasi Mudharabah dan Musyarakah / Total Mudharabah and Musyarakah                                                                                                              | 89 995        | 96 376        | 95 604        | 95 233                   | 97 455        | 97 063        | 96 856        | 97 824        | 98 051        | 98 020        | 100 315                  | 99 417        | 95 209        | 99 615        | 95 861                   | 98 610        |

| Tabel 1b. Kinerja Keuangan Unit Usaha Syariah<br>(Financial Ratios of Islamic Business Unit)<br>Nominal dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)                                 |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Indikator/Indicator                                                                                                                                                                        | 2019          | 2020          |               |               |               |               | 2021          |               |               |               |               |               | 2022          |               |               |               |
|                                                                                                                                                                                            |               | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           | Jul           | Ag            | Sep           | Okt           | Nov           | Des           | Jan           | Feb           |
| <b>ROA (%)</b>                                                                                                                                                                             | <b>2,04</b>   | <b>1,81</b>   | <b>2,35</b>   | <b>2,06</b>   | <b>2,39</b>   | <b>2,42</b>   | <b>2,17</b>   | <b>2,24</b>   | <b>2,25</b>   | <b>2,25</b>   | <b>2,17</b>   | <b>2,20</b>   | <b>2,22</b>   | <b>2,05</b>   | <b>2,64</b>   | <b>1,69</b>   |
| - Laba/Profit                                                                                                                                                                              | 3 328         | 3 247         | 4 474         | 3 950         | 4 623         | 4 680         | 4 208         | 4 379         | 4 415         | 4 440         | 4 327         | 4 420         | 4 491         | 4 204         | 5 751         | 3 677         |
| - Rata-Rata Total Asset / Average Assets                                                                                                                                                   | 163 410       | 179 071       | 190 565       | 191 608       | 193 473       | 193 627       | 193 669       | 195 513       | 196 286       | 197 394       | 199 215       | 200 818       | 202 477       | 205 342       | 217 642       | 218 040       |
| <b>NPF (%)</b>                                                                                                                                                                             | <b>2,90</b>   | <b>3,01</b>   | <b>3,09</b>   | <b>3,06</b>   | <b>3,01</b>   | <b>3,03</b>   | <b>3,16</b>   | <b>3,01</b>   | <b>2,97</b>   | <b>2,90</b>   | <b>2,84</b>   | <b>2,70</b>   | <b>2,64</b>   | <b>2,55</b>   | <b>2,66</b>   | <b>2,62</b>   |
| <b>NPF Net (%)</b>                                                                                                                                                                         | <b>1,89</b>   | <b>1,93</b>   | <b>2,00</b>   | <b>1,95</b>   | <b>1,92</b>   | <b>1,92</b>   | <b>1,95</b>   | <b>1,89</b>   | <b>1,41</b>   | <b>1,34</b>   | <b>1,27</b>   | <b>1,19</b>   | <b>1,16</b>   | <b>1,11</b>   | <b>1,18</b>   | <b>1,15</b>   |
| - Non Performing Financing                                                                                                                                                                 | 3 767         | 4 131         | 4 224         | 4 174         | 4 145         | 4 182         | 4 403         | 4 232         | 4 208         | 4 179         | 4 114         | 4 041         | 3 981         | 3 916         | 4 038         | 4 032         |
| - Non Performing Financing Net                                                                                                                                                             | 2 457         | 2 659         | 2 729         | 2 660         | 2 636         | 2 652         | 2 722         | 2 654         | 2 002         | 1 934         | 1 842         | 1 779         | 1 753         | 1 700         | 1 789         | 1 770         |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                            | 130 036       | 137 412       | 136 673       | 136 186       | 137 500       | 138 244       | 139 428       | 140 765       | 141 463       | 144 214       | 145 104       | 149 664       | 150 797       | 153 659       | 151 557       | 153 618       |
| <b>FDR (%)</b>                                                                                                                                                                             | <b>101,93</b> | <b>96,01</b>  | <b>96,13</b>  | <b>96,59</b>  | <b>95,61</b>  | <b>93,37</b>  | <b>91,32</b>  | <b>91,89</b>  | <b>92,67</b>  | <b>95,81</b>  | <b>95,59</b>  | <b>98,65</b>  | <b>94,19</b>  | <b>89,56</b>  | <b>89,00</b>  | <b>93,57</b>  |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                                  | 130 036       | 137 412       | 136 673       | 136 186       | 137 500       | 138 244       | 139 428       | 140 765       | 141 463       | 144 214       | 145 104       | 149 664       | 150 797       | 153 659       | 151 557       | 153 618       |
| - Dana Pihak Ketiga / Total Third Party Funds                                                                                                                                              | 127 580       | 143 124       | 142 177       | 140 992       | 143 819       | 148 066       | 152 676       | 153 180       | 152 657       | 150 522       | 151 792       | 151 719       | 160 107       | 171 572       | 170 285       | 164 172       |
| <b>BOPO (%) / Operating Expenses to Operations Revenue (%)</b>                                                                                                                             | <b>78,01</b>  | <b>78,96</b>  | <b>71,99</b>  | <b>73,35</b>  | <b>69,72</b>  | <b>69,19</b>  | <b>71,66</b>  | <b>70,78</b>  | <b>70,49</b>  | <b>70,17</b>  | <b>72,09</b>  | <b>71,64</b>  | <b>71,24</b>  | <b>72,70</b>  | <b>67,76</b>  | <b>78,12</b>  |
| - Biaya Operasional / Operations Expenses                                                                                                                                                  | 12 029        | 11 568        | 962           | 1 819         | 2 668         | 3 528         | 4 468         | 5 341         | 6 198         | 7 042         | 8 173         | 9 105         | 10 012        | 11 314        | 1 009         | 2 203         |
| - Pendapatan Operasional / Operations Income                                                                                                                                               | 15 420        | 14 649        | 1 336         | 2 480         | 3 827         | 5 099         | 6 235         | 7 546         | 8 793         | 10 035        | 11 337        | 12 711        | 14 053        | 15 564        | 1 489         | 2 821         |
| <b>Rentabilitas / Profitability</b>                                                                                                                                                        |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>NOM (%)</b>                                                                                                                                                                             | <b>2,18</b>   | <b>1,73</b>   | <b>2,43</b>   | <b>2,13</b>   | <b>2,47</b>   | <b>2,51</b>   | <b>2,25</b>   | <b>2,32</b>   | <b>2,33</b>   | <b>2,34</b>   | <b>2,18</b>   | <b>2,22</b>   | <b>2,24</b>   | <b>2,13</b>   | <b>2,77</b>   | <b>1,79</b>   |
| - Pendapatan Operasional / Net Operations Income                                                                                                                                           | 3 391         | 3 082         | 4 493         | 3 966         | 4 635         | 4 712         | 4 240         | 4 410         | 4 448         | 4 489         | 4 219         | 4 327         | 4 409         | 4 249         | 5 832         | 3 768         |
| - Rata-rata Aset Produktif / Average Earning Assets                                                                                                                                        | 155 721       | 178 624       | 184 523       | 185 799       | 187 778       | 187 949       | 188 120       | 190 022       | 190 752       | 191 488       | 193 224       | 194 939       | 196 695       | 199 341       | 210 557       | 210 989       |
| <b>Kualitas Aktiva Produktif (KAP) / Earning Asset Quality</b>                                                                                                                             |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)</b>                                                                                                | <b>2,74</b>   | <b>2,74</b>   | <b>3,01</b>   | <b>3,14</b>   | <b>2,79</b>   | <b>2,91</b>   | <b>2,98</b>   | <b>2,84</b>   | <b>2,92</b>   | <b>2,91</b>   | <b>2,68</b>   | <b>2,71</b>   | <b>2,60</b>   | <b>2,28</b>   | <b>2,58</b>   | <b>2,69</b>   |
| - APYD / Classified Earning Assets                                                                                                                                                         | 4 683         | 5 274         | 5 649         | 5 964         | 5 429         | 5 563         | 5 718         | 5 750         | 5 757         | 5 781         | 5 558         | 5 634         | 5 558         | 5 226         | 5 503         | 5 775         |
| - Total Aset Produktif / Total Earning assets                                                                                                                                              | 170 674       | 192 708       | 187 944       | 189 841       | 194 543       | 191 361       | 191 600       | 202 308       | 197 261       | 198 802       | 207 059       | 207 839       | 213 587       | 229 365       | 213 012       | 214 749       |
| <b>Likuiditas / Liquidity</b>                                                                                                                                                              |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>Short Term Mismatch (%)</b>                                                                                                                                                             | <b>24,72</b>  | <b>27,94</b>  | <b>27,51</b>  | <b>29,51</b>  | <b>28,58</b>  | <b>29,23</b>  | <b>27,34</b>  | <b>27,29</b>  | <b>26,50</b>  | <b>27,47</b>  | <b>27,47</b>  | <b>24,05</b>  | <b>24,71</b>  | <b>25,05</b>  | <b>21,29</b>  | <b>20,89</b>  |
| - Aktiva Jangka Pendek / Short-Term Assets                                                                                                                                                 | 33 065        | 43 130        | 41 456        | 45 746        | 45 020        | 44 185        | 41 631        | 43 965        | 43 399        | 45 623        | 45 623        | 35 072        | 37 713        | 41 114        | 34 328        | 32 862        |
| - Kewajiban Jangka Pendek / Short-Term Liabilities                                                                                                                                         | 133 786       | 154 363       | 150 711       | 155 018       | 157 545       | 151 170       | 152 275       | 161 084       | 163 768       | 166 093       | 166 093       | 145 832       | 152 597       | 164 145       | 161 276       | 157 301       |
| <b>Imbal Hasil / Yield Proportion</b>                                                                                                                                                      |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>Non Core Deposit terhadap Total DPK (%)</b>                                                                                                                                             | <b>64,60</b>  | <b>63,44</b>  | <b>63,86</b>  | <b>63,95</b>  | <b>64,52</b>  | <b>64,77</b>  | <b>65,66</b>  | <b>65,46</b>  | <b>65,43</b>  | <b>65,03</b>  | <b>65,02</b>  | <b>64,78</b>  | <b>66,13</b>  | <b>67,05</b>  | <b>67,20</b>  | <b>66,09</b>  |
| - Non Core Deposit                                                                                                                                                                         | 82 413        | 90 792        | 90 797        | 90 165        | 92 788        | 95 900        | 100 249       | 100 271       | 99 885        | 97 879        | 98 693        | 98 287        | 105 877       | 115 047       | 114 438       | 108 495       |
| - Total DPK / Total Third Party Funds                                                                                                                                                      | 127 580       | 143 124       | 142 177       | 140 992       | 143 819       | 148 066       | 152 676       | 153 180       | 152 657       | 150 522       | 151 792       | 151 719       | 160 107       | 171 572       | 170 285       | 164 172       |
| <b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%) / Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>                  | <b>239,66</b> | <b>237,80</b> | <b>244,26</b> | <b>258,03</b> | <b>261,73</b> | <b>275,73</b> | <b>277,46</b> | <b>278,54</b> | <b>283,68</b> | <b>270,50</b> | <b>286,59</b> | <b>279,33</b> | <b>283,68</b> | <b>284,33</b> | <b>305,80</b> | <b>306,14</b> |
| - Portofolio yang Memiliki Imbal Hasil Tetap / Fixed-rate Yield Portfolios                                                                                                                 | 92 313        | 97 187        | 97 420        | 98 587        | 99 919        | 101 889       | 102 915       | 103 985       | 104 982       | 105 653       | 107 895       | 110 535       | 111 812       | 113 968       | 114 527       | 116 125       |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap / Floating-rate Yield Portfolios                                                                                                        | 38 518        | 40 869        | 39 883        | 38 208        | 38 176        | 36 953        | 37 092        | 37 331        | 37 007        | 39 058        | 37 647        | 39 572        | 39 415        | 40 083        | 37 451        | 37 933        |
| <b>Investasi / Investment Proportion and Risk</b>                                                                                                                                          |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%) / Profit Sharing Financing to Total</b>                                                                              | <b>62,12</b>  | <b>65,48</b>  | <b>65,27</b>  | <b>64,71</b>  | <b>64,53</b>  | <b>64,06</b>  | <b>64,14</b>  | <b>64,17</b>  | <b>64,11</b>  | <b>64,99</b>  | <b>64,60</b>  | <b>64,28</b>  | <b>63,93</b>  | <b>63,65</b>  | <b>62,67</b>  | <b>62,55</b>  |
| - Total Pembiayaan Basis Mudharabah / Profit Sharing Financing Mudharabah-based                                                                                                            | 81 275        | 90 397        | 89 623        | 88 516        | 89 120        | 88 940        | 89 807        | 90 677        | 91 030        | 94 055        | 94 014        | 96 494        | 96 676        | 98 055        | 95 239        | 96 358        |
| - Total Pembiayaan / Total Financing                                                                                                                                                       | 130 830       | 138 056       | 137 303       | 136 795       | 138 096       | 138 842       | 140 007       | 141 316       | 141 989       | 144 711       | 145 542       | 150 107       | 151 227       | 154 051       | 151 978       | 154 058       |
| <b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi Mudharabah dan Musyarakah / Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b> | <b>1,91</b>   | <b>2,74</b>   | <b>2,75</b>   | <b>2,90</b>   | <b>2,87</b>   | <b>2,84</b>   | <b>3,01</b>   | <b>3,01</b>   | <b>3,17</b>   | <b>3,15</b>   | <b>3,45</b>   | <b>3,37</b>   | <b>3,38</b>   | <b>3,67</b>   | <b>3,97</b>   | <b>4,25</b>   |
| - Potensi Kerugian Pembiayaan Bagi Hasil / Potential Loss from Profit Sharing Financing                                                                                                    | 1 549         | 2 476         | 2 465         | 2 571         | 2 555         | 2 522         | 2 707         | 2 727         | 2 887         | 2 962         | 3 243         | 3 249         | 3 265         | 3 594         | 3 782         | 4 094         |
| - Portfolio Investasi Mudharabah dan Musyarakah / Total Mudharabah and Musyarakah                                                                                                          | 81 275        | 90 397        | 89 623        | 88 516        | 89 120        | 88 940        | 89 807        | 90 677        | 91 030        | 94 055        | 94 014        | 96 494        | 96 676        | 98 055        | 95 239        | 96 358        |

**Tabel 2.**  
**Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah**  
**(Total Assets, Networks, and Human Resources's Development of Islamic Banking )**

| Indikator / Indicator                                                                                           | 2019    | 2020    | 2021             |                  |                  |                  |                  |         |         |         |         |         | 2022    |         |         |
|-----------------------------------------------------------------------------------------------------------------|---------|---------|------------------|------------------|------------------|------------------|------------------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                 |         |         | Feb              | Mar              | Apr              | Mei              | Jun              | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| Bank Umum Syariah / Islamic Commercial Bank                                                                     |         |         |                  |                  |                  |                  |                  |         |         |         |         |         |         |         |         |
| - Total Aset (dalam miliar Rupiah) / Total Assets (in billion IDR)                                              | 350 364 | 397 073 | 394 862          | 393 168          | 399 886          | 404 353          | 411 461          | 415 155 | 413 937 | 418 766 | 423 170 | 429 733 | 441 789 | 443 380 | 446 454 |
| - Jumlah Bank / Number of Banks                                                                                 | 14      | 14      | 14               | 12               | 12               | 12               | 12               | 12      | 12      | 12      | 12      | 12      | 12      | 12      | 12      |
| - Jumlah Kantor / Number of Offices                                                                             | 1 919   | 2 034   | 2 036            | 2 038            | 2 037            | 2 043            | 2 042            | 2 040   | 2 044   | 2 028   | 2 032   | 2 033   | 2 035   | 2 036   | 2 036   |
| - KC / Branch Offices                                                                                           | 480     | 488     | 500              | 502              | 502              | 502              | 501              | 498     | 499     | 498     | 500     | 500     | 500     | 499     | 499     |
| - KCP / Sub Branch Offices                                                                                      | 1 243   | 1 351   | 1 346            | 1 346            | 1 345            | 1 350            | 1 350            | 1 350   | 1 351   | 1 337   | 1 337   | 1 339   | 1 343   | 1 345   | 1 345   |
| - KK / Cash Offices                                                                                             | 196     | 195     | 190              | 190              | 190              | 191              | 191              | 192     | 194     | 193     | 195     | 194     | 192     | 192     | 192     |
| - ATM / ATMs /ADMs                                                                                              | 2 827   | 2 800   | 3 346            | 3 355            | 3 473            | 3 477            | 3 537            | 3 589   | 3 872   | 3 879   | 3 879   | 3 879   | 3 879   | 3 807   | 3 807   |
| - Jumlah Tenaga Kerja / Number of Employees                                                                     | 49 654  | 50 212  | 50 483           | 50 483           | 53 854           | 49 462           | 51 472           | 44 737  | 45 379  | 45 436  | 49 380  | 50 355  | 50 708  | 50 708  | 50 708  |
| Unit Usaha Syariah / Islamic Business Unit                                                                      |         |         |                  |                  |                  |                  |                  |         |         |         |         |         |         |         |         |
| - Total Aset (dalam miliar Rupiah) / Total Assets (in billion IDR)                                              | 174 200 | 196 875 | 192 651          | 197 204          | 194 091          | 193 833          | 204 737          | 200 923 | 205 147 | 211 575 | 210 614 | 216 279 | 234 947 | 217 642 | 218 438 |
| - Jumlah Bank Umum Konvensional yang memiliki UUS / Number of Conventional Banks that have Sharia Business Unit | 20      | 20      | 20               | 20               | 20               | 20               | 20               | 20      | 20      | 21      | 21      | 21      | 21      | 21      | 21      |
| - Jumlah Kantor UUS / Number of Offices                                                                         | 381     | 392     | 371 <sup>f</sup> | 395 <sup>f</sup> | 401 <sup>f</sup> | 402 <sup>f</sup> | 406 <sup>f</sup> | 407     | 407     | 409     | 411     | 441     | 444     | 444     | 444     |
| - KC / Branch Offices                                                                                           | 160     | 162     | 131              | 137              | 138              | 138              | 139              | 168     | 168     | 168     | 168     | 174     | 177     | 177     | 177     |
| - KCP / Sub Branch Offices                                                                                      | 159     | 169     | 178 <sup>f</sup> | 188 <sup>f</sup> | 168 <sup>f</sup> | 169 <sup>f</sup> | 169 <sup>f</sup> | 169     | 169     | 170     | 171     | 196     | 201     | 201     | 201     |
| - KK / Cash Offices                                                                                             | 62      | 61      | 60 <sup>f</sup>  | 68 <sup>f</sup>  | 67 <sup>f</sup>  | 67 <sup>f</sup>  | 70 <sup>f</sup>  | 70      | 70      | 71      | 72      | 71      | 66      | 66      | 66      |
| - ATM / ATMs /ADMs                                                                                              | 176     | 182     | 161              | 211              | 211              | 211              | 211              | 218     | 218     | 219     | 219     | 219     | 218     | 218     | 218     |
| - Jumlah Tenaga Kerja / Number of Employees                                                                     | 5 186   | 5 326   | 5 357            | 5 357            | 5 511            | 5 444            | 5 467            | 5 391   | 5 455   | 5 498   | 5 542   | 5 545   | 5 590   | 5 590   | 5 590   |
| Total Aset BUS dan UUS (dalam miliar Rupiah) / Total Assets (in billion IDR)                                    | 524 564 | 593 948 | 587 513          | 590 372          | 593 977          | 598 186          | 616 198          | 616 078 | 619 084 | 630 341 | 633 784 | 646 012 | 676 735 | 661 022 | 664 892 |
| Total Kantor BUS dan UUS / Total Number of Offices                                                              | 2 300   | 2 426   | 2 407            | 2 433            | 2 438            | 2 445            | 2 448            | 2 447   | 2 451   | 2 437   | 2 443   | 2 474   | 2 479   | 2 480   | 2 480   |
| Total ATM BUS dan UUS / Total Number of ATMs/ADMs                                                               | 3 003   | 2 982   | 3 507            | 3 566            | 3 684            | 3 688            | 3 748            | 3 807   | 4 090   | 4 098   | 4 098   | 4 098   | 4 097   | 4 025   | 4 025   |
| Total Tenaga Kerja BUS dan UUS / Total Number of Employees                                                      | 54 840  | 55 538  | 55 840           | 55 840           | 59 365           | 54 906           | 56 939           | 50 128  | 50 834  | 50 934  | 54 922  | 55 900  | 56 298  | 56 298  | 56 298  |
| Bank Pembiayaan Rakyat Syariah / Sharia Rural Bank                                                              |         |         |                  |                  |                  |                  |                  |         |         |         |         |         |         |         |         |
| - Jumlah Bank / Number of Banks                                                                                 | 164     | 163     | 163              | 163              | 163              | 163              | 163              | 165     | 165     | 165     | 163     | 163     | 164     | 164     | 164     |
| - Jumlah Kantor / Number of Offices                                                                             | 617     | 627     | 629              | 631              | 635              | 637              | 639              | 650     | 648     | 670     | 661     | 649     | 659     | 662     | 663     |
| - Jumlah Tenaga Kerja / Number of                                                                               | 6 620   | 6 750   | 6 770            | 6 800            | 6 787            | 6 786            | 6 767            | 6 809   | 6 818   | 6 895   | 6 870   | 6 865   | 6 964   | 7 005   | 6 977   |

| Tabel 3.<br>Jaringan Kantor Individual Perbankan Syariah - SPS Februari 2022<br>(Individual Islamic Commercial Bank and Islamic Business Unit -February 2022)                                                                                                                 |                  |                    |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------|------------|
| Kelompok Bank / Group of Banks                                                                                                                                                                                                                                                | KPO/KC<br>HOO/BO | KCP/UPS<br>SBO/SSU | KK<br>CO   |
| <b>Bank Umum Syariah / Islamic Commercial Bank</b>                                                                                                                                                                                                                            | <b>499</b>       | <b>1.345</b>       | <b>192</b> |
| 1 PT. Bank Aceh Syariah                                                                                                                                                                                                                                                       | 27               | 96                 | 27         |
| 2 PT. BPD Nusa Tenggara Barat Syariah                                                                                                                                                                                                                                         | 12               | 25                 | 6          |
| 3 PT. Bank Muamalat Indonesia, Tbk                                                                                                                                                                                                                                            | 80               | 131                | 29         |
| 4 PT. Bank Victoria Syariah                                                                                                                                                                                                                                                   | 5                | 1                  | -          |
| 5 PT. Bank BRI Syariah <sup>1)</sup>                                                                                                                                                                                                                                          | -                | -                  | -          |
| 6 PT. Bank Jabar Banten Syariah                                                                                                                                                                                                                                               | 9                | 55                 | 2          |
| 7 PT. Bank BNI Syariah <sup>1)</sup>                                                                                                                                                                                                                                          | -                | -                  | -          |
| 8 PT. Bank Syariah Mandiri <sup>1)</sup>                                                                                                                                                                                                                                      | -                | -                  | -          |
| 9 PT. Bank Mega Syariah                                                                                                                                                                                                                                                       | 30               | 29                 | 5          |
| 10 PT. Bank Panin Dubai Syariah, Tbk                                                                                                                                                                                                                                          | 10               | -                  | 1          |
| 11 PT. Bank Syariah Bukopin                                                                                                                                                                                                                                                   | 13               | 7                  | 4          |
| 12 PT. BCA Syariah                                                                                                                                                                                                                                                            | 15               | 16                 | 43         |
| 13 PT. Bank Tabungan Pensiunan Nasional Syariah                                                                                                                                                                                                                               | 24               | -                  | -          |
| 14 PT. Bank Aladin Syariah                                                                                                                                                                                                                                                    | 1                | -                  | -          |
| 15 PT. Bank Syariah Indonesia, Tbk                                                                                                                                                                                                                                            | 273              | 985                | 75         |
| <b>Unit Usaha Syariah / Islamic Business Unit</b>                                                                                                                                                                                                                             | <b>177</b>       | <b>201</b>         | <b>66</b>  |
| 1 PT Bank Danamon Indonesia, Tbk                                                                                                                                                                                                                                              | 10               | 4                  | -          |
| 2 PT Bank Permata, Tbk                                                                                                                                                                                                                                                        | 15               | 5                  | 1          |
| 3 PT Bank Maybank Indonesia, Tbk                                                                                                                                                                                                                                              | 17               | 2                  | -          |
| 4 PT Bank CIMB Niaga, Tbk                                                                                                                                                                                                                                                     | 24               | 1                  | 5          |
| 5 PT Bank OCBC NISP, Tbk                                                                                                                                                                                                                                                      | 10               | -                  | -          |
| 6 PT Bank Sinarmas                                                                                                                                                                                                                                                            | 31               | -                  | 12         |
| 7 PT Bank Tabungan Negara (Persero), Tbk.                                                                                                                                                                                                                                     | 29               | 61                 | 7          |
| 8 PT BPD DKI                                                                                                                                                                                                                                                                  | 2                | 14                 | 5          |
| 8 PT BPD Daerah Istimewa Yogyakarta                                                                                                                                                                                                                                           | 1                | 7                  | 3          |
| 8 PT BPD Jawa Tengah                                                                                                                                                                                                                                                          | 5                | 14                 | 9          |
| 8 PT BPD Jawa Timur, Tbk                                                                                                                                                                                                                                                      | 7                | 17                 | -          |
| 8 PT BPD Sumatera Utara                                                                                                                                                                                                                                                       | 6                | 16                 | -          |
| 8 PT BPD Jambi                                                                                                                                                                                                                                                                | 1                | 2                  | -          |
| 8 PT BPD Sumatera Barat                                                                                                                                                                                                                                                       | 5                | 4                  | 2          |
| 8 PT BPD Riau dan Kepulauan Riau                                                                                                                                                                                                                                              | 2                | 10                 | 7          |
| 8 PT BPD Sumatera Selatan dan Bangka Belitung                                                                                                                                                                                                                                 | 4                | 6                  | 5          |
| 8 PT BPD Kalimantan Selatan                                                                                                                                                                                                                                                   | 2                | 9                  | 5          |
| 8 PT BPD Kalimantan Barat                                                                                                                                                                                                                                                     | 4                | 3                  | 2          |
| 8 PD BPD Kalimantan Timur                                                                                                                                                                                                                                                     | 2                | 20                 | 2          |
| 8 PT BPD Sulawesi Selatan dan Sulawesi Barat                                                                                                                                                                                                                                  | -                | 6                  | 1          |
| <b>Bank Pembiayaan Rakyat Syariah / Sharia Rural Bank</b>                                                                                                                                                                                                                     | <b>199</b>       |                    | <b>300</b> |
| <b>TOTAL</b>                                                                                                                                                                                                                                                                  | <b>875</b>       | <b>1 546</b>       | <b>558</b> |
| Keterangan / Note :                                                                                                                                                                                                                                                           |                  |                    |            |
| - KP/HO = Kantor Pusat / Head Office                                                                                                                                                                                                                                          |                  |                    |            |
| - UUS = Unit Usaha Syariah / BU = Islamic Banking Unit                                                                                                                                                                                                                        |                  |                    |            |
| - KPO/HOO = Kantor Pusat Operasional / Head Operational Office                                                                                                                                                                                                                |                  |                    |            |
| - KC/BO = Kantor Cabang / Branch Office                                                                                                                                                                                                                                       |                  |                    |            |
| - KCP/UPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syari'a Services Unit                                                                                                                                                                   |                  |                    |            |
| - KK/CO = Kantor Kas / Cash Office                                                                                                                                                                                                                                            |                  |                    |            |
| - Tidak termasuk Layanan Syariah / Not Include Office Channeling                                                                                                                                                                                                              |                  |                    |            |
| <sup>1)</sup> Sesuai dengan KDK OJK Nomor 4/KDK.03.2021 tanggal 27 Januari 2021 tentang Izin Penggabungan PT Bank Syariah Mandiri dan PT Bank BNI Syariah Ke Dalam PT Bank BRI Syariah Serta Perubahan Nama Menjadi PT Bank Syariah Indonesia, Tbk Sebagai Hasil Penggabungan |                  |                    |            |

| Tabel 4.<br>Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Februari 2022<br>(Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region) |                  |                    |            |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------|------------|--|
| Kelompok Bank / Group of Banks                                                                                                                                                            | KPO/KC<br>HOO/BO | KCP/UPS<br>SBO/SSU | KK<br>CO   |  |
| <b>Bank Umum Syariah / Sharia Commercial Bank</b>                                                                                                                                         | <b>499</b>       | <b>1 345</b>       | <b>192</b> |  |
| 1 Jawa Barat                                                                                                                                                                              | 64               | 217                | 25         |  |
| 2 Banten                                                                                                                                                                                  | 20               | 60                 | 9          |  |
| 3 DKI Jakarta                                                                                                                                                                             | 64               | 129                | 33         |  |
| 4 Yogyakarta                                                                                                                                                                              | 9                | 25                 | 10         |  |
| 5 Jawa Tengah                                                                                                                                                                             | 37               | 83                 | 13         |  |
| 6 Jawa Timur                                                                                                                                                                              | 47               | 137                | 28         |  |
| 7 Bengkulu                                                                                                                                                                                | 5                | 12                 | 0          |  |
| 8 Jambi                                                                                                                                                                                   | 7                | 18                 | 1          |  |
| 9 Nanggroe Aceh Darussalam                                                                                                                                                                | 57               | 272                | 33         |  |
| 10 Sumatera Utara                                                                                                                                                                         | 23               | 53                 | 4          |  |
| 11 Sumatera Barat                                                                                                                                                                         | 11               | 27                 | 4          |  |
| 12 Riau                                                                                                                                                                                   | 10               | 29                 | 7          |  |
| 13 Sumatera Selatan                                                                                                                                                                       | 16               | 35                 | 3          |  |
| 14 Bangka Belitung                                                                                                                                                                        | 2                | 6                  | 0          |  |
| 15 Kepulauan Riau                                                                                                                                                                         | 6                | 13                 | 2          |  |
| 16 Lampung                                                                                                                                                                                | 10               | 26                 | 2          |  |
| 17 Kalimantan Selatan                                                                                                                                                                     | 9                | 17                 | 3          |  |
| 18 Kalimantan Barat                                                                                                                                                                       | 9                | 13                 | 1          |  |
| 19 Kalimantan Timur                                                                                                                                                                       | 14               | 30                 | 0          |  |
| 20 Kalimantan Tengah                                                                                                                                                                      | 7                | 6                  | 0          |  |
| 21 Sulawesi Tengah                                                                                                                                                                        | 6                | 11                 | 0          |  |
| 22 Sulawesi Selatan                                                                                                                                                                       | 12               | 35                 | 6          |  |
| 23 Sulawesi Utara                                                                                                                                                                         | 3                | 4                  | 0          |  |
| 24 Gorontalo                                                                                                                                                                              | 2                | 4                  | 0          |  |
| 25 Sulawesi Barat                                                                                                                                                                         | 2                | 3                  | 0          |  |
| 26 Sulawesi Tenggara                                                                                                                                                                      | 7                | 10                 | 1          |  |
| 27 Nusa Tenggara Barat                                                                                                                                                                    | 21               | 46                 | 7          |  |
| 28 Bali                                                                                                                                                                                   | 6                | 8                  | 0          |  |
| 29 Nusa Tenggara Timur                                                                                                                                                                    | 3                | 1                  | 0          |  |
| 30 Maluku                                                                                                                                                                                 | 2                | 2                  | 0          |  |
| 31 Papua                                                                                                                                                                                  | 2                | 4                  | 0          |  |
| 32 Maluku Utara                                                                                                                                                                           | 3                | 7                  | 0          |  |
| 33 Papua Barat                                                                                                                                                                            | 2                | 2                  | 0          |  |
| 34 Luar Indonesia                                                                                                                                                                         | 1                | 0                  | 0          |  |
| Keterangan / Note :                                                                                                                                                                       |                  |                    |            |  |
| - KP/HO = Kantor Pusat / Head Office                                                                                                                                                      |                  |                    |            |  |
| - UUS = Unit Usaha Syariah / BU = Islamic Banking Unit                                                                                                                                    |                  |                    |            |  |
| - KPO/HOO = Kantor Pusat Operasional / Head Operational Office                                                                                                                            |                  |                    |            |  |
| - KC/BO = Kantor Cabang / Branch Office                                                                                                                                                   |                  |                    |            |  |
| - KCP/UPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syaria Services Unit                                                                                |                  |                    |            |  |
| - KK/CO = Kantor Kas / Cash Office                                                                                                                                                        |                  |                    |            |  |
| - Tidak termasuk Layanan Syariah / Not Include Office                                                                                                                                     |                  |                    |            |  |

| Tabel 4.<br>Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Februari 2022<br>(Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region)                                                                                                                                                                                                                                                 |                  |                    |            |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------|------------|--|
| Kelompok Bank / Group of Banks                                                                                                                                                                                                                                                                                                                                                                                                            | KPO/KC<br>HOO/BO | KCP/UPS<br>SBO/SSU | KK<br>CO   |  |
| <b>Unit Usaha Syariah / Sharia Business Unit</b>                                                                                                                                                                                                                                                                                                                                                                                          | <b>177</b>       | <b>201</b>         | <b>66</b>  |  |
| 1 Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                                                              | 22               | 18                 | 8          |  |
| 2 Banten                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3                | 8                  | 2          |  |
| 3 DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                             | 9                | 17                 | 7          |  |
| 4 Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                                                              | 6                | 9                  | 3          |  |
| 5 Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                                                             | 19               | 23                 | 13         |  |
| 6 Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                                                              | 20               | 27                 | 5          |  |
| 7 Bengkulu                                                                                                                                                                                                                                                                                                                                                                                                                                | 2                | 0                  | 0          |  |
| 8 Jambi                                                                                                                                                                                                                                                                                                                                                                                                                                   | 5                | 2                  | 0          |  |
| 9 Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                                                                                                                                                | 6                | 8                  | 3          |  |
| 10 Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                                                         | 13               | 17                 | 0          |  |
| 11 Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                                                         | 9                | 5                  | 2          |  |
| 12 Riau                                                                                                                                                                                                                                                                                                                                                                                                                                   | 5                | 10                 | 8          |  |
| 13 Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                                                                       | 10               | 7                  | 5          |  |
| 14 Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                                                        | 0                | 1                  | 0          |  |
| 15 Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                                                         | 5                | 4                  | 0          |  |
| 16 Lampung                                                                                                                                                                                                                                                                                                                                                                                                                                | 3                | 0                  | 0          |  |
| 17 Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                                                     | 8                | 10                 | 5          |  |
| 18 Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                                                       | 7                | 3                  | 2          |  |
| 19 Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                                                                       | 9                | 22                 | 2          |  |
| 20 Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                                                                                      | 0                | 0                  | 0          |  |
| 21 Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                                                                                        | 0                | 1                  | 0          |  |
| 22 Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                                                                                       | 7                | 7                  | 1          |  |
| 23 Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                                                                                         | 0                | 0                  | -          |  |
| 24 Gorontalo                                                                                                                                                                                                                                                                                                                                                                                                                              | 0                | 0                  | -          |  |
| 25 Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                                                                         | 0                | 1                  | -          |  |
| 26 Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                                                                                      | 1                | 0                  | -          |  |
| 27 Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                                                                    | 4                | 1                  | -          |  |
| 28 Bali                                                                                                                                                                                                                                                                                                                                                                                                                                   | 4                | 0                  | -          |  |
| 29 Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                                                                                    | 0                | 0                  | -          |  |
| 30 Maluku                                                                                                                                                                                                                                                                                                                                                                                                                                 | 0                | 0                  | -          |  |
| 31 Papua                                                                                                                                                                                                                                                                                                                                                                                                                                  | 0                | 0                  | -          |  |
| 32 Maluku Utara                                                                                                                                                                                                                                                                                                                                                                                                                           | 0                | 0                  | -          |  |
| 33 Papua Barat                                                                                                                                                                                                                                                                                                                                                                                                                            | 0                | 0                  | -          |  |
| 34 Luar Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                         | 0                | 0                  | -          |  |
| <b>Total BUS dan UUS / Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network</b>                                                                                                                                                                                                                                                                                                                                  | <b>676</b>       | <b>1 546</b>       | <b>258</b> |  |
| Keterangan / Note :<br>- KP/HO = Kantor Pusat / Head Office<br>- UUS = Unit Usaha Syariah / BU = Islamic Banking Unit<br>- KPO/HOO = Kantor Pusat Operasional / Head Operational<br>- KC/BO = Kantor Cabang / Branch Office<br>- KCP/UPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syari'a Services Unit<br>- KK/CO = Kantor Kas / Cash Office<br>- Tidak termasuk Layanan Syariah / Not Include Office |                  |                    |            |  |

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

| Indikator / Indicator |                                                   | 2019  | 2022             |                  |                  |                  |                  |       |       |       |       |       |       |       |       |
|-----------------------|---------------------------------------------------|-------|------------------|------------------|------------------|------------------|------------------|-------|-------|-------|-------|-------|-------|-------|-------|
|                       |                                                   |       | Feb              | Mar              | Apr              | Mei              | Jun              | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   |
| 1                     | PT. Bank Danamon Indonesia, Tbk                   | 434   | 416              | 410              | 406              | 404              | 404              | 402   | 402   | 400   | 400   | 399   | 400   | 400   | 400   |
| 2                     | PT. Bank Permata, Tbk                             | 289   | 277              | 277              | 276              | 275              | 275              | 275   | 271   | 270   | 268   | 266   | 264   | 263   | 263   |
| 3                     | PT Bank Maybank Indonesia, Tbk                    | 359   | 349              | 349              | 346              | 345              | 345              | 345   | 345   | 343   | 342   | 342   | 336   | 336   | 336   |
| 4                     | PT. Bank CIMB Niaga, Tbk                          | 122   | 358              | 358              | 358              | 358              | 358              | 358   | 358   | 353   | 353   | 355   | 355   | 352   | 352   |
| 5                     | PT. Bank OCBC NISP, Tbk                           | 230   | 198              | 198              | 194              | 191              | 190              | 190   | 190   | 190   | 189   | 186   | 185   | 185   | 185   |
| 6                     | PT Bank Sinarmas                                  | 153   | 158              | 158              | 157              | 157              | 157              | 157   | 179   | 179   | 180   | 180   | 180   | 180   | 180   |
| 7                     | PT. Bank Tabungan Negara (Persero), Tbk           | 340   | 340 <sup>f</sup> | 340 <sup>f</sup> | 340 <sup>f</sup> | 340 <sup>f</sup> | 340 <sup>f</sup> | 340   | 340   | 334   | 334   | 334   | 334   | 334   | 334   |
| 8                     | UUS BTPN <sup>1)</sup>                            | -     | -                | -                | -                | -                | -                | -     | -     | -     | -     | -     | -     | -     | -     |
| 9                     | PT BPD DKI                                        | 243   | 244 <sup>f</sup> | 243 <sup>f</sup> | 243 <sup>f</sup> | 243 <sup>f</sup> | 240 <sup>f</sup> | 240   | 238   | 237   | 237   | 234   | 233   | 230   | 230   |
| 10                    | PT. BPD DIY                                       | 38    | 39               | 39               | 39               | 39               | 39               | 39    | 39    | 39    | 39    | 45    | 45    | 45    | 45    |
| 11                    | PT BPD Jateng                                     | 156   | 156              | 156              | 156              | 156              | 156              | 156   | 156   | 156   | 156   | 156   | 156   | 156   | 156   |
| 12                    | PT BPD Jatim, Tbk                                 | 191   | 195              | 195              | 195              | 195              | 195              | 195   | 195   | 195   | 195   | 195   | 195   | 195   | 195   |
| 13                    | PT Bank Aceh Syariah                              | -     | -                | -                | -                | -                | -                | -     | -     | -     | -     | -     | -     | -     | -     |
| 14                    | PT BPD Sumut                                      | 121   | 121              | 121              | 121              | 121              | 121              | 168   | 168   | 168   | 166   | 166   | 166   | 166   | 166   |
| 15                    | PT BPD Jambi                                      | 30    | 40               | 40               | 40               | 40               | 40               | 40    | 40    | 40    | 40    | 41    | 41    | 41    | 41    |
| 16                    | PT BPD Sumbar                                     | 31    | 119              | 119              | 119              | 119              | 119              | 119   | 119   | 119   | 116   | 116   | 116   | 116   | 116   |
| 17                    | PT BPD Riau dan Kepri                             | 52    | 87               | 87               | 87               | 87               | 87               | 87    | 87    | 87    | 87    | 87    | 87    | 87    | 87    |
| 18                    | PT BPD Sumsel dan Babel                           | 20    | 73               | 73               | 73               | 73               | 73               | 73    | 73    | 73    | 73    | 73    | 73    | 73    | 73    |
| 19                    | PT BPD Kalsel                                     | 49    | 49               | 49               | 49               | 49               | 49               | 49    | 49    | 50    | 50    | 50    | 50    | 50    | 50    |
| 20                    | PT BPD Kalbar                                     | 65    | 65               | 65               | 65               | 65               | 65               | 65    | 65    | 65    | 65    | 65    | 65    | 65    | 65    |
| 21                    | PD BPD Kaltim                                     | 26    | 26               | 26               | 26               | 26               | 26               | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    |
| 22                    | PT BPD Sulselbar                                  | -     | -                | -                | 1                | 1                | 1                | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     |
| 23                    | PT Bank Nusa Tenggara Barat Syariah <sup>2)</sup> | -     | -                | -                | -                | -                | -                | -     | -     | -     | -     | -     | -     | -     | -     |
| JUMLAH                |                                                   | 2 949 | 3 294            | 3 288            | 3.275            | 3.269            | 3.268            | 3.325 | 3.341 | 3.325 | 3.317 | 3.317 | 3.308 | 3.301 | 3.301 |

<sup>1)</sup> "-" = data tidak tersedia karena UUS spin off menjadi BUS / data not available since office channelling was

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

<sup>2)</sup> PT BPD Nusa Tenggara Barat telah menjadi PT Bank Nusa Tenggara Barat Syariah sesuai Keputusan Anggota Dewan Komisiner Otoritas Jasa

Keuangan

Nomor : KEP-145/D.03/2018 tentang Pemberian Izin Perubahan Kegiatan Usaha Bank Umum Konvensional menjadi Bank Umum Syariah PT Bank NTB Syariah.

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

| Indikator / Indicator                                                                                                        | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                              |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| Komponen Aset/Assets                                                                                                         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| 1 Kas / Cash                                                                                                                 | 6 375   | 7 468   | 6 014   | 6 262   | 7 911   | 8 763   | 7 603   | 7 313   | 7 149   | 7 129   | 6 381   | 6 967   | 8 903   | 7 976   | 6 636   |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia                                                                 | 63 801  | 59 680  | 57 938  | 56 328  | 56 925  | 57 649  | 59 771  | 58 893  | 58 255  | 57 433  | 66 596  | 60 261  | 80 097  | 72 148  | 66 795  |
| a. Giro / Deposit                                                                                                            | 20 503  | 15 615  | 14 699  | 14 712  | 17 893  | 19 839  | 19 608  | 24 466  | 27 569  | 25 208  | 25 048  | 23 538  | 28 530  | 29 525  | 28 639  |
| b. SBIS / Bank Indonesia Certificates Syariah                                                                                | 10 386  | 12 844  | 14 109  | 12 967  | 11 792  | 10 022  | 7 285   | 5 630   | 4 465   | 2 935   | 1 370   | 300     | 225     | 130     | -       |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah                                                                        | 27 272  | 19 369  | 14 360  | 17 538  | 14 471  | 17 002  | 23 153  | 20 120  | 18 504  | 19 678  | 29 159  | 25 771  | 42 998  | 30 754  | 27 302  |
| d. Lainnya / Others                                                                                                          | 5 640   | 11 853  | 14 770  | 11 110  | 12 770  | 10 786  | 9 725   | 8 677   | 7 718   | 9 611   | 11 019  | 10 652  | 8 344   | 11 739  | 10 854  |
| 3 Penempatan pada Bank Lain / Placement in Other Banks                                                                       | 5 152   | 10 248  | 3 012   | 4 624   | 4 566   | 4 361   | 5 534   | 4 093   | 2 968   | 3 262   | 3 245   | 2 860   | 2 519   | 3 882   | 1 922   |
| a. Giro / Demand Deposits                                                                                                    | 3 345   | 9 302   | 2 323   | 3 683   | 3 910   | 3 511   | 4 897   | 3 233   | 2 273   | 2 229   | 2 543   | 2 234   | 2 353   | 3 810   | 1 868   |
| b. Tabungan / Saving Deposits                                                                                                | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       |
| c. Deposito / Time Deposits                                                                                                  | 1 751   | 741     | 442     | 339     | 444     | 646     | 506     | 579     | 574     | 877     | 486     | 438     | 112     | 23      | 50      |
| d. Setoran Jaminan / Margin Deposits                                                                                         | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 2       | 2       | 2       |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| f. Lainnya / Others                                                                                                          | 50      | 199     | 240     | 595     | 206     | 199     | 125     | 275     | 115     | 150     | 210     | 182     | 50      | -       | -       |
| 4 Surat Berharga yang Dimiliki / Investment in Securities                                                                    | 81 016  | 119 761 | 123 934 | 125 419 | 123 494 | 125 726 | 138 475 | 141 114 | 143 621 | 150 070 | 140 305 | 164 775 | 165 652 | 161 585 | 166 894 |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks                                                 | 59 589  | 85 760  | 93 441  | 98 852  | 95 672  | 88 821  | 97 829  | 99 093  | 101 593 | 103 223 | 101 644 | 115 871 | 116 718 | 101 806 | 103 814 |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks                                                             | 21 427  | 34 001  | 30 493  | 26 567  | 27 822  | 36 906  | 40 647  | 42 022  | 42 028  | 46 847  | 38 661  | 48 904  | 48 934  | 59 779  | 63 079  |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                           | 172 492 | 187 819 | 184 706 | 187 519 | 186 930 | 187 531 | 189 339 | 189 838 | 192 794 | 194 980 | 196 557 | 192 486 | 198 232 | 191 681 | 195 563 |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank / Profit sharing Financing to Non Banks                              | 171 270 | 186 773 | 183 749 | 186 575 | 186 002 | 186 663 | 188 501 | 189 080 | 192 075 | 194 329 | 195 911 | 191 885 | 197 670 | 191 099 | 194 967 |
| 1. Mudharabah / Mudharabah                                                                                                   | 13 779  | 11 854  | 11 337  | 11 657  | 11 000  | 10 888  | 11 302  | 11 167  | 11 232  | 10 654  | 9 973   | 10 998  | 10 185  | 9 931   | 10 086  |
| 2. Musyarakah / Musyarakah                                                                                                   | 157 491 | 174 919 | 172 412 | 174 918 | 175 003 | 175 776 | 177 198 | 177 913 | 180 843 | 183 675 | 185 938 | 180 886 | 187 485 | 181 168 | 184 882 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks                                          | 1 222   | 1 046   | 957     | 944     | 927     | 868     | 839     | 758     | 718     | 651     | 646     | 602     | 562     | 581     | 596     |
| 1. Mudharabah / Mudharabah                                                                                                   | 1 193   | 1 029   | 947     | 932     | 915     | 856     | 825     | 747     | 710     | 642     | 637     | 593     | 554     | 571     | 585     |
| 2. Musyarakah / Musyarakah                                                                                                   | 29      | 17      | 11      | 12      | 12      | 11      | 14      | 10      | 8       | 8       | 8       | 9       | 8       | 10      | 10      |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 6 Piutang / Receivables / Acceptables                                                                                        | 173 356 | 188 558 | 190 018 | 190 890 | 194 670 | 195 747 | 197 854 | 197 432 | 197 382 | 200 339 | 203 874 | 201 837 | 205 316 | 206 709 | 209 181 |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks                                                       | 173 323 | 188 536 | 189 996 | 190 870 | 194 648 | 195 732 | 197 842 | 197 421 | 197 369 | 200 324 | 203 860 | 201 822 | 205 300 | 206 693 | 209 166 |
| 1. Murabahah / Murabahah                                                                                                     | 160 654 | 174 301 | 175 979 | 176 881 | 180 164 | 181 002 | 182 612 | 182 888 | 183 507 | 185 813 | 189 286 | 187 779 | 190 884 | 192 620 | 194 843 |
| 2. Qardh / Qardh                                                                                                             | 10 572  | 11 872  | 11 627  | 11 593  | 12 095  | 12 338  | 12 833  | 12 124  | 11 446  | 12 076  | 12 124  | 11 590  | 11 920  | 11 570  | 11 795  |
| 3. Istishna / Istishna                                                                                                       | 2 097   | 2 364   | 2 391   | 2 396   | 2 389   | 2 391   | 2 398   | 2 409   | 2 416   | 2 436   | 2 450   | 2 453   | 2 496   | 2 503   | 2 528   |
| b. Piutang Kepada Pihak Ketiga Bank Lain / Receivables from Other Banks                                                      | 33      | 22      | 21      | 21      | 22      | 15      | 12      | 11      | 13      | 15      | 14      | 15      | 16      | 16      | 15      |
| 1. Murabahah / Murabahah                                                                                                     | 33      | 22      | 21      | 21      | 22      | 15      | 12      | 11      | 13      | 15      | 14      | 15      | 16      | 16      | 15      |
| 2. Qardh / Qardh                                                                                                             | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Istishna / Istishna                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / Ijarah including Leasing receivables                                      | 10 589  | 8 635   | 8 367   | 8 237   | 8 048   | 7 856   | 7 754   | 7 595   | 7 365   | 7 323   | 7 073   | 6 917   | 6 908   | 6 902   | 6 967   |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank | 10 589  | 8 635   | 8 367   | 8 237   | 8 047   | 7 856   | 7 754   | 7 595   | 7 365   | 7 323   | 7 073   | 6 917   | 6 908   | 6 902   | 6 967   |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks     | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | -       | -       | -       | -       | -       |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi) / Other claims                                             | 805     | 511     | 1 490   | 643     | 679     | 585     | 597     | 544     | 452     | 443     | 479     | 543     | 465     | 425     | 410     |

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

| Indikator / Indicator                                                                 | 2019    | 2020    | 2021    |         |         |         |                  |                     |                     |                     |         |         | 2022    |         |         |  |
|---------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|------------------|---------------------|---------------------|---------------------|---------|---------|---------|---------|---------|--|
|                                                                                       |         |         | Feb     | Mar     | Apr     | Mei     | Jun              | Jul                 | Ags                 | Sep                 | Okt     | Nov     | Des     | Jan     | Feb     |  |
| 9 Penyertaan / Investment in other entities                                           | 806     | 747     | 746     | 746     | 746     | 746     | 746              | 746                 | 746                 | 746                 | 766     | 766     | 431     | 431     | 443     |  |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif / Impairment on Productive Assets | 8 115   | 11 982  | 12 647  | 12 709  | 13 294  | 13 637  | 13 760           | 13 903              | 13 932              | 14 135              | 14 018  | 14 226  | 14 416  | 14 741  | 15 178  |  |
| 11 Salam                                                                              | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       | -       | -       | -       | -       |  |
| 12 Aset Istishna dalam Penyelesaian / Istishna' Assets in Resolution                  | 0       | 1       | 1       | 5       | 10      | 15      | 24 <sup>1)</sup> | 27                  | 31                  | 34                  | 38      | 39      | 46      | 47      | 52      |  |
| 13 Aset Tetap dan inventaris / Fixed Assets and Equipment                             | 6 645   | 8 295   | 8 233   | 8 308   | 8 302   | 8 320   | 8 262            | 8 223               | 8 352               | 8 474               | 8 578   | 8 651   | 8 722   | 8 686   | 8 673   |  |
| 14 Persediaan / Inventories                                                           | 7       | 5       | 5       | 5       | 8       | 8       | 9                | 7                   | 4                   | 3                   | 3       | 3       | 3       | 3       | 3       |  |
| 15 Rupa-rupa Aset / Other Assets                                                      | 11 634  | 14 201  | 15 695  | 14 095  | 14 982  | 14 516  | 13 989           | 14 155 <sup>f</sup> | 13 897 <sup>f</sup> | 14 241 <sup>f</sup> | 13 907  | 14 132  | 13 858  | 15 288  | 16 528  |  |
| Komponen Kewajiban dan Modal / Liabilities And Capital                                |         |         |         |         |         |         |                  |                     |                     |                     |         |         |         |         |         |  |
| 1 Dana Pihak Ketiga / Third Party Funds                                               | 416 558 | 465 977 | 462 413 | 462 791 | 474 063 | 482 419 | 491 081          | 493 565             | 490 731             | 493 127             | 496 908 | 512 786 | 536 993 | 537 283 | 531 549 |  |
| a. Dana Simpanan Wadiah / iB Wadia                                                    | 65 751  | 90 331  | 82 656  | 84 792  | 82 895  | 84 874  | 85 352           | 86 406              | 85 236              | 86 922              | 91 083  | 89 622  | 95 671  | 93 636  | 96 687  |  |
| 1. Giro / iB Demand Deposits Wadia                                                    | 30 331  | 45 073  | 37 916  | 39 880  | 36 189  | 37 382  | 37 941           | 39 271              | 38 088              | 38 418              | 41 114  | 38 699  | 41 538  | 38 830  | 41 547  |  |
| 2. Tabungan / iB Saving Deposits Wadia                                                | 35 420  | 45 257  | 44 740  | 44 912  | 46 706  | 47 492  | 47 411           | 47 135              | 47 148              | 48 504              | 49 969  | 50 924  | 54 133  | 54 805  | 55 140  |  |
| b. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund             | 350 807 | 375 646 | 379 757 | 377 999 | 391 168 | 397 545 | 405 728          | 407 159             | 405 495             | 406 205             | 405 824 | 423 164 | 441 321 | 443 647 | 434 862 |  |
| 1. Giro / Demand Deposits                                                             | 27 321  | 22 631  | 26 455  | 24 943  | 27 077  | 29 945  | 30 746           | 28 141              | 29 521              | 31 045              | 34 951  | 34 247  | 38 068  | 38 953  | 39 771  |  |
| 2. Tabungan / Saving Deposits                                                         | 97 839  | 114 127 | 110 911 | 111 310 | 113 445 | 115 496 | 118 320          | 120 683             | 120 821             | 121 248             | 119 682 | 121 888 | 129 611 | 127 133 | 125 829 |  |
| 3. Deposito / Time Deposits                                                           | 225 646 | 238 888 | 242 391 | 241 746 | 250 646 | 252 105 | 256 663          | 258 335             | 255 154             | 253 912             | 251 192 | 267 029 | 273 643 | 277 561 | 269 262 |  |
| c. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                     | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       | -       | -       | -       | -       |  |
| 1. Giro / Demand Deposits                                                             | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       | -       | -       | -       | -       |  |
| 2. Tabungan / Saving Deposits                                                         | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       | -       | -       | -       | -       |  |
| 3. Deposito / Time Deposits                                                           | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       | -       | -       | -       | -       |  |
| 2 Liabilitas kepada Bank Indonesia / Liabilities to Bank Indonesia                    | 1 494   | 5 473   | 5 471   | 5 690   | 4 777   | 4 776   | 3 858            | 4 415               | 4 166               | 4 133               | 2 373   | -       | -       | -       | -       |  |
| 3 Liabilitas kepada Bank Lain / Liabilities to other Banks                            | 6 324   | 6 052   | 5 458   | 4 864   | 4 402   | 4 975   | 5 233            | 5 341               | 5 496               | 5 296               | 5 083   | 5 141   | 5 957   | 5 157   | 5 174   |  |
| a. Giro / Demand Deposits                                                             | 1 031   | 1 133   | 1 017   | 963     | 881     | 1 024   | 997              | 1 100               | 1 133               | 1 163               | 1 149   | 1 252   | 1 183   | 1 106   | 1 033   |  |
| b. Tabungan / Saving Deposits                                                         | 1 603   | 1 547   | 1 456   | 1 277   | 1 093   | 1 330   | 1 432            | 1 457               | 1 664               | 1 559               | 1 592   | 1 703   | 1 951   | 1 945   | 1 750   |  |
| c. Deposito / Time Deposits                                                           | 3 337   | 2 822   | 2 683   | 2 427   | 2 312   | 2 518   | 2 436            | 2 520               | 2 507               | 2 505               | 2 165   | 2 122   | 2 203   | 2 037   | 2 136   |  |
| d. Setoran Jaminan / Margin Deposits                                                  | 0       | 75      | 100     | 100     | 0       | 0       | 125              | 125                 | 125                 | 0                   | 0       | 0       | 0       | -       | -       |  |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                          | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       | -       | -       | -       | -       |  |
| f. Lainnya / Others                                                                   | 352     | 474     | 202     | 96      | 116     | 103     | 243              | 139                 | 68                  | 69                  | 177     | 64      | 620     | 68      | 255     |  |
| 4 Surat Berharga yang Diterbitkan / Issued Securities                                 | 8 953   | 9 279   | 6 783   | 7 895   | 7 677   | 7 213   | 7 122            | 7 285               | 7 228               | 9 352               | 11 764  | 12 708  | 12 800  | 9 819   | 11 341  |  |
| a. Dimiliki Pihak Ketiga Bukan Bank / Securities Held by Non Banks                    | 3 333   | 3 726   | 3 626   | 3 626   | 3 372   | 3 372   | 3 372            | 3 343               | 3 399               | 3 524               | 3 541   | 5 508   | 5 585   | 5 589   | 5 602   |  |
| b. Dimiliki Bank Lain / Securities Held by Other Banks                                | 5 620   | 5 554   | 3 157   | 4 268   | 4 306   | 3 841   | 3 750            | 3 942               | 3 829               | 5 828               | 8 222   | 7 200   | 7 214   | 4 230   | 5 740   |  |
| 5 Pembiayaan yang Diterima / Received Borrowing                                       | 2 469   | 6 373   | 5 589   | 4 747   | 4 836   | 4 987   | 5 286            | 4 957               | 5 134               | 4 858               | 5 215   | 5 679   | 4 914   | 4 896   | 4 893   |  |
| 6 Liabilitas Lainnya / Other Liabilities                                              | 787     | 479     | 1 440   | 590     | 633     | 540     | 542              | 492                 | 401                 | 366                 | 396     | 456     | 388     | 350     | 334     |  |
| 7 Rupa-Rupa Liabilitas / Miscellaneous Liabilities                                    | 41 106  | 46 655  | 45 597  | 48 288  | 41 408  | 36 411  | 45 379           | 41 979 <sup>f</sup> | 47 010 <sup>f</sup> | 53 793 <sup>f</sup> | 52 524  | 48 870  | 56 584  | 40 549  | 48 377  |  |
| 8 Dana Investasi Profit Sharing lainnya / Other Profit Sharing Investmen              | 430     | 325     | 250     | 230     | -       | -       | -                | -                   | -                   | -                   | -       | -       | -       | 2 040   | 2 040   |  |
| a. Liabilitas kepada Bank Lain / Liabilities to Other Banks                           | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       | -       | -       | -       | -       |  |
| b. Surat Berharga / Issued Securities                                                 | 430     | 325     | 250     | 230     | -       | -       | -                | -                   | -                   | -                   | -       | -       | -       | 2 040   | 2 040   |  |
| c. Pembiayaan yang Diterima / Received Borrowing                                      | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       | -       | -       | -       | -       |  |
| 9 Modal Pinjaman / Loan Capital                                                       | 1 475   | 1 475   | 1 475   | 1 475   | 1 750   | 1 750   | 1 750            | 1 750               | 1 750               | 1 750               | 1 750   | 1 750   | 2 040   | 2 040   | 2 040   |  |
| 10 Modal Disetor / Paid-in capital                                                    | 23 021  | 26 104  | 35 606  | 36 106  | 36 106  | 36 153  | 36 155           | 36 176              | 36 176              | 36 181              | 36 181  | 36 182  | 36 182  | 36 187  | 36 189  |  |
| 11 Tambahan Modal Disetor / Additional paid-in capital                                | 2 446   | 3 375   | 4 178   | 3 578   | 3 682   | 3 719   | 3 714            | 3 794               | 3 832               | 3 599               | 3 679   | 3 611   | (3 267) | (2 218) | (2 253) |  |
| 12 Selisih Penilaian kembali Aset Tetap / Differences in Fixed Assets Appraisal       | 1 526   | 1 480   | 1 077   | 1 003   | 946     | 1 026   | 1 000            | 1 000               | 971                 | 971                 | 971     | 971     | 1 366   | 1 366   | 1 366   |  |
| 13 Cadangan / Reserves                                                                | 4 348   | 4 409   | 3 357   | 3 357   | 3 379   | 3 379   | 3 594            | 3 661               | 3 661               | 3 661               | 3 661   | 3 661   | 4 180   | 4 180   | 4 180   |  |
| a. Cadangan Umum / General Reserves                                                   | 4 153   | 4 164   | 3 112   | 3 112   | 3 135   | 3 135   | 3 350            | 3 635               | 3 635               | 3 635               | 3 635   | 3 635   | 4 154   | 4 154   | 4 154   |  |
| b. Cadangan Tujuan / Special Purpose Reserves                                         | 195     | 245     | 245     | 245     | 245     | 245     | 245              | 26                  | 26                  | 26                  | 26      | 26      | 26      | 26      | 26      |  |
| 14 Laba / Net Income                                                                  | 13 627  | 16 493  | 8 819   | 9 760   | 10 318  | 10 838  | 11 485           | 11 664              | 12 528              | 13 252              | 13 280  | 14 197  | 18 599  | 19 374  | 19 660  |  |
| a. Tahun-tahun lalu / Previous years                                                  | 7 348   | 10 985  | 7 298   | 7 262   | 6 967   | 6 837   | 6 558            | 5 939               | 5 967               | 5 967               | 5 968   | 5 968   | 12 157  | 18 329  | 17 984  |  |
| b. Tahun berjalan / Current year                                                      | 6 278   | 5 508   | 1 521   | 2 497   | 3 350   | 4 001   | 4 927            | 5 725               | 6 561               | 7 285               | 7 312   | 8 229   | 6 442   | 1 046   | 1 676   |  |

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

| Indikator/Indicator                                                                                                          | 2019    | 2020    | 2021                |         |         |         |                    |         |         |         |         |         | 2022    |         |         |
|------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------------------|---------|---------|---------|--------------------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                              |         |         | Feb                 | Mar     | Apr     | Mei     | Jun                | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| Komponen Aset/Assets                                                                                                         |         |         |                     |         |         |         |                    |         |         |         |         |         |         |         |         |
| 1 Kas / Cash                                                                                                                 | 5 959   | 6 993   | 5 654               | 5 888   | 7 453   | 8 303   | 7 170              | 6 879   | 6 716   | 6 697   | 5 966   | 6 525   | 8 370   | 7 512   | 6 204   |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia                                                                 | 40 356  | 35 455  | 38 553              | 35 080  | 38 244  | 39 631  | 34 626             | 37 900  | 36 121  | 33 245  | 42 698  | 34 501  | 42 088  | 42 832  | 38 992  |
| a. Giro / Deposit                                                                                                            | 14 025  | 10 115  | 10 215              | 10 092  | 13 074  | 15 194  | 14 196             | 18 530  | 18 829  | 17 985  | 19 567  | 18 004  | 19 603  | 21 322  | 21 237  |
| b. SBIS / Bank Indonesia Certificates Syariah                                                                                | 7 200   | 10 039  | 11 704              | 10 830  | 10 013  | 8 865   | 6 579              | 5 015   | 4 015   | 2 760   | 1 240   | 230     | 180     | 100     | -       |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah                                                                        | 15 361  | 7 883   | 7 204               | 6 613   | 6 941   | 8 998   | 11 159             | 10 162  | 10 125  | 9 902   | 16 398  | 12 634  | 19 806  | 16 717  | 12 504  |
| d. Lainnya / Others                                                                                                          | 3 769   | 7 418   | 9 429               | 7 545   | 8 216   | 6 574   | 2692 <sup>1)</sup> | 4194    | 3152    | 2598    | 5493    | 3633    | 2500    | 4692    | 5251    |
| 3 Penempatan pada Bank Lain / Placement in Other Banks                                                                       | 3 816   | 10 029  | 2 725 <sup>1)</sup> | 4341    | 4314    | 4145    | 5375               | 3745    | 2790    | 2788    | 3003    | 2620    | 2412    | 3809    | 1868    |
| a. Giro / Demand Deposits                                                                                                    | 3 339   | 9 298   | 2 319 <sup>1)</sup> | 3630    | 3907    | 3507    | 4894               | 3229    | 2269    | 2223    | 2538    | 2230    | 2348    | 3805    | 1863    |
| b. Tabungan / Saving Deposits                                                                                                | -       | -       | -                   | -       | -       | -       | -                  | -       | -       | -       | -       | -       | -       | -       | -       |
| c. Deposito / Time Deposits                                                                                                  | 423     | 698     | 402                 | 302     | 402     | 602     | 452                | 512     | 512     | 561     | 461     | 386     | 62      | 2       | 4       |
| d. Setoran Jaminan / Margin Deposits                                                                                         | 4       | 4       | 4                   | 4       | 4       | 4       | 4                  | 4       | 4       | 4       | 4       | 4       | 2       | 2       | 2       |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                                                                 | -       | -       | -                   | -       | -       | -       | -                  | -       | -       | -       | -       | -       | -       | -       | -       |
| f. Lainnya / Others                                                                                                          | 50      | 29      | 0                   | 405     | 1       | 32      | 25                 | 0       | 5       | 0       | -       | -       | -       | -       | -       |
| 4 Surat Berharga yang Dimiliki / Investment in Securities                                                                    | 63 787  | 86 932  | 90 086              | 89 060  | 88 328  | 90 822  | 100 580            | 103 808 | 105 689 | 108 442 | 103 647 | 125 416 | 122 423 | 124 318 | 130 116 |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks                                                 | 46 589  | 61 767  | 66 603              | 69 954  | 68 600  | 64 039  | 69 512             | 70 387  | 71 243  | 72 841  | 74 414  | 88 411  | 85 034  | 86 233  | 88 258  |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks                                                             | 17 198  | 25 165  | 23 483              | 19 106  | 19 727  | 26 783  | 31 069             | 33 421  | 34 446  | 35 601  | 29 233  | 37 005  | 37 389  | 38 086  | 41 858  |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                           | 90 423  | 96 779  | 95 582              | 97 804  | 97 392  | 97 145  | 98 111             | 98 283  | 98 244  | 100 531 | 99 622  | 95 383  | 99 787  | 96 025  | 98 770  |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank / Profit sharing Financing to Non Banks                              | 89 995  | 96 376  | 95 233              | 97 455  | 97 063  | 96 856  | 97 824             | 98 051  | 98 020  | 100 315 | 99 417  | 95 209  | 99 615  | 95 861  | 98 610  |
| 1. Mudharabah / Mudharabah                                                                                                   | 5 413   | 4 098   | 4 235               | 4 302   | 4 195   | 3 942   | 4 162              | 4 038   | 4 040   | 4 030   | 3 852   | 3 856   | 3 629   | 3 579   | 3 407   |
| 2. Musyarakah / Musyarakah                                                                                                   | 84 582  | 92 279  | 90 998              | 93 153  | 92 868  | 92 914  | 93 662             | 94 013  | 93 980  | 96 285  | 95 565  | 91 352  | 95 986  | 92 282  | 95 202  |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -       | -       | -                   | -       | -       | -       | -                  | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks                                          | 428     | 402     | 349                 | 349     | 330     | 289     | 288                | 232     | 224     | 216     | 205     | 175     | 172     | 164     | 160     |
| 1. Mudharabah / Mudharabah                                                                                                   | 401     | 387     | 340                 | 338     | 320     | 279     | 276                | 223     | 215     | 208     | 197     | 166     | 164     | 155     | 150     |
| 2. Musyarakah / Musyarakah                                                                                                   | 27      | 15      | 9                   | 10      | 10      | 10      | 12                 | 9       | 8       | 8       | 8       | 9       | 8       | 9       | 10      |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -       | -       | -                   | -       | -       | -       | -                  | -       | -       | -       | -       | -       | -       | -       | -       |
| 6 Piutang / Receivables / Acceptables                                                                                        | 132 046 | 147 458 | 148 021             | 148 049 | 150 759 | 151 351 | 152 895            | 152 011 | 152 111 | 154 144 | 155 457 | 152 546 | 154 594 | 155 324 | 156 941 |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks                                                       | 132 013 | 147 436 | 147 999             | 148 029 | 150 738 | 151 337 | 152 883            | 151 999 | 152 101 | 154 132 | 155 446 | 152 534 | 154 581 | 155 311 | 156 930 |
| 1. Murabahah / Murabahah                                                                                                     | 122 725 | 136 990 | 137 831             | 137 916 | 140 178 | 140 541 | 141 581            | 141 378 | 142 098 | 143 572 | 144 818 | 142 440 | 144 180 | 145 260 | 146 696 |
| 2. Qardh / Qardh                                                                                                             | 9 276   | 10 425  | 10 148              | 10 092  | 10 539  | 10 776  | 11 282             | 10 602  | 9 984   | 10 542  | 10 609  | 10 090  | 10 396  | 10 047  | 10 230  |
| 3. Istishna / Istishna                                                                                                       | 11      | 21      | 21                  | 21      | 20      | 20      | 20                 | 19      | 19      | 19      | 19      | 4       | 4       | 4       | 4       |
| b. Piutang Kepada Pihak Kepada Bank Lain / Receivables from Other Banks                                                      | 33      | 22      | 21                  | 21      | 22      | 15      | 12                 | 11      | 10      | 12      | 11      | 12      | 13      | 12      | 11      |
| 1. Murabahah / Murabahah                                                                                                     | 33      | 22      | 21                  | 21      | 22      | 15      | 12                 | 11      | 10      | 12      | 11      | 12      | 13      | 12      | 11      |
| 2. Qardh / Qardh                                                                                                             | 0       | -       | -                   | -       | -       | -       | -                  | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Istishna / Istishna                                                                                                       | -       | -       | -                   | -       | -       | -       | -                  | -       | -       | -       | -       | -       | -       | -       | -       |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / Ijarah including Leasing receivables                                      | 3 138   | 2 720   | 2 694               | 2 697   | 2 653   | 2 631   | 2 625              | 2 583   | 2 474   | 2 425   | 2 317   | 2 083   | 2 024   | 1 965   | 1 943   |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank | 3 138   | 2 720   | 2 694               | 2 697   | 2 653   | 2 631   | 2 625              | 2 583   | 2 474   | 2 425   | 2 317   | 2 083   | 2 024   | 1 965   | 1 943   |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks     | 0       | 0       | 0                   | 0       | 0       | 0       | 0                  | 0       | 0       | -       | -       | -       | -       | -       | -       |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi) / Other claims                                             | 659     | 346     | 479                 | 504     | 573     | 514     | 505                | 441     | 363     | 275     | 291     | 335     | 289     | 296     | 276     |

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

| Indikator/Indicator                                                                          | 2019    | 2020    | 2021    |         |         |         |         |         |         |         | 2022    |         |         |         |         |
|----------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                              |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 9 Penyelesaian / <i>Investment in other entities</i>                                         | 471     | 412     | 411     | 411     | 411     | 411     | 411     | 411     | 411     | 411     | 431     | 431     | 431     | 431     | 443     |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif / <i>Impairment on Productive Assets</i> | 5 698   | 8 766   | 9 272   | 9 275   | 9 845   | 9 891   | 9 994   | 10 044  | 9 968   | 9 843   | 9 691   | 9 860   | 10 050  | 10 167  | 10 175  |
| 11 Salam                                                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 12 Aset Istishna dalam Penyelesaian / <i>Ishtishna' Assets in Resolution</i>                 | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 13 Aset Tetap dan inventaris / <i>Fixed Assets and Equipment</i>                             | 6 399   | 7 955   | 7 898   | 7 950   | 7 942   | 7 964   | 7 910   | 7 868   | 7 997   | 8 120   | 8 223   | 8 300   | 8 366   | 8 331   | 8 319   |
| 14 Persediaan / <i>Inventories</i>                                                           | 7       | 5       | 5       | 5       | 8       | 8       | 9       | 7       | 4       | 3       | 3       | 3       | 3       | 3       | 3       |
| 15 Rupa-rupa Aset / <i>Other Assets</i>                                                      | 9 002   | 10 755  | 12 026  | 9 275   | 11 652  | 11 319  | 11 237  | 11 264' | 10 985' | 11 529' | 11 203  | 11 451  | 11 052  | 12 702  | 12 753  |
| <b>Komponen Kewajiban dan Modal / <i>Liabilities And Capital</i></b>                         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| 1 Dana Pihak Ketiga / <i>Third Party Funds</i>                                               | 288 978 | 322 853 | 321 421 | 318 972 | 325 997 | 329 743 | 337 900 | 340 908 | 340 209 | 341 336 | 345 189 | 352 679 | 365 421 | 366 997 | 367 377 |
| a. Dana Simpanan Wadiah / <i>iB Wadia</i>                                                    | 51 737  | 74 468  | 67 119  | 68 712  | 66 797  | 67 466  | 67 496  | 67 652  | 66 685  | 67 872  | 71 710  | 70 202  | 74 997  | 73 621  | 76 199  |
| 1. Giro / <i>iB Demand Deposits Wadia</i>                                                    | 22 821  | 36 769  | 29 782  | 31 404  | 27 970  | 28 067  | 28 348  | 28 728  | 27 807  | 27 966  | 30 406  | 28 087  | 30 270  | 28 111  | 30 274  |
| 2. Tabungan / <i>iB Saving Deposits Wadia</i>                                                | 28 916  | 37 699  | 37 337  | 37 308  | 38 827  | 39 399  | 39 148  | 38 924  | 38 879  | 39 906  | 41 304  | 42 114  | 44 727  | 45 510  | 45 925  |
| b. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i>             | 237 241 | 248 384 | 254 301 | 250 260 | 259 200 | 262 276 | 270 404 | 273 255 | 273 524 | 273 464 | 273 479 | 282 478 | 290 424 | 293 376 | 291 179 |
| 1. Giro / <i>Demand Deposits</i>                                                             | 19 255  | 13 978  | 17 339  | 15 314  | 17 237  | 15 799  | 16 845  | 16 806  | 17 739  | 18 745  | 22 530  | 22 249  | 24 041  | 26 306  | 26 777  |
| 2. Tabungan / <i>Saving Deposits</i>                                                         | 71 743  | 82 227  | 79 781  | 78 999  | 79 862  | 81 292  | 82 546  | 84 067  | 84 857  | 85 339  | 84 662  | 86 237  | 92 424  | 90 242  | 89 676  |
| 3. Deposito / <i>Time Deposits</i>                                                           | 146 243 | 152 179 | 157 182 | 155 947 | 162 102 | 165 185 | 171 013 | 172 383 | 170 928 | 169 381 | 166 287 | 173 991 | 173 959 | 176 828 | 174 726 |
| c. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i>                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 1. Giro / <i>Demand Deposits</i>                                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Tabungan / <i>Saving Deposits</i>                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Deposito / <i>Time Deposits</i>                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2 Liabilitas kepada Bank Indonesia / <i>Liabilities to Bank Indonesia</i>                    | 1 494   | 5 473   | 5 471   | 5 690   | 4 777   | 4 776   | 3 858   | 4 415   | 4 166   | 4 133   | 2 373   | -       | -       | -       | -       |
| 3 Liabilitas kepada Bank Lain / <i>Liabilities to other Banks</i>                            | 3 552   | 4 060   | 3 889   | 3 432   | 3 180   | 3 602   | 3 717   | 3 760   | 3 746   | 3 797   | 3 611   | 3 547   | 3 614   | 3 483   | 3 544   |
| a. Giro / <i>Demand Deposits</i>                                                             | 376     | 501     | 510     | 493     | 403     | 478     | 459     | 488     | 463     | 509     | 573     | 604     | 522     | 475     | 424     |
| b. Tabungan / <i>Saving Deposits</i>                                                         | 1 226   | 1 150   | 1 064   | 935     | 798     | 953     | 1 033   | 1 049   | 1 133   | 1 113   | 1 116   | 1 166   | 1 321   | 1 329   | 1 153   |
| c. Deposito / <i>Time Deposits</i>                                                           | 1 849   | 2 259   | 2 114   | 1 908   | 1 862   | 2 067   | 1 982   | 2 084   | 2 081   | 2 106   | 1 746   | 1 713   | 1 702   | 1 611   | 1 711   |
| d. Setoran Jaminan / <i>Margin Deposits</i>                                                  | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| e. Dana Pelunasan Sukuk / <i>Sukuk Sinking Fund</i>                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| f. Lainnya / <i>Others</i>                                                                   | 101     | 150     | 202     | 96      | 116     | 103     | 243     | 139     | 68      | 69      | 177     | 64      | 70      | 68      | 255     |
| 4 Surat Berharga yang Diterbitkan / <i>Issued Securities</i>                                 | 3 098   | 5 337   | 3 565   | 4 696   | 4 771   | 4 516   | 4 240   | 4 518   | 4 445   | 6 419   | 8 890   | 10 388  | 9 430   | 7 624   | 9 276   |
| a. Dimiliki Pihak Ketiga Bukan Bank / <i>Securities Held by Non Banks</i>                    | 1 600   | 1 852   | 1 852   | 1 852   | 1 852   | 1 852   | 1 852   | 1 852   | 1 907   | 1 907   | 1 907   | 4 348   | 4 425   | 4 429   | 4 441   |
| b. Dimiliki Bank Lain / <i>Securities Held by Other Banks</i>                                | 1 498   | 3 485   | 1 714   | 2 845   | 2 919   | 2 664   | 2 388   | 2 666   | 2 538   | 4 512   | 6 983   | 6 040   | 5 005   | 3 195   | 4 835   |
| 5 Pembiayaan yang Diterima / <i>Received Borrowing</i>                                       | 1 075   | 2 485   | 2 475   | 2 376   | 2 256   | 2 389   | 2 443   | 2 452   | 2 503   | 2 545   | 2 600   | 2 594   | 1 910   | 1 903   | 1 900   |
| 6 Liabilitas Lainnya / <i>Other Liabilities</i>                                              | 595     | 306     | 421     | 448     | 517     | 461     | 447     | 394     | 300     | 209     | 222     | 270     | 226     | 227     | 211     |
| 7 Rupa-Rupa Liabilitas / <i>Miscellaneous Liabilities</i>                                    | 9 724   | 8 438   | 8 438   | 8 041   | 8 312   | 8 327   | 7 863   | 7 530'  | 6 893'  | 8 413'  | 8 705   | 8 041   | 8 407   | 8 560   | 9 095   |
| 8 Dana Investasi Profit Sharing lainnya / <i>Other Profit Sharing Investment Fund</i>        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| a. Liabilitas kepada Bank Lain / <i>Liabilities to Other Banks</i>                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Surat Berharga / <i>Issued Securities</i>                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| c. Pembiayaan yang Diterima / <i>Received Borrowing</i>                                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 9 Modal Pinjaman / <i>Loan Capital</i>                                                       | 1 475   | 1 475   | 1 475   | 1 475   | 1 750   | 1 750   | 1 750   | 1 750   | 1 750   | 1 750   | 1 750   | 1 750   | 2 040   | 2 040   | 2 040   |
| 10 Modal Disetor / <i>Paid-in capital</i>                                                    | 23 021  | 26 104  | 35 606  | 36 106  | 36 106  | 36 153  | 36 155  | 36 176  | 36 176  | 36 181  | 36 181  | 36 182  | 36 182  | 36 187  | 36 189  |
| 11 Tambahan Modal Disetor / <i>Additional paid-in capital</i>                                | 2 411   | 3 216   | 4 069   | 3 499   | 3 593   | 3 604   | 3 551   | 3 559   | 3 592   | 3 376   | 3 447   | 3 360   | (3 507) | (2 387) | (2 402) |
| 12 Selisih Penilaian kembali Aset Tetap / <i>Differences in Fixed Assets Appraisal</i>       | 1 526   | 1 480   | 1 077   | 1 003   | 946     | 1 026   | 1 000   | 1 000   | 971     | 971     | 971     | 971     | 1 366   | 1 366   | 1 366   |
| 13 Cadangan / <i>Reserves</i>                                                                | 4 348   | 4 409   | 3 357   | 3 357   | 3 379   | 3 379   | 3 594   | 3 661   | 3 661   | 3 661   | 3 661   | 3 661   | 4 180   | 4 180   | 4 180   |
| a. Cadangan Umum / <i>General Reserves</i>                                                   | 4 153   | 4 164   | 3 112   | 3 112   | 3 135   | 3 135   | 3 350   | 3 635   | 3 635   | 3 635   | 3 635   | 3 635   | 4 154   | 4 154   | 4 154   |
| b. Cadangan Tujuan / <i>Special Purpose Reserves</i>                                         | 195     | 245     | 245     | 245     | 245     | 245     | 245     | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      |
| 14 Laba / <i>Net Income</i>                                                                  | 9 065   | 11 438  | 3 597   | 4 074   | 4 302   | 4 628   | 4 943   | 5 033   | 5 525   | 5 974   | 5 571   | 6 060   | 12 519  | 13 200  | 13 677  |
| a. Tahun-tahun lalu / <i>Previous years</i>                                                  | 4 871   | 7 656   | 2 721   | 2 711   | 2 482   | 2 352   | 2 171   | 1 837   | 1 865   | 1 865   | 1 866   | 1 866   | 8 055   | 12 623  | 12 592  |
| b. Tahun berjalan / <i>Current year</i>                                                      | 4 195   | 3 782   | 875     | 1 364   | 1 820   | 2 277   | 2 772   | 3 197   | 3 660   | 4 108   | 3 705   | 4 194   | 4 464   | 577     | 1 086   |

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

| Indikator                                                                                                                    | 2019   | 2020   | 2021   |        |        |        |        |        |        |        |        | 2022   |        |        |        |
|------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                                                                                                                              |        |        | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    |
| Komponen Aset/Assets                                                                                                         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| 1 Kas / Cash                                                                                                                 | 416    | 475    | 360    | 375    | 458    | 460    | 433    | 434    | 433    | 432    | 415    | 443    | 533    | 464    | 432    |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia                                                                 | 23 446 | 24 225 | 19 384 | 21 247 | 18 681 | 18 019 | 25 145 | 20 993 | 22 134 | 24 188 | 23 898 | 25 760 | 38 008 | 29 316 | 27 803 |
| a. Giro / Deposit                                                                                                            | 6 478  | 5 499  | 4 484  | 4 620  | 4 819  | 4 644  | 5 412  | 5 936  | 8 740  | 7 223  | 5 482  | 5 534  | 8 927  | 8 203  | 7 403  |
| b. SBIS / Bank Indonesia Certificates Syariah                                                                                | 3 186  | 2 804  | 2 404  | 2 137  | 1 779  | 1 157  | 706    | 615    | 450    | 175    | 130    | 70     | 45     | 30     | -      |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah                                                                        | 11 911 | 11 486 | 7 155  | 10 925 | 7 530  | 8 004  | 11 994 | 9 958  | 8 379  | 9 776  | 12 760 | 13 137 | 23 192 | 14 036 | 14 798 |
| d. Lainnya / Others                                                                                                          | 1 871  | 4 436  | 5 341  | 3 565  | 4 554  | 4 213  | 7 033  | 4 484  | 4 566  | 7 013  | 5 526  | 7 018  | 5 844  | 7 047  | 5 603  |
| 3 Penempatan pada Bank Lain / Placement in Other Banks                                                                       | 1 336  | 219    | 287    | 283    | 252    | 216    | 160    | 347    | 178    | 474    | 242    | 241    | 108    | 73     | 54     |
| a. Giro / Demand Deposits                                                                                                    | 6      | 4      | 4      | 53     | 3      | 3      | 3      | 4      | 4      | 6      | 5      | 4      | 5      | 5      | 6      |
| b. Tabungan / Saving Deposits                                                                                                | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      |
| c. Deposito / Time Deposits                                                                                                  | 1 328  | 43     | 40     | 37     | 42     | 44     | 54     | 67     | 62     | 316    | 25     | 52     | 50     | 21     | 46     |
| d. Setoran Jaminan / Margin Deposits                                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                                                                 | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| f. Lainnya / Others                                                                                                          | -      | 170    | 240    | 190    | 205    | 167    | 100    | 275    | 110    | 150    | 210    | 182    | 50     | -      | -      |
| 4 Surat Berharga yang Dimiliki / Investment in Securities                                                                    | 17 229 | 32 829 | 33 848 | 36 358 | 35 166 | 34 904 | 37 895 | 37 306 | 37 932 | 41 628 | 36 658 | 39 359 | 43 229 | 37 267 | 36 777 |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks                                                 | 12 999 | 23 993 | 26 838 | 28 897 | 27 071 | 24 782 | 28 317 | 28 706 | 30 350 | 30 382 | 27 230 | 27 459 | 31 683 | 15 574 | 15 556 |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks                                                             | 4 230  | 8 836  | 7 010  | 7 461  | 8 095  | 10 123 | 9 578  | 8 601  | 7 582  | 11 246 | 9 428  | 11 900 | 11 545 | 21 693 | 21 221 |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                           | 82 069 | 91 041 | 89 124 | 89 715 | 89 537 | 90 386 | 91 228 | 91 555 | 94 550 | 94 449 | 96 935 | 97 103 | 98 444 | 95 656 | 96 794 |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank / Profit sharing Financing to Non Banks                              | 81 275 | 90 397 | 88 516 | 89 120 | 88 940 | 89 807 | 90 677 | 91 030 | 94 055 | 94 014 | 96 494 | 96 676 | 98 055 | 95 239 | 96 358 |
| 1. Mudharabah / Mudharabah                                                                                                   | 8 366  | 7 757  | 7 101  | 7 355  | 6 805  | 6 945  | 7 141  | 7 129  | 7 193  | 6 624  | 6 121  | 7 142  | 6 556  | 6 353  | 6 678  |
| 2. Musyarakah / Musyarakah                                                                                                   | 72 909 | 82 640 | 81 414 | 81 765 | 82 135 | 82 862 | 83 536 | 83 901 | 86 863 | 87 390 | 90 373 | 89 534 | 91 499 | 88 886 | 89 680 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks                                          | 794    | 644    | 609    | 595    | 598    | 579    | 551    | 526    | 495    | 435    | 440    | 427    | 389    | 417    | 436    |
| 1. Mudharabah / Mudharabah                                                                                                   | 792    | 642    | 607    | 594    | 596    | 577    | 549    | 524    | 495    | 435    | 440    | 427    | 389    | 417    | 436    |
| 2. Musyarakah / Musyarakah                                                                                                   | 3      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | -      | -      | -      | -      | -      | -      | 0      |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 6 Piutang / Receivables / Acceptables                                                                                        | 41 310 | 41 100 | 41 997 | 42 841 | 43 910 | 44 396 | 44 959 | 45 421 | 45 271 | 46 195 | 48 417 | 49 291 | 50 722 | 51 386 | 52 240 |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks                                                       | 41 310 | 41 100 | 41 997 | 42 841 | 43 910 | 44 396 | 44 959 | 45 421 | 45 268 | 46 192 | 48 414 | 49 288 | 50 719 | 51 382 | 52 236 |
| 1. Murabahah / Murabahah                                                                                                     | 37 929 | 37 311 | 38 148 | 38 965 | 39 986 | 40 462 | 41 030 | 41 511 | 41 409 | 42 241 | 44 468 | 45 339 | 46 704 | 47 360 | 48 147 |
| 2. Qardh / Qardh                                                                                                             | 1 296  | 1 446  | 1 480  | 1 501  | 1 556  | 1 562  | 1 551  | 1 522  | 1 462  | 1 534  | 1 515  | 1 499  | 1 524  | 1 523  | 1 566  |
| 3. Istishna / Istishna                                                                                                       | 2 086  | 2 342  | 2 370  | 2 375  | 2 369  | 2 371  | 2 378  | 2 389  | 2 397  | 2 417  | 2 432  | 2 449  | 2 492  | 2 499  | 2 524  |
| b. Piutang Kepada Pihak Kepada Bank Lain / Receivables from Other Banks                                                      | -      | -      | -      | -      | -      | -      | -      | -      | 3      | 3      | 3      | 3      | 3      | 4      | 4      |
| 1. Murabahah / Murabahah                                                                                                     | -      | -      | -      | -      | -      | -      | -      | -      | 3      | 3      | 3      | 3      | 3      | 4      | 4      |
| 2. Qardh / Qardh                                                                                                             | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 3. Istishna / Istishna                                                                                                       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / Ijarah including Leasing receivables                                      | 7 451  | 5 915  | 5 673  | 5 539  | 5 394  | 5 226  | 5 129  | 5 012  | 4 891  | 4 898  | 4 756  | 4 834  | 4 884  | 4 937  | 5 024  |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank | 7 451  | 5 915  | 5 673  | 5 539  | 5 394  | 5 226  | 5 129  | 5 012  | 4 891  | 4 898  | 4 756  | 4 834  | 4 884  | 4 937  | 5 024  |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi) / Other claims                                             | 146    | 165    | 1012   | 139    | 106    | 71     | 92     | 103    | 89     | 168    | 188    | 208    | 176    | 129    | 134    |

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

| Indikator                                                                                    | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|----------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                              |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 9 Penyeritaan / <i>Investment in other entities</i>                                          | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 0       | 0       | 0       |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif / <i>Impairment on Productive Assets</i> | 2 417   | 3 215   | 3 375   | 3 433   | 3 449   | 3 747   | 3 765   | 3 859   | 3 964   | 4 292   | 4 327   | 4 366   | 4 366   | 4 574   | 5 003   |
| 11 Salam                                                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 12 Aset Istishna dalam Penyelesaian / <i>Ishtishna' Assets in Resolution</i>                 | 0       | 1       | 1       | 5       | 10      | 15      | 24      | 27      | 31      | 34      | 38      | 39      | 46      | 47      | 52      |
| 13 Aset Tetap dan inventaris / <i>Fixed Assets and Equipment</i>                             | 246     | 340     | 335     | 358     | 360     | 356     | 352     | 356     | 356     | 354     | 355     | 351     | 356     | 355     | 354     |
| 14 Persediaan / <i>Inventories</i>                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 15 Rupa-rupa Aset / <i>Other Assets</i>                                                      | 2 632   | 3 446   | 3 669   | 3 433   | 3 330   | 3 197   | 2 751   | 2 845   | 2 950   | 3 278   | 2 704   | 2 681   | 2 807   | 2 586   | 3 775   |
| Komponen Kewajiban dan Modal / <i>Liabilities And Capital</i>                                |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| 1 Dana Pihak Ketiga / <i>Third Party Funds</i>                                               | 127 580 | 143 124 | 140 992 | 143 819 | 148 066 | 152 676 | 153 180 | 152 657 | 150 522 | 151 792 | 151 719 | 160 107 | 171 572 | 170 285 | 164 172 |
| a. Dana Simpanan Wadiah / <i>IB Wadia</i>                                                    | 14 014  | 15 863  | 15 536  | 16 079  | 16 098  | 17 407  | 17 856  | 18 753  | 18 551  | 19 050  | 19 373  | 19 420  | 20 674  | 20 014  | 20 488  |
| 1. Giro / <i>IB Demand Deposits Wadia</i>                                                    | 7 510   | 8 304   | 8 133   | 8 476   | 8 219   | 9 314   | 9 592   | 10 543  | 10 281  | 10 452  | 10 708  | 10 611  | 11 269  | 10 719  | 11 273  |
| 2. Tabungan / <i>IB Saving Deposits Wadia</i>                                                | 6 504   | 7 558   | 7 403   | 7 603   | 7 879   | 8 093   | 8 264   | 8 211   | 8 269   | 8 598   | 8 665   | 8 809   | 9 406   | 9 296   | 9 215   |
| b. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i>             | 113 566 | 127 262 | 125 456 | 127 739 | 131 968 | 135 269 | 135 324 | 133 904 | 131 971 | 132 742 | 132 345 | 140 686 | 150 897 | 150 271 | 143 684 |
| 1. Giro / <i>Demand Deposits</i>                                                             | 8 067   | 8 653   | 9 116   | 9 629   | 9 841   | 14 146  | 13 900  | 11 334  | 11 782  | 12 301  | 12 421  | 11 997  | 14 026  | 12 647  | 12 994  |
| 2. Tabungan / <i>Saving Deposits</i>                                                         | 26 096  | 31 900  | 31 131  | 32 310  | 33 583  | 34 203  | 35 774  | 36 617  | 35 963  | 35 909  | 35 021  | 35 651  | 37 187  | 36 891  | 36 153  |
| 3. Deposito / <i>Time Deposits</i>                                                           | 79 403  | 86 708  | 85 209  | 85 799  | 88 544  | 86 920  | 85 649  | 85 953  | 84 226  | 84 532  | 84 904  | 93 038  | 99 684  | 100 733 | 94 537  |
| c. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i>                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 1. Giro / <i>Demand Deposits</i>                                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Tabungan / <i>Saving Deposits</i>                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Deposito / <i>Time Deposits</i>                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2 Liabilitas kepada Bank Indonesia / <i>Liabilities to Bank Indonesia</i>                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3 Liabilitas kepada Bank Lain / <i>Liabilities to other Banks</i>                            | 2 772   | 1 992   | 1 569   | 1 432   | 1 222   | 1 373   | 1 516   | 1 581   | 1 750   | 1 499   | 1 472   | 1 594   | 2 342   | 1 674   | 1 631   |
| a. Giro / <i>Demand Deposits</i>                                                             | 655     | 633     | 508     | 470     | 478     | 546     | 538     | 612     | 669     | 654     | 576     | 648     | 662     | 631     | 609     |
| b. Tabungan / <i>Saving Deposits</i>                                                         | 377     | 397     | 392     | 342     | 294     | 377     | 399     | 409     | 530     | 446     | 477     | 537     | 630     | 617     | 597     |
| c. Deposito / <i>Time Deposits</i>                                                           | 1 488   | 563     | 569     | 519     | 450     | 450     | 454     | 436     | 426     | 399     | 419     | 409     | 501     | 426     | 425     |
| d. Setoran Jaminan / <i>Margin Deposits</i>                                                  | 0       | 75      | 100     | 100     | 0       | 0       | 125     | 125     | 125     | -       | -       | -       | -       | -       | -       |
| e. Dana Pelunasan Sukuk / <i>Sukuk Sinking Fund</i>                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| f. Lainnya / <i>Others</i>                                                                   | 251     | 324     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 550     | -       | 0       |
| 4 Surat Berharga yang Diterbitkan / <i>Issued Securities</i>                                 | 5 855   | 3 942   | 3 218   | 3 198   | 2 907   | 2 697   | 2 882   | 2 768   | 2 783   | 2 933   | 2 873   | 2 320   | 3 370   | 2 195   | 2 065   |
| a. Dimiliki Pihak Ketiga Bukan Bank / <i>Securities Held by Non Banks</i>                    | 1 733   | 1 874   | 1 774   | 1 775   | 1 520   | 1 520   | 1 520   | 1 491   | 1 492   | 1 617   | 1 634   | 1 160   | 1 160   | 1 160   | 1 160   |
| b. Dimiliki Bank Lain / <i>Securities Held by Other Banks</i>                                | 4 122   | 2 068   | 1 444   | 1 424   | 1 387   | 1 177   | 1 362   | 1 276   | 1 291   | 1 316   | 1 240   | 1 160   | 2 210   | 1 035   | 905     |
| 5 Pembiayaan yang Diterima / <i>Received Borrowing</i>                                       | 1 394   | 3 888   | 3 114   | 2 371   | 2 580   | 2 598   | 2 842   | 2 505   | 2 632   | 2 313   | 2 615   | 3 085   | 3 004   | 2 992   | 2 993   |
| 6 Liabilitas Lainnya / <i>Other Liabilities</i>                                              | 191     | 173     | 1 019   | 142     | 116     | 80      | 95      | 98      | 101     | 157     | 174     | 186     | 162     | 123     | 124     |
| 7 Rupa-Rupa Liabilitas / <i>Miscellaneous Liabilities</i>                                    | 31 382  | 38 217  | 37 159  | 40 247  | 33 096  | 28 084  | 37 516  | 37 516  | 37 516  | 37 516  | 43 819  | 99 459  | 48 177  | 31 989  | 39 282  |
| 8 Dana Investasi Profit Sharing lainnya / <i>Other Profit Sharing Investmer</i>              | 430     | 325     | 250     | 230     | -       | -       | -       | -       | -       | -       | -       | -       | -       | 2 040   | 2 040   |
| a. Liabilitas kepada Bank Lain / <i>Liabilities to Other Banks</i>                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Surat Berharga / <i>Issued Securities</i>                                                 | 430     | 325     | 250     | 230     | -       | -       | -       | -       | -       | -       | -       | -       | -       | 2 040   | 2 040   |
| c. Pembiayaan yang Diterima / <i>Received Borrowing</i>                                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 9 Modal Pinjaman / <i>Loan Capital</i>                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 10 Modal Disetor / <i>Paid-in capital</i>                                                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 11 Tambahan Modal Disetor / <i>Additional paid-in capital</i>                                | 35      | 159     | 109     | 80      | 88      | 115     | 162     | 234     | 239     | 223     | 233     | 251     | 240     | 168     | 149     |
| 12 Selisih Penilaian kembali Aset Tetap / <i>Differences in Fixed Assets Appraisal</i>       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 13 Cadangan / <i>Reserves</i>                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| a. Cadangan Umum / <i>General Reserves</i>                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Cadangan Tujuan / <i>Special Purpose Reserves</i>                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 14 Laba / <i>Net Income</i>                                                                  | 4 561   | 5 055   | 5 222   | 5 686   | 6 015   | 6 210   | 6 542   | 6 630   | 7 003   | 7 278   | 7 710   | 8 136   | 6 080   | 6 174   | 5 982   |
| a. Tahun-tahun lalu / <i>Previous years</i>                                                  | 2 478   | 3 329   | 4 577   | 4 552   | 4 485   | 4 485   | 4 387   | 4 102   | 4 102   | 4 102   | 4 102   | 4 102   | 4 102   | 5 706   | 5 392   |
| b. Tahun berjalan / <i>Current year</i>                                                      | 2 083   | 1 726   | 645     | 1 134   | 1 530   | 1 724   | 2 155   | 2 528   | 2 901   | 3 176   | 3 608   | 4 034   | 1 978   | 468     | 590     |

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

| Indikator / Indicator                                                                                                         | 2019   | 2020   | 2021   |        |        |        |        |        |        |        |        |        | 2022   |        |        |
|-------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                                                                                                                               |        |        | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    |
| 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                                                                  | 99     | 12     | 22     | 49     | 23     | 62     | 13     | 4      | 101    | 97     | 15     | 19     | 65     | 14     | 3      |
| - Posisi pembelian forward yang masih berjalan / Forward purchases                                                            | 1 210  | 1 569  | 1 564  | 1 436  | 1 393  | 1 393  | 1 613  | 1 603  | 1 598  | 1 613  | 1 573  | 1 584  | 795    | 753    | 754    |
| - Lainnya / Others                                                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 254    | -      | -      | -      |
| Kewajiban Komitmen / Liabilities commitment                                                                                   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas piutang qardh yang belum ditarik / Qardh facilities that are not yet withdrawn                                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / Financing facilities to customers that are not yet withdrawn       | 13 891 | 11 490 | 15 298 | 22 628 | 17 077 | 17 732 | 17 109 | 15 854 | 13 796 | 16 272 | 12 845 | 14 634 | 18 492 | 21 045 | 21 265 |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / Other bank financing facilities                          | 215    | 144    | 84     | 101    | 95     | 145    | 189    | 189    | 188    | 184    | 164    | 164    | 189    | 277    | 279    |
| - Irrevocable L/C yang masih berjalan / Irrevocable L/Cs                                                                      | 381    | 1 105  | 240    | 199    | 121    | 137    | 115    | 136    | 394    | 284    | 345    | 215    | 132    | 105    | 221    |
| - Posisi penjualan spot yang masih berjalan / Spot sales                                                                      | 128    | 117    | 101    | 73     | 271    | 101    | 57     | 194    | 81     | 80     | 207    | 137    | 54     | -      | -      |
| - Posisi penjualan forward yang masih berjalan / Forward sales                                                                | 1 323  | 1 573  | 1 562  | 1 436  | 1 393  | 1 393  | 1 602  | 1 602  | 1 598  | 1 613  | 1 607  | 1 570  | 778    | 743    | 178    |
| - Lainnya / Others                                                                                                            | 1 371  | 1 547  | 1 569  | 1 595  | 1 636  | 1 671  | 1 721  | 1 737  | 1 841  | 2 479  | 2 244  | 2 555  | 2 419  | 3 240  | 3 366  |
| Tagihan Kontijensi / Claim Contingency                                                                                        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|                                                                                                                               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Garansi (Kafalah) yang diterima / Kafalah guarantees received                                                               | 11     | 225    | 212    | 216    | 215    | 213    | 219    | 218    | 215    | 206    | 204    | 205    | 206    | 206    | 208    |
| - Pendapatan yang akan diterima / Income will be received                                                                     | 1 145  | 1 154  | 1 163  | 1 193  | 1 207  | 1 123  | 1 155  | 1 173  | 1 092  | 1 074  | 1 014  | 1 034  | 1 050  | 1 075  | 1 102  |
| - Lainnya / Others                                                                                                            | 650    | 841    | 874    | 2 265  | 903    | 922    | 943    | 957    | 988    | 1 013  | 1 044  | 1 033  | 1 076  | 1 089  | 1 100  |
| Kewajiban Kontijensi / Liabilities Contingency                                                                                |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|                                                                                                                               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Garansi (Kafalah) yang diberikan / Guarantees issued                                                                        | 4 445  | 4 853  | 4 057  | 4 324  | 4 329  | 4 335  | 4 566  | 4 738  | 4 935  | 5 101  | 4 952  | 5 126  | 5 387  | 4 754  | 4 804  |
| - Lainnya / Others                                                                                                            | 144    | 126    | 127    | 127    | 124    | 124    | 124    | 122    | 122    | -      | -      | 45     | 43     | -      | -      |
| Lainnya / Others                                                                                                              |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Aktiva produktif yang dihapusbuku / Written off earning assets                                                              | 21 329 | 22 969 | 22 831 | 23 003 | 23 130 | 23 330 | 23 602 | 23 649 | 24 143 | 24 702 | 26 064 | 26 399 | 27 170 | 24 437 | 24 633 |
| - Penerusan dana mudharabah muqayyadah / Channeling of mudharabah muqayyadah                                                  | 4 681  | 4 099  | 4 007  | 3 855  | 3 797  | 3 520  | 3 520  | 3 465  | 3 465  | 3 465  | 3 163  | 2 748  | 2 727  | 2 369  | 2 369  |

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

| Indikator                                                                                                                            | 2019   | 2020   | 2021   |        |        |        |        |        |        |        |        |        | 2022   |        |        |
|--------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                                                                                                                                      |        | Des    | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    |
| Tagihan Komitmen/Claim commitment                                                                                                    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik / <i>Financing facilities from other entities that are not yet withdrawn</i> | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Posisi pembelian spot yang masih berjalan / <i>Spot purchases</i>                                                                  | 99     | 12     | 22     | 49     | 23     | 62     | 13     | 4      | 101    | 97     | 15     | 19     | 65     | 14     | 3      |
| - Posisi pembelian forward yang masih berjalan / <i>Forward purchases</i>                                                            | 1 210  | 1 569  | 1 564  | 1 436  | 1 393  | 1 393  | 1 613  | 1 603  | 1 598  | 1 613  | 1 573  | 1 584  | 795    | 753    | 754    |
| - Lainnya / <i>Others</i>                                                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Kewajiban Komitmen / <i>Liabilities commitment</i>                                                                                   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas piutang qardh yang belum ditarik / <i>Qardh facilities that are not yet withdrawn</i>                                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / <i>Financing facilities to customers that are not yet withdrawn</i>       | 4 451  | 4 508  | 4 974  | 4 127  | 4 855  | 4 905  | 5 018  | 4 967  | 5 232  | 5 048  | 5 044  | 5 271  | 5 169  | 5 169  | 5 556  |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / <i>Other bank financing facilities</i>                          | 94     | 94     | 4      | 4      | 4      | 4      | 4      | 3      | 3      | 3      | 3      | 3      | 28     | 28     | 28     |
| - Irrevocable L/C yang masih berjalan / <i>Irrevocable L/Cs</i>                                                                      | 201    | 103    | 224    | 178    | 85     | 79     | 71     | 66     | 253    | 242    | 260    | 166    | 82     | 82     | 86     |
| - Posisi penjualan spot yang masih berjalan / <i>Spot sales</i>                                                                      | 128    | 117    | 101    | 73     | 271    | 101    | 57     | 194    | 81     | 80     | 207    | 137    | 54     | -      | -      |
| - Posisi penjualan forward yang masih berjalan / <i>Forward sales</i>                                                                | 1 323  | 1 573  | 1 562  | 1 436  | 1 393  | 1 393  | 1 602  | 1 602  | 1 598  | 1 613  | 1 607  | 1 570  | 778    | 778    | 743    |
| - Lainnya / <i>Others</i>                                                                                                            | 1 371  | 1 547  | 1 569  | 1 595  | 1 636  | 1 671  | 1 721  | 1 737  | 1 841  | 1 906  | 2 244  | 2 555  | 2 419  | 2 419  | 3 240  |
| Tagihan Kontijensi / <i>Claim Contingency</i>                                                                                        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Garansi (Kafalah) yang diterima / <i>Kafalah guarantees received</i>                                                               | 11     | 225    | 212    | 216    | 215    | 213    | 219    | 218    | 215    | 206    | 204    | 205    | 206    | 206    | 206    |
| - Pendapatan yang akan diterima / <i>Income will be received</i>                                                                     | 765    | 731    | 761    | 779    | 792    | 684    | 715    | 729    | 651    | 626    | 557    | 555    | 539    | 539    | 539    |
| - Lainnya / <i>Others</i>                                                                                                            | 17     | 16     | 17     | 17     | 17     | 18     | 18     | 17     | 17     | 17     | 33     | 35     | 67     | 67     | 67     |
| Kewajiban Kontijensi / <i>Liabilities</i>                                                                                            |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Garansi (Kafalah) yang diberikan / <i>Guarantees issued</i>                                                                        | 3 906  | 4 295  | 3 456  | 3 674  | 3 663  | 3 672  | 3 885  | 3 953  | 4 119  | 4 256  | 4 132  | 4 204  | 4 390  | 4 390  | 4 390  |
| - Lainnya / <i>Others</i>                                                                                                            | 144    | 126    | 127    | 127    | 124    | 124    | 124    | 122    | 122    | -      | -      | -      | -      | -      | -      |
| Lainnya / <i>Others</i>                                                                                                              |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Aktiva produktif yang dihapusbuku / <i>Written off earning assets</i>                                                              | 17 648 | 18 546 | 18 345 | 18 512 | 18 640 | 18 803 | 18 994 | 19 011 | 19 428 | 19 883 | 21 289 | 21 562 | 21 857 | 19 291 | 19 418 |
| - Penerusan dana mudharabah muqayyadah / <i>Channeling of mudharabah muqayyadah</i>                                                  | 47     | 46     | 46     | 46     | 46     | 46     | 46     | 46     | 46     | 46     | 46     | 46     | 46     | -      | -      |

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

| Indikator                                                                                                                            | 2019  | 2020  |                  | 2021   |        |        |        |        |       |        |       | 2022  |        |        |        |
|--------------------------------------------------------------------------------------------------------------------------------------|-------|-------|------------------|--------|--------|--------|--------|--------|-------|--------|-------|-------|--------|--------|--------|
|                                                                                                                                      |       | Des   | Feb              | Mar    | Apr    | Mei    | Jun    | Jul    | Ags   | Sep    | Okt   | Nov   | Des    | Jan    | Feb    |
| <b>Tagihan Komitmen/Claim commitment</b>                                                                                             |       |       |                  |        |        |        |        |        |       |        |       |       |        |        |        |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik / <i>Financing facilities from other entities that are not yet withdrawn</i> | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     | -     | -      | -      | -      |
| - Posisi pembelian spot yang masih berjalan / <i>Spot purchases</i>                                                                  | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     | -     | -      | -      | -      |
| - Posisi pembelian forward yang masih berjalan / <i>Forward purchases</i>                                                            | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     | -     | -      | -      | -      |
| - Lainnya / Others                                                                                                                   | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     | 254   | -      | -      | -      |
| <b>Kewajiban Komitmen / Liabilities commitment</b>                                                                                   |       |       |                  |        |        |        |        |        |       |        |       |       |        |        |        |
| - Fasilitas piutang qardh yang belum ditarik / <i>Qardh facilities that are not yet withdrawn</i>                                    | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     | -     | -      | -      | -      |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / <i>Financing facilities to customers that are not yet withdrawn</i>       | 9 440 | 6 982 | 10 324           | 18 500 | 12 221 | 12 826 | 12 091 | 10 887 | 8 563 | 11 224 | 7 802 | 9 363 | 13 323 | 13 323 | 16 056 |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / Other bank financing facilities                                 | 121   | 50    | 81               | 98     | 92     | 141    | 186    | 185    | 185   | 181    | 161   | 160   | 160    | 160    | 251    |
| - Irrevocable L/C yang masih berjalan / Irrevocable L/Cs                                                                             | 180   | 1 001 | 16 <sup>3)</sup> | 21     | 35     | 58     | 43     | 70     | 140   | 42     | 85    | 49    | 50     | 50     | 72     |
| - Posisi penjualan spot yang masih berjalan / Spot sales                                                                             | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     | -     | -      | -      | -      |
| - Posisi penjualan forward yang masih berjalan / Forward sales                                                                       | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     | -     | -      | -      | -      |
| - Lainnya / Others                                                                                                                   | -     | -     | -                | -      | -      | -      | -      | -      | -     | 573    | -     | -     | -      | -      | -      |
| <b>Tagihan Kontijensi / Claim Contingency</b>                                                                                        |       |       |                  |        |        |        |        |        |       |        |       |       |        |        |        |
| - Garansi (Kafalah) yang diterima / <i>Kafalah guarantees received</i>                                                               | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     | -     | -      | -      | -      |
| - Pendapatan yang akan diterima / <i>Income will be received</i>                                                                     | 379   | 423   | 402              | 415    | 415    | 439    | 440    | 443    | 441   | 448    | 456   | 479   | 511    | 511    | 504    |
| - Lainnya / Others                                                                                                                   | 632   | 825   | 857              | 2 248  | 886    | 904    | 925    | 940    | 971   | 996    | 1 011 | 999   | 1 009  | 1 009  | 1 028  |
| <b>Kewajiban Kontijensi / Liabilities</b>                                                                                            |       |       |                  |        |        |        |        |        |       |        |       |       |        |        |        |
| - Garansi (Kafalah) yang diberikan / <i>Guarantees issued</i>                                                                        | 539   | 558   | 601              | 650    | 666    | 663    | 681    | 785    | 816   | 846    | 820   | 922   | 997    | 997    | 942    |
| - Lainnya / Others                                                                                                                   | 0     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     | 45    | 43     | -      | -      |
| <b>Lainnya / Others</b>                                                                                                              |       |       |                  |        |        |        |        |        |       |        |       |       |        |        |        |
| - Aktiva produktif yang dihapusbuku / <i>Written off earning assets</i>                                                              | 3 681 | 4 422 | 4 485            | 4 491  | 4 490  | 4 527  | 4 608  | 4 638  | 4 714 | 4 819  | 4 774 | 4 837 | 5 313  | 5 313  | 5 215  |
| - Penerusan dana mudharabah muqayyadah / <i>Channeling of mudharabah muqayyadah</i>                                                  | 4 635 | 4 052 | 3 960            | 3 808  | 3 751  | 3 474  | 3 474  | 3 419  | 3 419 | 3 419  | 3 117 | 2 702 | 2 680  | 2 680  | 2 369  |

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

| Indikator / Indicator                                                                                                                                | 2019    | 2020    | 2021            |        |        |        |        |         |         |         | 2022    |         |         |          |        |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|-----------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|----------|--------|
|                                                                                                                                                      |         |         | Feb             | Mar    | Apr    | Mei    | Jun    | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan      | Feb    |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / Operating Income from:                                                              | 55 655  | 55 088  | 9 347           | 14 117 | 18 688 | 23 308 | 28 212 | 32 703  | 37 431  | 42 030  | 46 654  | 51 312  | 56 331  | 4 834    | 9 344  |
| a. Penempatan pada Bank Indonesia / Placement in Bank Indonesia                                                                                      | 1 892   | 1 419   | 223             | 342    | 448    | 565    | 685    | 799     | 907     | 1 022   | 1 170   | 1 287   | 1 409   | 114      | 196    |
| b. Penempatan pada Bank Syariah Lain / Placement in Other Banks                                                                                      | 100     | 41      | 7               | 8      | 9      | 11     | 13     | 14      | 16      | 17      | 19      | 20      | 21      | 0        | 1      |
| c. Surat Berharga / Investment in Securities                                                                                                         | 4 156   | 4 585   | 913             | 1 417  | 1 898  | 2 375  | 2 854  | 3 365   | 3 891   | 4 414   | 4 859   | 5 380   | 5 904   | 521      | 1 001  |
| d. Pembiayaan yang Diberikan / Financing                                                                                                             | 37 035  | 37 341  | 6 247           | 9 479  | 12 583 | 15 756 | 19 195 | 22 269  | 25 433  | 28 495  | 31 890  | 34 997  | 38 388  | 3 373    | 6 392  |
| i. Pendapatan Bagi Hasil / Profit Sharing                                                                                                            | 13 372  | 14 433  | 2 366           | 3 618  | 4 744  | 5 875  | 7 035  | 8 149   | 9 470   | 10 684  | 11 892  | 13 035  | 14 279  | 1 183    | 2 328  |
| a. Mudharabah / Mudharabah                                                                                                                           | 1 407   | 1 215   | 174             | 270    | 351    | 434    | 513    | 604     | 686     | 769     | 850     | 918     | 997     | 66       | 126    |
| b. Musyarakah / Musyarakah                                                                                                                           | 11 965  | 13 219  | 2 189           | 3 348  | 4 393  | 5 440  | 6 522  | 7 545   | 8 784   | 9 915   | 11 041  | 12 117  | 13 281  | 1 117    | 2 202  |
| c. Pendapatan Bagi Hasil Lainnya / Other profit sharing                                                                                              | -       | -       | 3 <sup>1)</sup> | -      | -      | -      | -      | -       | 0       | 0       | 0       | 0       | 0       | -        | -      |
| ii. Piutang / Receivables / Acceptables                                                                                                              | 22 407  | 21 981  | 3 734           | 5 677  | 7 593  | 9 574  | 11 785 | 13 686  | 15 505  | 17 265  | 19 418  | 21 342  | 23 444  | 2 050    | 3 953  |
| a. Murabahah / Murabahah                                                                                                                             | 21 551  | 20 736  | 3 544           | 5 377  | 7 191  | 9 069  | 11 175 | 12 973  | 14 698  | 16 345  | 18 443  | 20 269  | 22 286  | 1 945    | 3 749  |
| b. Ujrah / Qardh                                                                                                                                     | 663     | 1 045   | 154             | 244    | 329    | 412    | 498    | 581     | 654     | 747     | 783     | 859     | 922     | 76       | 153    |
| c. Istishna' / Istishna'                                                                                                                             | 194     | 201     | 35              | 56     | 73     | 93     | 112    | 133     | 153     | 172     | 192     | 214     | 236     | 22       | 42     |
| d. Piutang Lainnya / Other Receivables/ Acceptables                                                                                                  | 0       | 0       | 0               | -      | 0      | 0      | 0      | 0       | 0       | 0       | 0       | 0       | 0       | 7        | 9      |
| iii. Pendapatan Sewa (Ijarah) / Leasing Receivables / Acceptables (Ijarah)                                                                           | 1 256   | 926     | 147             | 184    | 246    | 307    | 375    | 434     | 458     | 546     | 580     | 620     | 666     | 140      | 111    |
| iv. Salam                                                                                                                                            | -       | -       | -               | -      | -      | -      | -      | -       | -       | -       | -       | -       | -       | -        | -      |
| e. Lainnya / Others                                                                                                                                  | 12 471  | 11 702  | 1 958           | 2 872  | 3 749  | 4 602  | 5 466  | 6 256   | 7 183   | 8 080   | 8 716   | 9 629   | 10 609  | 825      | 1 754  |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / Revenue Sharing for Investment Fund Mudharabah Holders:                               | 29 156  | 27 347  | 4 315           | 6 429  | 8 413  | 10 387 | 12 248 | 14 115  | 16 096  | 18 143  | 19 740  | 21 691  | 23 618  | 1 934    | 3 676  |
| a. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                                                                            | 28 624  | 27 347  | 4 315           | 6 429  | 8 413  | 10 387 | 12 248 | 14 115  | 16 096  | 18 143  | 19 740  | 21 691  | 23 618  | 1 903    | 3 625  |
| b. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                                                                                    | 532     | -       | -               | -      | -      | -      | -      | -       | -       | -       | -       | -       | -       | -        | -      |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2) | 26 499  | 27 741  | 5 032           | 7 689  | 10 274 | 12 921 | 15 965 | 18 588  | 21 335  | 23 887  | 26 915  | 29 621  | 32 713  | 3 009    | 5 852  |
| 4 Pendapatan Operasional Lainnya / Other Operating Income                                                                                            | 8 299   | 7 079   | 2 183           | 2 944  | 3 713  | 4 762  | 6 736  | 8 344   | 9 475   | 6 752   | 6 826   | 7 961   | 8 900   | 8 458*)  | 8 964  |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / Income from Mark-to-Market and Sale of Securities                                              | 202     | 247     | 24              | 34     | 59     | 69     | 82     | 96      | 117     | 133     | 148     | 175     | 196     | 131      | 155    |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah / Income from Bank as Mudharib in Mudharabah Al Muqayyadah                         | 80      | 115     | 22              | 33     | 43     | 53     | 61     | 72      | 82      | 92      | 102     | 114     | 125     | 8        | 13     |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi / Income from Investment, Fees, Commission, Provision                                              | 2 495   | 2 800   | 411             | 665    | 900    | 1 140  | 1 388  | 1 616   | 1 860   | 2 119   | 2 369   | 2 623   | 3 054   | 262      | 551    |
| d. Pendapatan Lainnya / Other Income                                                                                                                 | 5 522   | 3 917   | 1 726           | 2 212  | 2 711  | 3 500  | 5 205  | 6 560   | 7 416   | 4 408   | 4 207   | 5 048   | 5 525   | 8 057*)  | 8 246  |
| 5 Total Pendapatan Operasional (3 + 4) / Total of Operating Income                                                                                   | 34 797  | 34 820  | 7 215           | 10 632 | 13 987 | 17 683 | 22 701 | 26 932  | 30 810  | 30 639  | 33 740  | 37 582  | 41 613  | 11 467*) | 14 817 |
| 6 Total Beban Operasional / Total of Operating Costs                                                                                                 | 25 807  | 26 600  | 5 354           | 7 629  | 9 971  | 12 884 | 16 812 | 20 054  | 23 038  | 22 116  | 24 957  | 27 759  | 31 256  | 10 128*) | 12 574 |
| a. Beban Imbalan kepada BI / Yield to BI                                                                                                             | 12      | 80      | 6               | 10     | 14     | 14     | 90     | 100     | 111     | 15      | 129     | 132     | 132     | -        | -      |
| b. Bonus Titipan Wadiah / Wadiah Bonuses                                                                                                             | 415     | 605     | 49              | 71     | 95     | 114    | 134    | 154     | 180     | 212     | 248     | 278     | 320     | 31       | 52     |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / Loss from Mark-to-Market and Sale of Securities                                                  | 1       | 11      | 2               | 2      | 1      | 1      | 2      | 2       | 2       | 3       | 3       | 3       | 3       | 0        | 1      |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi / Loss from Investment and Cost of Commission/Provision                                         | 520     | 516     | 93              | 139    | 188    | 237    | 285    | 334     | 383     | 435     | 509     | 559     | 629     | 59       | 131    |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / Impairment                                                                                   | 8 457   | 8 815   | 2 596           | 3 400  | 4 261  | 5 718  | 8 055  | 9 850   | 11 283  | 8 917   | 10 092  | 11 208  | 12 617  | 8 527*)  | 9 371  |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / Depreciation/Amortization and Cost of Fixed Assets Maintenance               | 1 191   | 1 679   | 270             | 413    | 516    | 700    | 832    | 965     | 1 120   | 1 267   | 1 444   | 1 603   | 1 797   | 144      | 287    |
| g. Beban Risiko Operasional / Cost of Operational Risk                                                                                               | 33      | 57      | 12              | 17     | 19     | 20     | 23     | 27      | 32      | 36      | 38      | 41      | 62      | 17       | 21     |
| h. Kerugian Restrukturisasi Pembiayaan / Loss from Financing Restructuring                                                                           | 10      | 14      | 1               | 1      | 3      | 3      | 3      | 3       | 8       | 13      | 18      | 12      | 16      | 0        | 1      |
| i. Beban Tenaga Kerja / Cost of Human Resources                                                                                                      | 8 629   | 8 737   | 1 378           | 2 125  | 2 876  | 3 638  | 4 454  | 5 168   | 5 956   | 6 715   | 7 498   | 8 432   | 9 467   | 791      | 1 562  |
| i. Biaya Tenaker / Labour Cost                                                                                                                       | 8 314   | 8 551   | 1 356           | 2 094  | 2 834  | 3 586  | 4 392  | 5 099   | 5 877   | 6 624   | 7 394   | 8 295   | 9 281   | 782      | 1 539  |
| ii. Biaya Pendidikan dan Pelatihan Tenaker / Training Cost                                                                                           | 299     | 175     | 21              | 29     | 41     | 50     | 60     | 67      | 76      | 89      | 101     | 134     | 180     | 9        | 22     |
| iii. Penelitian dan Pengembangan/ Research and Development                                                                                           | 16      | 11      | 1               | 2      | 2      | 2      | 2      | 2       | 2       | 3       | 3       | 3       | 5       | 0        | 1      |
| j. Beban Operasional Lainnya / Other Operating Costs                                                                                                 | 6 539   | 6 085   | 946             | 1 450  | 1 999  | 2 440  | 2 935  | 3 450   | 3 964   | 4 504   | 4 979   | 5 491   | 6 214   | 589      | 1 202  |
| i. Promosi / Promotion                                                                                                                               | 499     | 318     | 35              | 54     | 81     | 102    | 122    | 153     | 179     | 216     | 250     | 325     | 429     | 50       | 94     |
| ii. Biaya Lainnya / Other Costs                                                                                                                      | 6 040   | 5 767   | 911             | 1 396  | 1 918  | 2 338  | 2 814  | 3 297   | 3 784   | 4 288   | 4 728   | 5 166   | 5 785   | 540      | 1 108  |
| 7 Laba/Rugi Operasional (5 - 6) / Operating Profit/Loss (5 - 6)                                                                                      | 8 990   | 8 219   | 1 861           | 3 003  | 4 016  | 4 799  | 5 889  | 6 879   | 7 772   | 8 523   | 8 783   | 9 823   | 10 357  | 1 339    | 2 242  |
| 8 Pendapatan Non Operasional / Non Operating Income                                                                                                  | 346     | 527     | 68              | 138    | 165    | 196    | 244    | 280     | 396     | 533     | 504     | 589     | 755     | 46       | 53     |
| 9 Beban Non Operasional / Non Operating Cost                                                                                                         | 411     | 412     | 64              | 152    | 209    | 236    | 242    | 290     | 321     | 298     | 368     | 465     | 684     | 47       | 83     |
| 10 Laba/Rugi Non Operasional (8 - 9) / Non Operating Profit/Loss (8 - 9)                                                                             | (64)    | 115     | 4               | (15)   | (44)   | (40)   | 2      | (10)    | 75      | 235     | 136     | 124     | 71      | (1)      | (30)   |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / Year-to-date Profit/Loss (7 + 10)                                                                             | 8 926   | 8 334   | 1 865           | 2 988  | 3 972  | 4 758  | 5 891  | 6 868   | 7 847   | 8 758   | 8 919   | 9 947   | 10 428  | 1 229    | 2 027  |
| 12 Tranfer Laba/Rugi / Transfer of Profit/Loss                                                                                                       | 7 298   | 5 650   | -               | -      | -      | -      | -      | -       | -       | -       | -       | -       | 7 765   | -        | -      |
| 13 Pajak Penghasilan / Income Tax                                                                                                                    | (1 446) | (1 343) | (344)           | (480)  | (622)  | (758)  | (964)  | (1 144) | (1 286) | (1 474) | (1 607) | (1 719) | (1 848) | (183)    | (352)  |
| 14 Laba/Rugi Bersih / Net Profit/Loss                                                                                                                | 6 278   | 5 508   | 1 521           | 2 508  | 3 350  | 4 001  | 4 927  | 5 725   | 6 561   | 7 285   | 7 312   | 8 229   | 6 441   | 1 046    | 1 676  |

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

| Indikator                                                                                                                                                   | 2019    | 2020    | 2021  |        |        |        |        |         |         |         |         |         | 2022    |        |        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|-------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|--------|--------|
|                                                                                                                                                             |         |         | Feb   | Mar    | Apr    | Mei    | Jun    | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan    | Feb    |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / <i>Operating Income from:</i>                                                              | 39 625  | 39 808  | 6 819 | 10 258 | 13 576 | 16 925 | 20 549 | 23 748  | 27 194  | 30 497  | 33 831  | 37 236  | 40 655  | 3 395  | 6 573  |
| a. Penempatan pada Bank Indonesia / <i>Placement in Bank Indonesia</i>                                                                                      | 1 204   | 949     | 143   | 214    | 281    | 355    | 425    | 485     | 543     | 604     | 705     | 772     | 836     | 66     | 115    |
| b. Penempatan pada Bank Syariah Lain / <i>Placement in Other Banks</i>                                                                                      | 16      | 7       | 5     | 5      | 6      | 7      | 8      | 9       | 10      | 11      | 13      | 13      | 14      | 0      | 0      |
| c. Surat Berharga / <i>Investment in Securities</i>                                                                                                         | 3 379   | 3 486   | 706   | 1 100  | 1 468  | 1 831  | 2 196  | 2 594   | 2 994   | 3 396   | 3 722   | 4 123   | 4 505   | 387    | 750    |
| d. Pembiayaan yang Diberikan / <i>Financing</i>                                                                                                             | 25 353  | 26 116  | 4 423 | 6 685  | 8 887  | 11 133 | 13 640 | 15 768  | 18 004  | 20 123  | 22 498  | 24 638  | 26 926  | 2 362  | 4 405  |
| i. Pendapatan Bagi Hasil / <i>Profit Sharing</i>                                                                                                            | 7 049   | 7 695   | 1 285 | 1 946  | 2 549  | 3 151  | 3 790  | 4 361   | 5 095   | 5 759   | 6 403   | 6 995   | 7 639   | 628    | 1 255  |
| a. Mudharabah / <i>Mudharabah</i>                                                                                                                           | 589     | 510     | 74    | 112    | 149    | 186    | 220    | 255     | 289     | 325     | 358     | 387     | 419     | 30     | 56     |
| b. Musyarakah / <i>Musyarakah</i>                                                                                                                           | 6 460   | 7 184   | 1 208 | 1 835  | 2 399  | 2 965  | 3 571  | 4 106   | 4 805   | 5 434   | 6 045   | 6 608   | 7 220   | 598    | 1 200  |
| c. Pendapatan Bagi Hasil Lainnya / <i>Other profit sharing</i>                                                                                              | -       | -       | 3     | -      | -      | -      | -      | -       | -       | -       | -       | -       | -       | -      | -      |
| ii. Piutang / <i>Receivables / Acceptables</i>                                                                                                              | 17 922  | 18 090  | 3 085 | 4 693  | 6 275  | 7 894  | 9 744  | 11 281  | 12 796  | 14 200  | 15 934  | 17 477  | 19 115  | 1 633  | 3 127  |
| a. Murabahah / <i>Murabahah</i>                                                                                                                             | 17 317  | 17 104  | 2 940 | 4 463  | 5 965  | 7 507  | 9 275  | 10 735  | 12 183  | 13 498  | 15 201  | 16 672  | 18 251  | 1 553  | 2 975  |
| b. Ujrah / <i>Qardh</i>                                                                                                                                     | 602     | 984     | 145   | 230    | 309    | 387    | 469    | 545     | 613     | 701     | 733     | 804     | 863     | 72     | 143    |
| c. Istishna' / <i>Istishna'</i>                                                                                                                             | 2       | 1       | 0     | 0      | 0      | 0      | 0      | 1       | 0       | 1       | 1       | 1       | 1       | 0      | 0      |
| d. Piutang Lainnya / <i>Other Receivables/ Acceptables</i>                                                                                                  | -       | -       | 0     | -      | -      | -      | -      | -       | -       | -       | -       | -       | -       | 7      | 9      |
| iii. Pendapatan Sewa (Ijarah) / <i>Leasing Receivables / Acceptables (Ijarah)</i>                                                                           | 383     | 332     | 54    | 46     | 64     | 89     | 106    | 125     | 114     | 163     | 160     | 166     | 173     | 101    | 23     |
| iv. Salam                                                                                                                                                   | -       | -       | -     | -      | -      | -      | -      | -       | -       | -       | -       | -       | -       | -      | -      |
| e. Lainnya / <i>Others</i>                                                                                                                                  | 9 672   | 9 250   | 1 542 | 2 254  | 2 935  | 3 598  | 4 280  | 4 893   | 5 643   | 6 363   | 6 893   | 7 690   | 8 373   | 580    | 1 303  |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / <i>Revenue Sharing for Investment Fund Mudharabah Holders:</i>                               | 20 398  | 19 247  | 3 076 | 4 582  | 5 991  | 7 395  | 8 704  | 10 030  | 11 520  | 13 035  | 14 116  | 15 546  | 16 923  | 1 325  | 2 536  |
| a. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i>                                                                            | 20 398  | 19 247  | 3 076 | 4 582  | 5 991  | 7 395  | 8 704  | 10 030  | 11 520  | 13 035  | 14 116  | 15 546  | 16 923  | 1 304  | 2 505  |
| b. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i>                                                                                    | -       | -       | -     | 0      | -      | -      | -      | -       | -       | -       | -       | -       | -       | -      | -      |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / <i>Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)</i> | 19 227  | 20 561  | 3 743 | 5 676  | 7 586  | 9 530  | 11 846 | 13 718  | 15 674  | 17 462  | 19 715  | 21 690  | 23 732  | 2 174  | 4 212  |
| 4 Pendapatan Operasional Lainnya / <i>Other Operating Income</i>                                                                                            | 6 110   | 5 258   | 1 814 | 2 358  | 2 911  | 3 907  | 5 668  | 7 143   | 8 137   | 5 230   | 5 116   | 6 045   | 6 776   | 8 163  | 8 463  |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / <i>Income from Mark-to-Market and Sale of Securities</i>                                              | 195     | 240     | 23    | 33     | 58     | 69     | 80     | 94      | 115     | 129     | 144     | 171     | 192     | 58     | 76     |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah / <i>Income from Bank as Mudharib in Mudharabah Al Muqayyadah</i>                         | 1       | 10      | 0     | 0      | 0      | 0      | 0      | 0       | 0       | 0       | 0       | 0       | 0       | 0      | 0      |
| c. Pendapatan dari Penyertaan, Fee/Komis/Provisi / <i>Income from Investment, Fees, Commission, Provision</i>                                               | 1 743   | 1 964   | 284   | 469    | 633    | 807    | 980    | 1 149   | 1 312   | 1 492   | 1 665   | 1 849   | 2 199   | 177    | 385    |
| d. Pendapatan Lainnya / <i>Other Income</i>                                                                                                                 | 4 170   | 3 044   | 1 508 | 1 856  | 2 220  | 3 031  | 4 607  | 5 899   | 6 710   | 3 608   | 3 306   | 4 025   | 4 385   | 7 928  | 8 002  |
| 5 Total Pendapatan Operasional (3 + 4) / <i>Total of Operating Income</i>                                                                                   | 25 337  | 25 819  | 5 558 | 8 033  | 10 497 | 13 437 | 17 514 | 20 861  | 23 811  | 22 691  | 24 831  | 27 735  | 30 508  | 10 337 | 12 675 |
| 6 Total Beban Operasional / <i>Total of Operating Costs</i>                                                                                                 | 19 738  | 20 682  | 4 358 | 6 190  | 8 052  | 10 405 | 13 830 | 16 577  | 19 032  | 17 333  | 19 653  | 21 954  | 24 400  | 9 484  | 11 061 |
| a. Beban Imbalan kepada BI / <i>Yield to BI</i>                                                                                                             | 11      | 80      | 6     | 10     | 12     | 13     | 88     | 99      | 110     | 13      | 127     | 129     | 129     | -      | -      |
| b. Bonus Titipan Wadiah / <i>Wadiah Bonuses</i>                                                                                                             | 314     | 510     | 36    | 52     | 70     | 82     | 96     | 109     | 125     | 150     | 178     | 201     | 233     | 21     | 30     |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / <i>Loss from Mark-to-Market and Sale of Securities</i>                                                  | 1       | 11      | 2     | 2      | 1      | 1      | 2      | 2       | 2       | 3       | 3       | 3       | 3       | 0      | 1      |
| d. Kerugian dari Penyertaan dan Beban Komis/Provisi / <i>Loss from Investment and Cost of Commission/Provision</i>                                          | 77      | 79      | 13    | 21     | 29     | 37     | 46     | 55      | 65      | 78      | 112     | 124     | 142     | 11     | 25     |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / <i>Impairment</i>                                                                                   | 6 106   | 6 483   | 2 129 | 2 767  | 3 451  | 4 616  | 6 716  | 8 271   | 9 466   | 6 588   | 7 536   | 8 425   | 9 195   | 8 192  | 8 490  |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / <i>Depreciation/Amortization and Cost of Fixed</i>                                  | 1 046   | 1 473   | 239   | 366    | 451    | 618    | 735    | 854     | 993     | 1 123   | 1 284   | 1 427   | 1 596   | 129    | 255    |
| g. Beban Risiko Operasional / <i>Cost of Operational Risk</i>                                                                                               | 28      | 57      | 12    | 17     | 19     | 20     | 23     | 26      | 31      | 35      | 37      | 39      | 60      | 17     | 21     |
| h. Kerugian Restrukturisasi Pembiayaan / <i>Loss from Financing Restructuring</i>                                                                           | 10      | 14      | 1     | 1      | 3      | 3      | 3      | 3       | 8       | 13      | 18      | 12      | 16      | 0      | 1      |
| i. Beban Tenaga Kerja / <i>Cost of Human Resources</i>                                                                                                      | 7 466   | 7 486   | 1 173 | 1 815  | 2 436  | 3 084  | 3 795  | 4 414   | 5 075   | 5 733   | 6 417   | 7 248   | 8 118   | 683    | 1 343  |
| i. Biaya Tenaker / <i>Labour Cost</i>                                                                                                                       | 7 170   | 7 306   | 1 152 | 1 785  | 2 395  | 3 034  | 3 736  | 4 349   | 5 000   | 5 646   | 6 318   | 7 118   | 7 940   | 675    | 1 325  |
| ii. Biaya Pendidikan dan Pelatihan Tenaker / <i>Training Cost</i>                                                                                           | 281     | 169     | 20    | 28     | 39     | 48     | 57     | 64      | 73      | 85      | 96      | 127     | 173     | 7      | 17     |
| iii. Penelitian dan Pengembangan/ <i>Research and Development</i>                                                                                           | 16      | 11      | 1     | 2      | 2      | 2      | 2      | 2       | 2       | 3       | 3       | 3       | 5       | 0      | 1      |
| j. Beban Operasional Lainnya / <i>Other Operating Costs</i>                                                                                                 | 4 679   | 4 488   | 744   | 1 138  | 1 581  | 1 930  | 2 327  | 2 744   | 3 156   | 3 598   | 3 942   | 4 345   | 4 907   | 451    | 924    |
| i. Promosi / <i>Promotion</i>                                                                                                                               | 406     | 252     | 29    | 44     | 65     | 83     | 99     | 126     | 148     | 177     | 204     | 270     | 352     | 45     | 84     |
| ii. Biaya Lainnya / <i>Other Costs</i>                                                                                                                      | 4 273   | 4 236   | 716   | 1 094  | 1 516  | 1 847  | 2 227  | 2 618   | 3 008   | 3 421   | 3 737   | 4 074   | 4 555   | 406    | 841    |
| 7 Laba/Rugi Operasional (5 - 6) / <i>Operating Profit/Loss (5 - 6)</i>                                                                                      | 5 599   | 5 137   | 1 200 | 1 844  | 2 445  | 3 032  | 3 684  | 4 284   | 4 779   | 5 359   | 5 178   | 5 781   | 6 108   | 853    | 1 614  |
| 8 Pendapatan Non Operasional / <i>Non Operating Income</i>                                                                                                  | 233     | 179     | 43    | 98     | 112    | 130    | 164    | 186     | 288     | 295     | 252     | 323     | 474     | 29     | 26     |
| 9 Beban Non Operasional / <i>Non Operating Cost</i>                                                                                                         | 234     | 229     | 37    | 109    | 146    | 157    | 146    | 177     | 180     | 141     | 194     | 274     | 358     | 29     | 52     |
| 10 Laba/Rugi Non Operasional (8 - 9) / <i>Non Operating Profit/Loss (8 - 9)</i>                                                                             | (1)     | (50)    | 7     | (11)   | (34)   | (27)   | 18     | 9       | 108     | 154     | 58      | 49      | 116     | 0      | (25)   |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / <i>Year-to-date Profit/Loss (7 + 10)</i>                                                                             | 5 598   | 5 087   | 1 206 | 1 832  | 2 412  | 3 005  | 3 702  | 4 293   | 4 887   | 5 513   | 5 236   | 5 830   | 6 224   | 750    | 1 415  |
| 12 Tranfer Laba/Rugi / <i>Transfer of Profit/Loss</i>                                                                                                       | 6 097   | 4 167   | -     | -      | -      | -      | -      | -       | -       | -       | -       | -       | 5 589   | -      | -      |
| 13 Pajak Penghasilan / <i>Income Tax</i>                                                                                                                    | (1 403) | (1 305) | (331) | (458)  | (592)  | (728)  | (930)  | (1 096) | (1 227) | (1 404) | (1 531) | (1 636) | (1 760) | (1 73) | (329)  |
| 14 Laba/Rugi Bersih / <i>Net Profit/Loss</i>                                                                                                                | 4 195   | 3 782   | 875   | 1 374  | 1 820  | 2 277  | 2 772  | 3 197   | 3 660   | 4 108   | 3 705   | 4 194   | 4 464   | 577    | 1 086  |

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

| Indikator                                                                                                                                                   | 2019   | 2020   | 2021  |       |       |       |       |       |        |        |        |        | 2022   |       |       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|-------|-------|
|                                                                                                                                                             |        |        | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags    | Sep    | Okt    | Nov    | Des    | Jan   | Feb   |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / <i>Operating Income from:</i>                                                              | 16 029 | 15 280 | 2 528 | 3 859 | 5 111 | 6 383 | 7 663 | 8 955 | 10 237 | 11 533 | 12 824 | 14 077 | 15 676 | 1 438 | 2 770 |
| a. Penempatan pada Bank Indonesia / <i>Placement in Bank Indonesia</i>                                                                                      | 688    | 470    | 79    | 128   | 167   | 209   | 261   | 313   | 364    | 419    | 465    | 515    | 572    | 47    | 81    |
| b. Penempatan pada Bank Syariah Lain / <i>Placement in Other Banks</i>                                                                                      | 84     | 34     | 2     | 3     | 3     | 4     | 5     | 5     | 6      | 6      | 6      | 7      | 7      | 0     | 0     |
| c. Surat Berharga / <i>Investment in Securities</i>                                                                                                         | 777    | 1 099  | 207   | 318   | 431   | 543   | 657   | 771   | 898    | 1 018  | 1 137  | 1 258  | 1 398  | 135   | 251   |
| d. Pembiayaan yang Diberikan / <i>Financing</i>                                                                                                             | 11 682 | 11 225 | 1 824 | 2 793 | 3 696 | 4 623 | 5 555 | 6 501 | 7 429  | 8 373  | 9 393  | 10 359 | 11 462 | 1 011 | 1 987 |
| i. Pendapatan Bagi Hasil / <i>Profit Sharing</i>                                                                                                            | 6 323  | 6 739  | 1 082 | 1 672 | 2 196 | 2 724 | 3 245 | 3 788 | 4 376  | 4 925  | 5 489  | 6 041  | 6 640  | 555   | 1 072 |
| a. Mudharabah / <i>Mudharabah</i>                                                                                                                           | 818    | 704    | 100   | 159   | 201   | 249   | 294   | 349   | 397    | 444    | 492    | 531    | 578    | 36    | 70    |
| b. Musyarakah / <i>Musyarakah</i>                                                                                                                           | 5 504  | 6 035  | 981   | 1 513 | 1 994 | 2 475 | 2 952 | 3 439 | 3 978  | 4 481  | 4 996  | 5 509  | 6 061  | 518   | 1 002 |
| c. Pendapatan Bagi Hasil Lainnya / <i>Other profit sharing</i>                                                                                              | 6      | -      | -     | -     | -     | -     | -     | -     | 0,1    | 0,2    | 0,2    | 0,2    | 0,2    | 0,0   | 0,0   |
| ii. Piutang / <i>Receivables / Acceptables</i>                                                                                                              | 4 486  | 3 892  | 649   | 984   | 1 318 | 1 680 | 2 040 | 2 405 | 2 709  | 3 064  | 3 484  | 3 865  | 4 330  | 418   | 826   |
| a. Murabahah / <i>Murabahah</i>                                                                                                                             | 4 233  | 3 632  | 604   | 914   | 1 226 | 1 562 | 1 900 | 2 238 | 2 515  | 2 847  | 3 241  | 3 597  | 4 035  | 392   | 774   |
| b. Ujrah / <i>Qardh</i>                                                                                                                                     | 60     | 61     | 10    | 14    | 19    | 25    | 29    | 35    | 41     | 46     | 51     | 55     | 59     | 4     | 10    |
| c. Istishna' / <i>Istishna'</i>                                                                                                                             | 192    | 199    | 35    | 56    | 73    | 93    | 112   | 132   | 152    | 171    | 191    | 213    | 236    | 22    | 42    |
| d. Piutang Lainnya / <i>Other Receivables/ Acceptables</i>                                                                                                  | -      | 0      | -     | -     | 0     | 0     | 0     | 0     | 0      | 0      | 0      | 0      | 0      | 0     | 0     |
| iii. Pendapatan Sewa (Ijarah) / <i>Leasing Receivables / Acceptables (Ijarah)</i>                                                                           | 873    | 595    | 93    | 138   | 183   | 219   | 269   | 308   | 345    | 383    | 420    | 453    | 493    | 38    | 89    |
| iv. Salam                                                                                                                                                   | -      | -      | -     | -     | -     | -     | -     | -     | -      | -      | -      | -      | -      | -     | -     |
| e. Lainnya / <i>Others</i>                                                                                                                                  | 2 798  | 2 452  | 416   | 618   | 814   | 1 003 | 1 185 | 1 364 | 1 541  | 1 718  | 1 823  | 1 939  | 2 236  | 245   | 451   |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / <i>Revenue Sharing for Investment Fund Mudharabah Holders:</i>                               | 8 758  | 8 101  | 1 239 | 1 847 | 2 423 | 2 992 | 3 544 | 4 085 | 4 576  | 5 107  | 5 624  | 6 145  | 6 695  | 609   | 1 141 |
| a. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i>                                                                            | 8 226  | 8 101  | 1 239 | 1 847 | 2 423 | 2 992 | 3 544 | 4 085 | 4 576  | 5 107  | 5 624  | 6 145  | 6 695  | 598   | 1 120 |
| b. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i>                                                                                    | 532    | -      | -     | 0     | -     | -     | -     | -     | -      | -      | -      | -      | -      | -     | -     |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / <i>Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)</i> | 7 271  | 7 180  | 1 289 | 2 013 | 2 688 | 3 391 | 4 119 | 4 870 | 5 661  | 6 426  | 7 199  | 7 932  | 8 982  | 835   | 1 640 |
| 4 Pendapatan Operasional Lainnya / <i>Other Operating Income</i>                                                                                            | 2 189  | 1 821  | 368   | 586   | 801   | 855   | 1 068 | 1 201 | 1 338  | 1 522  | 1 710  | 1 915  | 2 124  | 295   | 502   |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / <i>Income from Mark-to-Market and Sale of Securities</i>                                              | 7      | 7      | 0     | 1     | 1     | 1     | 2     | 2     | 2      | 4      | 4      | 4      | 4      | 72    | 79    |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyaddah / <i>Income from Bank as Mudharib in Mudharabah Al Muqayyaddah</i>                       | 79     | 105    | 22    | 33    | 43    | 52    | 61    | 72    | 82     | 92     | 101    | 114    | 125    | 8     | 13    |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi / <i>Income from Investment, Fees, Commission, Provision</i>                                              | 752    | 836    | 128   | 196   | 267   | 332   | 408   | 467   | 548    | 627    | 704    | 774    | 855    | 86    | 166   |
| d. Pendapatan Lainnya / <i>Other Income</i>                                                                                                                 | 1 352  | 873    | 219   | 356   | 491   | 469   | 597   | 661   | 706    | 800    | 901    | 1 023  | 1 140  | 129   | 244   |
| 5 Total Pendapatan Operasional (3 + 4) / <i>Total of Operating Income</i>                                                                                   | 9 460  | 9 001  | 1 657 | 2 599 | 3 490 | 4 246 | 5 187 | 6 071 | 6 999  | 7 948  | 8 910  | 9 847  | 11 105 | 1 130 | 2 142 |
| 6 Total Beban Operasional / <i>Total of Operating Costs</i>                                                                                                 | 6 069  | 5 919  | 996   | 1 440 | 1 919 | 2 479 | 2 982 | 3 477 | 4 006  | 4 783  | 5 304  | 5 805  | 6 856  | 644   | 1 514 |
| a. Beban Imbalan kepada BI / <i>Yield to BI</i>                                                                                                             | 1      | -      | -     | 0     | 1     | 1     | 1     | 1     | 1      | 2      | 3      | 3      | 3      | -     | -     |
| b. Bonus Titipan Wadiah / <i>Wadiah Bonuses</i>                                                                                                             | 101    | 95     | 13    | 19    | 25    | 32    | 39    | 46    | 55     | 62     | 69     | 77     | 86     | 11    | 21    |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / <i>Loss from Mark-to-Market and Sale of Securities</i>                                                  | -      | -      | 0     | 0     | -     | 0     | -     | -     | 0      | 0      | 0      | 0      | 0      | 0     | 0     |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi / <i>Loss from Investment and Cost of Commission/Provision</i>                                         | 443    | 437    | 79    | 118   | 159   | 199   | 239   | 279   | 318    | 357    | 397    | 435    | 486    | 47    | 106   |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / <i>Impairment</i>                                                                                   | 2 350  | 2 333  | 467   | 634   | 810   | 1 102 | 1 338 | 1 579 | 1 817  | 2 329  | 2 556  | 2 783  | 3 422  | 335   | 880   |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / <i>Depreciation/Amortization and Cost of Fixed</i>                                  | 146    | 206    | 30    | 47    | 64    | 81    | 97    | 112   | 126    | 144    | 160    | 176    | 201    | 16    | 31    |
| g. Beban Risiko Operasional / <i>Cost of Operational Risk</i>                                                                                               | 6      | 0      | 0     | 0     | 0     | 0     | 0     | 1     | 1      | 1      | 1      | 1      | 2      | 0     | 0     |
| h. Kerugian Restrukturisasi Pembiayaan / <i>Loss from Financing Restructuring</i>                                                                           | -      | -      | -     | -     | -     | -     | -     | -     | -      | -      | -      | -      | -      | -     | -     |
| i. Beban Tenaga Kerja / <i>Cost of Human Resources</i>                                                                                                      | 1 163  | 1 251  | 205   | 310   | 441   | 554   | 659   | 754   | 881    | 982    | 1 081  | 1 184  | 1 348  | 109   | 219   |
| i. Biaya Tenaker / <i>Labour Cost</i>                                                                                                                       | 1 144  | 1 244  | 204   | 309   | 439   | 552   | 656   | 750   | 877    | 978    | 1 076  | 1 178  | 1 341  | 106   | 215   |
| ii. Biaya Pendidikan dan Pelatihan Tenaker / <i>Training Cost</i>                                                                                           | 19     | 6      | 1     | 1     | 2     | 2     | 3     | 3     | 4      | 4      | 5      | 6      | 8      | 2     | 4     |
| iii. Penelitian dan Pengembangan/ <i>Research and Development</i>                                                                                           | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0      | 0      | 0      | 0      | 0     | 0     |
| j. Beban Operasional Lainnya / <i>Other Operating Costs</i>                                                                                                 | 1 860  | 1 597  | 202   | 311   | 418   | 510   | 609   | 706   | 808    | 906    | 1 037  | 1 146  | 1 307  | 138   | 277   |
| i. Promosi / <i>Promotion</i>                                                                                                                               | 93     | 67     | 6     | 10    | 16    | 19    | 22    | 27    | 31     | 39     | 46     | 55     | 77     | 4     | 10    |
| ii. Biaya Lainnya / <i>Other Costs</i>                                                                                                                      | 1 767  | 1 530  | 195   | 302   | 402   | 491   | 586   | 679   | 776    | 867    | 991    | 1 091  | 1 230  | 134   | 267   |
| 7 Laba/Rugi Operasional (5 - 6) / <i>Operating Profit/Loss (5 - 6)</i>                                                                                      | 3 391  | 3 082  | 661   | 1 159 | 1 571 | 1 767 | 2 205 | 2 595 | 2 993  | 3 164  | 3 605  | 4 042  | 4 249  | 486   | 628   |
| 8 Pendapatan Non Operasional / <i>Non Operating Income</i>                                                                                                  | 113    | 348    | 25    | 40    | 52    | 66    | 80    | 94    | 108    | 239    | 251    | 266    | 280    | 17    | 27    |
| 9 Beban Non Operasional / <i>Non Operating Cost</i>                                                                                                         | 176    | 183    | 27    | 43    | 63    | 79    | 96    | 113   | 140    | 158    | 173    | 191    | 326    | 18    | 32    |
| 10 Laba/Rugi Non Operasional (8 - 9) / <i>Non Operating Profit/Loss (8 - 9)</i>                                                                             | (63)   | 165    | (3)   | (3)   | (11)  | (13)  | (16)  | (19)  | (33)   | 81     | 78     | 75     | (45)   | (1)   | (4)   |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / <i>Year-to-date Profit/Loss (7 + 10)</i>                                                                             | 3 328  | 3 247  | 658   | 1 156 | 1 560 | 1 753 | 2 189 | 2 576 | 2 960  | 3 245  | 3 683  | 4 117  | 4 204  | 479   | 613   |
| 12 Tranfer Laba/Rugi / <i>Transfer of Profit/Loss</i>                                                                                                       | 1 202  | 1 483  | -     | -     | -     | -     | -     | -     | -      | -      | -      | -      | 2 176  | -     | -     |
| 13 Pajak Penghasilan / <i>Income Tax</i>                                                                                                                    | (43)   | (38)   | (13)  | (22)  | (30)  | (29)  | (35)  | (48)  | (59)   | (69)   | (76)   | (83)   | (89)   | (11)  | (23)  |
| 14 Laba/Rugi Bersih / <i>Net Profit/Loss</i>                                                                                                                | 2 083  | 1 726  | 645   | 1 134 | 1 530 | 1 724 | 2 155 | 2 528 | 2 901  | 3 176  | 3 608  | 4 034  | 1 977  | 468   | 590   |

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

| Indikator / Indicator                                                         | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|-------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                               |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 1. Lancar / Current                                                           | 455 068 | 520 409 | 517 632 | 523 791 | 518 785 | 520 641 | 539 699 | 535 217 | 533 885 | 548 720 | 547 595 | 566 280 | 602 159 | 580 986 | 585 144 |
| 2. Dalam Perhatian Khusus / Special Mention                                   | 17 923  | 18 331  | 23 152  | 19 314  | 22 623  | 23 039  | 23 068  | 24 687  | 26 779  | 25 222  | 24 559  | 18 087  | 15 843  | 18 244  | 21 202  |
| 3. Kurang Lancar / Sub-Standard                                               | 3 407   | 3 027   | 2 552   | 2 712   | 2 820   | 3 217   | 2 891   | 2 870   | 3 393   | 3 326   | 3 521   | 3 606   | 2 991   | 3 192   | 3 334   |
| 4. Diragukan / Doubtful                                                       | 954     | 1 382   | 1 526   | 1 244   | 1 450   | 1 333   | 1 384   | 1 414   | 1 297   | 1 675   | 1 631   | 1 456   | 1 653   | 1 580   | 1 519   |
| 5. Macet / Lost                                                               | 6 707   | 7 800   | 8 301   | 8 575   | 8 552   | 8 617   | 8 581   | 8 454   | 8 459   | 8 068   | 7 468   | 6 322   | 6 415   | 6 487   | 6 529   |
| Total Aset Produktif / Total Earning Assets                                   | 484 059 | 550 949 | 553 163 | 555 636 | 554 229 | 556 847 | 575 623 | 572 641 | 573 813 | 587 011 | 584 775 | 595 751 | 629 062 | 610 488 | 617 728 |
| Rasio Aset Produktif Non Lancar / Percentage of Non Performing Earning Assets | 2,29    | 2,22    | 2,24    | 2,26    | 2,31    | 2,36    | 2,23    | 2,22    | 2,29    | 2,23    | 2,16    | 1,91    | 1,76    | 1,84    | 1,84    |

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

| Indikator/Indicator                                                              | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|----------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                  |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 1. Lancar / <i>Current</i>                                                       | 297 942 | 340 584 | 342 925 | 342 053 | 340 736 | 342 635 | 351 332 | 351 432 | 348 579 | 354 480 | 359 183 | 365 656 | 385 781 | 381 730 | 386 222 |
| 2. Dalam Perhatian Khusus / <i>Special Mention</i>                               | 12 025  | 12 427  | 15 306  | 13 797  | 16 758  | 17 007  | 16 505  | 17 881  | 19 963  | 19 054  | 17 930  | 11 436  | 9 499   | 10 983  | 12 737  |
| 3. Kurang Lancar / <i>Sub-Standard</i>                                           | 2 416   | 1 857   | 1 697   | 1 895   | 1 992   | 2 154   | 2 003   | 1 998   | 2 559   | 2 512   | 2 746   | 2 797   | 2 465   | 2 545   | 2 647   |
| 4. Diragukan / <i>Doubtful</i>                                                   | 571     | 866     | 999     | 989     | 1 143   | 1 061   | 1 040   | 1 034   | 1 022   | 1 377   | 1 309   | 1 198   | 1 406   | 1 312   | 1 251   |
| 5. Macet / <i>Lost</i>                                                           | 4 313   | 5 018   | 5 161   | 5 165   | 5 139   | 5 183   | 5 214   | 5 161   | 5 053   | 4 729   | 4 272   | 3 071   | 3 271   | 3 361   | 3 450   |
| Total Aset Produktif / <i>Total Earning Assets</i>                               | 317 267 | 360 751 | 366 088 | 363 900 | 365 768 | 368 041 | 376 094 | 377 505 | 377 175 | 382 152 | 385 441 | 384 157 | 402 421 | 399 931 | 406 307 |
| Rasio Aset Produktif Non Lancar /<br>Percentage of Non Performing Earning Assets | 2,30    | 2,15    | 2,15    | 2,21    | 2,26    | 2,28    | 2,20    | 2,17    | 2,29    | 2,26    | 2,16    | 1,84    | 1,77    | 1,80    | 1,81    |

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

| Indikator/Indicator                                                                 | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|-------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                     |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | feb     |
| 1. Lancar / <i>Current</i>                                                          | 157 126 | 179 825 | 174 707 | 181 738 | 178 049 | 178 006 | 188 367 | 183 785 | 185 306 | 194 240 | 188 413 | 200 624 | 216 378 | 199 256 | 198 922 |
| 2. Dalam Perhatian Khusus / <i>Special Mention</i>                                  | 5 897   | 5 904   | 7 846   | 5 516   | 5 865   | 6 031   | 6 563   | 6 806   | 6 816   | 6 168   | 6 629   | 6 651   | 6 345   | 7 261   | 8 465   |
| 3. Kurang Lancar / <i>Sub-Standard</i>                                              | 991     | 1 170   | 855     | 817     | 828     | 1 063   | 888     | 872     | 834     | 814     | 775     | 809     | 526     | 647     | 687     |
| 4. Diragukan / <i>Doubtful</i>                                                      | 384     | 517     | 528     | 255     | 306     | 272     | 344     | 380     | 275     | 298     | 323     | 258     | 247     | 268     | 268     |
| 5. Macet / <i>Lost</i>                                                              | 2 395   | 2 782   | 3 140   | 3 410   | 3 413   | 3 434   | 3 367   | 3 293   | 3 407   | 3 339   | 3 196   | 3 251   | 3 145   | 3 126   | 3 079   |
| Total Aset Produktif / <i>Total Earning Assets</i>                                  | 166 792 | 190 198 | 187 075 | 191 736 | 188 461 | 188 806 | 199 529 | 195 136 | 196 638 | 204 860 | 199 335 | 211 594 | 226 641 | 210 557 | 211 421 |
| Rasio Aset Produktif Non Lancar /<br>Percentage of Non Performing Earning<br>Assets | 2,26    | 2,35    | 2,42    | 2,34    | 2,41    | 2,53    | 2,30    | 2,33    | 2,30    | 2,17    | 2,15    | 2,04    | 1,73    | 1,92    | 1,91    |

**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 Islamic Commercial Bank and Islamic Business Unit)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                                                                                 | 2019          | 2020           | 2021                |                |                     |                |                |                |                |                |                |                | 2022           |                |                |
|-----------------------------------------------------------------------------------------------------------------------|---------------|----------------|---------------------|----------------|---------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                                                       |               |                | Feb                 | Mar            | Apr                 | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            |
| <b>Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories</b>                    | <b>81 016</b> | <b>119 761</b> | <b>123 934</b>      | <b>125 419</b> | <b>123 494</b>      | <b>125 726</b> | <b>138 475</b> | <b>141 114</b> | <b>143 621</b> | <b>150 070</b> | <b>140 305</b> | <b>164 775</b> | <b>165 652</b> | <b>161 585</b> | <b>166 894</b> |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)</b>              | <b>25 058</b> | <b>42 383</b>  | <b>42 320</b>       | <b>39 574</b>  | <b>34 369</b>       | <b>44 942</b>  | <b>49 013</b>  | <b>50 151</b>  | <b>51 102</b>  | <b>56 704</b>  | <b>47 475</b>  | <b>55 161</b>  | <b>59 950</b>  | <b>62 564</b>  | <b>62 902</b>  |
| a. Surat Perbendaharaan Negara Syariah / Sharia SPN                                                                   | 2 401         | 2 383          | 2 797               | 2 781          | 2 691               | 2 387          | 3 000          | 2 821          | 3 064          | 3 830          | 5 431          | 4 706          | 4 520          | 4 928          | 3 070          |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates (SIMA)             | 3 367         | 2 119          | 955                 | 1 355          | 2 577 <sup>1)</sup> | 1175           | 1 790          | 1 520          | 1 630          | 2 525          | 1 730          | 1 795          | 2 480          | 705            | 425            |
| c. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 19 290        | 37 881         | 38 568              | 35 438         | 29 101              | 41 381         | 44 224         | 45 810         | 46 408         | 50 348         | 40 314         | 48 659         | 52 949         | 56 932         | 59 407         |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)</b>           | <b>55 959</b> | <b>77 378</b>  | <b>81 614</b>       | <b>85 845</b>  | <b>89 125</b>       | <b>80 784</b>  | <b>89 462</b>  | <b>90 964</b>  | <b>92 519</b>  | <b>93 366</b>  | <b>92 830</b>  | <b>109 614</b> | <b>105 702</b> | <b>99 021</b>  | <b>103 992</b> |
| a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN)                                                           | 37 676        | 59 009         | 63 338              | 69 031         | 71 323              | 62 807         | 71 051         | 74 431         | 75 286         | 72 582         | 72 945         | 74 998         | 72 555         | 70 264         | 74 084         |
| b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates                                                     | 2 683         | 3 965          | 4 130               | 3 203          | 3 357               | 3 595          | 3 398          | 2 526          | 3 231          | 3 330          | 2 682          | 4 036          | 3 188          | 1 938          | 1 847          |
| c. Sukuk Subordinasi / Subordinated Sukuk                                                                             | 201           | 105            | 105                 | 105            | 105                 | 105            | 105            | 105            | 105            | 105            | 105            | 105            | 105            | 105            | 215            |
| d. Sukuk Lainnya / Others Sukuk                                                                                       | 15 190        | 14 260         | 13 996              | 13 451         | 14 275              | 14 212         | 14 844         | 13 852         | 13 848         | 17 315         | 17 065         | 30 441         | 29 820         | 26 714         | 27 847         |
| e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | 208           | 39             | 46                  | 54             | 64                  | 64             | 64             | 49             | 49             | 34             | 34             | 34             | 34             | 0*)            | -              |
| <b>Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories</b>                | <b>8 953</b>  | <b>9 279</b>   | <b>6 783</b>        | <b>7 895</b>   | <b>7 677</b>        | <b>7 213</b>   | <b>7 122</b>   | <b>7 285</b>   | <b>7 228</b>   | <b>9 352</b>   | <b>11 764</b>  | <b>12 708</b>  | <b>12 800</b>  | <b>9 819</b>   | <b>11 341</b>  |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)</b>              | <b>4 387</b>  | <b>4 360</b>   | <b>1 964</b>        | <b>3 075</b>   | <b>3 179</b>        | <b>2 714</b>   | <b>2 623</b>   | <b>2 836</b>   | <b>2 723</b>   | <b>4 847</b>   | <b>7 258</b>   | <b>6 320</b>   | <b>6 335</b>   | <b>3 350</b>   | <b>4 860</b>   |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN                                                      | 3 687         | 4 360          | 1 964               | 3 075          | 3 179               | 2 714          | 2 623          | 2 836          | 2 723          | 4 847          | 7 258          | 6 320          | 6 335          | 3 350          | 4 860          |
| b. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 700           | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)</b>           | <b>4 566</b>  | <b>4 919</b>   | <b>4 820</b>        | <b>4 820</b>   | <b>4 498</b>        | <b>4 499</b>   | <b>4 499</b>   | <b>4 449</b>   | <b>4 505</b>   | <b>4 505</b>   | <b>4 506</b>   | <b>6 388</b>   | <b>6 465</b>   | <b>6 469</b>   | <b>6 481</b>   |
| a. Sukuk Subordinasi / Sharia Mutual Fund Certificates                                                                | 4 150         | 1 852          | 1 852               | 1 852          | 1 852               | 1 852          | 1 852          | 1 852          | 1 907          | 1 907          | 1 907          | 1 907          | 1 963          | 1 964          | 1 969          |
| b. Sukuk Lainnya / Subordinated Sukuk                                                                                 | 416           | 3 067          | 2 968               | 2 968          | 2 647               | 2 647          | 2 647          | 2 598          | 2 598          | 2 598          | 2 598          | 4 481          | 4 502          | 4 505          | 4 513          |
| c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | -             | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement</b>                | <b>81 016</b> | <b>119 761</b> | <b>123 934</b>      | <b>125 419</b> | <b>123 494</b>      | <b>125 726</b> | <b>138 475</b> | <b>141 114</b> | <b>143 621</b> | <b>150 070</b> | <b>140 305</b> | <b>164 775</b> | <b>165 652</b> | <b>161 585</b> | <b>166 894</b> |
| <b>1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities</b>                                           | <b>25 058</b> | <b>42 383</b>  | <b>42 320</b>       | <b>39 574</b>  | <b>34 369</b>       | <b>44 942</b>  | <b>49 013</b>  | <b>50 151</b>  | <b>51 102</b>  | <b>56 704</b>  | <b>47 475</b>  | <b>55 161</b>  | <b>59 950</b>  | <b>62 564</b>  | <b>62 902</b>  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 2 373         | 5 159          | 6 879               | 4 278          | 4 161               | 6 529          | 6 075          | 5 816          | 4 731          | 5 887          | 5 904          | 8 085          | 7 669          | 16 840         | 17 505         |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 253           | 110            | 2 412 <sup>1)</sup> | 372            | 506                 | 349            | 344            | 245            | 367            | 988            | 1 591          | 1 417          | 2 573          | 6 848          | 8 115          |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 2 120         | 5 049          | 4 466               | 3 907          | 3 655               | 6 180          | 5 731          | 5 571          | 4 364          | 4 899          | 4 313          | 6 667          | 5 096          | 9 991          | 9 391          |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 22 685        | 37 224         | 35 442              | 35 295         | 30 208              | 38 414         | 42 939         | 44 335         | 46 371         | 50 817         | 41 571         | 47 076         | 52 281         | 45 725         | 45 396         |
| <b>2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities</b>                                        | <b>55 959</b> | <b>77 378</b>  | <b>81 614</b>       | <b>85 845</b>  | <b>89 125</b>       | <b>80 784</b>  | <b>89 462</b>  | <b>90 964</b>  | <b>92 519</b>  | <b>93 366</b>  | <b>92 830</b>  | <b>109 614</b> | <b>105 702</b> | <b>99 021</b>  | <b>103 992</b> |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 7 614         | 11 916         | 13 285              | 14 517         | 14 682              | 14 087         | 18 408         | 20 463         | 20 509         | 21 107         | 20 823         | 22 162         | 17 983         | 14 313         | 14 837         |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 109           | 687            | 1 883               | 612            | 1 479               | 1 113          | 859            | 1 316          | 1 857          | 910            | 1 114          | 1 086          | 440            | 2 173          | 2 483          |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 7 505         | 11 228         | 11 402              | 13 905         | 13 203              | 12 975         | 17 550         | 19 147         | 18 652         | 20 198         | 19 709         | 21 076         | 17 543         | 12 140         | 12 354         |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 48 345        | 65 462         | 68 329              | 71 328         | 74 442              | 66 697         | 71 053         | 70 500         | 72 010         | 72 259         | 72 007         | 87 452         | 87 720         | 84 708         | 89 155         |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement Methods</b>    | <b>8 953</b>  | <b>9 279</b>   | <b>6 783</b>        | <b>7 895</b>   | <b>7 677</b>        | <b>7 213</b>   | <b>7 122</b>   | <b>7 285</b>   | <b>7 228</b>   | <b>9 352</b>   | <b>11 764</b>  | <b>12 708</b>  | <b>12 800</b>  | <b>9 819</b>   | <b>11 341</b>  |
| <b>1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities</b>                                           | <b>4 387</b>  | <b>4 360</b>   | <b>1 964</b>        | <b>3 075</b>   | <b>3 179</b>        | <b>2 714</b>   | <b>2 623</b>   | <b>2 836</b>   | <b>2 723</b>   | <b>4 847</b>   | <b>7 258</b>   | <b>6 320</b>   | <b>6 335</b>   | <b>3 350</b>   | <b>4 860</b>   |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 525           | 885            | 638                 | 744            | 785                 | 784            | 763            | 761            | 758            | 505            | 475            | 300            | 142            | 3 320          | 660            |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | -             | 885            | 638                 | 744            | 785                 | 784            | 763            | 761            | 758            | 505            | 475            | 300            | 142            | 3 320          | 660            |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 525           | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 3 862         | 3 475          | 1 326               | 2 331          | 2 394               | 1 931          | 1 860          | 2 075          | 1 965          | 4 342          | 6 783          | 6 020          | 6 193          | 30             | 4 200          |
| <b>2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities</b>                                        | <b>4 566</b>  | <b>4 919</b>   | <b>4 820</b>        | <b>4 820</b>   | <b>4 498</b>        | <b>4 499</b>   | <b>4 499</b>   | <b>4 449</b>   | <b>4 505</b>   | <b>4 505</b>   | <b>4 506</b>   | <b>6 388</b>   | <b>6 465</b>   | <b>6 469</b>   | <b>6 481</b>   |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | -             | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              | -              | -              | 2 040          | 2 040          |
| 1. Melalui Laporan Laba / Rugi / Through Income Statement                                                             | -             | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              | -              | -              | 2 040          | 2 040          |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | -             | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 4 566         | 4 919          | 4 820               | 4 820          | 4 498               | 4 499          | 4 499          | 4 449          | 4 505          | 4 505          | 4 506          | 6 388          | 6 465          | 4 429          | 4 441          |

**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 Islamic Commercial Bank)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator                                                                                                             | 2019          | 2020          | 2021          |               |               |               |                |                |                |                |                |                | 2022           |                |                |
|-----------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                                                       |               |               | Feb           | Mar           | Apr           | Mei           | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            |
| <b>Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories</b>                    | <b>63 787</b> | <b>86 932</b> | <b>90 086</b> | <b>89 060</b> | <b>88 328</b> | <b>90 822</b> | <b>100 580</b> | <b>103 808</b> | <b>105 689</b> | <b>108 442</b> | <b>103 647</b> | <b>125 416</b> | <b>122 423</b> | <b>124 318</b> | <b>130 116</b> |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)</b>              | <b>19 339</b> | <b>29 634</b> | <b>29 323</b> | <b>25 426</b> | <b>23 172</b> | <b>30 521</b> | <b>35 874</b>  | <b>37 946</b>  | <b>39 428</b>  | <b>41 718</b>  | <b>36 855</b>  | <b>43 885</b>  | <b>45 470</b>  | <b>41 959</b>  | <b>43 054</b>  |
| a. Surat Perbendaharaan Negara Syariah / Sharia SPN                                                                   | 2 401         | 2 383         | 2 797         | 2 781         | 2 691         | 2 387         | 3 000          | 2 821          | 3 064          | 3 830          | 5 431          | 4 706          | 4 520          | 4 928          | 3 070          |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates (SIMA)             | 2 242         | 1 459         | 715           | 835           | 555           | 685           | 1 080          | 885            | 835            | 1 125          | 905            | 785            | 1 546          | 100*)          | 135            |
| c. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 14 696        | 25 792        | 25 811        | 21 811        | 19 927        | 27 449        | 31 794         | 34 240         | 35 529         | 36 763         | 30 520         | 38 394         | 39 404         | 36 931         | 39 849         |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)</b>           | <b>44 448</b> | <b>57 298</b> | <b>60 763</b> | <b>63 634</b> | <b>65 155</b> | <b>60 301</b> | <b>64 706</b>  | <b>65 862</b>  | <b>66 261</b>  | <b>66 724</b>  | <b>66 792</b>  | <b>81 531</b>  | <b>76 953</b>  | <b>82 360</b>  | <b>87 062</b>  |
| a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN)                                                           | 28 571        | 43 347        | 46 699        | 50 381        | 51 445        | 46 338        | 50 990         | 52 960         | 52 901         | 53 078         | 53 653         | 54 150         | 50 250         | 56 003         | 59 889         |
| b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates                                                     | 1 724         | 2 521         | 2 756         | 2 053         | 2 508         | 2 811         | 2 674          | 2 177          | 2 582          | 2 776          | 2 127          | 3 482          | 2 784          | 1 634          | 1 592          |
| c. Sukuk Subordinasi / Subordinated Sukuk                                                                             | 146           | 50            | 50            | 50            | 50            | 50            | 50             | 50             | 50             | 50             | 50             | 50             | 50             | 50             | 50             |
| d. Sukuk Lainnya / Others Sukuk                                                                                       | 13 923        | 11 376        | 11 258        | 11 150        | 11 152        | 11 102        | 10 993         | 10 676         | 10 729         | 10 820         | 10 962         | 23 849         | 23 869         | 24 673         | 25 531         |
| e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | 83            | 4             | -             | -             | -             | -             | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories</b>                | <b>3 098</b>  | <b>5 337</b>  | <b>3 565</b>  | <b>4 696</b>  | <b>4 771</b>  | <b>4 516</b>  | <b>4 240</b>   | <b>4 518</b>   | <b>4 445</b>   | <b>6 419</b>   | <b>8 890</b>   | <b>10 388</b>  | <b>9 430</b>   | <b>7 624</b>   | <b>9 276</b>   |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)</b>              | <b>1 498</b>  | <b>3 485</b>  | <b>1 714</b>  | <b>2 845</b>  | <b>2 919</b>  | <b>2 664</b>  | <b>2 388</b>   | <b>2 666</b>   | <b>2 538</b>   | <b>4 512</b>   | <b>6 983</b>   | <b>6 040</b>   | <b>5 005</b>   | <b>3 195</b>   | <b>4 835</b>   |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN                                                      | 1 498         | 3 485         | 1 714         | 2 845         | 2 919         | 2 664         | 2 388          | 2 666          | 2 538          | 4 512          | 6 983          | 6 040          | 5 005          | 3 195          | 4 835          |
| b. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)</b>           | <b>1 600</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>   | <b>1 852</b>   | <b>1 907</b>   | <b>1 907</b>   | <b>1 907</b>   | <b>4 348</b>   | <b>4 425</b>   | <b>4 429</b>   | <b>4 441</b>   |
| a. Sukuk Subordinasi / Sharia Mutual Fund Certificates                                                                | 1 600         | 1 852         | 1 852         | 1 852         | 1 852         | 1 852         | 1 852          | 1 852          | 1 907          | 1 907          | 1 907          | 1 907          | 1 963          | 1 964          | 1 969          |
| b. Sukuk Lainnya / Subordinated Sukuk                                                                                 | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              | 2 441          | 2 462          | 2 465          | 2 472          |
| c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement</b>                | <b>63 787</b> | <b>86 932</b> | <b>90 086</b> | <b>89 060</b> | <b>88 328</b> | <b>90 822</b> | <b>100 580</b> | <b>103 808</b> | <b>105 689</b> | <b>108 442</b> | <b>103 647</b> | <b>125 416</b> | <b>122 423</b> | <b>124 318</b> | <b>130 116</b> |
| <b>1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities</b>                                           | <b>19 339</b> | <b>29 634</b> | <b>29 323</b> | <b>25 426</b> | <b>23 172</b> | <b>30 521</b> | <b>35 874</b>  | <b>37 946</b>  | <b>39 428</b>  | <b>41 718</b>  | <b>36 855</b>  | <b>43 885</b>  | <b>45 470</b>  | <b>41 959</b>  | <b>43 054</b>  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 1 270         | 2 549         | 4 490         | 2 568         | 2 380         | 2 566         | 2 952          | 3 248          | 3 388          | 3 568          | 4 388          | 6 234          | 5 478          | 9 311          | 10 849         |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 253           | 20            | 2 172         | 272           | 273           | 274           | 294            | 195            | 317            | 818            | 1 591          | 1 297          | 2 473          | 6 355          | 7 611          |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 1 017         | 2 529         | 2 318         | 2 297         | 2 107         | 2 293         | 2 658          | 3 054          | 3 071          | 2 750          | 2 797          | 4 936          | 3 005          | 2 956          | 3 238          |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 18 069        | 27 085        | 24 833        | 22 858        | 20 793        | 27 955        | 32 922         | 34 698         | 36 040         | 38 150         | 32 467         | 37 651         | 39 993         | 32 648         | 32 205         |
| <b>2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities</b>                                        | <b>44 448</b> | <b>57 298</b> | <b>60 763</b> | <b>63 634</b> | <b>65 155</b> | <b>60 301</b> | <b>64 706</b>  | <b>65 862</b>  | <b>66 261</b>  | <b>66 724</b>  | <b>66 792</b>  | <b>81 531</b>  | <b>76 953</b>  | <b>82 360</b>  | <b>87 062</b>  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 4 335         | 8 529         | 9 335         | 10 280        | 9 465         | 10 291        | 11 265         | 12 126         | 12 126         | 12 797         | 12 815         | 14 153         | 9 792          | 7 125          | 7 336          |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 109           | 41            | 976           | 215           | 659           | 406           | 149            | 651            | 1 134          | 190            | 747            | 723            | 169            | 1 775          | 1 973          |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 4 226         | 8 488         | 8 359         | 10 065        | 8 806         | 9 884         | 11 116         | 11 476         | 10 991         | 12 607         | 12 069         | 13 430         | 9 623          | 5 349          | 5 363          |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 40 114        | 48 769        | 51 429        | 53 355        | 55 690        | 50 010        | 53 441         | 53 736         | 54 136         | 53 927         | 53 976         | 67 378         | 67 161         | 75 235         | 79 726         |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement</b>            | <b>3 098</b>  | <b>5 337</b>  | <b>3 565</b>  | <b>4 696</b>  | <b>4 771</b>  | <b>4 516</b>  | <b>4 240</b>   | <b>4 518</b>   | <b>4 445</b>   | <b>6 419</b>   | <b>8 890</b>   | <b>10 388</b>  | <b>9 430</b>   | <b>7 624</b>   | <b>9 276</b>   |
| <b>1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities</b>                                           | <b>1 498</b>  | <b>3 485</b>  | <b>1 714</b>  | <b>2 845</b>  | <b>2 919</b>  | <b>2 664</b>  | <b>2 388</b>   | <b>2 666</b>   | <b>2 538</b>   | <b>4 512</b>   | <b>6 983</b>   | <b>6 040</b>   | <b>5 005</b>   | <b>3 195</b>   | <b>4 835</b>   |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | -             | 885           | 638           | 744           | 785           | 784           | 763            | 761            | 758            | 380            | 350            | 175            | 42             | 3 195          | 635            |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | -             | 885           | 638           | 744           | 785           | 784           | 763            | 761            | 758            | 380            | 350            | 175            | 42             | 3 195          | 635            |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 1 498         | 2 600         | 1 076         | 2 101         | 2 134         | 1 881         | 1 625          | 1 905          | 1 780          | 4 132          | 6 633          | 5 865          | 4 963          | -              | 4 200          |
| <b>2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities</b>                                        | <b>1 600</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>   | <b>1 852</b>   | <b>1 907</b>   | <b>1 907</b>   | <b>1 907</b>   | <b>4 348</b>   | <b>4 425</b>   | <b>4 429</b>   | <b>4 441</b>   |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 1. Melalui Laporan Laba / Rugi / Through Income Statement                                                             | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 1 600         | 1 852         | 1 852         | 1 852         | 1 852         | 1 852         | 1 852          | 1 852          | 1 907          | 1 907          | 1 907          | 4 348          | 4 425          | 4 429          | 4 441          |

**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 Islamic Business Unit)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator                                                                                                             | 2019          | 2020          | 2021          |               |               |               |                     |               |               |               |               |               | 2022          |               |               |
|-----------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|                                                                                                                       |               |               | Feb           | Mar           | Apr           | Mei           | Jun                 | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           |
| <b>Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories</b>                    | <b>17 229</b> | <b>32 829</b> | <b>33 848</b> | <b>36 358</b> | <b>35 166</b> | <b>34 904</b> | <b>37 895</b>       | <b>37 306</b> | <b>37 932</b> | <b>41 628</b> | <b>36 658</b> | <b>39 359</b> | <b>43 229</b> | <b>37 267</b> | <b>36 777</b> |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)</b>              | <b>5 719</b>  | <b>12 749</b> | <b>12 997</b> | <b>14 147</b> | <b>11 196</b> | <b>14 421</b> | <b>13 139</b>       | <b>12 205</b> | <b>11 674</b> | <b>14 986</b> | <b>10 619</b> | <b>11 276</b> | <b>14 479</b> | <b>20 606</b> | <b>19 847</b> |
| a. Surat Perbendaharaan Negara Syariah / Sharia SPN                                                                   | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             | -             | -             | -             | -             |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates (SIMA)             | 1 125         | 660           | 240           | 520           | 2 022         | 490           | 710                 | 635           | 795           | 1 400         | 825           | 1 010         | 934           | 605           | 290           |
| c. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 4 594         | 12 089        | 12 757        | 13 627        | 9 175         | 13 931        | 12 429              | 11 570        | 10 879        | 13 586        | 9 794         | 10 266        | 13 545        | 20 001        | 19 557        |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)</b>           | <b>11 510</b> | <b>20 080</b> | <b>20 851</b> | <b>22 211</b> | <b>23 969</b> | <b>20 483</b> | <b>24 756</b>       | <b>25 102</b> | <b>26 258</b> | <b>26 643</b> | <b>26 039</b> | <b>28 083</b> | <b>28 750</b> | <b>16 661</b> | <b>16 930</b> |
| a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN)                                                           | 9 105         | 15 662        | 16 639        | 18 651        | 19 878        | 16 469        | 20 061              | 21 472        | 22 385        | 19 505        | 19 292        | 20 848        | 22 304        | 14 261        | 14 195        |
| b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates                                                     | 959           | 1 444         | 1 374         | 1 150         | 849           | 784           | 724                 | 349           | 649           | 554           | 554           | 554           | 404           | 304           | 254           |
| c. Sukuk Subordinasi / Subordinated Sukuk                                                                             | 55            | 55            | 55            | 55            | 55            | 55            | 55                  | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 165           |
| d. Sukuk Lainnya / Others Sukuk                                                                                       | 1 267         | 2 883         | 2 737         | 2 301         | 3 122         | 3 111         | 3 851               | 3 177         | 3 119         | 6 495         | 6 103         | 6 592         | 5 951         | 2 041         | 2 316         |
| e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | 124           | 36            | 46            | 54            | 64            | 64            | 64                  | 49            | 49            | 34            | 34            | 34            | 34            | 0*)           | -             |
| <b>Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories</b>                | <b>5 855</b>  | <b>3 942</b>  | <b>3 218</b>  | <b>3 198</b>  | <b>2 907</b>  | <b>2 697</b>  | <b>2 882</b>        | <b>2 768</b>  | <b>2 783</b>  | <b>2 933</b>  | <b>2 873</b>  | <b>2 320</b>  | <b>3 370</b>  | <b>2 195</b>  | <b>2 065</b>  |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)</b>              | <b>2 889</b>  | <b>875</b>    | <b>250</b>    | <b>230</b>    | <b>260</b>    | <b>50</b>     | <b>235</b>          | <b>170</b>    | <b>185</b>    | <b>335</b>    | <b>275</b>    | <b>280</b>    | <b>1 330</b>  | <b>155</b>    | <b>25</b>     |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN                                                      | 2             | 875           | 250           | 230           | 260           | 50            | 235                 | 170           | 185           | 335           | 275           | 280           | 1 330         | 155           | 25            |
| b. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 700           | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             | -             | -             | -             | -             |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)</b>           | <b>2 966</b>  | <b>3 067</b>  | <b>2 968</b>  | <b>2 968</b>  | <b>2 647</b>  | <b>2 647</b>  | <b>2 647</b>        | <b>2 598</b>  | <b>2 598</b>  | <b>2 598</b>  | <b>2 598</b>  | <b>2 040</b>  | <b>2 040</b>  | <b>2 040</b>  | <b>2 040</b>  |
| a. Sukuk Subordinasi / Sharia Mutual Fund Certificates                                                                | 2 550         | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             | -             | -             | -             | -             |
| b. Sukuk Lainnya / Subordinated Sukuk                                                                                 | 416           | 3 067         | 2 968         | 2 968         | 2 647         | 2 647         | 2 647               | 2 598         | 2 598         | 2 598         | 2 598         | 2 040         | 2 040         | 2 040         | 2 040         |
| c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             | -             | -             | -             | -             |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement</b>                | <b>17 229</b> | <b>32 829</b> | <b>33 848</b> | <b>36 358</b> | <b>35 166</b> | <b>34 904</b> | <b>37 895</b>       | <b>37 306</b> | <b>37 932</b> | <b>41 628</b> | <b>36 658</b> | <b>39 359</b> | <b>43 229</b> | <b>37 267</b> | <b>36 777</b> |
| <b>1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities</b>                                           | <b>5 719</b>  | <b>12 749</b> | <b>12 997</b> | <b>14 147</b> | <b>11 196</b> | <b>14 421</b> | <b>13 139</b>       | <b>12 205</b> | <b>11 674</b> | <b>14 986</b> | <b>10 619</b> | <b>11 276</b> | <b>14 479</b> | <b>20 606</b> | <b>19 847</b> |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 1 103         | 2 610         | 2 388         | 1 710         | 1 782         | 3 962         | 3 122               | 2 567         | 1 343         | 2 319         | 1 516         | 1 851         | 2 191         | 7 529         | 6 657         |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | -             | 90            | 240           | 100           | 233           | 75            | 50                  | 50            | 50            | 170           | -             | 120           | 100           | 494           | 503           |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 1 103         | 2 520         | 2 148         | 1 610         | 1 548         | 3 887         | 3 072               | 2 517         | 1 293         | 2 149         | 1 516         | 1 731         | 2 091         | 7 035         | 6 153         |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 4 616         | 10 139        | 10 609        | 12 437        | 9 415         | 10 459        | 10 017              | 9 637         | 10 331        | 12 667        | 9 104         | 9 425         | 12 288        | 13 077        | 13 191        |
| <b>2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities</b>                                        | <b>11 510</b> | <b>20 080</b> | <b>20 851</b> | <b>22 211</b> | <b>23 969</b> | <b>20 483</b> | <b>24 756</b>       | <b>25 102</b> | <b>26 258</b> | <b>26 643</b> | <b>26 039</b> | <b>28 083</b> | <b>28 750</b> | <b>16 661</b> | <b>16 930</b> |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 3 279         | 3 387         | 3 950         | 4 238         | 5 217         | 3 797         | 7 144 <sup>1)</sup> | 8 337         | 8 383         | 8 310         | 8 008         | 8 009         | 8 191         | 7 188         | 7 501         |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | -             | 647           | 907           | 397           | 820           | 706           | 709                 | 665           | 722           | 720           | 367           | 363           | 271           | 398           | 509           |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 3 279         | 2 741         | 3 043         | 3 841         | 4 397         | 3 090         | 6 434 <sup>1)</sup> | 7 672         | 7 661         | 7 590         | 7 641         | 7 646         | 7 920         | 6 791         | 6 992         |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 8 231         | 16 693        | 16 901        | 17 973        | 18 752        | 16 686        | 17 612              | 16 765        | 17 875        | 18 332        | 18 031        | 20 074        | 20 558        | 9 472         | 9 429         |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement</b>            | <b>5 855</b>  | <b>3 942</b>  | <b>3 218</b>  | <b>3 198</b>  | <b>2 907</b>  | <b>2 697</b>  | <b>2 882</b>        | <b>2 768</b>  | <b>2 783</b>  | <b>2 933</b>  | <b>2 873</b>  | <b>2 320</b>  | <b>3 370</b>  | <b>2 195</b>  | <b>2 065</b>  |
| <b>1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities</b>                                           | <b>2 889</b>  | <b>875</b>    | <b>250</b>    | <b>230</b>    | <b>260</b>    | <b>50</b>     | <b>235</b>          | <b>170</b>    | <b>185</b>    | <b>335</b>    | <b>275</b>    | <b>280</b>    | <b>1 330</b>  | <b>155</b>    | <b>25</b>     |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 525           | -             | -             | -             | -             | -             | -                   | -             | -             | 125           | 125           | 125           | 100           | 125           | 25            |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | -             | -             | -             | -             | -             | -             | -                   | -             | -             | 125           | 125           | 125           | 100           | 125           | 25            |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 525           | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             | -             | -             | -             | -             |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 2 364         | 875           | 250           | 230           | 260           | 50            | 235                 | 170           | 185           | 210           | 150           | 155           | 1 230         | 30            | -             |
| <b>2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities</b>                                        | <b>2 966</b>  | <b>3 067</b>  | <b>2 968</b>  | <b>2 968</b>  | <b>2 647</b>  | <b>2 647</b>  | <b>2 647</b>        | <b>2 598</b>  | <b>2 598</b>  | <b>2 598</b>  | <b>2 598</b>  | <b>2 040</b>  | <b>2 040</b>  | <b>2 040</b>  | <b>2 040</b>  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             | -             | -             | 2 040         | 2 040         |
| 1. Melalui Laporan Laba / Rugi / Through Income Statement                                                             | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             | -             | -             | 2 040         | 2 040         |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             | -             | -             | -             | -             |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 2 966         | 3 067         | 2 968         | 2 968         | 2 647         | 2 647         | 2 647               | 2 598         | 2 598         | 2 598         | 2 598         | 2 040         | 2 040         | -             | -             |

**Tabel 11.**  
**Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah**  
**(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                              | 2019    | 2020             | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|--------------------------------------------------------------------|---------|------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                    |         |                  | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 171 270 | 186 773          | 183 749 | 186 575 | 186 002 | 186 663 | 188 501 | 189 080 | 192 075 | 194 329 | 195 911 | 191 885 | 197 670 | 191 099 | 194 967 |
| NPF                                                                | 5 590   | 6 238            | 6 323   | 6 465   | 6 519   | 6 777   | 6 733   | 6 633   | 6 804   | 6 544   | 6 065   | 5 431   | 5 478   | 5 610   | 5 668   |
| a. Mudharabah                                                      | 13 779  | 11 854           | 11 337  | 11 657  | 11 000  | 10 888  | 11 302  | 11 167  | 11 232  | 10 654  | 9 973   | 10 998  | 10 185  | 9 931   | 10 086  |
| NPF                                                                | 481     | 380              | 322     | 301     | 312     | 299     | 294     | 284     | 277     | 262     | 205     | 172     | 139     | 146     | 137     |
| b. Musyarakah                                                      | 157 491 | 174 919          | 172 412 | 174 918 | 175 003 | 175 776 | 177 198 | 177 913 | 180 843 | 183 675 | 185 938 | 180 886 | 187 485 | 181 168 | 184 882 |
| NPF                                                                | 5 109   | 5 858            | 6 001   | 6 164   | 6 207   | 6 478   | 6 439   | 6 349   | 6 527   | 6 282   | 5 861   | 5 259   | 5 339   | 5 464   | 5 530   |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Piutang / Receivables/Acceptables                               | 173 323 | 188 536          | 189 996 | 190 870 | 194 648 | 195 732 | 197 842 | 197 421 | 197 369 | 200 324 | 203 860 | 201 822 | 205 300 | 206 693 | 209 166 |
| NPF                                                                | 5 027   | 5 150            | 5 417   | 5 419   | 5 603   | 5 597   | 5 455   | 5 474   | 5 326   | 5 514   | 5 325   | 4 654   | 4 679   | 4 742   | 4 827   |
| a. Murabahah                                                       | 160 654 | 174 301          | 175 979 | 176 881 | 180 164 | 181 002 | 182 612 | 182 888 | 183 507 | 185 813 | 189 286 | 187 779 | 190 884 | 192 620 | 194 843 |
| NPF                                                                | 4 688   | 4 824            | 5 068   | 5 047   | 5 218   | 5 218   | 5 071   | 5 083   | 5 057   | 4 984   | 4 794   | 4 256   | 4 291   | 4 355   | 4 450   |
| b. Qardh                                                           | 10 572  | 11 872           | 11 627  | 11 593  | 12 095  | 12 338  | 12 833  | 12 124  | 11 446  | 12 076  | 12 124  | 11 590  | 11 920  | 11 570  | 11 795  |
| NPF                                                                | 304     | 294              | 314     | 337     | 347     | 341     | 349     | 356     | 233     | 495     | 495     | 362     | 354     | 354     | 343     |
| c. Istishna'                                                       | 2 097   | 2 364            | 2 391   | 2 396   | 2 389   | 2 391   | 2 398   | 2 409   | 2 416   | 2 436   | 2 450   | 2 453   | 2 496   | 2 503   | 2 528   |
| NPF                                                                | 35      | 32               | 34      | 35      | 38      | 37      | 35      | 35      | 36      | 35      | 35      | 35      | 34      | 33      | 34      |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 10 589  | 8 635            | 8 367   | 8 237   | 8 047   | 7 856   | 7 754   | 7 595   | 7 365   | 7 323   | 7 073   | 6 917   | 6 908   | 6 902   | 6 967   |
| NPF                                                                | 412     | 456              | 264     | 284     | 303     | 296     | 275     | 268     | 255     | 246     | 463     | 484     | 383     | 385     | 367     |
| a. Pembiayaan Sindikasi / Sindication Financing                    | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 20      | 20      | 19      |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 72      | 16               | 14      | 21      | 30      | 53      | 64      | 70      | 76      | 84      | 94      | 105     | 117     | 124     | 126     |
| NPF                                                                | 12      | 9                | 1       | 1       | 1       | 1       | 1       | 1       | -       | -       | -       | -       | 1       | 1       | 1       |
| c. Pembiayaan secara Executing / Financing through Executing       | 18      | 17               | 17      | 0,2     | 0,5     | 0,5     | 0,3     | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | 17 <sup>r</sup>  | 17      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 10 498  | 8 601            | 8 336   | 8 216   | 8 017   | 7 803   | 7 689   | 7 525   | 7 290   | 7 240   | 6 979   | 6 812   | 6 771   | 6 759   | 6 822   |
| NPF                                                                | 400     | 430 <sup>r</sup> | 246     | 283     | 302     | 295     | 274     | 267     | 255     | 246     | 463     | 484     | 383     | 384     | 365     |
| 4. Salam                                                           | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| Total Pembiayaan / Total Financing                                 | 355 182 | 383 944          | 382 113 | 385 681 | 388 698 | 390 252 | 394 096 | 394 097 | 396 810 | 401 977 | 406 844 | 400 623 | 409 878 | 404 694 | 411 100 |
| NPF / Total NPF                                                    | 11 029  | 11 844           | 12 005  | 12 168  | 12 426  | 12 670  | 12 464  | 12 375  | 12 385  | 12 305  | 11 853  | 10 569  | 10 540  | 10 738  | 10 862  |
|                                                                    |         |                  |         |         |         |         |         |         |         |         |         |         |         |         |         |

**Tabel 11a.**  
**Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah**  
**(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                              | 2019    | 2020             | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|--------------------------------------------------------------------|---------|------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                    |         |                  | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 89 995  | 96 376           | 95 233  | 97 455  | 97 063  | 96 856  | 97 824  | 98 051  | 98 020  | 100 315 | 99 417  | 95 209  | 99 615  | 95 861  | 98 610  |
| NPF                                                                | 2 860   | 3 049            | 3 117   | 3 309   | 3 368   | 3 505   | 3 507   | 3 390   | 3 592   | 3 391   | 2 973   | 2 380   | 2 441   | 2 497   | 2 554   |
| a. Mudharabah                                                      | 5 413   | 4 098            | 4 235   | 4 302   | 4 195   | 3 942   | 4 162   | 4 038   | 4 040   | 4 030   | 3 852   | 3 856   | 3 629   | 3 579   | 3 407   |
| NPF                                                                | 86      | 107              | 91      | 89      | 117     | 118     | 128     | 121     | 120     | 100     | 69      | 44      | 43      | 43      | 43      |
| b. Musyarakah                                                      | 84 582  | 92 279           | 90 998  | 93 153  | 92 868  | 92 914  | 93 662  | 94 013  | 93 980  | 96 285  | 95 565  | 91 352  | 95 986  | 92 282  | 95 202  |
| NPF                                                                | 2 774   | 2 941            | 3 026   | 3 221   | 3 251   | 3 387   | 3 379   | 3 269   | 3 472   | 3 291   | 2 904   | 2 336   | 2 398   | 2 454   | 2 510   |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Piutang / Receivables/Acceptables                               | 132 013 | 147 436          | 147 999 | 148 029 | 150 738 | 151 337 | 152 883 | 151 999 | 152 101 | 154 132 | 155 446 | 152 534 | 154 581 | 155 311 | 156 930 |
| NPF                                                                | 4 127   | 4 352            | 4 568   | 4 548   | 4 704   | 4 598   | 4 576   | 4 633   | 4 495   | 4 692   | 4 501   | 3 847   | 3 920   | 3 946   | 4 029   |
| a. Murabahah                                                       | 122 725 | 136 990          | 137 831 | 137 916 | 140 178 | 140 541 | 141 581 | 141 378 | 142 098 | 143 572 | 144 818 | 142 440 | 144 180 | 145 260 | 146 696 |
| NPF                                                                | 3 847   | 4 073            | 4 280   | 4 251   | 4 405   | 4 300   | 4 258   | 4 304   | 4 287   | 4 217   | 4 024   | 3 515   | 3 607   | 3 640   | 3 723   |
| b. Qardh                                                           | 9 276   | 10 425           | 10 148  | 10 092  | 10 539  | 10 776  | 11 282  | 10 602  | 9 984   | 10 542  | 10 609  | 10 090  | 10 396  | 10 047  | 10 230  |
| NPF                                                                | 279     | 280              | 288     | 297     | 300     | 297     | 317     | 329     | 208     | 476     | 477     | 332     | 312     | 306     | 306     |
| c. Istishna'                                                       | 11      | 21               | 21      | 21      | 20      | 20      | 20      | 19      | 19      | 19      | 19      | 4       | 4       | 4       | 4       |
| NPF                                                                | 2       | 0                | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | -       | 0       | 0       |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah Including Leasing receivables | 3 138   | 2 720            | 2 694   | 2 697   | 2 653   | 2 631   | 2 625   | 2 583   | 2 474   | 2 425   | 2 317   | 2 083   | 2 024   | 1 965   | 1 943   |
| NPF                                                                | 275     | 312              | 145     | 166     | 171     | 164     | 149     | 144     | 118     | 107     | 338     | 360     | 263     | 256     | 247     |
| a. Pembiayaan Sindikasi / Syndication Financing                    | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 20      | 20      | 19      |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 1       | 4                | 6       | 6       | 9       | 28      | 34      | 36      | 39      | 40      | 42      | 45      | 48      | 50      | 50      |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0       |
| c. Pembiayaan secara Executing / Financing through Executing       | 18      | 17               | 17      | 0,2     | 0,5     | 0,5     | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | 17 <sup>f</sup>  | 17      | -       | -       | -       | 0,3     | -       | -       | -       | -       | -       | -       | -       | -       |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 3 119   | 2 699            | 2 671   | 2 691   | 2 644   | 2 603   | 2 591   | 2 547   | 2 436   | 2 385   | 2 275   | 2 038   | 1 956   | 1 896   | 1 873   |
| NPF                                                                | 275     | 295 <sup>f</sup> | 128     | 166     | 171     | 164     | 149     | 144     | 118     | 107     | 338     | 360     | 263     | 256     | 247     |
| 4. Salam                                                           | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| Total Pembiayaan / Total Financing                                 | 225 146 | 246 532          | 245 926 | 248 181 | 250 454 | 250 823 | 253 332 | 252 634 | 252 596 | 256 873 | 257 180 | 249 826 | 256 219 | 253 137 | 257 482 |
| NPF / Total NPF                                                    | 7 263   | 7 713            | 7 831   | 8 023   | 8 244   | 8 267   | 8 231   | 8 167   | 8 206   | 8 191   | 7 812   | 6 588   | 6 624   | 6 700   | 6 830   |

**Tabel 11b.**  
**Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah**  
**(Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                     | 2019           | 2020           |                | 2021           |                |                |                |                |                |                |                |                | 2022           |                |                |
|-------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                           |                | Des            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            |
| <i>Financing</i>                          | 81 275         | 90 397         | 88 516         | 89 120         | 88 940         | 89 807         | 90 677         | 91 030         | 94 055         | 94 014         | 96 494         | 96 676         | 98 055         | 95 239         | 96 358         |
| NPF                                       | 2 730          | 3 190          | 3 206          | 3 156          | 3 152          | 3 273          | 3 227          | 3 243          | 3 212          | 3 153          | 3 092          | 3 051          | 3 037          | 3 113          | 3 114          |
| a. Mudharabah                             | 8 366          | 7 757          | 7 101          | 7 355          | 6 805          | 6 945          | 7 141          | 7 129          | 7 193          | 6 624          | 6 121          | 7 142          | 6 556          | 6 353          | 6 678          |
| NPF                                       | 395            | 273            | 231            | 213            | 195            | 181            | 167            | 163            | 157            | 161            | 136            | 128            | 96             | 103            | 94             |
| b. Musyarakah                             | 72 909         | 82 640         | 81 414         | 81 765         | 82 135         | 82 862         | 83 536         | 83 901         | 86 863         | 87 390         | 90 373         | 89 534         | 91 499         | 88 886         | 89 680         |
| NPF                                       | 2 335          | 2 917          | 2 976          | 2 943          | 2 957          | 3 091          | 3 060          | 3 080          | 3 055          | 2 992          | 2 956          | 2 923          | 2 941          | 3 009          | 3 020          |
| c. Pembiayaan Bagi Hasil Lainnya /        | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <i>Other Profit Sharina Financing</i>     | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2. Piutang / Receivables/Acceptables      | 41 310         | 41 100         | 41 997         | 42 841         | 43 910         | 44 396         | 44 959         | 45 421         | 45 268         | 46 192         | 48 414         | 49 288         | 50 719         | 51 382         | 52 236         |
| NPF                                       | 900            | 797            | 848            | 871            | 899            | 999            | 879            | 841            | 831            | 822            | 824            | 806            | 759            | 796            | 798            |
| a. Murabahah                              | 37 929         | 37 311         | 38 148         | 38 965         | 39 986         | 40 462         | 41 030         | 41 511         | 41 409         | 42 241         | 44 468         | 45 339         | 46 704         | 47 360         | 48 147         |
| NPF                                       | 841            | 751            | 788            | 795            | 814            | 918            | 813            | 779            | 770            | 767            | 770            | 741            | 684            | 715            | 727            |
| b. Qardh                                  | 1 296          | 1 446          | 1 480          | 1 501          | 1 556          | 1 562          | 1 551          | 1 522          | 1 462          | 1 534          | 1 515          | 1 499          | 1 524          | 1 523          | 1 566          |
| NPF                                       | 26             | 14             | 26             | 40             | 47             | 44             | 32             | 27             | 25             | 19             | 19             | 30             | 41             | 48             | 37             |
| c. Istishna'                              | 2 086          | 2 342          | 2 370          | 2 375          | 2 369          | 2 371          | 2 378          | 2 389          | 2 397          | 2 417          | 2 432          | 2 449          | 2 492          | 2 499          | 2 524          |
| NPF                                       | 33             | 32             | 34             | 35             | 38             | 37             | 35             | 35             | 36             | 35             | 35             | 35             | 34             | 33             | 34             |
| including Leasing receivables             | 7 451          | 5 915          | 5 673          | 5 539          | 5 394          | 5 226          | 5 129          | 5 012          | 4 891          | 4 898          | 4 756          | 4 834          | 4 884          | 4 937          | 5 024          |
| NPF                                       | 137            | 144            | 119            | 119            | 132            | 132            | 126            | 124            | 137            | 139            | 125            | 124            | 120            | 129            | 119            |
| a. Pembiayaan Sindikasi /                 | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <i>Sindication Financing</i>              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Pembiayaan secara Channeling /         | 71             | 12             | 9              | 15             | 21             | 25             | 30             | 34             | 37             | 44             | 51             | 60             | 69             | 74             | 76             |
| <i>Financing through Channeling</i>       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                       | 11,9           | 9,1            | 1,1            | 1,0            | 1,1            | 1,1            | 1,0            | 0,9            | 0,4            | 0,4            | 0,4            | 0,4            | 0,5            | 1,1            | 1,2            |
| c. Pembiayaan secara Executing /          | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <i>Financing through Executing</i>        | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. Pembiayaan Sewa Lainnya /              | 7 379          | 5 903          | 5 665          | 5 525          | 5 373          | 5 200          | 5 099          | 4 978          | 4 854          | 4 854          | 4 704          | 4 774          | 4 816          | 4 863          | 4 949          |
| <i>Other Ijarah</i>                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                       | 125            | 135            | 118            | 118            | 131            | 131            | 125            | 123            | 136            | 138            | 125            | 124            | 120            | 128            | 118            |
| 4. Salam                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Total Pembiayaan / Total Financing</b> | <b>130 036</b> | <b>137 412</b> | <b>136 186</b> | <b>137 500</b> | <b>138 244</b> | <b>139 428</b> | <b>140 765</b> | <b>141 463</b> | <b>144 214</b> | <b>145 104</b> | <b>149 664</b> | <b>150 797</b> | <b>153 659</b> | <b>151 557</b> | <b>153 618</b> |
| <b>NPF / Total NPF</b>                    | <b>3 767</b>   | <b>4 131</b>   | <b>4 174</b>   | <b>4 145</b>   | <b>4 182</b>   | <b>4 403</b>   | <b>4 232</b>   | <b>4 208</b>   | <b>4 179</b>   | <b>4 114</b>   | <b>4 041</b>   | <b>3 981</b>   | <b>3 916</b>   | <b>4 038</b>   | <b>4 032</b>   |

**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 of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                              | 2019    | 2020             | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|--------------------------------------------------------------------|---------|------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                    |         |                  | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 163 697 | 177 065          | 175 007 | 177 327 | 176 981 | 177 349 | 179 561 | 180 161 | 183 157 | 185 129 | 186 677 | 181 597 | 187 103 | 181 551 | 183 939 |
| NPF                                                                | 5 178   | 5 830            | 5 913   | 6 048   | 6 106   | 6 255   | 6 230   | 6 133   | 6 312   | 6 052   | 5 580   | 4 942   | 4 992   | 5 122   | 5 182   |
| a. Mudharabah                                                      | 13 176  | 10 918           | 10 335  | 10 423  | 9 984   | 9 978   | 10 559  | 10 424  | 10 498  | 9 917   | 9 244   | 10 261  | 9 456   | 9 210   | 9 081   |
| NPF                                                                | 481     | 380              | 322     | 301     | 312     | 299     | 294     | 284     | 277     | 262     | 205     | 172     | 139     | 146     | 137     |
| b. Musyarakah                                                      | 150 522 | 166 147          | 164 672 | 166 904 | 166 997 | 167 371 | 169 002 | 169 737 | 172 659 | 175 211 | 177 433 | 171 336 | 177 647 | 172 341 | 174 858 |
| NPF                                                                | 4 696   | 5 450            | 5 591   | 5 747   | 5 794   | 5 956   | 5 936   | 5 849   | 6 035   | 5 791   | 5 375   | 4 769   | 4 853   | 4 975   | 5 044   |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Piutang / Receivables/Acceptables                               | 170 853 | 185 655          | 187 157 | 188 138 | 191 878 | 192 634 | 194 578 | 194 207 | 194 290 | 197 241 | 200 841 | 198 949 | 202 624 | 204 004 | 206 475 |
| NPF                                                                | 4 907   | 5 140            | 5 407   | 5 409   | 5 596   | 5 590   | 5 455   | 5 474   | 5 326   | 5 514   | 5 323   | 4 654   | 4 679   | 4 742   | 4 827   |
| a. Murabahah                                                       | 158 725 | 172 548          | 174 217 | 175 204 | 178 637 | 179 532 | 181 163 | 181 452 | 182 078 | 184 402 | 187 901 | 186 561 | 189 804 | 191 543 | 193 776 |
| NPF                                                                | 4 688   | 4 814            | 5 059   | 5 037   | 5 211   | 5 212   | 5 071   | 5 083   | 5 057   | 4 984   | 4 792   | 4 256   | 4 291   | 4 355   | 4 450   |
| b. Qardh                                                           | 10 031  | 10 759           | 10 565  | 10 554  | 10 867  | 10 725  | 11 031  | 10 360  | 9 809   | 10 417  | 10 503  | 9 935   | 10 324  | 9 959   | 10 172  |
| NPF                                                                | 184     | 294              | 314     | 337     | 347     | 341     | 349     | 356     | 233     | 495     | 495     | 362     | 354     | 354     | 343     |
| c. Istishna'                                                       | 2 097   | 2 348            | 2 376   | 2 380   | 2 374   | 2 377   | 2 383   | 2 394   | 2 402   | 2 422   | 2 437   | 2 453   | 2 496   | 2 503   | 2 528   |
| NPF                                                                | 35      | 32               | 34      | 35      | 38      | 37      | 35      | 35      | 36      | 35      | 35      | 35      | 34      | 33      | 34      |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 9 450   | 8 020            | 7 816   | 7 707   | 7 567   | 7 423   | 7 346   | 7 215   | 7 003   | 6 969   | 6 792   | 6 513   | 6 403   | 6 344   | 6 323   |
| NPF                                                                | 411     | 455              | 264     | 284     | 302     | 296     | 275     | 268     | 255     | 246     | 463     | 484     | 383     | 385     | 367     |
| a. Pembiayaan Sindikasi / Syndication Financing                    | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 20      | 20      | 19      |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 72      | 16               | 14      | 21      | 30      | 53      | 64      | 70      | 76      | 84      | 94      | 105     | 117     | 124     | 126     |
| NPF                                                                | 12      | 9                | 1       | 1       | 1       | 1       | 1       | 1       | 0       | 0       | 0       | 0       | 1       | 1       | 1       |
| c. Pembiayaan secara Executing / Financing through Executing       | 18      | 17               | 17      | 0       | 1       | 1       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| NPF                                                                | -       | 17 <sup>1</sup>  | 17      | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 9 359   | 7 987            | 7 784   | 7 686   | 7 536   | 7 370   | 7 281   | 7 146   | 6 928   | 6 885   | 6 698   | 6 408   | 6 267   | 6 201   | 6 178   |
| NPF                                                                | 399     | 429 <sup>1</sup> | 245     | 283     | 301     | 295     | 274     | 267     | 255     | 246     | 463     | 484     | 383     | 384     | 365     |
| 4. Salam                                                           | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| Total Pembiayaan / Total Financing                                 | 344 000 | 370 740          | 369 979 | 373 172 | 376 426 | 377 406 | 381 485 | 381 584 | 384 450 | 389 338 | 394 310 | 387 059 | 396 131 | 391 900 | 396 737 |
| NPF / Total NPF                                                    | 10 496  | 11 426           | 11 583  | 11 740  | 12 005  | 12 142  | 11 961  | 11 875  | 11 893  | 11 813  | 11 366  | 10 079  | 10 054  | 10 249  | 10 376  |

**Tabel 12a.**  
**Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah**  
**(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Rekening Gajian Minimal NPF (Sektor NPF)                           |         |                  |         |         |         |         |         |         |         |         |         |         |         |         |         |
|--------------------------------------------------------------------|---------|------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator / Indicator                                              | 2019    | 2020             | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|                                                                    |         |                  | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 86 756  | 92 998           | 91 726  | 93 825  | 93 396  | 93 094  | 94 352  | 94 714  | 94 781  | 96 757  | 95 747  | 90 513  | 94 330  | 91 578  | 93 182  |
| NPF                                                                | 2 448   | 2 641            | 2 706   | 2 892   | 2 955   | 3 073   | 3 095   | 2 982   | 3 191   | 2 989   | 2 577   | 1 981   | 2 045   | 2 100   | 2 158   |
| a. Mudharabah                                                      | 5 413   | 4 098            | 4 235   | 4 302   | 4 195   | 3 942   | 4 162   | 4 038   | 4 040   | 4 030   | 3 852   | 3 856   | 3 629   | 3 579   | 3 407   |
| NPF                                                                | 86      | 107              | 91      | 89      | 117     | 118     | 128     | 121     | 120     | 100     | 69      | 44      | 43      | 43      | 43      |
| b. Musyarakah                                                      | 81 343  | 88 901           | 87 490  | 89 523  | 89 201  | 89 151  | 90 191  | 90 676  | 90 741  | 92 727  | 91 895  | 86 656  | 90 701  | 87 999  | 89 775  |
| NPF                                                                | 2 361   | 2 533            | 2 615   | 2 803   | 2 838   | 2 955   | 2 968   | 2 861   | 3 071   | 2 889   | 2 509   | 1 937   | 2 002   | 2 057   | 2 115   |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Piutang / Receivables/Acceptables                               | 129 852 | 144 837          | 145 482 | 145 611 | 148 255 | 148 519 | 149 860 | 149 045 | 149 233 | 151 282 | 152 639 | 149 877 | 152 064 | 152 779 | 154 409 |
| NPF                                                                | 4 007   | 4 343            | 4 559   | 4 538   | 4 698   | 4 591   | 4 576   | 4 633   | 4 495   | 4 692   | 4 499   | 3 847   | 3 920   | 3 946   | 4 029   |
| a. Murabahah                                                       | 121 041 | 135 430          | 136 261 | 136 421 | 138 831 | 139 247 | 140 305 | 140 134 | 140 853 | 142 337 | 143 603 | 141 388 | 143 260 | 144 339 | 145 784 |
| NPF                                                                | 3 847   | 4 063            | 4 270   | 4 241   | 4 398   | 4 294   | 4 258   | 4 304   | 4 287   | 4 217   | 4 023   | 3 515   | 3 607   | 3 640   | 3 723   |
| b. Qardh                                                           | 8 800   | 9 401            | 9 215   | 9 185   | 9 419   | 9 266   | 9 549   | 8 906   | 8 375   | 8 940   | 9 031   | 8 485   | 8 800   | 8 436   | 8 621   |
| NPF                                                                | 159     | 280              | 288     | 297     | 300     | 297     | 317     | 329     | 208     | 476     | 477     | 332     | 312     | 306     | 306     |
| c. Istishna'                                                       | 11      | 6                | 6       | 6       | 6       | 6       | 5       | 5       | 5       | 5       | 5       | 4       | 4       | 4       | 4       |
| NPF                                                                | 2       | 0                | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | -       | 0       | 0       |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 3 066   | 2 696            | 2 673   | 2 678   | 2 636   | 2 616   | 2 612   | 2 572   | 2 466   | 2 418   | 2 312   | 2 080   | 2 022   | 1 965   | 1 943   |
| NPF                                                                | 274     | 311              | 145     | 165     | 171     | 164     | 149     | 144     | 118     | 107     | 338     | 360     | 263     | 256     | 247     |
| a. Pembiayaan Sindikasi / Syndication Financing                    | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 20      | 20      | 19      |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 1       | 4                | 6       | 6       | 9       | 28      | 34      | 36      | 39      | 40      | 42      | 45      | 48      | 50      | 50      |
| NPF                                                                | -       | 0                | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| c. Pembiayaan secara Executing / Financing through Executing       | 18      | 17               | 17      | 0,2     | 1       | 1       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| NPF                                                                | -       | 17 <sup>f</sup>  | 17      | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 3 047   | 2 674            | 2 650   | 2 672   | 2 627   | 2 588   | 2 578   | 2 536   | 2 427   | 2 378   | 2 270   | 2 035   | 1 954   | 1 896   | 1 873   |
| NPF                                                                | 274     | 294 <sup>f</sup> | 127     | 165     | 171     | 164     | 149     | 144     | 118     | 107     | 338     | 360     | 263     | 256     | 247     |
| 4. Salam                                                           | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| Total Pembiayaan / Total Financing                                 | 219 674 | 240 531          | 239 880 | 242 115 | 244 287 | 244 229 | 246 824 | 246 332 | 246 479 | 250 458 | 250 698 | 242 470 | 248 417 | 246 322 | 249 534 |
| NPF / Total NPF                                                    | 6 729   | 7 294            | 7 410   | 7 595   | 7 823   | 7 829   | 7 820   | 7 758   | 7 804   | 7 789   | 7 414   | 6 189   | 6 228   | 6 302   | 6 435   |

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

| Indikator / Indicator                                              | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|--------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                    |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 76 941  | 84 067  | 83 281  | 83 502  | 83 585  | 84 256  | 85 209  | 85 447  | 88 376  | 88 371  | 90 930  | 91 084  | 92 773  | 89 974  | 90 757  |
| NPF                                                                | 2 730   | 3 190   | 3 206   | 3 156   | 3 152   | 3 182   | 3 135   | 3 152   | 3 121   | 3 063   | 3 002   | 2 960   | 2 947   | 3 022   | 3 023   |
| a. Mudharabah                                                      | 7 763   | 6 821   | 6 099   | 6 121   | 5 789   | 6 036   | 6 397   | 6 386   | 6 458   | 5 887   | 5 392   | 6 405   | 5 827   | 5 632   | 5 674   |
| NPF                                                                | 395     | 273     | 231     | 213     | 195     | 181     | 167     | 163     | 157     | 161     | 136     | 128     | 96      | 103     | 94      |
| b. Musyarakah                                                      | 69 179  | 77 246  | 77 182  | 77 380  | 77 796  | 78 220  | 78 812  | 79 061  | 81 918  | 82 484  | 85 538  | 84 679  | 86 946  | 84 342  | 85 083  |
| NPF                                                                | 2 335   | 2 917   | 2 976   | 2 943   | 2 957   | 3 001   | 2 969   | 2 988   | 2 964   | 2 901   | 2 867   | 2 832   | 2 851   | 2 919   | 2 929   |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Piutang / Receivables/Acceptables                               | 41 001  | 40 817  | 41 676  | 42 527  | 43 623  | 44 115  | 44 718  | 45 162  | 45 057  | 45 958  | 46 832  | 49 072  | 50 560  | 51 225  | 52 066  |
| NPF                                                                | 900     | 797     | 848     | 871     | 899     | 999     | 879     | 841     | 831     | 822     | 824     | 806     | 759     | 796     | 798     |
| a. Murabahah                                                       | 37 684  | 37 117  | 37 956  | 38 783  | 39 806  | 40 285  | 40 858  | 41 319  | 41 226  | 42 064  | 42 928  | 45 173  | 46 544  | 47 203  | 47 992  |
| NPF                                                                | 841     | 751     | 788     | 795     | 814     | 918     | 813     | 779     | 770     | 767     | 770     | 741     | 684     | 715     | 727     |
| b. Qardh                                                           | 1 231   | 1 358   | 1 350   | 1 369   | 1 448   | 1 459   | 1 482   | 1 454   | 1 434   | 1 477   | 1 472   | 1 449   | 1 524   | 1 523   | 1 551   |
| NPF                                                                | 26      | 14      | 26      | 40      | 47      | 44      | 32      | 27      | 25      | 19      | 19      | 30      | 41      | 48      | 37      |
| c. Istishna'                                                       | 2 086   | 2 342   | 2 370   | 2 375   | 2 369   | 2 371   | 2 378   | 2 389   | 2 397   | 2 417   | 2 432   | 2 449   | 2 492   | 2 499   | 2 524   |
| NPF                                                                | 33      | 32      | 34      | 35      | 38      | 37      | 35      | 35      | 36      | 35      | 35      | 35      | 34      | 33      | 34      |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 6 384   | 5 324   | 5 143   | 5 029   | 4 931   | 4 807   | 4 733   | 4 643   | 4 538   | 4 550   | 4 479   | 4 433   | 4 381   | 4 379   | 4 380   |
| NPF                                                                | 137     | 144     | 119     | 119     | 132     | 132     | 126     | 124     | 137     | 139     | 125     | 124     | 120     | 129     | 119     |
| a. Pembiayaan Sindikasi / Syndication Financing                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 71      | 12      | 9       | 15      | 21      | 25      | 30      | 34      | 37      | 44      | 51      | 60      | 69      | 74      | 76      |
| NPF                                                                | 12      | 9       | 1       | 1       | 1       | 1       | 1       | 1       | 0       | 0       | 0       | 0       | 1       | 1       | 1       |
| c. Pembiayaan secara Executing / Financing through Executing       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 6 312   | 5 312   | 5 134   | 5 014   | 4 910   | 4 782   | 4 703   | 4 609   | 4 501   | 4 507   | 4 428   | 4 373   | 4 312   | 4 305   | 4 304   |
| NPF                                                                | 125     | 135     | 118     | 118     | 131     | 131     | 125     | 123     | 136     | 138     | 125     | 124     | 120     | 128     | 118     |
| 4. Salam                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| Total Pembiayaan / Total Financing                                 | 124 326 | 130 209 | 130 099 | 131 057 | 132 139 | 133 177 | 134 661 | 135 252 | 137 970 | 138 880 | 142 240 | 144 589 | 147 714 | 145 578 | 147 203 |
| NPF / Total NPF                                                    | 3 767   | 4 131   | 4 174   | 4 145   | 4 182   | 4 313   | 4 141   | 4 117   | 4 089   | 4 023   | 3 951   | 3 891   | 3 826   | 3 947   | 3 941   |

**Tabel 13.**  
**Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah**  
**(Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Jenis Penggunaan<br>dan Kategori Usaha / Type of Usage<br>and Debtor Group            | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|---------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                       |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 1. Modal Kerja / Working Capital                                                      | 110 586 | 114 908 | 110 257 | 111 019 | 110 358 | 113 340 | 111 974 | 111 765 | 113 263 | 114 648 | 117 522 | 112 010 | 112 969 | 106 897 | 109 589 |
| a. UMKM / Micro, Small and<br>Medium Enterprise                                       | 41 626  | 42 879  | 43 193  | 43 144  | 43 625  | 44 536  | 44 267  | 43 060  | 43 830  | 44 428  | 45 900  | 44 877  | 45 851  | 46 229  | 46 290  |
| NPF                                                                                   | 2 732   | 2 977   | 3 353   | 3 242   | 3 300   | 3 279   | 3 276   | 3 217   | 3 303   | 3 340   | 3 216   | 2 917   | 2 897   | 3 028   | 3 082   |
| b. Bukan UMKM / Non Micro,<br>Small and Medium Enterprise                             | 68 960  | 72 029  | 67 064  | 67 875  | 66 733  | 68 805  | 67 707  | 68 705  | 69 433  | 70 219  | 71 622  | 67 133  | 67 118  | 60 668  | 63 299  |
| NPF                                                                                   | 2 902   | 2 805   | 2 676   | 2 815   | 2 798   | 2 896   | 2 862   | 2 802   | 2 823   | 2 862   | 2 558   | 2 035   | 2 198   | 2 148   | 2 165   |
| 2. Investasi / Investment                                                             | 86 972  | 87 186  | 86 876  | 87 806  | 87 286  | 84 388  | 87 037  | 86 159  | 86 217  | 87 222  | 86 365  | 84 833  | 90 152  | 89 068  | 90 627  |
| a. UMKM / Micro, Small and<br>Medium Enterprise                                       | 24 710  | 26 656  | 27 322  | 27 842  | 27 698  | 26 524  | 27 992  | 27 171  | 28 561  | 28 872  | 29 169  | 29 374  | 30 158  | 31 206  | 32 304  |
| NPF                                                                                   | 1 137   | 1 179   | 1 229   | 1 294   | 1 325   | 1 336   | 1 287   | 1 323   | 1 300   | 1 170   | 1 088   | 1 048   | 1 014   | 1 025   | 1 032   |
| b. Bukan UMKM / Non Micro,<br>Small and Medium Enterprise                             | 62 263  | 60 530  | 59 554  | 59 964  | 59 588  | 57 864  | 59 045  | 58 988  | 57 656  | 58 350  | 57 196  | 55 459  | 59 993  | 57 862  | 58 324  |
| NPF                                                                                   | 1 626   | 1 619   | 1 372   | 1 487   | 1 505   | 1 657   | 1 585   | 1 514   | 1 525   | 1 545   | 1 742   | 1 558   | 1 457   | 1 384   | 1 362   |
| 3. Konsumsi (Bukan UMKM) /<br>Consumption (Non Micro, Small<br>and Medium Enterprise) | 157 624 | 181 851 | 184 980 | 186 857 | 191 054 | 192 523 | 195 085 | 196 172 | 197 330 | 200 107 | 202 957 | 203 781 | 206 757 | 208 730 | 210 884 |
| NPF                                                                                   | 2 632   | 3 263   | 3 374   | 3 330   | 3 497   | 3 501   | 3 454   | 3 519   | 3 433   | 3 387   | 3 249   | 3 012   | 2 974   | 3 152   | 3 221   |
| Total Pembiayaan / Total Financing                                                    | 355 182 | 383 944 | 382 113 | 385 681 | 388 698 | 390 252 | 394 096 | 394 097 | 396 810 | 401 977 | 406 844 | 400 623 | 409 878 | 404 694 | 411 100 |
| Total NPF                                                                             | 11 029  | 11 844  | 12 005  | 12 168  | 12 426  | 12 670  | 12 464  | 12 375  | 12 385  | 12 305  | 11 853  | 10 569  | 10 540  | 10 738  | 10 862  |

**Tabel 13a.**  
**Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah**  
**(Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Jenis Penggunaan<br>dan Kategori Usaha / Type of Usage<br>and Debtor Group            | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|---------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                       |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 1. Modal Kerja / Working Capital                                                      | 79 986  | 80 965  | 78 665  | 79 282  | 79 143  | 81 952  | 80 119  | 79 897  | 79 219  | 81 133  | 80 452  | 75 122  | 77 660  | 73 621  | 75 513  |
| a. UMKM / Micro, Small and<br>Medium Enterprise                                       | 32 326  | 35 579  | 36 365  | 36 196  | 36 754  | 37 789  | 37 582  | 36 413  | 37 291  | 37 859  | 37 708  | 36 220  | 37 005  | 36 588  | 36 350  |
| NPF                                                                                   | 1 339   | 1 707   | 2 032   | 1 924   | 1 997   | 2 038   | 2 064   | 1 998   | 2 130   | 2 211   | 2 128   | 1 881   | 1 906   | 1 930   | 2 008   |
| b. Bukan UMKM / Non Micro,<br>Small and Medium Enterprise                             | 47 661  | 45 386  | 42 300  | 43 086  | 42 389  | 44 162  | 42 537  | 43 483  | 41 928  | 43 274  | 42 744  | 38 902  | 40 654  | 37 033  | 39 163  |
| NPF                                                                                   | 2 363   | 2 040   | 1 943   | 2 096   | 2 078   | 2 135   | 2 128   | 2 031   | 2 042   | 2 080   | 1 788   | 1 274   | 1 453   | 1 514   | 1 531   |
| 2. Investasi / Investment                                                             | 53 207  | 56 203  | 56 393  | 57 345  | 56 935  | 53 918  | 56 944  | 56 410  | 57 025  | 57 910  | 57 301  | 55 348  | 57 664  | 57 272  | 58 465  |
| a. UMKM / Micro, Small and<br>Medium Enterprise                                       | 19 524  | 21 739  | 22 458  | 22 951  | 22 747  | 21 559  | 22 968  | 22 142  | 23 602  | 23 842  | 24 029  | 24 164  | 24 814  | 25 203  | 26 133  |
| NPF                                                                                   | 821     | 879     | 912     | 955     | 981     | 975     | 938     | 971     | 954     | 849     | 760     | 734     | 709     | 719     | 718     |
| b. Bukan UMKM / Non Micro,<br>Small and Medium Enterprise                             | 33 683  | 34 464  | 33 934  | 34 394  | 34 188  | 32 358  | 33 976  | 34 268  | 33 424  | 34 068  | 33 272  | 31 184  | 32 850  | 32 070  | 32 332  |
| NPF                                                                                   | 1 235   | 1 245   | 1 006   | 1 124   | 1 148   | 1 123   | 1 132   | 1 112   | 1 122   | 1 127   | 1 329   | 1 159   | 1 070   | 996     | 977     |
| 3. Konsumsi (Bukan UMKM) /<br>Consumption (Non Micro, Small<br>and Medium Enterprise) | 91 953  | 109 364 | 110 869 | 111 554 | 114 376 | 114 954 | 116 268 | 116 327 | 116 351 | 117 830 | 119 428 | 119 355 | 120 896 | 122 244 | 123 504 |
| NPF                                                                                   | 1 505   | 1 841   | 1 937   | 1 923   | 2 039   | 1 996   | 1 970   | 2 055   | 1 958   | 1 924   | 1 806   | 1 539   | 1 487   | 1 541   | 1 595   |
| Total Pembiayaan / Total Financing                                                    | 225 146 | 246 532 | 245 926 | 248 181 | 250 454 | 250 823 | 253 332 | 252 634 | 252 596 | 256 873 | 257 180 | 249 826 | 256 219 | 253 137 | 257 482 |
| Total NPF                                                                             | 7 263   | 7 713   | 7 831   | 8 023   | 8 244   | 8 267   | 8 231   | 8 167   | 8 206   | 8 191   | 7 812   | 6 588   | 6 624   | 6 700   | 6 830   |

**Tabel 13b.**  
**Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah**  
**(Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Jenis Penggunaan<br>dan Kategori Usaha / Type of Usage<br>and Debtor Group            | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|---------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                       |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| 1. Modal Kerja / Working Capital                                                      | 30 600  | 33 943  | 31 592  | 31 737  | 31 215  | 31 389  | 31 855  | 31 869  | 34 044  | 33 515  | 37 071  | 36 887  | 35 309  | 33 276  | 34 076  |
| a. UMKM / Micro, Small and<br>Medium Enterprise                                       | 9 301   | 7 300   | 6 828   | 6 948   | 6 871   | 6 746   | 6 685   | 6 647   | 6 539   | 6 570   | 8 192   | 8 656   | 8 845   | 9 640   | 9 939   |
| NPF                                                                                   | 1 393   | 1 271   | 1 321   | 1 318   | 1 303   | 1 241   | 1 213   | 1 219   | 1 173   | 1 130   | 1 088   | 1 035   | 991     | 1 098   | 1 074   |
| b. Bukan UMKM / Non Micro,<br>Small and Medium Enterprise                             | 21 299  | 26 643  | 24 764  | 24 789  | 24 344  | 24 643  | 25 170  | 25 222  | 27 505  | 26 945  | 28 878  | 28 231  | 26 464  | 23 635  | 24 136  |
| NPF                                                                                   | 539     | 765     | 733     | 719     | 720     | 761     | 734     | 771     | 781     | 782     | 770     | 760     | 746     | 634     | 633     |
| 2. Investasi / Investment                                                             | 33 765  | 30 983  | 30 483  | 30 461  | 30 351  | 30 470  | 30 093  | 29 749  | 29 191  | 29 312  | 29 065  | 29 484  | 32 488  | 31 796  | 32 163  |
| a. UMKM / Micro, Small and<br>Medium Enterprise                                       | 5 185   | 4 917   | 4 863   | 4 891   | 4 951   | 4 965   | 5 024   | 5 029   | 4 959   | 5 030   | 5 140   | 5 210   | 5 344   | 6 003   | 6 170   |
| NPF                                                                                   | 316     | 300     | 316     | 339     | 344     | 361     | 349     | 351     | 346     | 322     | 328     | 314     | 306     | 306     | 314     |
| b. Bukan UMKM / Non Micro,<br>Small and Medium Enterprise                             | 28 580  | 26 066  | 25 619  | 25 570  | 25 400  | 25 505  | 25 069  | 24 720  | 24 232  | 24 282  | 23 924  | 24 274  | 27 143  | 25 793  | 25 992  |
| NPF                                                                                   | 391     | 374     | 366     | 363     | 357     | 535     | 453     | 402     | 404     | 418     | 412     | 399     | 387     | 389     | 384     |
| 3. Konsumsi (Bukan UMKM) /<br>Consumption (Non Micro, Small<br>and Medium Enterprise) | 65 671  | 72 486  | 74 111  | 75 303  | 76 678  | 77 569  | 78 817  | 79 845  | 80 979  | 82 277  | 83 529  | 84 425  | 85 862  | 86 486  | 87 380  |
| NPF                                                                                   | 1 127   | 1 422   | 1 437   | 1 407   | 1 458   | 1 505   | 1 484   | 1 465   | 1 475   | 1 462   | 1 443   | 1 473   | 1 487   | 1 611   | 1 626   |
| Total Pembiayaan / Total Financing                                                    | 130 036 | 137 412 | 136 186 | 137 500 | 138 244 | 139 428 | 140 765 | 141 463 | 144 214 | 145 104 | 149 664 | 150 797 | 153 659 | 151 557 | 153 618 |
| Total NPF                                                                             | 3 767   | 4 131   | 4 174   | 4 145   | 4 182   | 4 403   | 4 232   | 4 208   | 4 179   | 4 114   | 4 041   | 3 981   | 3 916   | 4 038   | 4 032   |

**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 Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin                                                                        | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |  |
|--------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
|                                                                                                                                            |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |  |
| Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry                                                                     | 13 717  | 15 275  | 15 389  | 15 033  | 15 150  | 15 388  | 15 436  | 15 240  | 15 369  | 15 985  | 15 906  | 15 339  | 16 034  | 16 170  | 17 169  |  |
| NPF                                                                                                                                        | 749     | 675     | 445     | 534     | 544     | 547     | 568     | 572     | 578     | 483     | 480     | 485     | 484     | 490     | 486     |  |
| Perikanan / Fishery                                                                                                                        | 1 307   | 1 896   | 1 846   | 1 882   | 1 887   | 1 868   | 1 883   | 1 981   | 1 952   | 1 919   | 1 879   | 1 637   | 2 111   | 2 211   | 2 157   |  |
| NPF                                                                                                                                        | 32      | 55      | 56      | 64      | 71      | 77      | 75      | 82      | 100     | 102     | 89      | 94      | 92      | 97      | 97      |  |
| Pertambangan dan Penggalian / Mining and Quarrying                                                                                         | 5 086   | 5 583   | 5 719   | 5 793   | 5 844   | 5 707   | 5 437   | 5 228   | 5 135   | 5 182   | 5 138   | 4 799   | 5 213   | 4 587   | 5 856   |  |
| NPF                                                                                                                                        | 51      | 75      | 83      | 83      | 102     | 102     | 113     | 113     | 119     | 124     | 75      | 43      | 41      | 38      | 46      |  |
| Industri Pengolahan / Processing Industry                                                                                                  | 26 488  | 28 723  | 25 982  | 27 256  | 27 295  | 27 245  | 27 273  | 27 518  | 28 948  | 26 578  | 28 411  | 28 259  | 26 124  | 26 908  | 27 061  |  |
| NPF                                                                                                                                        | 2 058   | 1 806   | 1 832   | 2 073   | 2 082   | 2 145   | 2 131   | 1 948   | 2 037   | 2 060   | 2 042   | 1 848   | 1 890   | 1 856   | 1 856   |  |
| Listrik, gas dan air / Electricity, Gas and Water                                                                                          | 14 055  | 11 581  | 11 330  | 11 328  | 11 300  | 11 448  | 11 319  | 11 296  | 11 019  | 11 038  | 11 258  | 10 518  | 12 150  | 9 316   | 9 241   |  |
| NPF                                                                                                                                        | 534     | 477     | 480     | 481     | 477     | 470     | 455     | 450     | 442     | 442     | 436     | 437     | 434     | 436     | 425     |  |
| Konstruksi / Construction                                                                                                                  | 31 167  | 37 986  | 36 529  | 36 120  | 35 246  | 35 048  | 36 210  | 36 014  | 35 141  | 37 153  | 37 075  | 34 803  | 36 741  | 33 925  | 33 654  |  |
| NPF                                                                                                                                        | 1 837   | 1 830   | 1 887   | 1 790   | 1 802   | 1 896   | 1 841   | 1 814   | 1 773   | 1 905   | 1 793   | 1 692   | 1 650   | 1 692   | 1 679   |  |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trade                                                                                  | 36 752  | 39 936  | 40 076  | 40 645  | 40 654  | 40 661  | 40 895  | 41 178  | 42 706  | 43 842  | 45 209  | 44 844  | 45 340  | 45 243  | 46 140  |  |
| NPF                                                                                                                                        | 1 779   | 2 189   | 2 369   | 2 326   | 2 340   | 2 400   | 2 435   | 2 481   | 2 512   | 2 532   | 2 431   | 1 875   | 1 858   | 1 805   | 1 883   |  |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and the provision of eating and drinking                       | 4 988   | 4 902   | 4 883   | 4 842   | 4 860   | 4 890   | 4 684   | 4 607   | 4 628   | 4 636   | 4 430   | 4 332   | 4 338   | 4 322   | 4 341   |  |
| NPF                                                                                                                                        | 177     | 196     | 201     | 205     | 207     | 205     | 217     | 223     | 223     | 222     | 222     | 210     | 212     | 219     | 216     |  |
| Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications                                                  | 9 925   | 11 659  | 11 430  | 11 647  | 11 483  | 11 357  | 11 177  | 10 773  | 10 923  | 10 916  | 10 945  | 10 233  | 10 792  | 10 638  | 10 539  |  |
| NPF                                                                                                                                        | 151     | 263     | 232     | 249     | 248     | 241     | 258     | 272     | 282     | 230     | 217     | 161     | 144     | 200     | 178     |  |
| Perantara Keuangan / Financial intermediaries                                                                                              | 19 388  | 14 608  | 14 044  | 14 398  | 14 021  | 14 327  | 14 525  | 14 104  | 13 586  | 13 558  | 13 386  | 12 634  | 12 787  | 11 567  | 10 955  |  |
| NPF                                                                                                                                        | 123     | 243     | 228     | 206     | 233     | 223     | 134     | 133     | 137     | 197     | 190     | 162     | 144     | 159     | 161     |  |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services                                | 13 404  | 12 187  | 11 887  | 11 802  | 11 714  | 11 600  | 11 790  | 11 889  | 11 752  | 12 190  | 11 622  | 10 815  | 11 977  | 12 421  | 13 862  |  |
| NPF                                                                                                                                        | 217     | 217     | 233     | 243     | 243     | 300     | 264     | 269     | 254     | 265     | 276     | 284     | 311     | 326     | 328     |  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory social security          | 18      | 62      | 60      | 60      | 56      | 54      | 54      | 42      | 42      | 43      | 46      | 46      | 47      | 46      | 42      |  |
| NPF                                                                                                                                        | 0       | 1       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |  |
| Jasa Pendidikan / Education Services                                                                                                       | 6 640   | 6 563   | 6 563   | 6 554   | 6 620   | 6 635   | 6 790   | 6 812   | 6 747   | 6 918   | 6 965   | 7 036   | 7 045   | 6 799   | 7 674   |  |
| NPF                                                                                                                                        | 34      | 72      | 82      | 63      | 61      | 56      | 49      | 48      | 49      | 70      | 71      | 48      | 52      | 58      | 72      |  |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities                                                                 | 7 269   | 5 662   | 5 962   | 5 919   | 6 014   | 6 116   | 6 229   | 6 324   | 6 266   | 6 783   | 6 523   | 6 495   | 6 540   | 6 689   | 6 319   |  |
| NPF                                                                                                                                        | 54      | 110     | 110     | 108     | 111     | 109     | 104     | 116     | 116     | 40      | 40      | 47      | 73      | 41      | 41      |  |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services | 6 036   | 3 628   | 3 624   | 3 742   | 3 708   | 3 688   | 3 738   | 3 643   | 3 799   | 3 646   | 3 557   | 3 549   | 4 852   | 4 342   | 4 425   |  |
| NPF                                                                                                                                        | 487     | 249     | 245     | 294     | 286     | 285     | 251     | 269     | 260     | 192     | 190     | 120     | 159     | 147     | 149     |  |
| Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households                                                    | 885     | 635     | 628     | 638     | 651     | 659     | 665     | 683     | 763     | 763     | 771     | 768     | 779     | 780     | 781     |  |
| NPF                                                                                                                                        | 12      | 20      | 20      | 18      | 18      | 17      | 17      | 20      | 27      | 26      | 26      | 27      | 22      | 22      | 22      |  |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra Agency International                     | 0       | -       | -       | -       | 2       | 2       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| NPF                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined                                                   | 434     | 1 206   | 1 178   | 1 166   | 1 139   | 1 036   | 906     | 591     | 702     | 720     | 766     | 737     | 252     | -       | -       |  |
| NPF                                                                                                                                        | 102     | 102     | 128     | 100     | 100     | 95      | 96      | 46      | 43      | 28      | 23      | 22      | 0,45    | -       | -       |  |
| Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin                                                                           |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |  |
| Rumah Tangga / Households                                                                                                                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |  |
| Untuk Pemilikan Rumah Tinggal / For Home Ownership                                                                                         | 81 215  | 90 453  | 91 372  | 92 159  | 93 890  | 94 699  | 95 850  | 96 618  | 97 446  | 98 511  | 99 360  | 99 553  | 100 275 | 100 739 | 101 435 |  |
| NPF                                                                                                                                        | 1 712   | 2 017   | 2 092   | 2 066   | 2 137   | 2 180   | 2 160   | 2 205   | 2 182   | 2 163   | 2 131   | 1 875   | 1 876   | 2 001   | 2 028   |  |
| Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership                                                                             | 3 078   | 3 385   | 3 451   | 3 504   | 3 555   | 3 595   | 3 673   | 3 745   | 3 804   | 3 928   | 3 853   | 3 859   | 3 934   | 3 944   | 3 982   |  |
| NPF                                                                                                                                        | 39      | 91      | 72      | 100     | 96      | 100     | 105     | 102     | 105     | 99      | 54      | 58      | 55      | 61      | 64      |  |
| Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership                                                                                 | 3 515   | 3 831   | 3 845   | 3 842   | 3 858   | 3 853   | 3 867   | 3 903   | 3 860   | 3 826   | 3 882   | 3 863   | 3 866   | 3 997   | 3 947   |  |
| NPF                                                                                                                                        | 183     | 205     | 216     | 214     | 213     | 193     | 206     | 231     | 223     | 205     | 206     | 197     | 202     | 201     | 211     |  |
| Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership                                                                                | 9 386   | 7 731   | 7 884   | 7 881   | 8 114   | 8 252   | 8 263   | 8 382   | 8 440   | 8 571   | 8 724   | 8 871   | 9 147   | 9 266   | 9 459   |  |
| NPF                                                                                                                                        | 116     | 145     | 147     | 118     | 147     | 123     | 128     | 130     | 127     | 129     | 115     | 115     | 103     | 107     | 121     |  |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / Others                                                               | 54 763  | 69 312  | 71 163  | 72 098  | 74 244  | 74 773  | 76 056  | 76 826  | 77 013  | 78 523  | 80 342  | 80 817  | 83 048  | 84 123  | 85 570  |  |
| NPF                                                                                                                                        | 449     | 685     | 716     | 695     | 760     | 775     | 743     | 748     | 692     | 688     | 649     | 683     | 643     | 683     | 707     |  |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin - Others                                                                              | 5 665   | 7 138   | 7 265   | 7 372   | 7 392   | 7 351   | 7 375   | 6 698   | 6 767   | 6 748   | 6 797   | 6 818   | 6 487   | 6 662   | 6 491   |  |
| NPF                                                                                                                                        | 133     | 120     | 131     | 137     | 145     | 130     | 113     | 103     | 104     | 103     | 94      | 83      | 94      | 100     | 90      |  |
| Total Pembiayaan / Total Financing                                                                                                         | 355 182 | 383 942 | 382 111 | 385 681 | 388 696 | 390 250 | 394 096 | 394 096 | 396 809 | 401 977 | 406 844 | 400 623 | 409 877 | 404 694 | 411 100 |  |
| Total NPF                                                                                                                                  | 11 029  | 11 844  | 12 005  | 12 168  | 12 426  | 12 670  | 12 462  | 12 375  | 12 385  | 12 305  | 11 853  | 10 569  | 10 540  | 10 738  | 10 862  |  |

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

| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin                                                                               | 2019    | 2020    | 2021    |         |         |         |           |         |         |         |         |         | 2022    |         |         |
|---------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                                                   |         |         | Feb     | Mar     | Apr     | Mei     | Jun       | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>                                                                    | 9 108   | 10 994  | 11 272  | 10 970  | 10 957  | 11 170  | 11 122    | 11 012  | 11 181  | 11 593  | 11 560  | 11 151  | 11 845  | 11 952  | 12 697  |
| NPF                                                                                                                                               | 434     | 434     | 204     | 294     | 303     | 307     | 330       | 334     | 346     | 252     | 250     | 255     | 247     | 254     | 249     |
| Perikanan / <i>Fishery</i>                                                                                                                        | 1 196   | 1 834   | 1 783   | 1 804   | 1 809   | 1 790   | 1 794     | 1 887   | 1 858   | 1 816   | 1 776   | 1 537   | 1 942   | 2 116   | 2 061   |
| NPF                                                                                                                                               | 27      | 51      | 52      | 60      | 67      | 73      | 71        | 78      | 95      | 98      | 84      | 90      | 86      | 91      | 93      |
| Pertambangan dan Penggalian / <i>Mining and Quarrying</i>                                                                                         | 2 840   | 3 827   | 3 927   | 4 002   | 4 096   | 4 009   | 3 771     | 3 807   | 3 757   | 3 848   | 3 835   | 3 363   | 3 716   | 3 028   | 4 211   |
| NPF                                                                                                                                               | 40      | 71      | 77      | 78      | 96      | 96      | 98        | 99      | 107     | 110     | 60      | 29      | 28      | 26      | 26      |
| Industri Pengolahan / <i>Processing Industry</i>                                                                                                  | 18 438  | 19 376  | 17 701  | 18 589  | 18 633  | 18 692  | 18 586    | 18 797  | 18 329  | 18 342  | 18 389  | 16 604  | 16 807  | 17 316  | 17 385  |
| NPF                                                                                                                                               | 1 992   | 1 696   | 1 719   | 1 962   | 1 986   | 1 949   | 1 943     | 1 761   | 1 852   | 1 860   | 1 862   | 1 669   | 1 722   | 1 689   | 1 688   |
| Listrik, gas dan air / <i>Electricity, Gas and Water</i>                                                                                          | 7 244   | 6 943   | 6 815   | 6 809   | 6 789   | 6 938   | 6 817     | 6 791   | 6 641   | 6 668   | 6 516   | 5 769   | 6 298   | 5 010   | 4 933   |
| NPF                                                                                                                                               | 534     | 477     | 480     | 481     | 477     | 470     | 455       | 450     | 442     | 441     | 436     | 436     | 433     | 435     | 424     |
| Konstruksi / <i>Construction</i>                                                                                                                  | 17 088  | 19 961  | 18 439  | 18 098  | 17 785  | 17 652  | 18 793    | 18 385  | 18 100  | 18 730  | 18 782  | 18 156  | 19 022  | 18 130  | 18 153  |
| NPF                                                                                                                                               | 397     | 421     | 419     | 343     | 354     | 392     | 446       | 419     | 419     | 684     | 601     | 546     | 536     | 594     | 617     |
| Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>                                                                                  | 27 202  | 29 308  | 30 228  | 30 958  | 31 062  | 31 236  | 31 379    | 31 524  | 32 422  | 33 093  | 32 666  | 31 556  | 31 724  | 31 551  | 31 945  |
| NPF                                                                                                                                               | 1 436   | 1 575   | 1 806   | 1 735   | 1 751   | 1 801   | 1 846     | 1 897   | 1 931   | 1 924   | 1 828   | 1 280   | 1 266   | 1 206   | 1 283   |
| Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>                       | 3 262   | 3 421   | 3 416   | 3 404   | 3 412   | 3 447   | 3 522     | 3 510   | 3 510   | 3 508   | 3 305   | 3 216   | 3 216   | 3 220   | 3 243   |
| NPF                                                                                                                                               | 166     | 164     | 169     | 173     | 176     | 175     | 187       | 193     | 193     | 192     | 192     | 180     | 183     | 189     | 187     |
| Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>                                                  | 7 270   | 8 662   | 8 455   | 8 679   | 8 531   | 8 487   | 8 304     | 7 916   | 7 946   | 7 932   | 7 966   | 7 256   | 7 573   | 7 423   | 7 349   |
| NPF                                                                                                                                               | 117     | 246     | 214     | 226     | 225     | 217     | 227       | 242     | 244     | 190     | 177     | 121     | 113     | 173     | 150     |
| Perantara Keuangan / <i>Financial intermediaries</i>                                                                                              | 11 957  | 8 563   | 8 515   | 8 879   | 8 522   | 8 363   | 8 431     | 8 256   | 7 895   | 7 852   | 7 774   | 7 479   | 7 467   | 6 378   | 5 534   |
| NPF                                                                                                                                               | 83      | 206     | 185     | 163     | 191     | 195     | 106       | 99      | 95      | 104     | 104     | 76      | 76      | 76      | 77      |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>                                | 8 534   | 8 546   | 8 495   | 8 352   | 8 274   | 7 847   | 8 096     | 8 246   | 8 163   | 8 563   | 8 352   | 7 569   | 8 736   | 8 467   | 9 712   |
| NPF                                                                                                                                               | 123     | 153     | 161     | 171     | 174     | 210     | 183       | 190     | 175     | 154     | 155     | 164     | 205     | 221     | 219     |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory social security</i>          | 16      | 16      | 15      | 14      | 14      | 12      | 12        | 1       | 1       | 1       | 4       | 3       | 5       | 5       | 1       |
| NPF                                                                                                                                               | 0       | 1       | 0       | 0       | 0       | 0       | 0         | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| Jasa Pendidikan / <i>Education Services</i>                                                                                                       | 5 805   | 5 726   | 5 735   | 5 723   | 5 804   | 5 830   | 5 983     | 6 016   | 5 967   | 6 088   | 6 117   | 6 180   | 6 167   | 5 892   | 6 773   |
| NPF                                                                                                                                               | 22      | 34      | 43      | 25      | 24      | 19      | 11        | 11      | 12      | 11      | 14      | 19      | 24      | 29      | 45      |
| Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>                                                                 | 6 648   | 5 055   | 5 339   | 5 302   | 5 392   | 5 501   | 5 616     | 5 704   | 5 666   | 6 157   | 5 906   | 5 886   | 5 900   | 6 013   | 5 636   |
| NPF                                                                                                                                               | 43      | 108     | 109     | 107     | 110     | 109     | 103,51247 | 115     | 115     | 23      | 23      | 30      | 56      | 24      | 24      |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i> | 5 377   | 3 207   | 3 213   | 3 329   | 3 290   | 3 270   | 3 334     | 3 246   | 3 407   | 3 389   | 3 287   | 3 257   | 3 902   | 3 628   | 3 579   |
| NPF                                                                                                                                               | 266     | 135     | 135     | 183     | 173     | 166     | 156       | 173     | 169     | 170     | 171     | 104     | 139     | 127     | 130     |
| Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>                                                    | 878     | 620     | 615     | 623     | 638     | 646     | 652       | 670     | 750     | 750     | 757     | 753     | 760     | 763     | 764     |
| NPF                                                                                                                                               | 12      | 19      | 19      | 18      | 18      | 17      | 17        | 20      | 27      | 26      | 26      | 26      | 22      | 22      | 22      |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra Agency International</i>                     | -       | -       | -       | -       | 2       | 2       | -         | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                                                                                               | -       | -       | -       | -       | -       | -       | -         | -       | -       | -       | -       | -       | -       | -       | -       |
| Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>                                                   | 332     | 1 105   | 1 095   | 1 090   | 1 067   | 976     | 852       | 540     | 653     | 713     | 760     | 733     | 245     | -       | -       |
| NPF                                                                                                                                               | 66      | 80      | 100     | 79      | 81      | 76      | 80        | 29      | 27      | 27      | 23      | 22      | -       | -       | -       |
| Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin                                                                                  |         |         |         |         |         |         |           |         |         |         |         |         |         |         |         |
| Rumah Tangga / <i>Households</i>                                                                                                                  |         |         |         |         |         |         |           |         |         |         |         |         |         |         |         |
| Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>                                                                                         | 35 826  | 39 413  | 39 607  | 39 643  | 40 564  | 40 793  | 41 142    | 41 289  | 41 399  | 41 693  | 41 807  | 41 626  | 42 104  | 42 237  | 42 514  |
| NPF                                                                                                                                               | 882     | 979     | 1 045   | 1 048   | 1 088   | 1 105   | 1 110     | 1 147   | 1 127   | 1 103   | 1 074   | 817     | 817     | 854     | 883     |
| Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>                                                                             | 752     | 779     | 791     | 802     | 810     | 806     | 818       | 821     | 834     | 848     | 750     | 749     | 765     | 785     | 805     |
| NPF                                                                                                                                               | 20      | 51      | 36      | 62      | 57      | 50      | 50        | 50      | 47      | 46      | 9       | 10      | 8       | 9       | 10      |
| Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>                                                                                 | 1 254   | 1 316   | 1 300   | 1 275   | 1 269   | 1 246   | 1 231     | 1 233   | 1 181   | 1 148   | 1 185   | 1 130   | 1 147   | 1 133   | 1 092   |
| NPF                                                                                                                                               | 92      | 99      | 103     | 109     | 109     | 95      | 99        | 121     | 111     | 98      | 99      | 93      | 91      | 90      | 89      |
| Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>                                                                                | 6 096   | 4 970   | 4 744   | 4 623   | 4 593   | 4 538   | 4 480     | 4 413   | 4 334   | 4 357   | 4 260   | 4 204   | 4 125   | 4 073   | 4 107   |
| NPF                                                                                                                                               | 48      | 92      | 103     | 73      | 99      | 72      | 73        | 71      | 66      | 67      | 53      | 55      | 43      | 41      | 53      |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / <i>Others</i>                                                               | 43 421  | 57 010  | 58 531  | 59 217  | 61 128  | 61 609  | 62 625    | 63 258  | 63 252  | 64 499  | 66 121  | 66 367  | 67 849  | 68 954  | 70 104  |
| NPF                                                                                                                                               | 359     | 518     | 547     | 537     | 590     | 589     | 559       | 593     | 530     | 530     | 516     | 480     | 499     | 499     | 511     |
| Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin - Others</i>                                                                              | 4 604   | 5 876   | 5 897   | 5 994   | 6 013   | 5 963   | 5 972     | 5 313   | 5 352   | 5 285   | 5 304   | 5 279   | 4 905   | 5 062   | 4 882   |
| NPF                                                                                                                                               | 104     | 103     | 102     | 94      | 96      | 85      | 79        | 74      | 76      | 81      | 71      | 49      | 48      | 48      | 48      |
| Total Pembiayaan / Total Financing                                                                                                                | 225 146 | 246 530 | 245 926 | 248 181 | 250 454 | 250 823 | 253 332   | 252 634 | 252 596 | 256 873 | 257 180 | 249 826 | 256 219 | 253 137 | 257 482 |
| Total NPF                                                                                                                                         | 7 263   | 7 713   | 7 831   | 8 023   | 8 244   | 8 267   | 8 231     | 8 167   | 8 206   | 8 191   | 7 812   | 6 588   | 6 624   | 6 700   | 6 830   |

**Tabel 14b.**  
**Pembiayaan dan NPF - Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan**  
**(Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin                                                                               | 2019           | 2020           |                |                |                |                |                |                |                |                |                | 2022           |                |                |                |
|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                                                                                   |                | Des            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            |
| Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>                                                                    | 4 609          | 4 281          | 4 116          | 4 063          | 4 193          | 4 218          | 4 315          | 4 228          | 4 188          | 4 392          | 4 346          | 4 187          | 4 188          | 4 218          | 4 472          |
| NPF                                                                                                                                               | 315            | 241            | 240            | 240            | 241            | 240            | 238            | 238            | 232            | 232            | 230            | 230            | 237            | 236            | 237            |
| Perikanan / <i>Fishery</i>                                                                                                                        | 111            | 62             | 64             | 77             | 78             | 78             | 89             | 94             | 94             | 103            | 103            | 100            | 168            | 94             | 96             |
| NPF                                                                                                                                               | 5              | 4              | 4              | 4              | 4              | 4              | 4              | 4              | 4              | 4              | 4              | 4              | 6              | 6              | 4              |
| Pertambangan dan Penggalian / <i>Mining and Quarrying</i>                                                                                         | 2 246          | 1 756          | 1 792          | 1 791          | 1 747          | 1 698          | 1 666          | 1 421          | 1 379          | 1 334          | 1 303          | 1 436          | 1 497          | 1 559          | 1 644          |
| NPF                                                                                                                                               | 11             | 5              | 5              | 5              | 6              | 5              | 14             | 14             | 13             | 15             | 15             | 14             | 12             | 12             | 19             |
| Industri Pengolahan / <i>Processing Industry</i>                                                                                                  | 8 049          | 9 347          | 8 281          | 8 667          | 8 662          | 8 552          | 8 687          | 8 721          | 10 619         | 8 236          | 10 022         | 11 655         | 9 317          | 9 592          | 9 677          |
| NPF                                                                                                                                               | 66             | 110            | 113            | 111            | 97             | 196            | 188            | 186            | 186            | 200            | 181            | 179            | 167            | 167            | 168            |
| Listrik, gas dan air / <i>Electricity, Gas and Water</i>                                                                                          | 6 811          | 4 638          | 4 515          | 4 519          | 4 511          | 4 510          | 4 502          | 4 505          | 4 378          | 4 370          | 4 742          | 4 748          | 5 852          | 4 306          | 4 307          |
| NPF                                                                                                                                               | -              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| Konstruksi / <i>Construction</i>                                                                                                                  | 14 079         | 18 025         | 18 090         | 18 022         | 17 462         | 17 396         | 17 416         | 17 629         | 17 041         | 18 423         | 18 293         | 16 647         | 17 719         | 15 796         | 15 501         |
| NPF                                                                                                                                               | 1 440          | 1 408          | 1 467          | 1 448          | 1 448          | 1 504          | 1 395          | 1 394          | 1 354          | 1 221          | 1 192          | 1 146          | 1 114          | 1 097          | 1 061          |
| Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>                                                                                  | 9 550          | 10 628         | 9 848          | 9 687          | 9 592          | 9 425          | 9 516          | 9 655          | 10 285         | 10 749         | 12 543         | 13 288         | 13 616         | 13 691         | 14 195         |
| NPF                                                                                                                                               | 342            | 615            | 563            | 591            | 590            | 598            | 589            | 584            | 582            | 608            | 603            | 595            | 591            | 598            | 600            |
| Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>                       | 1 726          | 1 481          | 1 467          | 1 438          | 1 448          | 1 443          | 1 162          | 1 097          | 1 119          | 1 128          | 1 125          | 1 116          | 1 121          | 1 102          | 1 098          |
| NPF                                                                                                                                               | 11             | 32             | 33             | 31             | 31             | 31             | 30             | 30             | 30             | 30             | 30             | 30             | 29             | 29             | 29             |
| Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>                                                  | 2 655          | 2 997          | 2 975          | 2 968          | 2 952          | 2 870          | 2 873          | 2 858          | 2 977          | 2 984          | 2 979          | 2 976          | 3 219          | 3 215          | 3 190          |
| NPF                                                                                                                                               | 33             | 17             | 18             | 23             | 24             | 24             | 30             | 30             | 38             | 40             | 40             | 40             | 31             | 27             | 28             |
| Perantara Keuangan / <i>Financial intermediaries</i>                                                                                              | 7 431          | 6 045          | 5 529          | 5 519          | 5 499          | 5 963          | 6 094          | 5 849          | 5 691          | 5 705          | 5 612          | 5 154          | 5 320          | 5 190          | 5 421          |
| NPF                                                                                                                                               | 40             | 37             | 43             | 43             | 42             | 29             | 28             | 34             | 43             | 92             | 86             | 86             | 68             | 83             | 84             |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>                                | 4 870          | 3 640          | 3 393          | 3 450          | 3 440          | 3 753          | 3 694          | 3 643          | 3 589          | 3 627          | 3 270          | 3 246          | 3 241          | 3 954          | 4 150          |
| NPF                                                                                                                                               | 94             | 64             | 72             | 72             | 69             | 90             | 80             | 79             | 78             | 111            | 121            | 120            | 106            | 105            | 110            |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>         | 2              | 45             | 45             | 45             | 41             | 41             | 41             | 41             | 41             | 43             | 43             | 43             | 42             | 41             | 41             |
| NPF                                                                                                                                               | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| Jasa Pendidikan / <i>Education Services</i>                                                                                                       | 836            | 837            | 828            | 831            | 816            | 805            | 807            | 796            | 780            | 830            | 847            | 856            | 878            | 907            | 901            |
| NPF                                                                                                                                               | 13             | 38             | 39             | 38             | 38             | 38             | 37             | 37             | 37             | 59             | 58             | 29             | 28             | 29             | 28             |
| Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>                                                                 | 621            | 607            | 623            | 617            | 622            | 615            | 613            | 620            | 600            | 626            | 617            | 609            | 641            | 677            | 683            |
| NPF                                                                                                                                               | 11             | 1              | 1              | 1              | 1              | 1              | 1              | 1              | 1              | 17             | 18             | 18             | 17             | 17             | 17             |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i> | 659            | 420            | 411            | 413            | 418            | 418            | 404            | 397            | 392            | 258            | 270            | 292            | 950            | 714            | 845            |
| NPF                                                                                                                                               | 222            | 114            | 110            | 111            | 113            | 119            | 95             | 95             | 91             | 22             | 20             | 16             | 20             | 20             | 20             |
| Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>                                                    | 7              | 14             | 14             | 15             | 13             | 13             | 13             | 13             | 13             | 13             | 14             | 15             | 19             | 17             | 17             |
| NPF                                                                                                                                               | 1              | 1              | 1              | 0              | 1              | 0              | 0              | 0              | 0              | 0              | 1              | 1              | 1              | 0              | 0              |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra Agency International</i>                     | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | 1              | 0              | 0              |
| NPF                                                                                                                                               | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>                                                   | 103            | 101            | 85             | 76             | 72             | 59             | 53             | 51             | 49             | 7              | 6              | 4              | 7              | -              | -              |
| NPF                                                                                                                                               | 37             | 21             | 27             | 20             | 19             | 19             | 17             | 17             | 16             | 0              | 0              | 0              | 0              | -              | -              |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin</b>                                                                           |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| <b>Rumah Tangga / Households</b>                                                                                                                  |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>                                                                                         | 45 390         | 51 040         | 51 765         | 52 515         | 53 327         | 53 907         | 54 708         | 55 330         | 56 047         | 56 818         | 57 553         | 57 927         | 58 171         | 58 502         | 58 921         |
| NPF                                                                                                                                               | 830            | 1 039          | 1 048          | 1 019          | 1 049          | 1 075          | 1 050          | 1 059          | 1 055          | 1 059          | 1 057          | 1 058          | 1 059          | 1 147          | 1 145          |
| Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>                                                                             | 2 326          | 2 606          | 2 661          | 2 703          | 2 745          | 2 789          | 2 855          | 2 924          | 2 970          | 3 080          | 3 102          | 3 110          | 3 169          | 3 159          | 3 177          |
| NPF                                                                                                                                               | 19             | 40             | 36             | 38             | 39             | 50             | 54             | 52             | 58             | 53             | 45             | 49             | 48             | 52             | 54             |
| Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>                                                                                 | 2 261          | 2 515          | 2 545          | 2 567          | 2 589          | 2 608          | 2 637          | 2 669          | 2 679          | 2 678          | 2 697          | 2 734          | 2 719          | 2 863          | 2 855          |
| NPF                                                                                                                                               | 91             | 106            | 112            | 106            | 104            | 98             | 107            | 110            | 113            | 107            | 107            | 105            | 112            | 111            | 121            |
| Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>                                                                                | 3 290          | 2 761          | 3 140          | 3 258          | 3 521          | 3 714          | 3 783          | 3 970          | 4 107          | 4 214          | 4 464          | 4 666          | 5 022          | 5 193          | 5 352          |
| NPF                                                                                                                                               | 67             | 53             | 44             | 45             | 47             | 51             | 55             | 59             | 61             | 62             | 62             | 60             | 60             | 65             | 68             |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / <i>Others</i>                                                               | 11 342         | 12 302         | 12 632         | 12 881         | 13 117         | 13 163         | 13 431         | 13 568         | 13 761         | 14 024         | 14 221         | 14 449         | 15 199         | 15 169         | 15 466         |
| NPF                                                                                                                                               | 90             | 167            | 169            | 157            | 170            | 185            | 184            | 155            | 162            | 158            | 150            | 167            | 162            | 184            | 196            |
| <b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin - Others</b>                                                                              |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| NPF                                                                                                                                               | 1 062          | 1 262          | 1 368          | 1 378          | 1 380          | 1 388          | 1 402          | 1 385          | 1 415          | 1 463          | 1 493          | 1 539          | 1 582          | 1 599          | 1 609          |
| NPF                                                                                                                                               | 29             | 16             | 28             | 42             | 49             | 46             | 34             | 30             | 28             | 23             | 23             | 34             | 46             | 52             | 42             |
| <b>Total Pembiayaan / Total Financing</b>                                                                                                         | <b>130 036</b> | <b>137 412</b> | <b>136 186</b> | <b>137 500</b> | <b>138 244</b> | <b>139 428</b> | <b>140 764</b> | <b>141 463</b> | <b>144 214</b> | <b>145 104</b> | <b>149 664</b> | <b>150 797</b> | <b>153 659</b> | <b>151 557</b> | <b>153 618</b> |
| <b>Total NPF</b>                                                                                                                                  | <b>3 767</b>   | <b>4 131</b>   | <b>4 174</b>   | <b>4 145</b>   | <b>4 182</b>   | <b>4 403</b>   | <b>4 232</b>   | <b>4 208</b>   | <b>4 179</b>   | <b>4 114</b>   | <b>4 041</b>   | <b>3 981</b>   | <b>3 916</b>   | <b>4 038</b>   | <b>4 032</b>   |

| <b>Tabel 15.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Februari 2022</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit - February 2022)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |             |            |           |            |                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|-----------------------|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                                                                      | Modal Kerja |            | Investasi |            | Konsumsi (Bukan UMKM) |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                          | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                       |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                                                                               | 6.134       | 2.820      | 4.114     | 1.985      | 29.318                |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 515         | 180        | 155       | -          | 430                   |
| Banten                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1.080       | 418        | 1.126     | 258        | 10.732                |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 120         | 2          | 24        | -          | 160                   |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                                              | 12.599      | 48.982     | 8.412     | 43.802     | 47.358                |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 431         | 803        | 217       | 834        | 859                   |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                                                                           | 489         | 144        | 537       | 912        | 2.773                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 23          | 70         | 12        | -          | 37                    |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3.544       | 2.130      | 2.907     | 1.728      | 9.747                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 264         | 820        | 59        | 174        | 147                   |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                                                                               | 5.238       | 4.145      | 2.669     | 2.080      | 16.142                |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 468         | 80         | 69        | 33         | 427                   |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 177         | 1          | 370       | 27         | 1.212                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 11          | -          | 7         | -          | 19                    |
| Jambi                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 246         | 1          | 636       | 206        | 2.742                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 10          | -          | 19        | -          | 48                    |
| Aceh                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 6.415       | 498        | 2.185     | 486        | 21.544                |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 361         | 20         | 86        | 0          | 146                   |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1.914       | 922        | 958       | 1.909      | 8.822                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 333         | 76         | 129       | 282        | 124                   |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                                                                           | 900         | 127        | 638       | 153        | 3.879                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 40          | 2          | 20        | 1          | 36                    |
| Riau                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 527         | 64         | 841       | 456        | 8.137                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 37          | 24         | 59        | 4          | 45                    |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1.244       | 627        | 1.024     | 733        | 5.899                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 112         | 0          | 26        | 13         | 122                   |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                                                                          | 84          | -          | 287       | 0          | 562                   |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 3           | -          | 0         | -          | 5                     |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                                                                           | 180         | 28         | 193       | 423        | 3.963                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 5           | 10         | 2         | -          | 34                    |
| Lampung                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 952         | 135        | 350       | 169        | 2.184                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 30          | -          | 6         | 2          | 39                    |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                                                                       | 673         | 359        | 625       | 587        | 3.066                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 34          | -          | 27        | 14         | 64                    |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                                                                         | 549         | 104        | 1.700     | 515        | 3.610                 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 11          | -          | 21        | -          | 61                    |

| <b>Tabel 15.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Februari 2022</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit - February 2022)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |               |               |               |               |                       |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|-----------------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                                                                      | Modal Kerja   |               | Investasi     |               | Konsumsi (Bukan UMKM) |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                          | UMKM          | Bukan UMKM    | UMKM          | Bukan UMKM    |                       |  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                                                                                         | 420           | 153           | 965           | 879           | 4.284                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 83            | 8             | 26            | 2             | 74                    |  |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                                                                                                        | 138           | 6             | 129           | 310           | 866                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 5             | -             | 1             | -             | 13                    |  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                                                                                                          | 113           | 27            | 123           | 6             | 1.797                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 13            | 26            | 9             | -             | 24                    |  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                                                                                                         | 855           | 768           | 642           | 408           | 6.458                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 48            | 44            | 27            | 2             | 150                   |  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                                                                                                           | 66            | 5             | 34            | -             | 876                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4             | -             | 1             | -             | 7                     |  |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                                                                                                                | 3             | 1             | 20            | 1             | 394                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 0             | -             | -             | -             | 3                     |  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                                                                                           | 15            | 2             | 11            | 1             | 597                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | -             | -             | 0             | -             | 1                     |  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                                                                                                        | 131           | 11            | 122           | 4             | 1.447                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 12            | -             | 6             | -             | 20                    |  |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                                                                                      | 991           | 146           | 431           | 90            | 9.490                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 90            | -             | 21            | -             | 51                    |  |
| Bali                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 505           | 12            | 177           | 179           | 1.458                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 17            | -             | 2             | -             | 70                    |  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                                                                                                      | 47            | -             | 2             | 0             | 183                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 0             | -             | -             | -             | 0                     |  |
| Maluku                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 2             | 1             | 5             | 0             | 297                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 0             | -             | 0             | -             | 1                     |  |
| Papua                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 9             | 11            | 26            | 12            | 372                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 0             | -             | -             | -             | 2                     |  |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                                                                                                             | 48            | 22            | 29            | 0             | 565                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 3             | -             | 1             | -             | 2                     |  |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2             | 1             | 13            | 3             | 111                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      | -             | -             | 0             | -             | 1                     |  |
| Lainnya                                                                                                                                                                                                                                                                                                                                                                                                                                                  | -             | 628           | -             | -             | -                     |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |               |               |               |                       |  |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>46.290</b> | <b>63.299</b> | <b>32.304</b> | <b>58.324</b> | <b>210.884</b>        |  |
| <b>NPF</b>                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>3.082</b>  | <b>2.165</b>  | <b>1.032</b>  | <b>1.362</b>  | <b>3.221</b>          |  |

| <b>Tabel 15a.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Februari 2022</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank</b><br><b>- February 2022)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |             |            |           |            |              |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|--------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                                | Modal Kerja |            | Investasi |            | Konsumsi     |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                    | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM | (Bukan UMKM) |  |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                                         | 5.461       | 2.235      | 3.794     | 1.075      | 18.164       |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 311         | 7          | 109       | -          | 231          |  |
| Banten                                                                                                                                                                                                                                                                                                                                                                                                             | 896         | 351        | 1.020     | 208        | 5.592        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 67          | -          | 20        | -          | 82           |  |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                                        | 7.138       | 29.532     | 5.599     | 23.533     | 17.472       |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 292         | 507        | 124       | 709        | 260          |  |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                                     | 396         | 38         | 413       | 520        | 1.349        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 7           | -          | 10        | -          | 15           |  |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                                        | 2.773       | 1.907      | 1.562     | 1.045      | 4.972        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 98          | 811        | 44        | 140        | 77           |  |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                                         | 4.843       | 2.264      | 2.421     | 832        | 8.834        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 424         | 25         | 43        | 19         | 190          |  |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                                                           | 175         | 1          | 368       | 27         | 1.183        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 11          | -          | 7         | -          | 19           |  |
| Jambi                                                                                                                                                                                                                                                                                                                                                                                                              | 187         | -          | 591       | 0          | 2.028        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 10          | -          | 16        | -          | 42           |  |
| Aceh                                                                                                                                                                                                                                                                                                                                                                                                               | 6.342       | 498        | 2.185     | 486        | 21.150       |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 341         | 20         | 86        | 0          | 145          |  |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                                     | 1.235       | 270        | 731       | 1.348      | 4.931        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 82          | 75         | 105       | 98         | 48           |  |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                                     | 488         | 42         | 385       | 65         | 2.353        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 24          | 2          | 8         | 1          | 23           |  |
| Riau                                                                                                                                                                                                                                                                                                                                                                                                               | 417         | 27         | 680       | 357        | 2.396        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 24          | 24         | 9         | 4          | 28           |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                                                   | 881         | 587        | 901       | 639        | 2.781        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 45          | 0          | 21        | 0          | 56           |  |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                                    | 41          | -          | 279       | 0          | 311          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 1           | -          | 0         | -          | 3            |  |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                                     | 147         | 5          | 162       | 423        | 1.323        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 5           | -          | 2         | -          | 11           |  |
| Lampung                                                                                                                                                                                                                                                                                                                                                                                                            | 949         | 25         | 334       | 75         | 1.895        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 30          | -          | 6         | 2          | 32           |  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                                 | 526         | 13         | 553       | 7          | 1.502        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 25          | -          | 21        | 3          | 37           |  |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                                   | 542         | 4          | 1.682     | 501        | 2.470        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 11          | -          | 20        | -          | 57           |  |

| <b>Tabel 15a.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Februari 2022</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank</b><br><b>- February 2022)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |               |               |               |               |                |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|----------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                                | Modal Kerja   |               | Investasi     |               | Konsumsi       |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                    | UMKM          | Bukan UMKM    | UMKM          | Bukan UMKM    | (Bukan UMKM)   |  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                                                   | 286           | 143           | 856           | 611           | 2.198          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 24            | 4             | 8             | 2             | 26             |  |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                                                                  | 138           | 6             | 129           | 310           | 866            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 5             | -             | 1             | -             | 13             |  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                                                                    | 113           | 27            | 123           | 6             | 1.797          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 13            | 26            | 9             | -             | 24             |  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                                                                   | 643           | 360           | 515           | 141           | 3.305          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 36            | 31            | 19            | -             | 66             |  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                                                                     | 66            | 5             | 34            | -             | 876            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 4             | -             | 1             | -             | 7              |  |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                                                                          | 3             | 1             | 20            | 1             | 394            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 0             | -             | -             | -             | 3              |  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                                                     | 1             | 1             | 7             | 1             | 391            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | -             | -             | 0             | -             | 1              |  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                                                                  | 112           | 11            | 122           | 4             | 1.217          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 12            | -             | 6             | -             | 20             |  |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                                                | 967           | 146           | 431           | 90            | 9.218          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 87            | -             | 21            | -             | 51             |  |
| Bali                                                                                                                                                                                                                                                                                                                                                                                                               | 476           | 1             | 159           | 10            | 1.008          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 16            | -             | 2             | -             | 23             |  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                                                                | 47            | -             | 2             | 0             | 183            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 0             | -             | -             | -             | 0              |  |
| Maluku                                                                                                                                                                                                                                                                                                                                                                                                             | 2             | 1             | 5             | 0             | 297            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 0             | -             | 0             | -             | 1              |  |
| Papua                                                                                                                                                                                                                                                                                                                                                                                                              | 9             | 11            | 26            | 12            | 372            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 0             | -             | -             | -             | 2              |  |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                                                                       | 48            | 22            | 29            | 0             | 565            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | 3             | -             | 1             | -             | 2              |  |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                                                                        | 2             | 1             | 13            | 3             | 111            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | -             | -             | 0             | -             | 1              |  |
| Lainnya                                                                                                                                                                                                                                                                                                                                                                                                            | -             | 628           | -             | -             | -              |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                | -             | -             | -             | -             | -              |  |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                                                       | <b>36.350</b> | <b>39.163</b> | <b>26.133</b> | <b>32.332</b> | <b>123.504</b> |  |
| <b>NPF</b>                                                                                                                                                                                                                                                                                                                                                                                                         | <b>2.008</b>  | <b>1.531</b>  | <b>718</b>    | <b>977</b>    | <b>1.595</b>   |  |

| <b>Tabel 15b.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Februari 2022</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit - February 2022)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |             |            |           |            |              |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|--------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                     | Modal Kerja |            | Investasi |            | Konsumsi     |  |
|                                                                                                                                                                                                                                                                                                                                                                                                         | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM | (Bukan UMKM) |  |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                              | 674         | 585        | 320       | 910        | 11.153       |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 204         | 174        | 47        | -          | 199          |  |
| Banten                                                                                                                                                                                                                                                                                                                                                                                                  | 183         | 68         | 106       | 50         | 5.140        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 54          | 2          | 4         | -          | 78           |  |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                             | 5.461       | 19.449     | 2.813     | 20.269     | 29.886       |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 139         | 295        | 93        | 126        | 599          |  |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                          | 93          | 106        | 124       | 393        | 1.424        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 15          | 70         | 2         | -          | 22           |  |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                             | 771         | 223        | 1.345     | 683        | 4.776        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 165         | 9          | 16        | 34         | 70           |  |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                              | 395         | 1.880      | 248       | 1.249      | 7.308        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 45          | 55         | 26        | 14         | 236          |  |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                                                | 2           | -          | 2         | -          | 29           |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 0           | -          | -         | -          | 0            |  |
| Jambi                                                                                                                                                                                                                                                                                                                                                                                                   | 58          | 1          | 45        | 206        | 714          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -           | -          | 3         | -          | 5            |  |
| Aceh                                                                                                                                                                                                                                                                                                                                                                                                    | 73          | -          | 0         | 0          | 394          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 21          | -          | -         | -          | 1            |  |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                          | 679         | 653        | 227       | 561        | 3.891        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 251         | 2          | 23        | 184        | 76           |  |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                          | 413         | 85         | 253       | 87         | 1.525        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 16          | 0          | 12        | 0          | 13           |  |
| Riau                                                                                                                                                                                                                                                                                                                                                                                                    | 110         | 36         | 161       | 99         | 5.741        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 13          | -          | 50        | -          | 17           |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                                        | 363         | 40         | 123       | 94         | 3.118        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 66          | 0          | 6         | 13         | 66           |  |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                         | 43          | -          | 7         | -          | 251          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 1           | -          | -         | -          | 2            |  |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                          | 33          | 23         | 31        | 0          | 2.640        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 0           | 10         | 0         | -          | 22           |  |
| Lampung                                                                                                                                                                                                                                                                                                                                                                                                 | 3           | 111        | 16        | 94         | 289          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -           | -          | 0         | -          | 8            |  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                      | 147         | 346        | 72        | 580        | 1.563        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 9           | -          | 6         | 11         | 28           |  |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                        | 7           | 100        | 18        | 14         | 1.140        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 0           | -          | 0         | -          | 4            |  |

| <b>Tabel 15b.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Februari 2022</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit - February 2022)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |              |               |              |               |                       |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|--------------|---------------|-----------------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                     | Modal Kerja  |               | Investasi    |               | Konsumsi (Bukan UMKM) |  |
|                                                                                                                                                                                                                                                                                                                                                                                                         | UMKM         | Bukan UMKM    | UMKM         | Bukan UMKM    |                       |  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                                        | 133          | 10            | 109          | 269           | 2.086                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 59           | 4             | 18           | -             | 48                    |  |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                                                       | -            | -             | -            | -             | -                     |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                                                         | -            | -             | -            | -             | -                     |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                                                        | 212          | 407           | 127          | 267           | 3.153                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 12           | 13            | 8            | 2             | 84                    |  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                                                          | -            | -             | -            | -             | -                     |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                                                               | -            | -             | -            | -             | -                     |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                                          | 13           | 2             | 4            | -             | 206                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | 0            | -             | 1                     |  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                                                       | 19           | -             | -            | -             | 230                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                                     | 24           | -             | 0            | -             | 272                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 3            | -             | -            | -             | 0                     |  |
| Bali                                                                                                                                                                                                                                                                                                                                                                                                    | 29           | 12            | 18           | 169           | 450                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 1            | -             | -            | -             | 46                    |  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| Maluku                                                                                                                                                                                                                                                                                                                                                                                                  | -            | -             | -            | -             | -                     |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| Papua                                                                                                                                                                                                                                                                                                                                                                                                   | -            | -             | -            | -             | -                     |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                                                            | -            | -             | -            | -             | -                     |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                                                             | -            | -             | -            | -             | -                     |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| Lainnya                                                                                                                                                                                                                                                                                                                                                                                                 | -            | -             | -            | -             | -                     |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -            | -             | -            | -             | -                     |  |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                                            | <b>9.939</b> | <b>24.136</b> | <b>6.170</b> | <b>25.992</b> | <b>87.380</b>         |  |
| <b>NPF</b>                                                                                                                                                                                                                                                                                                                                                                                              | <b>1.074</b> | <b>633</b>    | <b>314</b>   | <b>384</b>    | <b>1.626</b>          |  |

Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati | BUS dan UUS Penyalur Pembiayaan bulan Februari  
(Financing and NPF of Islamic Commercial Bank and Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region - February 2022 )  
Nominal dalam Miliar Rp (Billion Rp)

| Lokasi / Location | Lapangan Usaha                     |           |                             |                     |                      |            |                              |                                                 |                                          |                    |                                                  |                                                                |                 |                                    |                                                                    |                                            | Bukan Lapangan Usaha                                       |                                      |                                              |                                                    |                                                |                                                   |                                                               |                              |         |  | TOTAL |
|-------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|-------------------------------------------------|------------------------------------------|--------------------|--------------------------------------------------|----------------------------------------------------------------|-----------------|------------------------------------|--------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|--------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|------------------------------|---------|--|-------|
|                   | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan dan Jasa Perusahaan | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | Jasa Perorangan yang Melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Internasional Lainnya | Kegiatan yang belum jelas batasannya | Rumah Tangga - Untuk Pemilikan Rumah Tinggal | Rumah Tangga - Untuk Pemilikan Flat atau Apartemen | Rumah Tangga - Untuk Pemilikan Ruko atau Rukan | Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor | Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya | Bukan Lapangan Usaha Lainnya |         |  |       |
|                   | 1                                  | 2         | 3                           | 4                   | 5                    | 6          | 7                            | 8                                               | 9                                        | 10                 | 11                                               | 12                                                             | 13              | 14                                 | 15                                                                 | 16                                         | 17                                                         | 18                                   | 1                                            | 2                                                  | 3                                              | 4                                                 | 5                                                             | 6                            |         |  |       |
| Jawa Barat        | 176                                | 115       | 95                          | 2 208               | 57                   | 2 397      | 4 968                        | 262                                             | 757                                      | 355                | 742                                              | 0                                                              | 1 191           | 1 034                              | 578                                                                | 120                                        | -                                                          | -                                    | 19 550                                       | 292                                                | 433                                            | 375                                               | 8 510                                                         | 157                          | 44 371  |  |       |
| NPF               | 18                                 | 16        | 3                           | 30                  | 0                    | 471        | 216                          | 10                                              | 10                                       | 13                 | 23                                               | 0                                                              | 13              | 7                                  | 16                                                                 | 5                                          | -                                                          | -                                    | 307                                          | 7                                                  | 12                                             | 4                                                 | 96                                                            | 4                            | 1 280   |  |       |
| Banten            | 9                                  | 28        | 25                          | 380                 | 19                   | 366        | 562                          | 101                                             | 191                                      | 113                | 181                                              | -                                                              | 541             | 171                                | 161                                                                | 35                                         | -                                                          | -                                    | 8 044                                        | 236                                                | 136                                            | 169                                               | 2 132                                                         | 14                           | 13 614  |  |       |
| NPF               | 2                                  | 1         | 13                          | 15                  | -                    | 55         | 33                           | 5                                               | 2                                        | 2                  | 12                                               | -                                                              | 1               | 0                                  | 5                                                                  | 0                                          | -                                                          | -                                    | 121                                          | 0                                                  | 11                                             | 1                                                 | 27                                                            | -                            | 306     |  |       |
| DKI Jakarta       | 7 593                              | 516       | 5 361                       | 16 645              | 7 895                | 24 901     | 17 914                       | 2 099                                           | 7 458                                    | 7 757              | 10 662                                           | 1                                                              | 2 029           | 1 546                              | 1 361                                                              | 59                                         | 0                                                          | -                                    | 26 945                                       | 2 472                                              | 1 140                                          | 7 270                                             | 8 239                                                         | 1 292                        | 161 153 |  |       |
| NPF               | 4                                  | 10        | 17                          | 659                 | 422                  | 185        | 547                          | 18                                              | 125                                      | 49                 | 203                                              | 0                                                              | 10              | 6                                  | 31                                                                 | 1                                          | -                                                          | -                                    | 494                                          | 38                                                 | 39                                             | 94                                                | 154                                                           | 39                           | 3 143   |  |       |
| D.I Yogyakarta    | 57                                 | 13        | 2                           | 118                 | 0                    | 164        | 456                          | 105                                             | 29                                       | 68                 | 35                                               | 40                                                             | 650             | 235                                | 91                                                                 | 19                                         | -                                                          | -                                    | 1 615                                        | 20                                                 | 64                                             | 56                                                | 1 009                                                         | 9                            | 4 855   |  |       |
| NPF               | 2                                  | 0         | 0                           | 6                   | -                    | 85         | 9                            | 1                                               | 0                                        | -                  | 0                                                | -                                                              | 0               | 0                                  | 1                                                                  | 1                                          | -                                                          | -                                    | 28                                           | 0                                                  | 0                                              | 1                                                 | 8                                                             | 0                            | 142     |  |       |
| Jawa Tengah       | 299                                | 52        | 11                          | 2 546               | 9                    | 724        | 2 930                        | 332                                             | 506                                      | 536                | 473                                              | -                                                              | 785             | 819                                | 155                                                                | 133                                        | -                                                          | -                                    | 5 691                                        | 41                                                 | 214                                            | 108                                               | 3 686                                                         | 7                            | 20 056  |  |       |
| NPF               | 6                                  | 1         | 2                           | 968                 | 0                    | 140        | 97                           | 11                                              | 7                                        | 60                 | 12                                               | -                                                              | 1               | 1                                  | 7                                                                  | 3                                          | -                                                          | -                                    | 99                                           | 1                                                  | 13                                             | 1                                                 | 33                                                            | 0                            | 1 464   |  |       |
| Jawa Timur        | 619                                | 395       | 79                          | 2 609               | 316                  | 1 030      | 5 229                        | 308                                             | 437                                      | 438                | 379                                              | -                                                              | 1 053           | 784                                | 311                                                                | 144                                        | -                                                          | -                                    | 10 066                                       | 434                                                | 395                                            | 225                                               | 4 963                                                         | 59                           | 30 274  |  |       |
| NPF               | 15                                 | 23        | 0                           | 33                  | 0                    | 292        | 196                          | 10                                              | 10                                       | 10                 | 12                                               | -                                                              | 31              | 3                                  | 12                                                                 | 4                                          | -                                                          | -                                    | 297                                          | 12                                                 | 40                                             | 6                                                 | 69                                                            | 3                            | 1 078   |  |       |
| Bengkulu          | 166                                | 4         | 2                           | 15                  | 0                    | 5          | 205                          | 24                                              | 18                                       | 7                  | 30                                               | -                                                              | 21              | 35                                 | 43                                                                 | 0                                          | -                                                          | -                                    | 367                                          | 0                                                  | 22                                             | 18                                                | 801                                                           | 4                            | 1 787   |  |       |
| NPF               | 2                                  | 0         | -                           | 1                   | -                    | 0          | 12                           | 0                                               | 1                                        | -                  | 1                                                | -                                                              | -               | -                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 11                                           | -                                                  | 1                                              | 0                                                 | 6                                                             | 0                            | 37      |  |       |
| Jambi             | 297                                | 8         | 2                           | 29                  | 2                    | 215        | 264                          | 34                                              | 29                                       | 19                 | 56                                               | 0                                                              | 55              | 23                                 | 54                                                                 | 0                                          | -                                                          | -                                    | 716                                          | 29                                                 | 47                                             | 26                                                | 1 915                                                         | 9                            | 3 830   |  |       |
| NPF               | 8                                  | 0         | -                           | 1                   | -                    | 0          | 12                           | 2                                               | 2                                        | 0                  | 0                                                | 0                                                              | -               | -                                  | 2                                                                  | 0                                          | -                                                          | -                                    | 29                                           | 0                                                  | 0                                              | 1                                                 | 17                                                            | 0                            | 76      |  |       |
| Aceh              | 1 270                              | 716       | 52                          | 835                 | 67                   | 430        | 4 323                        | 22                                              | 160                                      | 330                | 147                                              | 0                                                              | 22              | 0                                  | 736                                                                | 87                                         | -                                                          | -                                    | 2 513                                        | 50                                                 | 42                                             | 334                                               | 18 331                                                        | 273                          | 31 128  |  |       |
| NPF               | 68                                 | 24        | 2                           | 31                  | 0                    | 54         | 223                          | 14                                              | 7                                        | -                  | 8                                                | -                                                              | 0               | 1                                  | 33                                                                 | 3                                          | -                                                          | -                                    | 27                                           | 0                                                  | 2                                              | 104                                               | 1                                                             | 12                           | 614     |  |       |
| Sumatera Utara    | 912                                | 26        | 4                           | 597                 | 12                   | 1 220      | 1 648                        | 201                                             | 93                                       | 46                 | 84                                               | 1                                                              | 107             | 483                                | 218                                                                | 54                                         | -                                                          | -                                    | 4 282                                        | 143                                                | 282                                            | 290                                               | 3 808                                                         | 1                            |         |  |       |

**Tabel 16a.**  
**Pembiayaan yang diberikan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Februari 2022**  
**(Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region -February 2022 )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Lokasi              | Lapangan Usaha                     |           |                             |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                                |                 |                                    | Bukan Lapangan Usaha                                               |                                            |                                                            |                                      |                                                     |                                                    |                                                |                                                   |                                                               |                              | TOTAL  |
|---------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|-------------------------------------------------|------------------------------------------|--------------------|---------------------------------------------------|----------------------------------------------------------------|-----------------|------------------------------------|--------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|--------------------------------------|-----------------------------------------------------|----------------------------------------------------|------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|------------------------------|--------|
|                     | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | Jasa Perorangan yang Melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Internasional Lainnya | Kegiatan yang belum jelas batasannya | Rumah Tangga - Untuk Pemilikan Rumah Tangga Tinggal | Rumah Tangga - Untuk Pemilikan Flat atau Apartemen | Rumah Tangga - Untuk Pemilikan Ruko atau Rukan | Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor | Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya | Bukan Lapangan Usaha Lainnya |        |
|                     | 1                                  | 2         | 3                           | 4                   | 5                    | 6          | 7                            | 8                                               | 9                                        | 10                 | 11                                                | 12                                                             | 13              | 14                                 | 15                                                                 | 16                                         | 17                                                         | 18                                   | 1                                                   | 2                                                  | 3                                              | 4                                                 | 5                                                             | 6                            |        |
| Jawa Barat          | 175                                | 110       | 80                          | 920                 | 57                   | 1 770      | 4 604                        | 246                                             | 720                                      | 322                | 700                                               | 0                                                              | 1 168           | 1 002                              | 570                                                                | 120                                        | -                                                          | -                                    | 9 099                                               | 197                                                | 145                                            | 374                                               | 8 204                                                         | 145                          | 30 730 |
| NPF                 | 18                                 | 16        | 3                           | 25                  | 0                    | 103        | 202                          | 10                                              | 5                                        | 6                  | 10                                                | 0                                                              | 2               | 7                                  | 16                                                                 | 5                                          | -                                                          | -                                    | 128                                                 | 2                                                  | 3                                              | 4                                                 | 90                                                            | 4                            | 657    |
| Banten              | 8                                  | 28        | 25                          | 295                 | 19                   | 223        | 474                          | 87                                              | 171                                      | 113                | 150                                               | -                                                              | 531             | 168                                | 149                                                                | 35                                         | -                                                          | -                                    | 3 396                                               | 38                                                 | 38                                             | 169                                               | 1 937                                                         | 14                           | 8 067  |
| NPF                 | 0                                  | 1         | 13                          | 11                  | -                    | 14         | 31                           | 5                                               | 1                                        | 2                  | 3                                                 | -                                                              | 0               | 0                                  | 5                                                                  | 0                                          | -                                                          | -                                    | 66                                                  | 0                                                  | 2                                              | 1                                                 | 13                                                            | -                            | 168    |
| DKI Jakarta         | 4 672                              | 477       | 3 824                       | 11 191              | 3 610                | 13 016     | 7 792                        | 1 277                                           | 5 398                                    | 3 368              | 7 147                                             | 1                                                              | 1 848           | 1 325                              | 814                                                                | 44                                         | -                                                          | -                                    | 9 148                                               | 245                                                | 139                                            | 2 154                                             | 5 563                                                         | 224                          | 83 275 |
| NPF                 | 4                                  | 9         | 0                           | 527                 | 422                  | 127        | 187                          | 11                                              | 119                                      | 35                 | 154                                               | 0                                                              | 10              | 6                                  | 20                                                                 | 1                                          | -                                                          | -                                    | 126                                                 | 4                                                  | 11                                             | 27                                                | 91                                                            | 2                            | 1 891  |
| D.I Yogyakarta      | 41                                 | 12        | 0                           | 81                  | 0                    | 10         | 341                          | 78                                              | 14                                       | 33                 | 27                                                | 0                                                              | 505             | 131                                | 75                                                                 | 18                                         | -                                                          | -                                    | 585                                                 | 3                                                  | 19                                             | 45                                                | 688                                                           | 9                            | 2 715  |
| NPF                 | 0                                  | 0         | 0                           | 6                   | -                    | 0          | 8                            | 0                                               | 0                                        | -                  | 0                                                 | -                                                              | -               | 0                                  | 1                                                                  | 1                                          | -                                                          | -                                    | 9                                                   | 0                                                  | -                                              | 1                                                 | 5                                                             | 0                            | 32     |
| Jawa Tengah         | 265                                | 49        | 9                           | 1 919               | 9                    | 312        | 2 468                        | 319                                             | 114                                      | 123                | 306                                               | -                                                              | 528             | 582                                | 152                                                                | 133                                        | -                                                          | -                                    | 1 968                                               | 20                                                 | 55                                             | 108                                               | 2 818                                                         | 2                            | 12 259 |
| NPF                 | 6                                  | 1         | 1                           | 966                 | 0                    | 3          | 72                           | 11                                              | 7                                        | 6                  | 10                                                | -                                                              | -               | 0                                  | 7                                                                  | 3                                          | -                                                          | -                                    | 53                                                  | 1                                                  | 9                                              | 1                                                 | 13                                                            | 0                            | 1 169  |
| Jawa Timur          | 387                                | 395       | 79                          | 1 258               | 311                  | 596        | 4 158                        | 211                                             | 304                                      | 180                | 313                                               | -                                                              | 953             | 774                                | 297                                                                | 143                                        | -                                                          | -                                    | 3 995                                               | 56                                                 | 125                                            | 222                                               | 4 409                                                         | 28                           | 19 194 |
| NPF                 | 13                                 | 23        | 0                           | 30                  | 0                    | 247        | 133                          | 10                                              | 2                                        | 3                  | 5                                                 | -                                                              | 26              | 2                                  | 12                                                                 | 4                                          | -                                                          | -                                    | 119                                                 | 0                                                  | 13                                             | 6                                                 | 50                                                            | 2                            | 701    |
| Bengkulu            | 165                                | 4         | 2                           | 15                  | 0                    | 5          | 203                          | 24                                              | 18                                       | 7                  | 30                                                | -                                                              | 20              | 35                                 | 43                                                                 | 0                                          | -                                                          | -                                    | 338                                                 | 0                                                  | 22                                             | 18                                                | 801                                                           | 4                            | 1 754  |
| NPF                 | 2                                  | 0         | -                           | 1                   | -                    | 0          | 12                           | 0                                               | 1                                        | -                  | 1                                                 | -                                                              | -               | -                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 11                                                  | -                                                  | 1                                              | 0                                                 | 6                                                             | 0                            | 37     |
| Jambi               | 291                                | 8         | 2                           | 26                  | 2                    | 9          | 213                          | 33                                              | 13                                       | 19                 | 30                                                | 0                                                              | 55              | 22                                 | 53                                                                 | 0                                          | -                                                          | -                                    | 555                                                 | 11                                                 | 23                                             | 26                                                | 1 406                                                         | 7                            | 2 806  |
| NPF                 | 7                                  | 0         | -                           | 1                   | -                    | 0          | 11                           | 2                                               | 2                                        | 0                  | 0                                                 | 0                                                              | -               | -                                  | 2                                                                  | 0                                          | -                                                          | -                                    | 26                                                  | 0                                                  | 0                                              | 1                                                 | 15                                                            | 0                            | 68     |
| Aceh                | 1 270                              | 716       | 52                          | 835                 | 67                   | 379        | 4 306                        | 222                                             | 160                                      | 330                | 142                                               | 0                                                              | 22              | 186                                | 736                                                                | 87                                         | -                                                          | -                                    | 2 135                                               | 50                                                 | 40                                             | 334                                               | 18 317                                                        | 273                          | 30 661 |
| NPF                 | 68                                 | 24        | 2                           | 31                  | 0                    | 33         | 223                          | 14                                              | 7                                        | -                  | 8                                                 | -                                                              | 0               | 1                                  | 33                                                                 | 3                                          | -                                                          | -                                    | 26                                                  | 0                                                  | 2                                              | 1                                                 | 104                                                           | 12                           | 592    |
| Sumatera Utara      | 518                                | 13        | 3                           | 176                 | 12                   | 737        | 1 165                        | 180                                             | 54                                       | 21                 | 24                                                | -                                                              | 81              | 477                                | 67                                                                 | 53                                         | -                                                          | -                                    | 1 252                                               | 22                                                 | 49                                             | 103                                               | 3 501                                                         | 4                            | 8 514  |
| NPF                 | 94                                 | 1         | 0                           | 67                  | 0                    | 7          | 63                           | 109                                             | 0                                        | 15                 | 0                                                 | -                                                              | 0               | 0                                  | 5                                                                  | 1                                          | -                                                          | -                                    | 28                                                  | 1                                                  | -                                              | 1                                                 | 17                                                            | 0                            | 408    |
| Sumatera Barat      | 155                                | 5         | 2                           | 44                  | 1                    | 14         | 459                          | 35                                              | 10                                       | 4                  | 11                                                | -                                                              | 77              | 95                                 | 53                                                                 | 15                                         | -                                                          | -                                    | 539                                                 | 18                                                 | 28                                             | 32                                                | 1 726                                                         | 10                           | 3 333  |
| NPF                 | 4                                  | 0         | 1                           | 1                   | -                    | 2          | 22                           | 1                                               | 0                                        | 0                  | 1                                                 | -                                                              | 0               | -                                  | 2                                                                  | 0                                          | -                                                          | -                                    | 12                                                  | 0                                                  | 2                                              | 0                                                 | 8                                                             | -                            | 57     |
| Riau                | 679                                | 8         | 0                           | 32                  | 2                    | 44         | 194                          | 23                                              | 23                                       | 75                 | 52                                                | 0                                                              | 91              | 230                                | 28                                                                 | 1                                          | -                                                          | -                                    | 916                                                 | 23                                                 | 28                                             | 111                                               | 1 318                                                         | 0                            | 3 878  |
| NPF                 | 5                                  | 0         | -                           | 4                   | 0                    | 27         | 13                           | 1                                               | 0                                        | -                  | 8                                                 | -                                                              | 1               | -                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 20                                                  | -                                                  | 1                                              | 1                                                 | 6                                                             | 0                            | 88     |
| Sumatera Selatan    | 530                                | 21        | 2                           | 34                  | 110                  | 210        | 1 093                        | 211                                             | 48                                       | 43                 | 383                                               | -                                                              | 149             | 97                                 | 57                                                                 | 18                                         | -                                                          | -                                    | 1 137                                               | 7                                                  | 35                                             | 53                                                | 1 539                                                         | 10                           | 5 789  |
| NPF                 | 3                                  | 1         | -                           | 2                   | 1                    | 3          | 49                           | 4                                               | 0                                        | -                  | 1                                                 | -                                                              | -               | 0                                  | 2                                                                  | 0                                          | -                                                          | -                                    | 37                                                  | 0                                                  | 5                                              | 1                                                 | 13                                                            | 0                            | 122    |
| Bangka Belitung     | 289                                | 0         | -                           | 0                   | -                    | 1          | 5                            | 0                                               | 0                                        | 17                 | 0                                                 | -                                                              | 6               | 0                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 24                                                  | 1                                                  | 3                                              | 9                                                 | 274                                                           | 0                            | 632    |
| NPF                 | 0                                  | -         | -                           | -                   | -                    | 1          | 0                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 1                                                   | 0                                                  | -                                              | -                                                 | 2                                                             | -                            | 4      |
| Kepulauan Riau      | 5                                  | 6         | -                           | 28                  | 395                  | 8          | 100                          | 26                                              | 3                                        | 1                  | 16                                                | -                                                              | 91              | 12                                 | 45                                                                 | 1                                          | -                                                          | -                                    | 303                                                 | 2                                                  | 15                                             | 15                                                | 986                                                           | 1                            | 2 061  |
| NPF                 | 0                                  | 0         | -                           | 1                   | -                    | 1          | 3                            | 0                                               | -                                        | -                  | 0                                                 | -                                                              | -               | -                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 5                                                   | -                                                  | 0                                              | 0                                                 | 6                                                             | -                            | 18     |
| Lampung             | 59                                 | 21        | 0                           | 67                  | 8                    | 14         | 842                          | 19                                              | 12                                       | 10                 | 14                                                | 0                                                              | 84              | 139                                | 66                                                                 | 27                                         | -                                                          | -                                    | 820                                                 | 13                                                 | 11                                             | 38                                                | 1 011                                                         | 1                            | 3 278  |
| NPF                 | 2                                  | 1         | -                           | 3                   | 0                    | 0          | 15                           | 1                                               | 0                                        | 10                 | 0                                                 | -                                                              | -               | 0                                  | 5                                                                  | 1                                          | -                                                          | -                                    | 24                                                  | 0                                                  | 1                                              | 0                                                 | 5                                                             | 0                            | 70     |
| Kalimantan Selatan  | 338                                | 41        | 40                          | 29                  | 0                    | 14         | 397                          | 11                                              | 29                                       | 66                 | 31                                                | -                                                              | 43              | 14                                 | 28                                                                 | 17                                         | -                                                          | -                                    | 629                                                 | 31                                                 | 52                                             | 53                                                | 730                                                           | 7                            | 2 601  |
| NPF                 | 2                                  | 7         | 5                           | 1                   | -                    | 1          | 22                           | 0                                               | 1                                        | 0                  | 3                                                 | -                                                              | 4               | 0                                  | 2                                                                  | 1                                          | -                                                          | -                                    | 28                                                  | -                                                  | 4                                              | 1                                                 | 4                                                             | -                            | 85     |
| Kalimantan Barat    | 1 712                              | 23        | 1                           | 12                  | 0                    | 14         | 95                           | 20                                              | 22                                       | 745                | 22                                                | -                                                              | 26              | 5                                  | 31                                                                 | 1                                          | -                                                          | -                                    | 1 167                                               | 4                                                  | 19                                             | 17                                                | 1 261                                                         | 2                            | 5 199  |
| NPF                 | 4                                  | 3         | -                           | 1                   | -                    | 10         | 5                            | 1                                               | 3                                        | -                  | 4                                                 | -                                                              | -               | 0                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 40                                                  | 0                                                  | 7                                              | 0                                                 | 9                                                             | 0                            | 88     |
| Kalimantan Timur    | 506                                | 14        | 73                          | 30                  | 1                    | 439        | 210                          | 51                                              | 174                                      | 0                  | 134                                               | 0                                                              | 137             | 78                                 | 50                                                                 | 1                                          | -                                                          | -                                    | 647                                                 | 9                                                  | 31                                             | 33                                                | 1 462                                                         | 16                           | 4 095  |
| NPF                 | 0                                  | 1         | 0                           | 0                   | -                    | 18         | 13                           | 1                                               | 0                                        | -                  | 1                                                 | -                                                              | 0               | 2                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 19                                                  | 1                                                  | 1                                              | 0                                                 | 5                                                             | 0                            | 64     |
| Kalimantan Tengah   | 365                                | 2         | 0                           | 5                   | 0                    | 8          | 102                          | 12                                              | 3                                        | 37                 | 5                                                 | -                                                              | 20              | 10                                 | 12                                                                 | 3                                          | -                                                          | -                                    | 272                                                 | 2                                                  | 15                                             | 18                                                | 554                                                           | 5                            | 1 450  |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 2          | 1                            | 0                                               | -                                        | -                  | 1                                                 | -                                                              | -               | -                                  | 0                                                                  | 1                                          | -                                                          | -                                    | 7                                                   | -                                                  | 2                                              | 0                                                 | 3                                                             | -                            | 18     |
| Sulawesi Tengah     | 6                                  | 15        | 0                           | 11                  | 0                    | 10         | 166                          | 12                                              | 4                                        | 0                  | 13                                                | -                                                              | 13              | 2                                  | 15                                                                 | 3                                          | -                                                          | -                                    | 276                                                 | 2                                                  | 32                                             | 11                                                | 1 474                                                         | 2                            | 2 066  |
| NPF                 | 1                                  | 2         | 0                           | 1                   | -                    | -          | 41                           | 1                                               | 0                                        | -                  | 0                                                 | -                                                              | 0               | -                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 16                                                  | -                                                  | 3                                              | 0                                                 | 5                                                             | -                            | 72     |
| Sulawesi Selatan    | 20                                 | 16        | 5                           | 55                  | 1                    | 16         | 996                          | 37                                              | 28                                       | 11                 | 44                                                | -                                                              | 210             | 101                                | 103                                                                | 18                                         | -                                                          | -                                    | 911                                                 | 21                                                 | 83                                             | 49                                                | 2 239                                                         | 3                            | 4 965  |
| NPF                 | 1                                  | 2         | 1                           | 1                   | 0                    | 6          | 59                           | 2                                               | 0                                        | -                  | 4                                                 | -                                                              | -               | 6                                  | 4                                                                  | 0                                          | -                                                          | -                                    | 32                                                  | -                                                  | 19                                             | 3                                                 | 13                                                            | 0                            | 152    |
| Sulawesi Utara      | 4                                  | 15        | -                           | 7                   | -                    | 2          | 37                           | 10                                              | 1                                        | -                  | 9                                                 | -                                                              | 1               | 3                                  | 14                                                                 | 0                                          | -                                                          | -                                    | 187                                                 | 3                                                  | 2                                              | 7                                                 | 645                                                           | 33                           | 980    |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | -          | 2                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | 1               | -                                  | 2                                                                  | -                                          | -                                                          | -                                    | 2                                                   | -                                                  | -                                              | -                                                 | 5                                                             | 0                            | 12     |
| Gorontalo           | -                                  | 15        | -                           | 0                   | -                    | -          | 2                            | -                                               | -                                        | -                  | 0                                                 | -                                                              | -               | 0                                  | 2                                                                  | 0                                          | -                                                          | -                                    | 17                                                  | 0                                                  | 1                                              | 4                                                 | 372                                                           | 0                            | 418    |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | 0                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                                    | 1                                                   | -                                                  | -                                              | -                                                 | 2                                                             | 0                            | 4      |
| Sulawesi Barat      | 0                                  | -         | -                           | 0                   | -                    | -          | 2                            | -                                               | -                                        | -                  | 2                                                 | -                                                              | 3               | 2                                  | 0                                                                  | -                                          | -                                                          | -                                    | 30                                                  | 1                                                  | 2                                              | 7                                                 | 351                                                           | -                            | 400    |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | 0                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 0                                                   | -                                                  | -                                              | 0                                                 | 1                                                             | -                            | 1      |
| Sulawesi Tenggara   | 4                                  | 8         | 0                           | 11                  | 0                    | 22         | 125                          | 18                                              | 6                                        | -                  | 26                                                | 0                                                              | 8               | 5                                  | 16                                                                 | 0                                          | -                                                          | -                                    | 501                                                 | 2                                                  | 27                                             | 15                                                | 669                                                           | 2                            | 1 466  |
| NPF                 | 1                                  | 0         | -                           | 0                   | 0                    | 3          | 10                           | 0                                               | 0                                        | -                  | 0                                                 | -                                                              | 1               | -                                  | 3                                                                  | 0                                          | -                                                          | -                                    | 13                                                  | -                                                  | 1                                              | 1                                                 | 6                                                             | -                            | 39     |
| Nusa Tenggara Barat | 228                                | 34        | 11                          | 89                  | 2                    | 265        | 696                          | 48                                              | 14                                       | 9                  | 51                                                | -                                                              | 52              | 62                                 | 68                                                                 | 5                                          | -                                                          | -                                    | 1 157                                               | 5                                                  | 43                                             | 27                                                | 3 908                                                         | 4 078                        | 10 851 |
| NPF                 | 14                                 | 1         | 0                           | 7                   | -                    | 9          | 67                           | 2                                               | 1                                        | 0                  | 4                                                 | -                                                              | 0               | 0                                  | 3                                                                  | 0                                          | -                                                          | -                                    | 12                                                  | -                                                  | 1                                              | 0                                                 | 11                                                            | 27                           | 159    |
| Bali                | 4                                  | 5         | 0                           | 28                  | 0                    | 8          | 427                          | 21                                              | 3                                        | -                  | 8                                                 | -                                                              | 26              | 76                                 | 21                                                                 | 18                                         | -                                                          | -                                    | 396                                                 | 17                                                 | 4                                              | 38                                                | 552                                                           | 0                            | 1 654  |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | -          | 16                           | 0                                               | -                                        | -                  |                                                   |                                                                |                 |                                    |                                                                    |                                            |                                                            |                                      |                                                     |                                                    |                                                |                                                   |                                                               |                              |        |

**Tabel 16b.**  
**Pembiayaan yang diberikan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Februari 2022**  
*(Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region - February 2022)*  
**Nominal dalam Miliar Rp (Billion IDR)**

| Lokasi              | Lapangan Usaha                     |           |                             |                     |                      |               |                              |                                                 |                                          |                    |                                                   |                                                                |                 |                                    |                                                                    |                                       |                                                            |                                      | Bukan Lapangan Usaha                         |                                                    |                                                |                                                   |                                                               |                              | TOTAL          |
|---------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|---------------|------------------------------|-------------------------------------------------|------------------------------------------|--------------------|---------------------------------------------------|----------------------------------------------------------------|-----------------|------------------------------------|--------------------------------------------------------------------|---------------------------------------|------------------------------------------------------------|--------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|------------------------------|----------------|
|                     | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi    | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | Perorangan yang Melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Internasional Lainnya | Kegiatan yang belum jelas batasannya | Rumah Tangga - Untuk Pemilikan Rumah Tinggal | Rumah Tangga - Untuk Pemilikan Flat atau Apartemen | Rumah Tangga - Untuk Pemilikan Ruko atau Rukan | Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor | Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya | Bukan Lapangan Usaha Lainnya |                |
|                     | 1                                  | 2         | 3                           | 4                   | 5                    | 6             | 7                            | 8                                               | 9                                        | 10                 | 11                                                | 12                                                             | 13              | 14                                 | 15                                                                 | 16                                    | 17                                                         | 18                                   | 1                                            | 2                                                  | 3                                              | 4                                                 | 5                                                             | 6                            |                |
| Jawa Barat          | 0                                  | 5         | 15                          | 1.288               | 0                    | 626           | 364                          | 16                                              | 36                                       | 33                 | 42                                                | -                                                              | 22              | 32                                 | 8                                                                  | 0                                     | -                                                          | -                                    | 10.451                                       | 95                                                 | 288                                            | 1                                                 | 306                                                           | 12                           | 13.642         |
| NPF                 | -                                  | -         | -                           | 5                   | -                    | 368           | 14                           | 0                                               | 5                                        | 7                  | 14                                                | -                                                              | 12              | 0                                  | 0                                                                  | -                                     | -                                                          | -                                    | 179                                          | 5                                                  | 9                                              | -                                                 | 6                                                             | 0                            | 624            |
| Banten              | 2                                  | -         | -                           | 85                  | -                    | 143           | 88                           | 14                                              | 19                                       | -                  | 31                                                | -                                                              | 10              | 3                                  | 11                                                                 | -                                     | -                                                          | -                                    | 4.648                                        | 198                                                | 98                                             | 0                                                 | 196                                                           | 0                            | 5.547          |
| NPF                 | 2                                  | -         | -                           | 4                   | -                    | 41            | 3                            | -                                               | 0                                        | -                  | 9                                                 | -                                                              | 1               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 55                                           | 0                                                  | 8                                              | -                                                 | 15                                                            | -                            | 137            |
| DKI Jakarta         | 2.921                              | 39        | 1.537                       | 5.454               | 4.285                | 11.885        | 10.122                       | 822                                             | 2.060                                    | 4.389              | 3515                                              | 1                                                              | 181             | 220                                | 547                                                                | 15                                    | 0                                                          | -                                    | 17.797                                       | 2.227                                              | 1.001                                          | 5.116                                             | 2.676                                                         | 1.068                        | 77.878         |
| NPF                 | 0                                  | 0         | 16                          | 131                 | 0                    | 58            | 360                          | 7                                               | 6                                        | 14                 | 48                                                | -                                                              | -               | -                                  | 11                                                                 | -                                     | -                                                          | -                                    | 369                                          | 35                                                 | 28                                             | 63                                                | 37                                                            | -                            | 1.252          |
| D.I Yogyakarta      | 16                                 | 1         | 2                           | 37                  | -                    | 154           | 116                          | 26                                              | 16                                       | 35                 | 7                                                 | 40                                                             | 145             | 104                                | 17                                                                 | 0                                     | -                                                          | -                                    | 1.030                                        | 17                                                 | 46                                             | 10                                                | 321                                                           | 0                            | 2.140          |
| NPF                 | 1                                  | -         | -                           | 0                   | -                    | 84            | 1                            | 0                                               | 0                                        | -                  | -                                                 | -                                                              | 0               | -                                  | 0                                                                  | -                                     | -                                                          | -                                    | 19                                           | -                                                  | 0                                              | -                                                 | 3                                                             | -                            | 109            |
| Jawa Tengah         | 34                                 | 3         | 2                           | 628                 | 0                    | 412           | 461                          | 13                                              | 391                                      | 413                | 166                                               | -                                                              | 257             | 236                                | 3                                                                  | -                                     | -                                                          | -                                    | 3.723                                        | 21                                                 | 159                                            | 0                                                 | 868                                                           | 5                            | 7.798          |
| NPF                 | 1                                  | -         | 1                           | 2                   | -                    | 137           | 25                           | -                                               | -                                        | 53                 | 2                                                 | -                                                              | 1               | 1                                  | 0                                                                  | -                                     | -                                                          | -                                    | 46                                           | -                                                  | 4                                              | -                                                 | 20                                                            | 0                            | 294            |
| Jawa Timur          | 232                                | 0         | 0                           | 1.350               | 6                    | 434           | 1.071                        | 97                                              | 133                                      | 259                | 66                                                | -                                                              | 100             | 10                                 | 13                                                                 | 0                                     | -                                                          | -                                    | 6.072                                        | 378                                                | 270                                            | 3                                                 | 553                                                           | 31                           | 11.080         |
| NPF                 | 2                                  | 0         | -                           | 2                   | 0                    | 45            | 63                           | 0                                               | 8                                        | 7                  | 7                                                 | -                                                              | 5               | 1                                  | 0                                                                  | 0                                     | -                                                          | -                                    | 178                                          | 11                                                 | 26                                             | -                                                 | 19                                                            | 1                            | 377            |
| Bengkulu            | 1                                  | -         | -                           | 0                   | -                    | -             | 2                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | 1               | -                                  | 0                                                                  | -                                     | -                                                          | -                                    | 29                                           | -                                                  | -                                              | -                                                 | 0                                                             | 0                            | 33             |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | 0                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | 0                                                             | -                            | 0              |
| Jambi               | 6                                  | -         | -                           | 3                   | -                    | 207           | 51                           | 1                                               | 16                                       | -                  | 25                                                | -                                                              | 0               | 1                                  | 1                                                                  | -                                     | -                                                          | -                                    | 161                                          | 18                                                 | 24                                             | 0                                                 | 509                                                           | 2                            | 1.024          |
| NPF                 | 1                                  | -         | -                           | 0                   | -                    | -             | 2                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                     | -                                                          | -                                    | 3                                            | -                                                  | 0                                              | -                                                 | 2                                                             | -                            | 8              |
| Aceh                | -                                  | -         | -                           | -                   | -                    | 51            | 17                           | -                                               | -                                        | -                  | 5                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 379                                          | -                                                  | 2                                              | 0                                                 | 14                                                            | 0                            | 467            |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 21            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 1                                            | -                                                  | -                                              | -                                                 | 0                                                             | -                            | 22             |
| Sumatera Utara      | 393                                | 13        | 1                           | 421                 | 0                    | 483           | 483                          | 21                                              | 39                                       | 24                 | 60                                                | 1                                                              | 26              | 6                                  | 151                                                                | 0                                     | -                                                          | -                                    | 3.030                                        | 121                                                | 233                                            | 187                                               | 307                                                           | 13                           | 6.012          |
| NPF                 | 177                                | 3         | -                           | 21                  | -                    | 146           | 76                           | 5                                               | 3                                        | 0                  | 25                                                | -                                                              | 3               | -                                  | 2                                                                  | -                                     | -                                                          | -                                    | 62                                           | -                                                  | 8                                              | 0                                                 | 6                                                             | 1                            | 536            |
| Sumatera Barat      | 143                                | 8         | 1                           | 131                 | 0                    | 120           | 320                          | 22                                              | 20                                       | 1                  | 12                                                | -                                                              | 20              | 10                                 | 31                                                                 | 0                                     | -                                                          | -                                    | 145                                          | 0                                                  | 18                                             | 0                                                 | 901                                                           | 460                          | 2.363          |
| NPF                 | 9                                  | 0         | -                           | 1                   | -                    | -             | 14                           | 1                                               | 0                                        | -                  | 2                                                 | -                                                              | -               | -                                  | 1                                                                  | -                                     | -                                                          | -                                    | 2                                            | -                                                  | 0                                              | -                                                 | 7                                                             | 3                            | 41             |
| Riau                | 113                                | 0         | -                           | 32                  | 0                    | 141           | 56                           | 5                                               | 3                                        | 24                 | 17                                                | -                                                              | 0               | 11                                 | 3                                                                  | 0                                     | -                                                          | -                                    | 2.012                                        | 4                                                  | 43                                             | 1                                                 | 3.677                                                         | 4                            | 6.147          |
| NPF                 | 39                                 | -         | -                           | 0                   | -                    | 12            | 8                            | -                                               | 1                                        | -                  | 2                                                 | -                                                              | -               | 0                                  | 0                                                                  | 0                                     | -                                                          | -                                    | 10                                           | -                                                  | 0                                              | 0                                                 | 7                                                             | 0                            | 80             |
| Sumatera Selatan    | 31                                 | 5         | 1                           | 73                  | 1                    | 149           | 159                          | 24                                              | 42                                       | 37                 | 28                                                | -                                                              | 43              | 17                                 | 9                                                                  | 0                                     | -                                                          | -                                    | 2.072                                        | 12                                                 | 101                                            | 2                                                 | 924                                                           | 7                            | 3.737          |
| NPF                 | 1                                  | 0         | 1                           | 1                   | -                    | 36            | 7                            | 13                                              | -                                        | -                  | 1                                                 | -                                                              | 0               | -                                  | 1                                                                  | -                                     | -                                                          | -                                    | 48                                           | -                                                  | 5                                              | 0                                                 | 13                                                            | 0                            | 151            |
| Bangka Belitung     | 3                                  | 1         | 1                           | 1                   | -                    | 36            | 4                            | 1                                               | 0                                        | -                  | 1                                                 | -                                                              | 2               | 1                                  | 1                                                                  | -                                     | -                                                          | -                                    | 50                                           | -                                                  | 0                                              | 1                                                 | 200                                                           | -                            | 302            |
| NPF                 | -                                  | 0         | -                           | -                   | -                    | -             | 1                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 0                                            | -                                                  | -                                              | -                                                 | 2                                                             | -                            | 3              |
| Kepulauan Riau      | 1                                  | 0         | -                           | 6                   | 0                    | 34            | 24                           | 8                                               | 5                                        | -                  | 1                                                 | -                                                              | 0               | -                                  | 8                                                                  | 0                                     | -                                                          | -                                    | 1.264                                        | 15                                                 | 47                                             | 17                                                | 1.295                                                         | 0                            | 2.727          |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 10            | 0                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                     | -                                                          | -                                    | 19                                           | -                                                  | 0                                              | 0                                                 | 3                                                             | -                            | 32             |
| Lampung             | 74                                 | -         | -                           | 69                  | 14                   | -             | 48                           | 10                                              | 6                                        | -                  | -                                                 | -                                                              | -               | 2                                  | -                                                                  | -                                     | -                                                          | -                                    | 239                                          | 0                                                  | 15                                             | -                                                 | 34                                                            | 1                            | 513            |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 0             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 7                                            | -                                                  | 0                                              | -                                                 | 1                                                             | -                            | 8              |
| Kalimantan Selatan  | 342                                | 1         | 55                          | 7                   | 0                    | 129           | 154                          | 6                                               | 267                                      | 89                 | 20                                                | -                                                              | 47              | 4                                  | 22                                                                 | -                                     | -                                                          | -                                    | 1.369                                        | 7                                                  | 82                                             | 10                                                | 95                                                            | 0                            | 2.708          |
| NPF                 | -                                  | -         | 0                           | 0                   | -                    | 5             | 12                           | -                                               | 1                                        | -                  | 2                                                 | -                                                              | 6               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 22                                           | -                                                  | 1                                              | 0                                                 | 5                                                             | -                            | 54             |
| Kalimantan Barat    | 1                                  | -         | -                           | 5                   | -                    | 4             | 27                           | 3                                               | 95                                       | 0                  | 1                                                 | -                                                              | 2               | 2                                  | 1                                                                  | -                                     | -                                                          | -                                    | 155                                          | 0                                                  | 23                                             | -                                                 | 959                                                           | 2                            | 1.279          |
| NPF                 | 0                                  | -         | -                           | 0                   | -                    | -             | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                     | -                                                          | -                                    | 3                                            | -                                                  | -                                              | -                                                 | 1                                                             | -                            | 4              |
| Kalimantan Timur    | 161                                | 0         | 30                          | 3                   | 0                    | 195           | 32                           | 5                                               | 24                                       | 37                 | 7                                                 | -                                                              | 1               | 16                                 | 10                                                                 | 0                                     | -                                                          | -                                    | 842                                          | 34                                                 | 127                                            | 0                                                 | 1.082                                                         | 0                            | 2.607          |
| NPF                 | 4                                  | 0         | 0                           | 0                   | 0                    | 48            | 7                            | 0                                               | 2                                        | -                  | 0                                                 | -                                                              | -               | 15                                 | 2                                                                  | -                                     | -                                                          | -                                    | 37                                           | 2                                                  | 4                                              | -                                                 | 5                                                             | -                            | 129            |
| Kalimantan Tengah   | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| Sulawesi Tengah     | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| Sulawesi Selatan    | 0                                  | 18        | 0                           | 81                  | 0                    | 236           | 381                          | 6                                               | 17                                       | 74                 | 146                                               | -                                                              | 41              | 8                                  | 6                                                                  | -                                     | -                                                          | -                                    | 2.476                                        | 29                                                 | 227                                            | 2                                                 | 418                                                           | 1                            | 4.166          |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 25            | 6                            | 0                                               | 1                                        | 1                  | -                                                 | -                                                              | 1               | -                                  | 2                                                                  | -                                     | -                                                          | -                                    | 52                                           | -                                                  | 25                                             | -                                                 | 7                                                             | 0                            | 119            |
| Sulawesi Utara      | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| Gorontalo           | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| Sulawesi Barat      | -                                  | -         | -                           | 0                   | -                    | 18            | 1                            | 0                                               | -                                        | 0                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 143                                          | 0                                                  | 7                                              | 1                                                 | 56                                                            | -                            | 226            |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | 0                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 0                                            | -                                                  | -                                              | -                                                 | 0                                                             | -                            | 1              |
| Sulawesi Tenggara   | -                                  | -         | -                           | -                   | -                    | 19            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 229                                          | -                                                  | -                                              | 0                                                 | 1                                                             | -                            | 249            |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| Nusa Tenggara Barat | -                                  | -         | -                           | -                   | -                    | 23            | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 268                                          | -                                                  | -                                              | -                                                 | 3                                                             | 1                            | 296            |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 2             | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 0                                            | -                                                  | -                                              | -                                                 | -                                                             | 0                            | 3              |
| Bali                | -                                  | -         | -                           | 4                   | -                    | 214           | 1                            | 0                                               | 7                                        | 0                  | -                                                 | -                                                              | 1               | -                                  | 1                                                                  | -                                     | -                                                          | -                                    | 337                                          | 1                                                  | 42                                             | -                                                 | 69                                                            | 1                            | 678            |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 1             | -                            | -                                               | 1                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | 34                                           | -                                                  | 0                                              | -                                                 | 12                                                            | -                            | 48             |
| Nusa Tenggara Timur | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| Maluku              | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| Papua               | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| Maluku Utara        | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| Papua Barat         | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| Lainnya             | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -             | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                     | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -              |
| <b>Total</b>        | <b>4.472</b>                       | <b>96</b> | <b>1.644</b>                | <b>9.677</b>        | <b>4.307</b>         | <b>15.501</b> | <b>14.195</b>                | <b>1.098</b>                                    | <b>3.190</b>                             | <b>5.421</b>       | <b>4.150</b>                                      | <b>41</b>                                                      | <b>901</b>      | <b>683</b>                         | <b>845</b>                                                         | <b>17</b>                             | <b>0</b>                                                   | <b>-</b>                             | <b>58.921</b>                                | <b>3.177</b>                                       | <b>2.855</b>                                   | <b>5.352</b>                                      | <b>15.466</b>                                                 | <b>1.609</b>                 | <b>153.618</b> |
| <b>NPF</b>          | <b>237</b>                         | <b>4</b>  | <b>19</b>                   | <b>168</b>          | <b>0</b>             | <b>1.061</b>  | <b>600</b>                   | <b>29</b>                                       | <b>28</b>                                | <b>84</b>          | <b>110</b>                                        | <b>-</b>                                                       | <b>28</b>       | <b>17</b>                          | <b>20</b>                                                          | <b>0</b>                              | <b>-</b>                                                   | <b>-</b>                             | <b>1.145</b>                                 | <b>54</b>                                          | <b>121</b>                                     | <b>68</b>                                         | <b>196</b>                                                    | <b>42</b>                    | <b>4.032</b>   |

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

| Indikator / Indicator                                                                    | 2019  | 2020  | 2021  |       |                   |                   |       |                |                |                |       |       | 2022               |        |        |
|------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------------------|-------------------|-------|----------------|----------------|----------------|-------|-------|--------------------|--------|--------|
|                                                                                          |       |       | Feb   | Mar   | Apr               | Mei               | Jun   | Jul            | Ags            | Sep            | Okt   | Nov   | Des                | Jan    | Feb    |
| I. Dana Pihak Ketiga / Third Party Fund                                                  | 4,33  | 3,57  | 3,27  | 3,14  | 3,23              | 3,23              | 3,07  | 3,03           | 3,08           | 2,97           | 2,85  | 2,80  | 2,74               | 2,74   | 2,63   |
| 1. Giro iB Wadiah / iB Demand Deposits Wadia                                             | 2,17  | 1,75  | 1,92  | 1,94  | 1,72              | 1,84              | 1,87  | 1,99           | 1,98           | 1,84           | 1,82  | 1,79  | 1,88               | 1,09   | 1,20   |
| a. Rupiah                                                                                | 2,36  | 1,76  | 1,94  | 1,96  | 1,73              | 1,85              | 1,88  | 2,01           | 2,00           | 1,85           | 1,83  | 1,80  | 1,89               | 1,09   | 1,20   |
| b. Valas / Foreign Currency                                                              | 1,03  | 1,00  | 1,00  | 1,00  | 1,00              | 1,00              | 1,00  | 1,00           | 1,00           | 1,00           | 1,00  | 1,00  | 1,00               | 1,00   | 1,00   |
| 2. Tabungan iB Wadiah / iB Saving Deposits Wadia                                         | 1,88  | 1,74  | 2,12  | 2,09  | 1,77              | 1,73              | 1,68  | 1,68           | 1,85           | 1,89           | 1,88  | 1,71  | 1,77               | 1,68   | 1,96   |
| a. Rupiah                                                                                | 1,88  | 1,77  | 2,14  | 2,11  | 1,77              | 1,73              | 1,68  | 1,68           | 1,85           | 1,89           | 1,88  | 1,71  | 1,77               | 1,68   | 1,96   |
| b. Valas / Foreign Currency                                                              | 1,00  | 1,00  | 1,00  | 1,00  | 1,00              | 1,00              | 1,00  | 1,00           | 1,00           | 1,00           | 1,00  | 1,00  | 1,00               | 1,00   | 1,00   |
| 3. Giro iB Mudharabah / iB Demand Deposits Mudharabah                                    | 3,08  | 1,89  | 1,73  | 1,74  | 1,81              | 2,06              | 2,00  | 1,91           | 2,16           | 2,21           | 2,03  | 2,12  | 2,26               | 1,97   | 2,02   |
| a. Rupiah                                                                                | 3,09  | 1,89  | 1,73  | 1,74  | 1,81              | 2,06              | 2,00  | 1,91           | 2,16           | 2,21           | 2,03  | 2,12  | 2,26               | 2,02   | 2,04   |
| b. Valas / Foreign Currency                                                              | 3,08  | 1,89  | 1,73  | 1,74  | 1,81              | 2,06              | 2,00  | 1,91           | 2,16           | 2,21           | 2,03  | 2,12  | 2,26               | 1,97   | 2,02   |
| 4. Tabungan iB Mudharabah / iB Saving Deposits Mudharabah                                | 1,88  | 1,77  | 1,47  | 1,45  | 1,44              | 1,45              | 1,45  | 1,43           | 1,42           | 1,46           | 1,43  | 1,47  | 1,42               | 1,56   | 1,53   |
| a. Rupiah                                                                                | 1,88  | 1,76  | 1,47  | 1,45  | 1,44              | 1,45              | 1,45  | 1,43           | 1,42           | 1,46           | 1,44  | 1,47  | 1,42               | 1,56   | 1,53   |
| b. Valas /Foreign Currency                                                               | 1,91  | 2,04  | 1,71  | 1,05  | 1,11              | 1,04              | 1,03  | 1,02           | 1,04           | 1,16           | 1,02  | 1,02  | 1,41               | 1,00   | 1,00   |
| 5. Deposito iB Mudharabah / iB Time Deposits Mudharabah                                  | 5,61  | 4,57  | 4,19  | 4,03  | 4,05              | 4,05              | 3,78  | 3,70           | 3,80           | 3,58           | 3,46  | 3,35  | 3,30               | 3,25   | 3,12   |
| a. Rupiah                                                                                | 5,68  | 4,67  | 4,28  | 4,11  | 4,14              | 4,14              | 3,87  | 3,76           | 3,86           | 3,64           | 3,52  | 3,39  | 3,35               | 3,32   | 3,15   |
| i. 1 Bulan / 1 month                                                                     | 5,61  | 4,58  | 4,31  | 4,17  | 4,23              | 4,18              | 3,90  | 3,83           | 3,78           | 3,70           | 3,61  | 3,41  | 3,37               | 3,37*) | 3,37*) |
| ii. 3 Bulan / 3 month                                                                    | 5,90  | 4,66  | 4,38  | 4,16  | 4,31              | 4,19              | 3,93  | 3,79           | 3,78           | 3,69           | 3,62  | 3,42  | 3,41               | 3,41*) | 3,41*) |
| iii. 6 Bulan / 6 month                                                                   | 5,16  | 4,45  | 4,38  | 4,29  | 4,05              | 4,18              | 3,77  | 3,97           | 3,80           | 3,71           | 3,67  | 3,50  | 3,40               | 3,40*) | 3,40*) |
| iv. 12 Bulan / 12 month                                                                  | 5,12  | 4,43  | 3,96  | 4,05  | 4,23              | 4,13              | 4,06  | 3,88           | 3,72           | 3,72           | 3,45  | 3,24  | 3,16               | 3,16*) | 3,16*) |
| v. > 12 Bulan / >12 month                                                                | 5,98  | 5,50  | 5,85  | 5,48  | 5,50              | 5,37              | 5,92  | 5,36           | 5,40           | 5,59           | 4,87  | 4,79  | 4,29               | 4,29*) | 4,29*) |
| b. Valas / Foreign Currency                                                              | 2,05  | 1,18  | 1,10  | 1,01  | 1,27              | 1,15              | 1,05  | 1,18           | 1,07           | 1,16           | 1,16  | 1,18  | 1,14               | 1,09   | 1,01   |
| i. 1 Bulan / 1 month                                                                     | 2,02  | 1,17  | 1,01  | 1,06  | 1,07              | 1,01 <sup>f</sup> | 1,39  | 1,83           | 1,87           | 1,76           | 1,98  | 1,87  | 1,89               | 1,89*) | 1,89*) |
| ii. 3 Bulan / 3 month                                                                    | 2,08  | 1,44  | 1,05  | 1,02  | 1,13              | 1,47              | 1,36  | 1,87           | 1,81           | 1,45           | 1,75  | 1,43  | 1,87               | 1,87*) | 1,87*) |
| iii. 6 Bulan / 6 month                                                                   | 1,50  | 1,00  | 1,00  | 1,16  | 1,16 <sup>f</sup> | 1,00 <sup>f</sup> | 1,48  | 1,75           | 1,49           | 1,95           | 1,97  | 2,00  | 1,86               | 1,86*) | 1,86*) |
| iv. 12 Bulan / 12 month                                                                  | 2,16  | 1,00  | 1,00  | 1,00  | 1,14              | 1,18              | 1,22  | 1,97           | 1,97           | 2,00           | 2,25  | 1,86  | 1,91               | 1,91*) | 1,91*) |
| v. > 12 Bulan / >12 month                                                                | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | -                  | 0*)    | 0*)    |
| II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, ijarah and Salam | 9,95  | 9,59  | 9,13  | 9,42  | 8,94              | 9,19              | 9,50  | 9,52           | 9,30           | 9,26           | 9,27  | 9,36  | 9,19               | 9,29   | 9,16   |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                      | 8,81  | 8,37  | 8,22  | 8,30  | 7,84              | 8,00              | 8,61  | 8,60           | 8,28           | 8,26           | 8,20  | 8,39  | 8,17               | 8,28   | 8,11   |
| a. Mudharabah                                                                            | 9,29  | 8,46  | 8,36  | 8,23  | 8,25              | 8,20              | 8,35  | 8,20           | 10,05          | 10,11          | 9,79  | 8,13  | 8,11               | 7,76   | 7,07   |
| i. Rupiah                                                                                | 9,64  | 9,02  | 9,11  | 9,01  | 9,01              | 8,83              | 8,88  | 8,70           | 10,68          | 10,78          | 10,49 | 9,48  | 8,64               | 8,30   | 7,75   |
| ii. Valas / Foreign Currency                                                             | 1,88  | 2,13  | 1,82  | 1,94  | 1,65              | 1,66              | 1,92  | 1,81           | 1,78           | 1,68           | 1,68  | 1,58  | 1,51               | 1,31   | 1,26   |
| b. Musyarakah                                                                            | 8,76  | 8,37  | 8,21  | 8,30  | 7,81              | 7,99              | 8,62  | 8,62           | 8,18           | 8,16           | 8,11  | 8,40  | 8,17               | 8,31   | 8,17   |
| i. Rupiah                                                                                | 8,96  | 8,58  | 8,41  | 8,50  | 8,03              | 8,21              | 8,83  | 8,80           | 8,36           | 8,34           | 8,30  | 8,62  | 8,39               | 8,47   | 8,38   |
| ii. Valas / Foreign Currency                                                             | 4,52  | 4,58  | 4,30  | 4,31  | 3,49              | 3,83              | 4,54  | 5,05           | 4,40           | 4,49           | 4,47  | 4,63  | 4,31               | 5,18   | 4,63   |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                        | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | -                  | -      | -      |
| i. Rupiah                                                                                | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | -                  | -      | -      |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | -                  | -      | -      |
| 2. Piutang / Receivables/Acceptables                                                     | 11,28 | 10,82 | 10,22 | 10,58 | 10,27             | 10,41             | 10,42 | 10,46          | 10,36          | 10,29          | 10,36 | 10,33 | 10,24              | 10,27  | 10,19  |
| a. Murabahah                                                                             | 11,31 | 10,93 | 10,34 | 10,66 | 10,40             | 10,52             | 10,53 | 10,58          | 10,48          | 10,41          | 10,47 | 10,41 | 10,34              | 10,32  | 10,24  |
| i. Rupiah                                                                                | 11,37 | 10,97 | 10,38 | 10,69 | 10,44             | 10,55             | 10,56 | 10,61          | 10,51          | 10,43          | 10,49 | 10,43 | 10,36              | 10,33  | 10,25  |
| ii. Valas / Foreign Currency                                                             | 6,57  | 7,01  | 7,16  | 6,97  | 6,25              | 6,36              | 6,28  | 6,30           | 6,33           | 6,33           | 5,77  | 6,35  | 6,20               | 7,05   | 7,58   |
| b. Qardh                                                                                 | 10,99 | 9,35  | 8,21  | 9,48  | 8,09              | 8,80              | 8,74  | 8,72           | 8,48           | 8,49           | 8,76  | 9,14  | 8,74               | 9,48   | 9,41   |
| i. Rupiah                                                                                | 11,31 | 10,24 | 8,84  | 10,28 | 8,82              | 10,05             | 10,21 | 10,04          | 9,73           | 9,69           | 9,97  | 10,49 | 9,92               | 10,85  | 10,76  |
| ii. Valas / Foreign Currency                                                             | 4,44  | 1,97  | 1,84  | 1,93  | 1,85              | 1,97              | 2,01  | 2,01           | 1,96           | 1,98           | 1,97  | 1,97  | 1,94               | 2,02   | 2,03   |
| c. Istishna'                                                                             | 10,51 | 9,41  | 9,36  | 9,35  | 9,34              | 9,43              | 9,45  | 9,54           | 9,57           | 9,50           | 9,58  | 9,67  | 9,51               | 9,57   | 9,64   |
| i. Rupiah                                                                                | 10,51 | 9,47  | 9,41  | 9,41  | 9,40              | 9,48              | 9,50  | 9,59           | 9,62           | 9,55           | 9,62  | 9,67  | 9,51               | 9,57   | 9,64   |
| ii. Valas / Foreign Currency                                                             | -     | 1,00  | 1,00  | 1,00  | 1,00              | 1,00              | 1,00  | 1,00           | 1,00           | 1,00           | 1,00  | -     | -                  | -      | -      |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                       | 9,69  | 8,37  | 8,11  | 9,30  | 9,12              | 9,33              | 9,35  | 9,34           | 9,61           | 9,55           | 9,69  | 9,29  | 9,24               | 9,19   | 8,93   |
| a. Pembiayaan Sindikasi / Syndication Financing                                          | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | 9,25 <sup>3)</sup> | 9,25   | 9,25   |
| i. Rupiah                                                                                | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | 9,25 <sup>3)</sup> | 9,25   | 9,25   |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | -                  | -      | -      |
| b. Pembiayaan secara Channeling / Financing through Channeling                           | 34,48 | 28,92 | 20,66 | 18,56 | 19,26             | 16,11             | 15,87 | 15,95          | 15,93          | 16,22          | 16,46 | 16,67 | 16,86              | 16,95  | 16,95  |
| i. Rupiah                                                                                | 34,48 | 28,92 | 20,66 | 18,56 | 19,26             | 16,11             | 15,87 | 15,95          | 15,93          | 16,22          | 16,46 | 16,67 | 16,86              | 16,95  | 16,95  |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | -                  | -      | -      |
| c. Pembiayaan secara Executing / Financing through Executing                             | 13,75 | 13,76 | 13,76 | 14,54 | 13,79             | 13,80             | 13,50 | 0 <sup>f</sup> | 0 <sup>f</sup> | 0 <sup>f</sup> | 0     | 0     | 0                  | 0      | 0      |
| i. Rupiah                                                                                | 13,75 | 13,76 | 13,76 | 14,54 | 13,79             | 13,80             | 13,50 | 0 <sup>f</sup> | 0 <sup>f</sup> | 0 <sup>f</sup> | 0     | 0     | 0                  | 0      | 0      |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | -                  | -      | -      |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                | 9,51  | 8,31  | 8,08  | 9,27  | 9,08              | 9,29              | 9,29  | 9,27           | 9,55           | 9,47           | 9,60  | 9,18  | 9,11               | 9,03   | 8,76   |
| i. Rupiah                                                                                | 10,06 | 8,67  | 8,42  | 9,64  | 9,44              | 9,60              | 9,59  | 9,56           | 9,84           | 9,76           | 9,85  | 9,58  | 9,60               | 9,63   | 9,45   |
| ii. Valas / Foreign Currency                                                             | 4,10  | 2,98  | 2,97  | 3,94  | 3,99              | 3,96              | 3,94  | 3,89           | 3,91           | 3,90           | 3,83  | 2,87  | 3,09               | 3,05   | 2,82   |
| 4. Salam                                                                                 | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | -                  | -      | -      |
| a. Rupiah                                                                                | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | -                  | -      | -      |
| b. Valas / Foreign Currency                                                              | -     | -     | -     | -     | -                 | -                 | -     | -              | -              | -              | -     | -     | -                  | -      | -      |

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

| Indikator / Indicator                                                                    | 2019  | 2020  | 2021  |       |                   |                   |                   |                |                   |                |       |       | 2022               |                   |                   |
|------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------------------|-------------------|-------------------|----------------|-------------------|----------------|-------|-------|--------------------|-------------------|-------------------|
|                                                                                          |       |       | Feb   | Mar   | Apr               | Mei               | Jun               | Jul            | Ags               | Sep            | Okt   | Nov   | Des                | Jan               | Feb               |
| I. Dana Pihak Ketiga / Third Party Fund                                                  | 4,22  | 3,53  | 3,26  | 3,13  | 3,27              | 3,25              | 3,07              | 3,02           | 3,14              | 2,93           | 2,76  | 2,73  | 2,66               | 2,65              | 2,52              |
| 1. Giro iB Wadiah / iB Demand Deposits Wadia                                             | 1,24  | 1,11  | 1,22  | 1,23  | 1,20              | 1,27              | 1,17              | 1,16           | 1,19              | 1,19           | 1,17  | 1,14  | 1,13               | 1,10              | 1,26              |
| a. Rupiah                                                                                | 1,31  | 1,11  | 1,22  | 1,23  | 1,20              | 1,27              | 1,17              | 1,16           | 1,19              | 1,19           | 1,17  | 1,14  | 1,13               | 1,10              | 1,26              |
| b. Valas / Foreign Currency                                                              | 1,00  | 1,00  | -     | -     | -                 | -                 | -                 | -              | -                 | -              | 1,00  | 1,00  | 1,00               | 1,00              | 1,00              |
| 2. Tabungan iB Wadiah / iB Saving Deposits Wadia                                         | 1,75  | 1,39  | 2,25  | 2,47  | 1,72              | 1,82              | 1,06              | 1,53           | 1,95              | 2,24           | 2,19  | 1,77  | 1,88               | 1,90              | 2,37              |
| a. Rupiah                                                                                | 1,75  | 1,39  | 2,25  | 2,47  | 1,72              | 1,82              | 1,06              | 1,53           | 1,95              | 2,24           | 2,19  | 1,77  | 1,88               | 1,90              | 2,37              |
| b. Valas / Foreign Currency                                                              | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | 1,00           | 1,00  | 1,00  | -                  | 1,00              | 1,00              |
| 3. Giro iB Mudharabah / iB Demand Deposits Mudharabah                                    | 3,03  | 1,48  | 1,45  | 1,53  | 1,55              | 1,60              | 1,57              | 1,56           | 1,95              | 2,01           | 1,81  | 2,00  | 2,19               | 1,78              | 1,83              |
| a. Rupiah                                                                                | 3,04  | 1,48  | 1,45  | 1,53  | 1,55              | 1,60              | 1,57              | 1,56           | 1,95              | 2,01           | 1,81  | 2,00  | 2,19               | 1,78              | 1,83              |
| b. Valas / Foreign Currency                                                              | 3,03  | 1,48  | 1,45  | 1,53  | 1,55              | 1,60              | 1,57              | 1,56           | 1,95              | 2,01           | 1,81  | 2,00  | 2,19               | 1,78              | 1,83              |
| 4. Tabungan iB Mudharabah / iB Saving Deposits Mudharabah                                | 1,70  | 1,59  | 1,22  | 1,25  | 1,21              | 1,22              | 1,21              | 1,22           | 1,22              | 1,23           | 1,23  | 1,24  | 1,26               | 1,30              | 1,24              |
| a. Rupiah                                                                                | 1,70  | 1,59  | 1,22  | 1,25  | 1,21              | 1,22              | 1,21              | 1,22           | 1,22              | 1,23           | 1,23  | 1,24  | 1,26               | 1,30              | 1,24              |
| b. Valas /Foreign Currency                                                               | 1,00  | -     | 1,00  | 1,00  | 1,00              | 1,00              | 1,00              | 1,00           | -                 | -              | -     | -     | -                  | -                 | -                 |
| 5. Deposito iB Mudharabah / iB Time Deposits Mudharabah                                  | 5,73  | 4,80  | 4,44  | 4,23  | 4,28              | 4,22              | 3,93              | 3,83           | 3,80 <sup>f</sup> | 3,65           | 3,48  | 3,40  | 3,30               | 3,27              | 3,13              |
| a. Rupiah                                                                                | 5,83  | 4,87  | 4,52  | 4,33  | 4,38              | 4,32              | 4,02              | 3,91           | 4,07              | 3,73           | 3,56  | 3,45  | 3,37               | 3,34              | 3,15              |
| i. 1 Bulan / 1 month                                                                     | 5,71  | 4,62  | 4,61  | 4,36  | 4,52              | 4,28              | 4,06              | 3,93           | 3,89              | 3,85           | 3,67  | 3,42  | 3,31               | 3,31 <sup>*</sup> | 3,31 <sup>*</sup> |
| ii. 3 Bulan / 3 month                                                                    | 6,12  | 4,68  | 4,73  | 4,31  | 4,67              | 4,39              | 4,14              | 3,89           | 3,92              | 3,91           | 3,73  | 3,43  | 3,32               | 3,32 <sup>*</sup> | 3,32 <sup>*</sup> |
| iii. 6 Bulan / 6 month                                                                   | 5,45  | 4,69  | 4,82  | 4,76  | 4,20              | 4,04              | 3,83              | 4,10           | 3,96              | 3,80           | 3,73  | 3,60  | 3,51               | 3,51 <sup>*</sup> | 3,51 <sup>*</sup> |
| iv. 12 Bulan / 12 month                                                                  | 4,68  | 4,41  | 4,04  | 4,13  | 4,40              | 4,26              | 4,14              | 3,85           | 3,70              | 3,76           | 3,45  | 3,22  | 3,07               | 3,07 <sup>*</sup> | 3,07 <sup>*</sup> |
| v. > 12 Bulan / >12 month                                                                | 5,35  | 5,55  | 6,07  | 5,59  | 5,77              | 5,44              | 5,49 <sup>f</sup> | 5,43           | 5,52              | 5,72           | 4,96  | 4,81  | 4,52               | 4,52 <sup>*</sup> | 4,52 <sup>*</sup> |
| b. Valas / Foreign Currency                                                              | 2,05  | 1,22  | 1,01  | 1,01  | 1,37              | 1,20              | 1,07              | 1,21           | 1,09              | 1,19           | 1,18  | 1,20  | 1,15               | 1,13              | 1,03              |
| i. 1 Bulan / 1 month                                                                     | 2,04  | 1,00  | 1,00  | 1,11  | 1,11              | 1,01 <sup>f</sup> | 1,57              | 1,96           | 2,04              | 1,93           | 1,98  | 1,91  | 1,93               | 1,93 <sup>*</sup> | 1,93 <sup>*</sup> |
| ii. 3 Bulan / 3 month                                                                    | 2,12  | 1,00  | 1,01  | 1,01  | 1,13              | 1,48              | 1,57              | 2,01           | 2,06              | 1,81           | 1,75  | 1,43  | 1,87               | 1,87 <sup>*</sup> | 1,87 <sup>*</sup> |
| iii. 6 Bulan / 6 month                                                                   | 1,22  | 1,00  | 1,00  | 1,36  | 1,37 <sup>f</sup> | 1,00 <sup>f</sup> | 1,61              | 1,84           | 1,49              | 1,95           | 1,97  | 2,00  | 1,86               | 1,86 <sup>*</sup> | 1,86 <sup>*</sup> |
| iv. 12 Bulan / 12 month                                                                  | 2,16  | 1,00  | 1,00  | 1,00  | 1,21              | 1,17              | 1,19              | 1,97           | 3,13              | 2,00           | 2,25  | 1,98  | 1,99               | 1,99 <sup>*</sup> | 1,99 <sup>*</sup> |
| v. > 12 Bulan / >12 month                                                                | 1,00  | 1,00  | 1,00  | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | -                  | -                 | -                 |
| II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, ijarah and Salam | 10,80 | 10,58 | 10,26 | 10,27 | 9,85              | 9,88              | 10,40             | 10,44          | 10,23             | 10,15          | 10,12 | 10,27 | 10,01              | 10,13             | 9,96              |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                      | 9,12  | 9,18  | 9,17  | 8,87  | 8,11              | 8,20              | 9,38              | 9,40           | 9,04              | 8,96           | 8,95  | 9,42  | 9,00               | 9,21              | 8,97              |
| a. Mudharabah                                                                            | 10,09 | 9,61  | 9,72  | 9,70  | 9,66              | 9,71              | 10,06             | 10,02          | 13,51             | 12,76          | 12,25 | 11,15 | 10,72              | 10,29             | 9,13              |
| i. Rupiah                                                                                | 10,09 | 9,61  | 9,72  | 9,70  | 9,66              | 9,71              | 10,06             | 10,02          | 13,51             | 12,76          | 12,25 | 11,15 | 10,72              | 10,29             | 9,13              |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | -                  | -                 | -                 |
| b. Musyarakah                                                                            | 9,06  | 9,16  | 9,14  | 8,84  | 8,04              | 8,14              | 9,35              | 9,38           | 8,86              | 8,81           | 8,83  | 9,35  | 8,94               | 9,17              | 8,96              |
| i. Rupiah                                                                                | 9,23  | 9,27  | 9,29  | 8,99  | 8,24              | 8,33              | 9,50              | 9,47           | 8,98              | 8,93           | 8,96  | 9,55  | 9,18               | 9,28              | 9,18              |
| ii. Valas / Foreign Currency                                                             | 4,55  | 6,38  | 5,47  | 5,20  | 3,38              | 3,93              | 5,58              | 6,93           | 5,74              | 5,84           | 5,73  | 5,84  | 4,95               | 6,90              | 5,53              |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                        | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | -                  | -                 | -                 |
| i. Rupiah                                                                                | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | -                  | -                 | -                 |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | -                  | -                 | -                 |
| 2. Piutang / Receivables/Acceptables                                                     | 12,23 | 11,55 | 11,12 | 11,25 | 11,22             | 11,03             | 11,10             | 11,17          | 11,06             | 10,98          | 10,92 | 10,84 | 10,71              | 10,74             | 10,63             |
| a. Murabahah                                                                             | 12,23 | 11,65 | 11,23 | 11,32 | 11,35             | 11,14             | 11,22             | 11,31          | 11,20             | 11,12          | 11,03 | 10,91 | 10,80              | 10,76             | 10,66             |
| i. Rupiah                                                                                | 12,32 | 11,70 | 11,29 | 11,36 | 11,41             | 11,17             | 11,26             | 11,34          | 11,23             | 11,14          | 11,06 | 10,93 | 10,82              | 10,78             | 10,67             |
| ii. Valas / Foreign Currency                                                             | 6,76  | 7,25  | 7,45  | 7,25  | 6,45              | 6,59              | 6,49              | 6,59           | 6,63              | 6,63           | 5,92  | 6,66  | 6,51               | 7,73              | 8,32              |
| b. Qardh                                                                                 | 12,24 | 10,11 | 9,29  | 10,27 | 9,11              | 9,46              | 9,41              | 9,32           | 9,07              | 9,09           | 9,40  | 9,86  | 9,38               | 10,35             | 10,27             |
| i. Rupiah                                                                                | 12,68 | 11,23 | 10,23 | 11,29 | 10,17             | 11,03             | 11,25             | 10,93          | 10,63             | 10,57          | 10,90 | 11,55 | 10,88              | 12,17             | 12,05             |
| ii. Valas / Foreign Currency                                                             | 4,44  | 1,97  | 1,84  | 1,93  | 1,85              | 1,97              | 1,95              | 1,94           | 1,94              | 1,94           | 1,94  | 1,94  | 1,94               | 2,02              | 2,02              |
| c. Istishna'                                                                             | 12,41 | 4,60  | 4,20  | 4,26  | 4,22              | 4,28              | 4,25              | 4,13           | 4,11              | 4,05           | 4,01  | 13,83 | 13,19              | 13,84             | 13,78             |
| i. Rupiah                                                                                | 12,41 | 13,65 | 12,96 | 12,99 | 12,95             | 12,87             | 12,88             | 12,69          | 12,48             | 12,39          | 12,28 | 13,83 | 13,19              | 13,84             | 13,78             |
| ii. Valas / Foreign Currency                                                             | -     | 1,00  | 1,00  | 1,00  | 1,00              | 1,00              | 1,00              | 1,00           | 1,00              | 1,00           | 1,00  | -     | -                  | -                 | -                 |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                       | 10,52 | 9,43  | 8,91  | 9,43  | 8,89              | 9,36              | 9,42              | 9,41           | 10,09             | 10,09          | 10,16 | 9,97  | 9,54               | 9,79              | 9,51              |
| a. Pembiayaan Sindikasi / Syndication Financing                                          | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | 9,25 <sup>g)</sup> | 9,25              | 9,51              |
| i. Rupiah                                                                                | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | 9,25 <sup>g)</sup> | 9,25              | 9,25              |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | -                  | -                 | 9,25              |
| b. Pembiayaan secara Channeling / Financing through Channeling                           | 12,07 | 11,90 | 11,70 | 11,62 | 11,45             | 11,80             | 11,59             | 11,50          | 11,49             | 11,48          | 11,44 | 11,50 | 11,49              | 11,47             | 11,45             |
| i. Rupiah                                                                                | 12,07 | 11,90 | 11,70 | 11,62 | 11,45             | 11,80             | 11,59             | 11,50          | 11,49             | 11,48          | 11,44 | 11,50 | 11,49              | 11,47             | 11,45             |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | -                  | -                 | -                 |
| c. Pembiayaan secara Executing / Financing through Executing                             | 13,75 | 13,76 | 13,76 | 14,54 | 13,79             | 13,80             | 13,50             | 0 <sup>f</sup> | 0 <sup>f</sup>    | 0 <sup>f</sup> | 0     | 0     | 0                  | 0                 | 0                 |
| i. Rupiah                                                                                | 13,75 | 13,76 | 13,76 | 14,54 | 13,79             | 13,80             | 13,50             | 0 <sup>f</sup> | 0 <sup>f</sup>    | 0 <sup>f</sup> | 0     | 0     | 0                  | 0                 | 0                 |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | -                  | -                 | -                 |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                | 10,50 | 9,40  | 8,88  | 9,43  | 8,88              | 9,34              | 9,39              | 9,38           | 10,06             | 10,06          | 10,13 | 9,93  | 9,50               | 9,74              | 9,43              |
| i. Rupiah                                                                                | 10,64 | 9,45  | 8,92  | 9,47  | 8,91              | 9,37              | 9,42              | 9,40           | 10,09             | 10,08          | 10,15 | 9,94  | 9,50               | 9,74              | 9,43              |
| ii. Valas / Foreign Currency                                                             | 4,73  | 3,31  | 3,45  | 3,33  | 3,50              | 3,16              | 3,14              | 3,12           | 3,09              | 3,05           | 2,97  | 3,55  | 3,50               | -                 | -                 |
| 4. Salam                                                                                 | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | -                  | -                 | -                 |
| a. Rupiah                                                                                | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | -                  | -                 | -                 |
| b. Valas / Foreign Currency                                                              | -     | -     | -     | -     | -                 | -                 | -                 | -              | -                 | -              | -     | -     | -                  | -                 | -                 |

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

| Indikator / Indicator                                                                    | 2019  | 2020  | 2021  |       |       |       |       |       |       |       |       |       | 2022  |        |        |
|------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|
|                                                                                          |       |       | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan    | Feb    |
| I. Dana Pihak Ketiga / Third Party Fund                                                  | 4,54  | 3,64  | 3,29  | 3,17  | 3,14  | 3,18  | 3,07  | 3,05  | 2,95  | 3,04  | 3,05  | 2,96  | 2,91  | 2,93   | 2,89   |
| 1. Giro iB Wadiah / iB Demand Deposits Wadia                                             | 3,31  | 2,94  | 2,49  | 2,45  | 2,16  | 2,25  | 2,43  | 2,49  | 2,63  | 2,34  | 2,35  | 2,32  | 2,42  | 1,04   | 1,04   |
| a. Rupiah                                                                                | 3,36  | 2,97  | 2,53  | 2,49  | 2,20  | 2,28  | 2,45  | 2,52  | 2,67  | 2,36  | 2,38  | 2,34  | 2,43  | 1,04   | 1,04   |
| b. Valas / Foreign Currency                                                              | 1,37  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00   | 1,00   |
| 2. Tabungan iB Wadiah / iB Saving Deposits Wadia                                         | 1,94  | 1,97  | 2,06  | 1,86  | 1,78  | 1,70  | 1,83  | 1,73  | 1,81  | 1,72  | 1,69  | 1,69  | 1,72  | 1,51   | 1,50   |
| a. Rupiah                                                                                | 1,94  | 2,03  | 2,08  | 1,88  | 1,78  | 1,70  | 1,83  | 1,73  | 1,81  | 1,72  | 1,69  | 1,69  | 1,72  | 1,51   | 1,50   |
| b. Valas / Foreign Currency                                                              | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 2,19   | 2,18   |
| 3. Giro iB Mudharabah / iB Demand Deposits Mudharabah                                    | 3,29  | 2,99  | 2,80  | 2,43  | 2,60  | 2,78  | 2,71  | 2,72  | 2,63  | 2,61  | 2,65  | 2,47  | 2,49  | 2,42   | 2,54   |
| a. Rupiah                                                                                | 3,31  | 2,99  | 2,80  | 2,43  | 2,60  | 2,78  | 2,71  | 2,72  | 2,63  | 2,61  | 2,65  | 2,47  | 2,49  | 2,70   | 2,64   |
| b. Valas / Foreign Currency                                                              | 3,29  | 2,99  | 2,80  | 2,43  | 2,60  | 2,78  | 2,71  | 2,72  | 2,63  | 2,61  | 2,65  | 2,47  | 2,49  | 2,42   | 2,54   |
| 4. Tabungan iB Mudharabah / iB Saving Deposits Mudharabah                                | 2,38  | 2,21  | 2,09  | 1,97  | 1,99  | 1,99  | 2,06  | 2,03  | 1,86  | 2,07  | 2,01  | 2,12  | 1,82  | 2,29   | 2,41   |
| a. Rupiah                                                                                | 2,39  | 2,21  | 2,09  | 1,97  | 1,99  | 1,99  | 2,07  | 2,04  | 1,86  | 2,07  | 2,02  | 2,13  | 1,82  | 2,29   | 2,41   |
| b. Valas /Foreign Currency                                                               | 1,91  | 2,04  | 1,71  | 1,05  | 1,11  | 1,04  | 1,03  | 1,02  | 1,04  | 1,16  | 1,02  | 1,02  | 1,41  | 1,00   | 1,00   |
| 5. Deposito iB Mudharabah / iB Time Deposits Mudharabah                                  | 5,39  | 4,19  | 3,77  | 3,66  | 3,60  | 3,70  | 3,48  | 3,41  | 3,38  | 3,42  | 3,43  | 3,26  | 3,29  | 3,21   | 3,10   |
| a. Rupiah                                                                                | 5,43  | 4,34  | 3,86  | 3,73  | 3,67  | 3,77  | 3,55  | 3,44  | 3,41  | 3,44  | 3,46  | 3,28  | 3,31  | 3,27   | 3,15   |
| i. 1 Bulan / 1 month                                                                     | 5,48  | 4,51  | 3,88  | 3,90  | 3,75  | 4,02  | 3,68  | 3,68  | 3,56  | 3,43  | 3,51  | 3,38  | 3,46  | 3,46*) | 3,46*) |
| ii. 3 Bulan / 3 month                                                                    | 5,63  | 4,64  | 3,97  | 3,95  | 3,69  | 3,89  | 3,68  | 3,65  | 3,55  | 3,38  | 3,48  | 3,40  | 3,52  | 3,52*) | 3,52*) |
| iii. 6 Bulan / 6 month                                                                   | 4,89  | 4,22  | 3,66  | 3,78  | 3,89  | 4,31  | 3,70  | 3,69  | 3,50  | 3,50  | 3,59  | 3,35  | 3,27  | 3,27*) | 3,27*) |
| iv. 12 Bulan / 12 month                                                                  | 5,71  | 4,50  | 3,79  | 3,82  | 3,66  | 3,67  | 3,71  | 3,99  | 3,80  | 3,57  | 3,48  | 3,34  | 3,46  | 3,46*) | 3,46*) |
| v. > 12 Bulan / >12 month                                                                | 6,00  | 4,64  | 3,51  | 3,42  | 3,54  | 4,00  | 3,28  | 4,64  | 3,94  | 3,74  | 3,32  | 3,90  | 3,05  | 3,05*) | 3,05*) |
| b. Valas / Foreign Currency                                                              | 2,04  | 1,14  | 1,20  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,03  | 1,00  | 1,00   | 1,00   |
| i. 1 Bulan / 1 month                                                                     | 1,96  | 1,27  | 1,02  | 1,02  | 1,00  | 1,00  | 1,00  | 1,00  | 1,02  | 1,00  | 1,49  | 1,02  | 1,02  | 1,02*) | 1,02*) |
| ii. 3 Bulan / 3 month                                                                    | 1,98  | 1,78  | 1,11  | 1,03  | 1,00  | 1,02  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,10  | -     | 0*)    | 0*)    |
| iii. 6 Bulan / 6 month                                                                   | 1,92  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,54  | 1,80  | 2,00  | 2,00*) | 2,00*) |
| iv. 12 Bulan / 12 month                                                                  | -     | 1,00  | 1,00  | 1,00  | 1,01  | 1,94  | 1,94  | 2,00  | 2,00  | 1,87  | 1,58  | 1,00  | 1,00  | 1,00*) | 1,00*) |
| v. > 12 Bulan / >12 month                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, ijarah and Salam | 8,63  | 7,78  | 7,78  | 7,93  | 7,88  | 7,99  | 7,99  | 7,94  | 7,76  | 7,76  | 7,87  | 7,88  | 7,87  | 7,91   | 7,84   |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                      | 8,47  | 7,49  | 7,47  | 7,69  | 7,63  | 7,79  | 7,82  | 7,75  | 7,53  | 7,54  | 7,45  | 7,39  | 7,33  | 7,36   | 7,24   |
| a. Mudharabah                                                                            | 8,77  | 7,85  | 7,79  | 7,39  | 7,62  | 7,33  | 7,40  | 7,10  | 8,26  | 8,59  | 8,33  | 6,59  | 6,63  | 6,28   | 5,98   |
| i. Rupiah                                                                                | 9,32  | 8,66  | 8,81  | 8,53  | 8,68  | 8,24  | 8,14  | 7,80  | 9,04  | 9,51  | 9,29  | 7,17  | 7,30  | 6,96   | 6,87   |
| ii. Valas / Foreign Currency                                                             | 1,88  | 2,13  | 1,82  | 1,94  | 1,65  | 1,66  | 1,92  | 1,81  | 1,78  | 1,68  | 1,68  | 1,58  | 1,51  | 1,31   | 1,26   |
| b. Musyarakah                                                                            | 8,43  | 7,45  | 7,44  | 7,72  | 7,63  | 7,82  | 7,85  | 7,80  | 7,47  | 7,46  | 7,39  | 7,45  | 7,38  | 7,43   | 7,33   |
| i. Rupiah                                                                                | 8,65  | 7,75  | 7,67  | 7,96  | 7,86  | 8,07  | 8,10  | 8,05  | 7,71  | 7,70  | 7,61  | 7,68  | 7,58  | 7,64   | 7,54   |
| ii. Valas / Foreign Currency                                                             | 4,49  | 3,45  | 3,62  | 3,56  | 3,56  | 3,76  | 3,77  | 3,76  | 3,51  | 3,52  | 3,52  | 3,46  | 3,57  | 3,56   | 3,57   |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                        | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| i. Rupiah                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| 2. Piutang / Receivables/Acceptables                                                     | 8,94  | 8,40  | 8,40  | 8,43  | 8,40  | 8,43  | 8,34  | 8,32  | 8,24  | 8,20  | 8,71  | 8,86  | 8,91  | 8,95   | 8,95   |
| a. Murabahah                                                                             | 8,99  | 8,48  | 8,48  | 8,51  | 8,47  | 8,51  | 8,40  | 8,37  | 8,28  | 8,25  | 8,80  | 8,95  | 9,01  | 9,05   | 9,05   |
| i. Rupiah                                                                                | 9,01  | 8,49  | 8,49  | 8,53  | 8,49  | 8,52  | 8,41  | 8,39  | 8,29  | 8,26  | 8,81  | 8,96  | 9,03  | 9,06   | 9,07   |
| ii. Valas / Foreign Currency                                                             | 5,43  | 5,28  | 5,29  | 5,16  | 5,16  | 5,17  | 5,02  | 5,02  | 5,02  | 5,00  | 5,00  | 5,00  | 5,00  | 4,00   | 4,00   |
| b. Qardh                                                                                 | 3,29  | 3,30  | 3,36  | 3,37  | 3,39  | 3,33  | 4,02  | 4,01  | 4,03  | 4,15  | 4,18  | 3,99  | 4,16  | 4,04   | 4,17   |
| i. Rupiah                                                                                | 3,29  | 3,30  | 3,36  | 3,37  | 3,39  | 3,33  | 4,02  | 4,01  | 4,04  | 4,20  | 4,22  | 4,03  | 4,16  | 4,04   | 4,18   |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | 9,39  | -     | -     | 4,00  | 3,34  | 3,08  | 3,00  | 3,00  | -     | -      | 3,00   |
| c. Istishna'                                                                             | 10,50 | 9,46  | 9,40  | 9,40  | 9,39  | 9,48  | 4,00  | 9,58  | 9,62  | 9,55  | 9,62  | 9,66  | 9,51  | 9,56   | 9,63   |
| i. Rupiah                                                                                | 10,50 | 9,46  | 9,40  | 9,40  | 9,39  | 9,48  | 9,49  | 9,58  | 9,62  | 9,55  | 9,62  | 9,66  | 9,51  | 9,56   | 9,63   |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                       | 9,32  | 7,79  | 7,77  | 9,23  | 9,20  | 9,32  | 9,31  | 9,30  | 9,38  | 9,28  | 9,47  | 9,00  | 9,11  | 9,02   | 8,77   |
| a. Pembiayaan Sindikasi / Syndication Financing                                          | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| i. Rupiah                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| b. Pembiayaan secara Channeling / Financing through Channeling                           | 34,70 | 34,61 | 23,64 | 21,48 | 20,89 | 20,81 | 20,77 | 20,77 | 20,58 | 20,58 | 20,58 | 20,59 | 20,60 | 20,62  | 20,62  |
| i. Rupiah                                                                                | 34,70 | 34,61 | 23,64 | 21,48 | 20,89 | 20,81 | 20,77 | 20,77 | 20,58 | 20,58 | 20,58 | 20,59 | 20,60 | 20,62  | 20,62  |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| c. Pembiayaan secara Executing / Financing through Executing                             | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| i. Rupiah                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| ii. Valas / Foreign Currency                                                             | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                | 9,06  | 7,72  | 7,74  | 9,20  | 9,16  | 9,26  | 9,25  | 9,22  | 9,29  | 9,18  | 9,35  | 8,86  | 8,95  | 8,84   | 8,59   |
| i. Rupiah                                                                                | 9,77  | 8,20  | 8,19  | 9,73  | 9,65  | 9,73  | 9,69  | 9,65  | 9,71  | 9,59  | 9,69  | 9,41  | 9,64  | 9,60   | 9,46   |
| ii. Valas / Foreign Currency                                                             | 4,05  | 2,97  | 2,95  | 3,96  | 4,00  | 3,99  | 3,96  | 3,91  | 3,93  | 3,92  | 3,85  | 2,86  | 3,08  | 3,05   | 2,82   |
| 4. Salam                                                                                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| a. Rupiah                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |
| b. Valas / Foreign Currency                                                              | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -      | -      |

Tabel 18.

**Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah**  
**(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks and Islamic Business Units)**  
**Dalam Persen (Percentage)**

| Indikator/Indicator                                                             | 2019  | 2020  | 2021                |                     |                     |                     |                     |       |       |       |       |       | 2022  |       |       |
|---------------------------------------------------------------------------------|-------|-------|---------------------|---------------------|---------------------|---------------------|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                                                                 |       |       | Feb                 | Mar                 | Apr                 | Mei                 | Jun                 | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   |
| 1. Modal Kerja / Working Capital                                                | 12,16 | 11,94 | 12,50               | 11,68               | 12,00               | 11,12               | 12,37               | 12,56 | 12,19 | 12,17 | 12,27 | 12,92 | 12,45 | 13,10 | 12,65 |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 19,19 | 18,43 | 20,87 <sup>y)</sup> | 17,98 <sup>y)</sup> | 20,77 <sup>y)</sup> | 17,68 <sup>y)</sup> | 18,63               | 19,56 | 19,51 | 19,59 | 20,02 | 20,55 | 20,36 | 20,41 | 20,35 |
| i. Rupiah                                                                       | 19,41 | 18,67 | 21,22 <sup>y)</sup> | 18,23 <sup>y)</sup> | 21,13 <sup>y)</sup> | 17,93 <sup>y)</sup> | 18,75               | 19,70 | 19,64 | 19,72 | 20,19 | 20,72 | 20,52 | 20,57 | 20,51 |
| ii. Valas / Foreign Exchange                                                    | 2,11  | 1,94  | 1,68                | 1,81                | 1,29                | 2,77                | 3,14                | 3,22  | 2,73  | 2,71  | 2,47  | 2,50  | 2,35  | 2,12  | 2,09  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 7,91  | 8,07  | 7,59                | 7,67                | 6,80                | 6,77 <sup>r)</sup>  | 6,72                | 7,55  | 7,57  | 7,48  | 7,30  | 7,82  | 7,04  | 7,53  | 7,02  |
| i. Rupiah                                                                       | 8,16  | 8,48  | 7,90                | 8,00                | 7,13                | 7,22                | 8,72                | 8,62  | 8,00  | 7,90  | 7,71  | 8,37  | 7,52  | 7,94  | 7,51  |
| ii. Valas / Foreign Exchange                                                    | 3,79  | 4,25  | 4,55                | 4,32                | 3,68                | 3,49                | 4,22                | 4,09  | 3,69  | 3,67  | 3,59  | 3,60  | 3,21  | 4,13  | 3,62  |
| 2. Investasi / Investment                                                       | 9,79  | 9,16  | 8,37                | 8,99                | 8,34                | 8,66                | 10,46 <sup>y)</sup> | 9,98  | 9,89  | 9,92  | 9,90  | 9,94  | 9,63  | 9,93  | 10,10 |
| a. UMKM                                                                         | 10,72 | 10,76 | 10,14               | 10,44               | 10,19               | 10,60               | 11,12               | 11,09 | 11,70 | 11,60 | 11,40 | 11,07 | 10,89 | 11,71 | 11,46 |
| i. Rupiah                                                                       | 10,75 | 10,78 | 10,17               | 10,47               | 10,22               | 10,63               | 11,15               | 11,11 | 11,73 | 11,63 | 11,42 | 11,09 | 10,90 | 11,73 | 11,47 |
| ii. Valas / Foreign Exchange                                                    | 5,04  | 5,30  | 4,53                | 4,55                | 4,54                | 4,51                | 4,47                | 4,43  | 4,39  | 4,39  | 4,50  | 5,31  | 5,31  | 5,31  | 5,32  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 9,41  | 8,45  | 7,66                | 8,31                | 7,59                | 7,77                | 7,83                | 9,46  | 9,00  | 9,09  | 9,14  | 9,34  | 8,99  | 8,97  | 9,35  |
| i. Rupiah                                                                       | 9,97  | 8,85  | 8,05                | 8,75                | 8,01                | 8,21                | 10,78 <sup>y)</sup> | 9,91  | 9,45  | 9,55  | 9,58  | 9,82  | 9,44  | 9,41  | 9,86  |
| ii. Valas / Foreign Exchange                                                    | 4,74  | 4,53  | 3,79                | 3,94                | 3,34                | 3,66                | 3,95                | 4,73  | 4,22  | 4,40  | 4,54  | 4,88  | 4,75  | 5,02  | 4,93  |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 9,39  | 9,77  | 9,24                | 9,81                | 9,43                | 9,71                | 9,83                | 9,81  | 9,84  | 9,84  | 9,79  | 9,65  | 9,58  | 9,53  | 9,47  |
| i. Rupiah                                                                       | 9,39  | 9,77  | 9,24                | 9,81                | 9,43                | 9,71                | 9,83                | 9,81  | 9,84  | 9,84  | 9,79  | 9,65  | 9,58  | 9,53  | 9,47  |
| ii. Valas / Foreign Exchange                                                    | -     | -     | -                   | -                   | -                   | -                   | -                   | -     | -     | -     | -     | -     | -     | 4,00  | -     |

**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 of Islamic Commercial Banks)**  
**Dalam Persen (Percentage)**

| Indikator/Indicator                                                             | 2019  | 2020  | 2021               |                    |                    |                    |                    |       |       |       |       |       | 2022  |       |       |
|---------------------------------------------------------------------------------|-------|-------|--------------------|--------------------|--------------------|--------------------|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                                                                 |       |       | Feb                | Mar                | Apr                | Mei                | Jun                | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   |
| 1. Modal Kerja / Working Capital                                                | 13,21 | 13,80 | 15,24              | 13,28              | 14,37              | 12,41              | 14,27              | 14,61 | 14,24 | 14,05 | 14,11 | 15,16 | 14,19 | 14,86 | 14,41 |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 21,87 | 20,66 | 24,32 <sup>)</sup> | 19,97 <sup>)</sup> | 24,19 <sup>)</sup> | 19,47 <sup>)</sup> | 20,55              | 21,72 | 21,57 | 21,65 | 21,94 | 22,63 | 22,28 | 22,28 | 22,29 |
| i. Rupiah                                                                       | 21,91 | 20,71 | 24,38 <sup>)</sup> | 20,02 <sup>)</sup> | 24,26 <sup>)</sup> | 19,59 <sup>)</sup> | 20,58              | 21,75 | 21,60 | 21,68 | 21,97 | 22,66 | 22,30 | 22,30 | 22,31 |
| ii. Valas / Foreign Exchange                                                    | 1,92  | 3,34  | 4,06               | 3,84               | 1,80               | 4,98               | 8,46               | 8,54  | 6,88  | 6,91  | 6,77  | 8,66  | 8,58  | 8,43  | 8,31  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 7,33  | 8,43  | 7,68               | 7,65               | 6,22               | 6,36               | 6,24               | 6,13  | 7,72  | 7,40  | 7,21  | 8,20  | 6,82  | 7,52  | 7,10  |
| i. Rupiah                                                                       | 7,52  | 8,65  | 7,85               | 7,84               | 6,44               | 6,62               | 6,50               | 6,38  | 8,10  | 7,74  | 7,58  | 8,80  | 7,32  | 7,84  | 7,56  |
| ii. Valas / Foreign Exchange                                                    | 4,01  | 5,30  | 5,67               | 5,13               | 3,74               | 3,41               | 4,58               | 4,39  | 3,80  | 3,79  | 3,58  | 3,69  | 2,97  | 4,57  | 3,81  |
| 2. Investasi / Investment                                                       | 9,74  | 9,93  | 8,90               | 9,29               | 8,34               | 8,61               | 11,35 <sup>)</sup> | 10,61 | 10,76 | 10,89 | 10,88 | 10,99 | 10,71 | 10,58 | 10,34 |
| a. UMKM                                                                         | 10,74 | 11,00 | 10,33              | 10,55              | 10,29              | 10,77              | 11,41              | 11,39 | 12,17 | 12,04 | 11,82 | 11,44 | 11,23 | 10,97 | 10,71 |
| i. Rupiah                                                                       | 10,74 | 11,00 | 10,35              | 10,56              | 10,30              | 10,78              | 11,42              | 11,40 | 12,18 | 12,05 | 11,83 | 11,44 | 11,23 | 10,97 | 10,71 |
| ii. Valas / Foreign Exchange                                                    | -     | 5,31  | 1,41               | 1,77               | 1,34               | 1,45               | 1,27               | 1,08  | 0,87  | 0,87  | 1,00  | -     | -     | -     | -     |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 9,16  | 9,26  | 7,99               | 8,45               | 7,12               | 7,17               | 7,29               | 7,28  | 9,77  | 10,09 | 10,21 | 10,64 | 10,31 | 10,28 | 10,05 |
| i. Rupiah                                                                       | 9,52  | 9,57  | 8,28               | 8,81               | 7,41               | 7,48               | 11,91              | 10,41 | 10,10 | 10,46 | 10,54 | 11,03 | 10,74 | 10,66 | 10,40 |
| ii. Valas / Foreign Exchange                                                    | 5,21  | 5,93  | 4,86               | 4,61               | 3,55               | 3,75               | 4,35               | 6,10  | 5,33  | 5,54  | 5,90  | 6,58  | 6,12  | 6,67  | 6,64  |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 10,25 | 11,39 | 11,21              | 11,17              | 11,20              | 11,12              | 11,18              | 11,22 | 11,30 | 11,29 | 11,26 | 11,02 | 10,94 | 10,84 | 10,77 |
| i. Rupiah                                                                       | 10,25 | 11,39 | 11,21              | 11,17              | 11,20              | 11,12              | 11,18              | 11,22 | 11,30 | 11,29 | 11,26 | 11,02 | 10,94 | 10,84 | 10,77 |
| ii. Valas / Foreign Exchange                                                    | -     | -     | -                  | -                  | -                  | -                  | -                  | -     | -     | -     | -     | -     | -     | 4,00  | -     |

**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 of Islamic Business Units)*  
**Dalam Persen (Percentage)**

| Indikator/Indicator                                                             | 2019  | 2020 | 2021 |       |      |      |      |      |      |      |      |      | 2022 |       |       |
|---------------------------------------------------------------------------------|-------|------|------|-------|------|------|------|------|------|------|------|------|------|-------|-------|
|                                                                                 |       |      | Feb  | Mar   | Apr  | Mei  | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan   | Feb   |
| 1. Modal Kerja / Working Capital                                                | 9,42  | 7,48 | 7,50 | 7,67  | 7,56 | 7,76 | 7,59 | 7,42 | 7,42 | 7,63 | 7,55 | 7,41 | 7,50 | 7,94  | 7,41  |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 9,89  | 7,58 | 7,60 | 7,63  | 7,62 | 7,68 | 7,81 | 7,76 | 7,75 | 7,74 | 8,03 | 7,85 | 7,92 | 9,18  | 9,07  |
| i. Rupiah                                                                       | 10,30 | 8,03 | 8,12 | 8,15  | 8,16 | 8,12 | 8,08 | 8,02 | 8,02 | 8,01 | 8,39 | 8,20 | 8,28 | 9,59  | 9,46  |
| ii. Valas / Foreign Exchange                                                    | 2,14  | 1,64 | 1,31 | 1,31  | 1,21 | 1,17 | 1,44 | 1,44 | 1,35 | 1,35 | 1,43 | 1,43 | 1,27 | 1,04  | 1,03  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 9,21  | 7,46 | 7,47 | 7,69  | 7,55 | 7,78 | 7,53 | 7,33 | 7,35 | 7,60 | 7,44 | 7,30 | 7,39 | 7,55  | 6,89  |
| i. Rupiah                                                                       | 9,62  | 8,16 | 7,97 | 8,30  | 8,08 | 8,33 | 8,04 | 7,84 | 7,84 | 8,16 | 7,90 | 7,77 | 7,83 | 8,08  | 7,41  |
| ii. Valas / Foreign Exchange                                                    | 3,37  | 3,48 | 3,61 | 3,56  | 3,62 | 3,59 | 3,75 | 3,72 | 3,56 | 3,54 | 3,60 | 3,48 | 3,62 | 3,55  | 3,32  |
| 2. Investasi / Investment                                                       | 9,86  | 7,75 | 7,70 | 8,41  | 8,34 | 8,76 | 8,77 | 8,77 | 8,20 | 8,00 | 7,97 | 7,96 | 7,71 | 8,75  | 9,66  |
| a. UMKM                                                                         | 10,65 | 9,69 | 9,54 | 9,93  | 9,88 | 9,86 | 9,80 | 9,75 | 9,49 | 9,52 | 9,45 | 9,38 | 9,28 | 14,83 | 14,63 |
| i. Rupiah                                                                       | 10,76 | 9,77 | 9,62 | 10,02 | 9,96 | 9,95 | 9,88 | 9,83 | 9,57 | 9,59 | 9,51 | 9,44 | 9,33 | 14,95 | 14,74 |
| ii. Valas / Foreign Exchange                                                    | 5,31  | 5,30 | 5,31 | 5,31  | 5,31 | 5,31 | 5,31 | 5,31 | 5,31 | 5,31 | 5,31 | 5,31 | 5,31 | 5,31  | 5,32  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 9,72  | 7,39 | 7,35 | 8,12  | 8,04 | 8,54 | 8,56 | 8,57 | 7,94 | 7,68 | 7,66 | 7,66 | 7,40 | 7,34  | 8,49  |
| i. Rupiah                                                                       | 10,52 | 7,89 | 7,84 | 8,68  | 8,59 | 9,17 | 9,19 | 9,20 | 8,52 | 8,22 | 8,18 | 8,22 | 7,86 | 7,84  | 9,16  |
| ii. Valas / Foreign Exchange                                                    | 4,39  | 2,93 | 2,99 | 3,20  | 3,19 | 3,58 | 3,56 | 3,55 | 3,28 | 3,27 | 3,25 | 3,12 | 3,21 | 3,19  | 3,14  |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 8,17  | 7,33 | 7,35 | 7,79  | 7,73 | 7,62 | 7,84 | 7,75 | 7,73 | 7,75 | 7,70 | 7,71 | 7,67 | 7,67  | 7,62  |
| i. Rupiah                                                                       | 8,17  | 7,33 | 7,35 | 7,79  | 7,73 | 7,62 | 7,84 | 7,75 | 7,73 | 7,75 | 7,70 | 7,71 | 7,67 | 7,67  | 7,62  |
| ii. Valas / Foreign Exchange                                                    | -     | -    | -    | -     | -    | -    | -    | -    | -    | -    | -    | -    | -    | -     | -     |

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

| Indikator / Indicator                                                                                                                      | 2019              | 2020              | 2021  |       |       |       |                   |                    |                    |       |       |       | 2022  |                  |       |
|--------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------|-------|-------|-------|-------------------|--------------------|--------------------|-------|-------|-------|-------|------------------|-------|
|                                                                                                                                            |                   |                   | Feb   | Mar   | Apr   | Mei   | Jun               | Jul                | Ags                | Sep   | Okt   | Nov   | Des   | Jan              | Feb   |
| <b>Penerima Pembiayaan Lapangan Usaha / Financing to Business Sector</b>                                                                   |                   |                   |       |       |       |       |                   |                    |                    |       |       |       |       |                  |       |
| Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry                                                                     | 13.19             | 11.94             | 11.80 | 11.25 | 11.21 | 10.78 | 11.72             | 11.70              | 11.50              | 11.28 | 11.19 | 11.20 | 10.92 | 10.98            | 10.81 |
| a. Rupiah                                                                                                                                  | 13.34             | 12.16             | 12.16 | 11.47 | 11.49 | 10.96 | 11.91             | 11.91              | 11.68              | 11.47 | 11.37 | 11.40 | 11.06 | 11.15            | 10.97 |
| b. Valas / Foreign Exchange                                                                                                                | 5.28              | 2.55              | 2.08  | 2.26  | 2.45  | 2.47  | 3.16              | 2.96               | 2.79               | 2.59  | 2.56  | 2.36  | 2.25  | 2.00             | 2.05  |
| Perikanan / Fishery                                                                                                                        | 10.40             | 10.50             | 11.01 | 10.19 | 8.32  | 8.23  | 10.03             | 11.25              | 9.61               | 9.50  | 9.58  | 10.66 | 10.89 | 10.50            | 10.43 |
| a. Rupiah                                                                                                                                  | 10.40             | 10.50             | 11.01 | 10.19 | 8.32  | 8.23  | 10.03             | 11.25              | 9.61               | 9.50  | 9.58  | 10.66 | 10.89 | 10.50            | 10.43 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Pertambangan dan Penggalian / Mining and Quarrying                                                                                         | 5.49              | 4.00 <sup>a</sup> | 3.59  | 3.31  | 2.92  | 3.32  | 3.58 <sup>a</sup> | 3.50 <sup>a</sup>  | 4.08               | 4.07  | 4.11  | 5.16  | 4.26  | 5.97             | 4.86  |
| a. Rupiah                                                                                                                                  | 6.91              | 3.69 <sup>a</sup> | 4.41  | 3.43  | 2.95  | 3.43  | 3.60 <sup>a</sup> | 3.37 <sup>a</sup>  | 3.71               | 3.69  | 3.67  | 3.56  | 3.63  | 7.76             | 7.88  |
| b. Valas / Foreign Exchange                                                                                                                | 4.47              | 5.70              | 4.33  | 4.52  | 2.89  | 3.22  | 3.98 <sup>a</sup> | 3.98 <sup>a</sup>  | 4.44               | 4.47  | 4.52  | 4.11  | 3.23  | 5.07             | 3.77  |
| Industri Pengolahan / Processing Industry                                                                                                  | 8.42              | 7.75              | 7.75  | 7.85  | 7.65  | 7.29  | 8.13              | 8.12               | 7.53               | 7.80  | 7.63  | 7.98  | 7.86  | 8.12             | 8.36  |
| a. Rupiah                                                                                                                                  | 9.64 <sup>a</sup> | 8.56              | 8.34  | 8.47  | 8.33  | 7.96  | 8.99              | 9.01               | 8.32               | 8.73  | 8.44  | 8.82  | 8.76  | 8.92             | 9.18  |
| b. Valas / Foreign Exchange                                                                                                                | 3.80              | 3.83              | 4.25  | 3.94  | 3.44  | 3.25  | 3.36              | 3.23               | 2.87               | 2.87  | 2.82  | 2.92  | 2.76  | 3.24             | 3.46  |
| Listrik, gas dan air / Electricity, Gas and Water                                                                                          | 9.42              | 6.98              | 6.39  | 6.72  | 6.14  | 6.77  | 7.18              | 10.57 <sup>b</sup> | 7.14 <sup>b</sup>  | 7.09  | 6.93  | 7.83  | 6.42  | 6.69             | 8.51  |
| a. Rupiah                                                                                                                                  | 10.15             | 7.41              | 6.66  | 7.12  | 6.38  | 7.21  | 7.21              | 11.58              | 7.42 <sup>b</sup>  | 7.35  | 7.27  | 8.41  | 7.89  | 7.00             | 9.41  |
| b. Valas / Foreign Exchange                                                                                                                | 4.47              | 4.80              | 4.89  | 4.76  | 4.80  | 4.75  | 6.01              | 6.04               | 5.91               | 5.90  | 5.60  | 5.79  | 5.87  | 5.78             | 5.77  |
| Konstruksi / Construction                                                                                                                  | 9.07              | 8.52              | 8.10  | 8.22  | 8.12  | 7.99  | 8.03              | 9.59               | 9.26               | 9.21  | 9.13  | 9.19  | 9.17  | 9.17             | 8.99  |
| a. Rupiah                                                                                                                                  | 9.12              | 8.53              | 8.11  | 8.23  | 8.13  | 8.00  | 10.63             | 9.60               | 9.27               | 9.22  | 9.14  | 9.20  | 9.18  | 9.18             | 9.00  |
| b. Valas / Foreign Exchange                                                                                                                | 4.15              | 6.66              | 6.55  | 6.49  | 6.53  | 6.52  | 6.46              | 6.46               | 6.45               | 6.36  | 6.43  | 6.43  | 5.51  | 6.43             | 6.43  |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trade                                                                                  | 17.82             | 18.22             | 19.54 | 18.05 | 18.76 | 17.31 | 18.12             | 18.29              | 18.29              | 18.15 | 18.58 | 19.07 | 18.59 | 18.88            | 18.49 |
| a. Rupiah                                                                                                                                  | 17.82             | 18.22             | 19.54 | 18.05 | 18.76 | 17.31 | 18.12             | 18.29              | 18.29              | 18.15 | 18.58 | 19.07 | 18.59 | 18.88            | 18.49 |
| b. Valas / Foreign Exchange                                                                                                                | 4.24              | 2.93              | 3.18  | 3.19  | 2.81  | 3.23  | 4.09              | 3.69 <sup>b</sup>  | 3.18               | 3.20  | 3.19  | 3.56  | 3.20  | 3.00             | 2.47  |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking                      | 11.05             | 10.73             | 10.10 | 9.99  | 9.78  | 10.16 | 10.53             | 10.41              | 10.07              | 9.98  | 9.83  | 9.22  | 9.06  | 8.74             | 8.67  |
| a. Rupiah                                                                                                                                  | 11.05             | 10.76             | 10.11 | 10.00 | 9.79  | 10.16 | 10.54             | 10.41              | 10.07              | 9.98  | 9.84  | 9.22  | 9.06  | 8.74             | 8.67  |
| b. Valas / Foreign Exchange                                                                                                                | -                 | 0.70              | -     | -     | -     | -     | 1.78              | 1.78               | 1.78               | 1.78  | 1.78  | 1.78  | 1.78  | 0.89             | -     |
| Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications                                                  | 9.47              | 7.54              | 6.75  | 7.23  | 6.51  | 6.43  | 6.43              | 8.05 <sup>b</sup>  | 7.65               | 7.62  | 7.65  | 8.52  | 8.02  | 10.70            | 10.60 |
| a. Rupiah                                                                                                                                  | 10.02             | 8.07              | 7.27  | 7.76  | 6.99  | 6.82  | 6.81              | 8.61 <sup>b</sup>  | 8.20               | 8.16  | 8.17  | 9.06  | 8.47  | 11.41            | 11.30 |
| b. Valas / Foreign Exchange                                                                                                                | 4.29              | 3.01              | 2.94  | 2.74  | 2.87  | 2.79  | 2.80              | 2.81               | 2.95               | 2.93  | 2.92  | 3.28  | 3.29  | 3.28             | 3.34  |
| Perantara Keuangan / Financial Intermediaries                                                                                              | 9.62              | 8.62              | 8.22  | 8.42  | 8.39  | 8.24  | 8.21              | 8.11               | 10.03 <sup>b</sup> | 9.88  | 9.65  | 9.26  | 8.75  | 9.18             | 8.35  |
| a. Rupiah                                                                                                                                  | 9.63              | 8.63              | 8.23  | 8.43  | 8.41  | 8.26  | 8.21              | 8.11               | 10.05 <sup>b</sup> | 9.90  | 9.66  | 9.26  | 8.75  | 9.18             | 8.35  |
| b. Valas / Foreign Exchange                                                                                                                | 3.21              | 4.40              | 4.22  | 4.40  | 0.67  | 0.60  | 4.00              | 4.00               | 0.75 <sup>b</sup>  | 0.75  | 0.75  | -     | -     | -                | -     |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services                                | 8.41              | 9.40              | 7.78  | 8.21  | 7.16  | 7.46  | 8.07              | 8.05               | 7.58               | 7.53  | 7.75  | 8.81  | 7.91  | 8.32             | 8.10  |
| a. Rupiah                                                                                                                                  | 9.27 <sup>a</sup> | 9.67              | 8.01  | 8.44  | 7.35  | 7.75  | 8.37              | 8.33               | 7.82               | 7.79  | 7.93  | 9.17  | 8.17  | 8.63             | 8.34  |
| b. Valas / Foreign Exchange                                                                                                                | 4.66              | 4.74              | 4.44  | 4.39  | 4.36  | 4.33  | 4.64              | 4.64               | 4.61               | 5.26  | 5.41  | 5.90  | 6.15  | 6.16             | 6.19  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security         | 13.93             | 11.40             | 11.22 | 11.35 | 11.35 | 11.18 | 11.25             | 11.08              | 11.12              | 10.97 | 11.03 | 11.05 | 10.98 | 11.10            | 11.10 |
| a. Rupiah                                                                                                                                  | 13.93             | 11.40             | 11.22 | 11.35 | 11.35 | 11.18 | 11.25             | 11.08              | 11.12              | 10.97 | 11.03 | 11.05 | 10.98 | 11.10            | 11.10 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Jasa Pendidikan / Education Services                                                                                                       | 9.82              | 10.02             | 9.54  | 9.88  | 9.78  | 10.34 | 10.44             | 14.31 <sup>b</sup> | 16.07 <sup>b</sup> | 15.66 | 15.55 | 15.13 | 14.90 | 14.95            | 13.88 |
| a. Rupiah                                                                                                                                  | 9.82              | 10.02             | 9.54  | 9.88  | 9.78  | 10.34 | 10.44             | 14.31              | 16.07              | 15.66 | 15.55 | 15.13 | 14.90 | 14.95            | 13.88 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities                                                                 | 8.35              | 9.95              | 9.44  | 9.62  | 9.29  | 9.53  | 10.56             | 11.05              | 11.36              | 11.19 | 11.20 | 11.02 | 10.70 | 10.69            | 10.80 |
| a. Rupiah                                                                                                                                  | 8.35              | 9.95              | 9.44  | 9.62  | 9.29  | 9.53  | 10.56             | 11.05              | 11.36              | 11.19 | 11.20 | 11.02 | 10.70 | 10.69            | 10.80 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services | 11.53             | 10.53             | 10.27 | 10.11 | 9.28  | 9.06  | 9.33              | 9.98               | 10.99              | 11.15 | 11.34 | 10.65 | 10.43 | 10.45            | 10.27 |
| a. Rupiah                                                                                                                                  | 11.53             | 10.53             | 10.27 | 10.11 | 9.28  | 9.06  | 9.33              | 9.98               | 10.99              | 11.15 | 11.34 | 10.65 | 10.43 | 10.45            | 10.27 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households                                                    | 48.71             | 40.75             | 44.54 | 40.75 | 44.34 | 40.60 | 40.94             | 40.74              | 38.06              | 38.49 | 38.53 | 38.62 | 38.35 | 38.97            | 39.43 |
| a. Rupiah                                                                                                                                  | 48.71             | 40.75             | 44.54 | 40.75 | 44.34 | 40.60 | 40.94             | 40.74              | 38.06              | 38.49 | 38.53 | 38.62 | 38.35 | 38.97            | 39.43 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra Agency International                     | 17.33             | -                 | -     | -     | -     | -     | -                 | -                  | 16.00 <sup>b</sup> | 16.00 | 16.00 | 16.00 | 3.50  | 20.00            | 20.00 |
| a. Rupiah                                                                                                                                  | 17.33             | -                 | -     | -     | -     | -     | -                 | -                  | 16.00 <sup>b</sup> | 16.00 | 16.00 | 16.00 | 3.50  | 20.00            | 20.00 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined                                                   | 14.66             | 8.79              | 8.62  | 8.89  | 9.45  | 8.56  | 9.09              | 9.10               | 11.17              | 10.99 | 11.11 | 11.33 | 9.73  | -                | -     |
| a. Rupiah                                                                                                                                  | 14.66             | 8.79              | 8.62  | 8.89  | 9.45  | 8.56  | 9.09              | 9.10               | 11.17              | 10.99 | 11.11 | 11.33 | 9.73  | -                | -     |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha / Financing to Non Industrial Origin</b>                                                       |                   |                   |       |       |       |       |                   |                    |                    |       |       |       |       |                  |       |
| <b>Rumah Tangga / House Hold</b>                                                                                                           |                   |                   |       |       |       |       |                   |                    |                    |       |       |       |       |                  |       |
| Untuk Pemilikan Rumah Tinggal / For Home Ownership                                                                                         | 7.97              | 8.46              | 7.97  | 8.57  | 8.23  | 8.38  | 8.65              | 8.58               | 8.66               | 8.67  | 8.59  | 8.37  | 8.36  | 8.33             | 8.25  |
| a. Rupiah                                                                                                                                  | 7.97              | 8.46              | 7.97  | 8.57  | 8.23  | 8.38  | 8.65              | 8.58               | 8.66               | 8.67  | 8.59  | 8.37  | 8.36  | 8.33             | 8.25  |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Untuk Pemilikan Flat atau Apartemen / For Apartment Ownership                                                                              | 8.18              | 7.47              | 7.03  | 7.98  | 7.73  | 8.01  | 8.05              | 7.89               | 7.88               | 7.82  | 7.70  | 7.65  | 7.56  | 7.61             | 7.57  |
| a. Rupiah                                                                                                                                  | 8.18              | 7.47              | 7.03  | 7.98  | 7.73  | 8.01  | 8.05              | 7.89               | 7.88               | 7.82  | 7.70  | 7.65  | 7.56  | 7.61             | 7.57  |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership                                                                                 | 7.23              | 8.01              | 7.24  | 8.51  | 8.07  | 8.67  | 8.75              | 8.62               | 8.87               | 8.85  | 8.85  | 8.40  | 8.37  | 8.41             | 8.31  |
| a. Rupiah                                                                                                                                  | 7.23              | 8.01              | 7.24  | 8.51  | 8.07  | 8.67  | 8.75              | 8.62               | 8.87               | 8.85  | 8.85  | 8.40  | 8.37  | 8.41             | 8.31  |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership                                                                                | 9.93              | 10.61             | 11.01 | 10.84 | 11.06 | 10.83 | 10.85             | 10.77              | 10.72              | 10.77 | 10.74 | 10.64 | 10.52 | 10.52            | 10.38 |
| a. Rupiah                                                                                                                                  | 9.93              | 10.61             | 11.01 | 10.84 | 11.06 | 10.83 | 10.85             | 10.77              | 10.72              | 10.77 | 10.74 | 10.64 | 10.52 | 10.52            | 10.38 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Multipurpose Loans and Others                               | 11.48             | 11.52             | 11.08 | 11.38 | 11.08 | 11.34 | 11.29             | 11.33              | 11.34              | 11.31 | 11.29 | 11.22 | 11.08 | 11.00            | 10.92 |
| a. Rupiah                                                                                                                                  | 11.48             | 11.52             | 11.08 | 11.38 | 11.08 | 11.34 | 11.29             | 11.33              | 11.34              | 11.31 | 11.29 | 11.22 | 11.08 | 11.00            | 10.92 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -                | -     |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others                                                                                | 10.64             | 10.58             | 10.21 | 10.46 | 10.33 | 10.42 | 10.44             | 10.59              | 10.32              | 10.26 | 10.25 | 10.20 | 9.84  | 9.61             | 9.95  |
| a. Rupiah                                                                                                                                  | 10.64             | 10.58             | 10.21 | 10.46 | 10.33 | 10.42 | 10.44             | 10.59              | 10.32              | 10.26 | 10.25 | 10.20 | 9.84  | 9.61             | 9.95  |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | 4 <sup>a</sup> ) | -     |

**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 Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)**  
**Dalam Persen (Percentage)**

| Indikator / Indicator                                                                                                                      | 2019              | 2020              | 2021  |       |       |       |                   |                    |                    |       |       |       | 2022  |                |       |
|--------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------|-------|-------|-------|-------------------|--------------------|--------------------|-------|-------|-------|-------|----------------|-------|
|                                                                                                                                            |                   |                   | Feb   | Mar   | Apr   | Mei   | Jun               | Jul                | Ags                | Sep   | Okt   | Nov   | Des   | Jan            | Feb   |
| <b>Penerima Pembiayaan Lapangan Usaha / Financing to Business Sector</b>                                                                   |                   |                   |       |       |       |       |                   |                    |                    |       |       |       |       |                |       |
| Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry                                                                     | 14.60             | 13.37             | 13.96 | 12.36 | 13.36 | 11.82 | 12.99             | 12.97              | 12.71              | 12.56 | 12.39 | 12.43 | 12.06 | 12.00          | 11.79 |
| a. Rupiah                                                                                                                                  | 14.71             | 13.37             | 13.96 | 12.36 | 13.36 | 11.82 | 12.99             | 12.97              | 12.71              | 12.56 | 12.39 | 12.43 | 12.06 | 12.00          | 11.79 |
| b. Valas / Foreign Exchange                                                                                                                | 7.00              | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Perikanan / Fishery                                                                                                                        | 10.27             | 10.50             | 11.04 | 10.20 | 8.20  | 8.15  | 10.04             | 11.33              | 9.61               | 9.51  | 9.59  | 10.76 | 11.08 | 10.55          | 10.48 |
| a. Rupiah                                                                                                                                  | 10.27             | 10.50             | 11.04 | 10.20 | 8.20  | 8.15  | 10.04             | 11.33              | 9.61               | 9.51  | 9.59  | 10.76 | 11.08 | 10.55          | 10.48 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Pertambangan dan Penggalian / Mining and Quarrying                                                                                         | 5.86              | 4.29 <sup>r</sup> | 3.75  | 3.21  | 2.55  | 3.18  | 3.42 <sup>r</sup> | 3.40 <sup>r</sup>  | 4.39               | 4.35  | 4.41  | 3.49  | 4.70  | 7.47           | 5.48  |
| a. Rupiah                                                                                                                                  | 6.14              | 3.06 <sup>r</sup> | 3.60  | 2.76  | 2.03  | 2.67  | 2.67              | 3.00 <sup>r</sup>  | 3.28               | 3.26  | 3.22  | 3.15  | 3.16  | 7.65           | 7.42  |
| b. Valas / Foreign Exchange                                                                                                                | 5.63              | 8.53              | 6.54  | 6.00  | 3.32  | 3.78  | 3.48 <sup>r</sup> | 3.48 <sup>r</sup>  | 6.25               | 6.26  | 6.10  | 5.15  | 3.67  | 7.32           | 4.54  |
| Industri Pengolahan / Processing Industry                                                                                                  | 8.62              | 8.72              | 8.86  | 8.23  | 8.07  | 7.37  | 8.62              | 8.65               | 8.26               | 8.31  | 8.20  | 9.21  | 8.47  | 9.02           | 8.71  |
| a. Rupiah                                                                                                                                  | 9.57 <sup>r</sup> | 9.05              | 9.07  | 8.48  | 8.39  | 7.81  | 9.25              | 9.30               | 8.92               | 8.97  | 8.85  | 9.98  | 9.24  | 9.65           | 9.25  |
| b. Valas / Foreign Exchange                                                                                                                | 3.49              | 4.92              | 5.94  | 4.72  | 3.00  | 2.83  | 3.08              | 2.76               | 2.23               | 2.22  | 2.13  | 2.52  | 2.09  | 3.23           | 3.74  |
| Listrik, gas dan air / Electricity, Gas and Water                                                                                          | 7.01              | 7.31              | 6.79  | 6.91  | 5.87  | 6.03  | 6.73              | 12.36 <sup>r</sup> | 7.68 <sup>r</sup>  | 7.61  | 7.54  | 9.27  | 7.07  | 7.83           | 7.81  |
| a. Rupiah                                                                                                                                  | 7.76              | 8.09              | 7.36  | 7.60  | 6.18  | 6.50  | 6.51              | 14.66 <sup>r</sup> | 8.27 <sup>r</sup>  | 8.17  | 8.14  | 10.63 | 7.34  | 8.73           | 8.71  |
| b. Valas / Foreign Exchange                                                                                                                | 4.22              | 4.88              | 5.03  | 4.83  | 4.92  | 4.74  | 6.14              | 6.17               | 6.12               | 6.10  | 5.89  | 6.15  | 6.28  | 6.13           | 6.12  |
| Konstruksi / Construction                                                                                                                  | 7.77              | 8.57              | 7.82  | 7.79  | 7.23  | 7.19  | 7.17              | 10.22 <sup>r</sup> | 9.95               | 10.36 | 10.22 | 10.01 | 10.29 | 9.83           | 9.71  |
| a. Rupiah                                                                                                                                  | 7.83              | 8.59              | 7.83  | 7.80  | 7.24  | 7.19  | 7.17              | 10.24              | 9.97               | 10.38 | 10.24 | 10.03 | 10.32 | 9.85           | 9.73  |
| b. Valas / Foreign Exchange                                                                                                                | 4.15              | 6.94              | 7.00  | 6.94  | 7.00  | 7.00  | 7.00              | 7.00               | 6.91               | 6.98  | 7.00  | 5.98  | 7.00  | 7.00           | 7.00  |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trade                                                                                  | 20.42             | 21.16             | 23.17 | 20.27 | 22.84 | 19.92 | 20.91             | 21.23              | 21.46              | 21.27 | 21.67 | 22.41 | 21.68 | 21.87          | 21.65 |
| a. Rupiah                                                                                                                                  | 20.60             | 21.36             | 23.62 | 20.57 | 23.31 | 20.22 | 21.20             | 21.54              | 21.75              | 21.55 | 21.95 | 22.63 | 21.84 | 22.03          | 21.81 |
| b. Valas / Foreign Exchange                                                                                                                | 6.32              | 4.31              | 4.42  | 4.04  | 3.20  | 3.12  | 4.04              | 3.25               | 3.28               | 3.33  | 3.38  | 4.33  | 3.50  | 3.08           | 3.08  |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and the provision of eating and drinking                       | 11.73             | 12.00             | 11.45 | 10.84 | 10.77 | 10.48 | 10.95             | 10.80              | 10.75              | 10.63 | 10.52 | 9.70  | 9.58  | 9.13           | 9.02  |
| a. Rupiah                                                                                                                                  | 11.73             | 12.04             | 11.48 | 10.84 | 10.78 | 10.49 | 10.96             | 10.80              | 10.75              | 10.63 | 10.53 | 9.71  | 9.59  | 9.14           | 9.03  |
| b. Valas / Foreign Exchange                                                                                                                | -                 | 0.70              | -     | -     | -     | -     | 1.78              | 1.78               | 1.78               | 1.78  | 1.78  | 1.78  | 1.78  | 0.89           | -     |
| Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications                                                  | 9.19              | 7.62              | 6.52  | 7.06  | 5.83  | 5.80  | 5.85              | 8.03 <sup>r</sup>  | 7.53               | 7.54  | 7.59  | 8.71  | 8.00  | 8.49           | 8.28  |
| a. Rupiah                                                                                                                                  | 9.72              | 8.02              | 6.85  | 7.43  | 6.10  | 6.07  | 6.12              | 8.43 <sup>r</sup>  | 7.89               | 7.90  | 7.92  | 8.96  | 8.21  | 8.72           | 8.50  |
| b. Valas / Foreign Exchange                                                                                                                | 4.42              | 1.86              | 1.89  | 1.76  | 1.70  | 1.61  | 1.54              | 1.51               | 1.38               | 1.32  | 1.06  | 1.43  | 1.39  | 1.38           | 1.37  |
| Perantara Keuangan / Financial Intermediaries                                                                                              | 9.88              | 9.30              | 8.67  | 8.63  | 8.43  | 8.68  | 9.05              | 9.16               | 10.93              | 10.47 | 10.16 | 9.90  | 9.51  | 9.55           | 8.53  |
| a. Rupiah                                                                                                                                  | 9.89              | 9.32              | 8.70  | 8.65  | 8.47  | 8.71  | 9.07              | 9.18               | 10.97              | 10.51 | 10.20 | 9.90  | 9.51  | 9.55           | 8.53  |
| b. Valas / Foreign Exchange                                                                                                                | 3.21              | 4.40              | 4.22  | 4.40  | 0.67  | 0.60  | 4.00              | 4.00               | 0.75 <sup>r</sup>  | 0.75  | 0.75  | -     | -     | -              | -     |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services                                | 8.50              | 10.11             | 7.79  | 8.22  | 6.62  | 7.14  | 8.04              | 8.06               | 7.51               | 7.48  | 7.58  | 9.21  | 7.83  | 8.37           | 8.10  |
| a. Rupiah                                                                                                                                  | 9.22 <sup>r</sup> | 10.16             | 7.85  | 8.25  | 6.63  | 7.16  | 8.05              | 8.07               | 7.51               | 7.50  | 7.61  | 9.43  | 7.95  | 8.57           | 8.24  |
| b. Valas / Foreign Exchange                                                                                                                | 3.73              | 4.06              | 1.49  | 1.50  | 1.37  | 1.39  | -                 | -                  | -                  | 6.94  | 6.94  | 6.97  | 6.98  | 6.98           | 6.98  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security         | 14.21             | 12.36             | 12.25 | 12.21 | 13.15 | 11.60 | 11.86             | 11.45              | 12.46              | 12.43 | 12.09 | 12.39 | 11.29 | 11.36          | 12.24 |
| a. Rupiah                                                                                                                                  | 14.21             | 12.36             | 12.25 | 12.21 | 13.15 | 11.60 | 11.86             | 11.45              | 12.46              | 12.43 | 12.09 | 12.39 | 11.29 | 11.36          | 12.24 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Jasa Pendidikan / Education Services                                                                                                       | 9.82              | 10.23             | 9.76  | 9.88  | 9.77  | 10.41 | 10.52             | 14.88              | 16.88 <sup>r</sup> | 16.47 | 16.36 | 15.88 | 15.66 | 15.20          | 13.96 |
| a. Rupiah                                                                                                                                  | 9.82              | 10.23             | 9.76  | 9.88  | 9.77  | 10.41 | 10.52             | 14.88              | 16.88 <sup>r</sup> | 16.47 | 16.36 | 15.88 | 15.66 | 15.20          | 13.96 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities                                                                 | 8.36              | 10.18             | 9.73  | 9.82  | 9.55  | 9.72  | 10.86             | 11.41              | 11.78              | 11.56 | 11.59 | 11.40 | 11.07 | 10.76          | 10.90 |
| a. Rupiah                                                                                                                                  | 8.36              | 10.18             | 9.73  | 9.82  | 9.55  | 9.72  | 10.86             | 11.41              | 11.78              | 11.56 | 11.59 | 11.40 | 11.07 | 10.76          | 10.90 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services | 10.97             | 10.71             | 10.50 | 10.20 | 9.29  | 9.03  | 9.35              | 10.09              | 11.22              | 11.25 | 11.46 | 10.72 | 10.87 | 10.81          | 10.67 |
| a. Rupiah                                                                                                                                  | 10.97             | 10.71             | 10.50 | 10.20 | 9.29  | 9.03  | 9.35              | 10.09              | 11.22              | 11.25 | 11.46 | 10.72 | 10.87 | 10.81          | 10.67 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households                                                    | 49.01             | 41.46             | 45.42 | 41.48 | 45.18 | 41.23 | 41.57             | 41.34              | 38.54              | 38.98 | 39.06 | 39.16 | 39.10 | 39.59          | 40.06 |
| a. Rupiah                                                                                                                                  | 49.01             | 41.46             | 45.42 | 41.48 | 45.18 | 41.23 | 41.57             | 41.34              | 38.54              | 38.98 | 39.06 | 39.16 | 39.10 | 39.59          | 40.06 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra Agency International                     | 17.33             | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| a. Rupiah                                                                                                                                  | 17.33             | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined                                                   | 12.46             | 8.83              | 8.75  | 8.84  | 9.42  | 8.51  | 9.08              | 9.09               | 11.31              | 10.99 | 11.11 | 11.33 | 9.72  | 0 <sup>a</sup> | -     |
| a. Rupiah                                                                                                                                  | 12.46             | 8.83              | 8.75  | 8.84  | 9.42  | 8.51  | 9.08              | 9.09               | 11.31              | 10.99 | 11.11 | 11.33 | 9.72  | 0 <sup>a</sup> | -     |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha / Financing to Non Industrial Origin</b>                                                       |                   |                   |       |       |       |       |                   |                    |                    |       |       |       |       |                |       |
| <b>Rumah Tangga / House Hold</b>                                                                                                           |                   |                   |       |       |       |       |                   |                    |                    |       |       |       |       |                |       |
| Untuk Pemilikan Rumah Tinggal / For Home Ownership                                                                                         | 8.04              | 10.42             | 10.16 | 10.09 | 10.17 | 10.04 | 10.25             | 10.23              | 10.46              | 10.49 | 10.43 | 9.91  | 9.81  | 9.76           | 9.62  |
| a. Rupiah                                                                                                                                  | 8.04              | 10.42             | 10.16 | 10.09 | 10.17 | 10.04 | 10.25             | 10.23              | 10.46              | 10.49 | 10.43 | 9.91  | 9.81  | 9.76           | 9.62  |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership                                                                             | 10.48             | 11.06             | 10.33 | 10.70 | 10.37 | 10.46 | 10.56             | 10.39              | 10.61              | 10.59 | 10.60 | 10.35 | 10.08 | 10.02          | 9.98  |
| a. Rupiah                                                                                                                                  | 10.48             | 11.06             | 10.33 | 10.70 | 10.37 | 10.46 | 10.56             | 10.39              | 10.61              | 10.59 | 10.60 | 10.35 | 10.08 | 10.02          | 9.98  |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership                                                                                 | 5.75              | 10.84             | 10.16 | 10.16 | 9.62  | 10.48 | 10.76             | 10.77              | 11.81              | 11.94 | 11.92 | 10.55 | 10.43 | 10.29          | 10.14 |
| a. Rupiah                                                                                                                                  | 5.75              | 10.84             | 10.16 | 10.16 | 9.62  | 10.48 | 10.76             | 10.77              | 11.81              | 11.94 | 11.92 | 10.55 | 10.43 | 10.29          | 10.14 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership                                                                                | 9.68              | 10.13             | 10.45 | 10.15 | 10.42 | 10.11 | 10.08             | 10.05              | 9.99               | 10.02 | 10.03 | 9.89  | 9.87  | 9.96           | 9.91  |
| a. Rupiah                                                                                                                                  | 9.68              | 10.13             | 10.45 | 10.15 | 10.42 | 10.11 | 10.08             | 10.05              | 9.99               | 10.02 | 10.03 | 9.89  | 9.87  | 9.96           | 9.91  |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Multipurpose Loans and Others                               | 12.08             | 12.13             | 11.87 | 11.94 | 11.85 | 11.88 | 11.83             | 11.89              | 11.91              | 11.86 | 11.82 | 11.75 | 11.69 | 11.56          | 11.49 |
| a. Rupiah                                                                                                                                  | 12.08             | 12.13             | 11.87 | 11.94 | 11.85 | 11.88 | 11.83             | 11.89              | 11.91              | 11.86 | 11.82 | 11.75 | 11.69 | 11.56          | 11.49 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | -              | -     |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others                                                                                | 12.26             | 11.98             | 11.87 | 11.83 | 11.93 | 11.76 | 11.78             | 12.08              | 11.74              | 11.71 | 11.70 | 11.67 | 11.33 | 10.99          | 11.49 |
| a. Rupiah                                                                                                                                  | 12.26             | 11.98             | 11.87 | 11.83 | 11.93 | 11.76 | 11.78             | 12.08              | 11.74              | 11.71 | 11.70 | 11.67 | 11.33 | 10.99          | 11.49 |
| b. Valas / Foreign Exchange                                                                                                                | -                 | -                 | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     | -     | -     | 4.00           | -     |

**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 Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)**  
**Dalam Persen (Percentage)**

| Indikator / Indicator                                                                                                                      | 2019  | 2020  | 2021  |       |       |       |       |       |                    |       |       |       | 2022  |                |       |
|--------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|--------------------|-------|-------|-------|-------|----------------|-------|
|                                                                                                                                            |       |       | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags                | Sep   | Okt   | Nov   | Des   | Jan            | Feb   |
| Penerima Pembiayaan Lapangan Usaha / Financing to Business Sector                                                                          |       |       |       |       |       |       |       |       |                    |       |       |       |       |                |       |
| Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry                                                                     | 10.40 | 8.27  | 8.14  | 8.25  | 7.81  | 8.02  | 8.44  | 8.42  | 8.28               | 7.91  | 8.00  | 7.95  | 7.70  | 8.11           | 8.02  |
| a. Rupiah                                                                                                                                  | 10.59 | 8.78  | 8.79  | 8.85  | 8.27  | 8.49  | 8.89  | 8.90  | 8.71               | 8.35  | 8.44  | 8.43  | 8.10  | 8.55           | 8.45  |
| b. Valas / Foreign Exchange                                                                                                                | 3.25  | 2.55  | 2.08  | 2.26  | 2.45  | 2.47  | 3.16  | 2.96  | 2.79               | 2.59  | 2.56  | 2.36  | 2.25  | 2.00           | 2.05  |
| Perikanan / Fishery                                                                                                                        | 11.70 | 10.49 | 10.35 | 10.08 | 10.05 | 10.21 | 9.91  | 9.64  | 9.57               | 9.37  | 9.38  | 9.18  | 8.79  | 9.39           | 9.36  |
| a. Rupiah                                                                                                                                  | 11.70 | 10.49 | 10.35 | 10.08 | 10.05 | 10.21 | 9.91  | 9.64  | 9.57               | 9.37  | 9.38  | 9.18  | 8.79  | 9.39           | 9.36  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Pertambangan dan Penggalian / Mining and Quarrying                                                                                         | 5.03  | 3.37  | 3.40  | 3.55  | 3.64  | 3.64  | 3.90  | 3.29  | 3.24               | 3.27  | 3.24  | 2.93  | 3.17  | 3.07           | 3.27  |
| a. Rupiah                                                                                                                                  | 8.88  | 6.60  | 6.48  | 6.66  | 7.04  | 7.13  | 8.21  | 8.81  | 8.76               | 8.71  | 8.69  | 8.31  | 9.03  | 8.56           | 11.47 |
| b. Valas / Foreign Exchange                                                                                                                | 3.63  | 2.14  | 2.29  | 2.47  | 2.44  | 2.40  | 2.34  | 2.30  | 2.29               | 2.24  | 2.22  | 2.07  | 2.32  | 2.34           | 2.29  |
| Industri Pengolahan / Processing Industry                                                                                                  | 7.95  | 5.74  | 6.01  | 7.03  | 7.00  | 7.11  | 7.07  | 6.95  | 6.27               | 6.66  | 6.57  | 6.22  | 6.76  | 6.49           | 7.73  |
| a. Rupiah                                                                                                                                  | 9.14  | 7.09  | 6.88  | 8.44  | 8.21  | 8.37  | 8.31  | 8.23  | 7.11               | 8.03  | 7.55  | 6.97  | 7.75  | 7.39           | 9.01  |
| b. Valas / Foreign Exchange                                                                                                                | 3.98  | 3.33  | 3.58  | 3.57  | 3.59  | 3.56  | 3.59  | 3.59  | 3.36               | 3.35  | 3.35  | 3.21  | 3.34  | 3.25           | 3.23  |
| Listrik, gas dan air / Electricity, Gas and Water                                                                                          | 11.98 | 6.47  | 5.96  | 6.44  | 6.42  | 7.90  | 7.89  | 7.87  | 6.32               | 6.28  | 6.09  | 6.08  | 5.73  | 5.37           | 9.31  |
| a. Rupiah                                                                                                                                  | 12.23 | 6.59  | 6.06  | 6.56  | 6.54  | 8.06  | 8.04  | 8.02  | 6.43               | 6.39  | 6.29  | 6.27  | 5.84  | 5.47           | 10.02 |
| b. Valas / Foreign Exchange                                                                                                                | 5.96  | 4.20  | 4.17  | 4.17  | 4.17  | 4.87  | 4.87  | 4.87  | 4.15               | 4.14  | 4.70  | 4.70  | 4.72  | 4.72           | 4.72  |
| Konstruksi / Construction                                                                                                                  | 10.65 | 8.47  | 8.28  | 8.65  | 8.70  | 8.80  | 8.92  | 8.93  | 8.53               | 8.04  | 8.01  | 8.29  | 7.96  | 8.41           | 8.14  |
| a. Rupiah                                                                                                                                  | 10.65 | 8.47  | 8.29  | 8.65  | 8.70  | 8.81  | 8.92  | 8.94  | 8.54               | 8.05  | 8.01  | 8.29  | 7.97  | 8.42           | 8.15  |
| b. Valas / Foreign Exchange                                                                                                                | -     | 1.25  | 1.13  | 1.13  | 1.06  | 1.06  | 1.08  | 1.07  | 1.07               | 1.07  | 1.09  | 1.09  | 1.09  | 1.07           | 1.07  |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trade                                                                                  | 9.02  | 8.53  | 8.71  | 9.07  | 8.42  | 8.67  | 8.93  | 8.71  | 8.29               | 8.55  | 8.52  | 8.65  | 8.66  | 9.09           | 8.36  |
| a. Rupiah                                                                                                                                  | 9.44  | 9.00  | 9.20  | 9.57  | 8.87  | 9.08  | 9.20  | 8.98  | 8.58               | 8.84  | 8.78  | 8.92  | 8.91  | 9.34           | 8.77  |
| b. Valas / Foreign Exchange                                                                                                                | 3.14  | 2.27  | 2.18  | 2.50  | 2.49  | 3.32  | 4.15  | 4.13  | 3.09               | 3.08  | 2.99  | 2.98  | 3.03  | 2.95           | 2.25  |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking                      | 9.76  | 7.80  | 7.72  | 8.00  | 8.04  | 9.38  | 9.25  | 9.17  | 7.94               | 7.95  | 7.80  | 7.84  | 7.56  | 7.60           | 7.61  |
| a. Rupiah                                                                                                                                  | 9.76  | 7.80  | 7.72  | 8.00  | 8.04  | 9.38  | 9.25  | 9.17  | 7.94               | 7.95  | 7.80  | 7.84  | 7.56  | 7.60           | 7.61  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications                                                  | 10.25 | 7.31  | 7.21  | 7.70  | 7.89  | 8.24  | 8.17  | 8.11  | 7.96               | 7.82  | 7.80  | 8.07  | 8.06  | 15.80          | 15.94 |
| a. Rupiah                                                                                                                                  | 10.82 | 8.27  | 8.28  | 8.95  | 9.20  | 9.29  | 9.26  | 9.18  | 9.22               | 9.03  | 8.99  | 9.36  | 9.21  | 19.13          | 19.29 |
| b. Valas / Foreign Exchange                                                                                                                | 3.90  | 3.96  | 3.53  | 3.53  | 3.52  | 3.86  | 3.86  | 3.85  | 3.93               | 3.92  | 3.92  | 3.92  | 3.92  | 3.91           | 3.97  |
| Perantara Keuangan / Financial Intermediaries                                                                                              | 9.21  | 7.66  | 7.76  | 8.07  | 8.34  | 7.63  | 7.03  | 6.62  | 8.79 <sup>3</sup>  | 9.06  | 8.93  | 8.32  | 7.67  | 8.74           | 8.18  |
| a. Rupiah                                                                                                                                  | 9.21  | 7.66  | 7.76  | 8.07  | 8.34  | 7.63  | 7.03  | 6.62  | 8.79 <sup>3</sup>  | 9.06  | 8.93  | 8.32  | 7.67  | 8.74           | 8.18  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services                                | 8.25  | 7.76  | 7.76  | 8.19  | 8.22  | 8.12  | 8.13  | 8.01  | 7.75               | 7.65  | 8.18  | 7.89  | 8.11  | 8.22           | 8.10  |
| a. Rupiah                                                                                                                                  | 9.14  | 8.31  | 8.38  | 8.99  | 9.06  | 9.39  | 9.32  | 9.13  | 8.79               | 8.63  | 8.86  | 8.53  | 8.79  | 8.76           | 8.58  |
| b. Valas / Foreign Exchange                                                                                                                | 4.69  | 4.83  | 4.79  | 4.51  | 4.42  | 4.42  | 4.65  | 4.66  | 4.63               | 4.63  | 4.41  | 4.41  | 4.33  | 4.34           | 4.41  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security         | 11.98 | 11.05 | 11.05 | 11.08 | 11.02 | 11.05 | 11.07 | 11.07 | 11.09              | 10.94 | 10.94 | 10.95 | 10.95 | 11.06          | 11.07 |
| a. Rupiah                                                                                                                                  | 11.98 | 11.05 | 11.05 | 11.08 | 11.02 | 11.05 | 11.07 | 11.07 | 11.09              | 10.94 | 10.94 | 10.95 | 10.95 | 11.06          | 11.07 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Jasa Pendidikan / Education Services                                                                                                       | 9.85  | 8.59  | 8.48  | 9.90  | 9.84  | 9.84  | 9.84  | 9.95  | 9.89               | 9.71  | 9.72  | 9.70  | 9.59  | 13.33          | 13.28 |
| a. Rupiah                                                                                                                                  | 9.85  | 8.59  | 8.48  | 9.90  | 9.84  | 9.84  | 9.84  | 9.95  | 9.89               | 9.71  | 9.72  | 9.70  | 9.59  | 13.33          | 13.28 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities                                                                 | 8.28  | 8.00  | 7.89  | 7.89  | 7.88  | 7.85  | 7.83  | 7.75  | 7.49               | 7.51  | 7.46  | 7.39  | 7.35  | 10.10          | 10.04 |
| a. Rupiah                                                                                                                                  | 8.28  | 8.00  | 7.89  | 7.89  | 7.88  | 7.85  | 7.83  | 7.75  | 7.49               | 7.51  | 7.46  | 7.39  | 7.35  | 10.10          | 10.04 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services | 16.10 | 9.18  | 8.97  | 9.36  | 9.25  | 9.28  | 9.15  | 9.07  | 9.01               | 9.81  | 9.61  | 9.42  | 8.45  | 8.38           | 8.38  |
| a. Rupiah                                                                                                                                  | 16.10 | 9.18  | 8.97  | 9.36  | 9.25  | 9.28  | 9.15  | 9.07  | 9.01               | 9.81  | 9.61  | 9.42  | 8.45  | 8.38           | 8.38  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households                                                    | 12.25 | 10.11 | 9.94  | 9.64  | 9.92  | 10.19 | 10.27 | 10.17 | 10.02              | 10.15 | 10.06 | 10.77 | 8.87  | 10.83          | 11.35 |
| a. Rupiah                                                                                                                                  | 12.25 | 10.11 | 9.94  | 9.64  | 9.92  | 10.19 | 10.27 | 10.17 | 10.02              | 10.15 | 10.06 | 10.77 | 8.87  | 10.83          | 11.35 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra Agency International                     | -     | -     | -     | -     | -     | -     | -     | -     | 16,00 <sup>3</sup> | 16,00 | 16,00 | 16,00 | 3,50  | 20,00          | 20,00 |
| a. Rupiah                                                                                                                                  | -     | -     | -     | -     | -     | -     | -     | -     | 16,00 <sup>3</sup> | 16,00 | 16,00 | 16,00 | 3,50  | 20,00          | 20,00 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined                                                   | 21.76 | 8.26  | 7.82  | 9.63  | 9.69  | 9.28  | 9.23  | 9.21  | 9.41               | 10.80 | 10.29 | 10.12 | 5.77  | -              | -     |
| a. Rupiah                                                                                                                                  | 21.76 | 8.26  | 7.82  | 9.63  | 9.69  | 9.28  | 9.23  | 9.21  | 9.41               | 10.80 | 10.29 | 10.12 | 5.77  | - <sup>4</sup> | -     |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | - <sup>4</sup> | -     |
| Penerima Pembiayaan Bukan Lapangan Usaha / Financing to Non Industrial Origin                                                              |       |       |       |       |       |       |       |       |                    |       |       |       |       |                |       |
| Rumah Tangga / House Hold                                                                                                                  |       |       |       |       |       |       |       |       |                    |       |       |       |       |                |       |
| Untuk Pemilikan Rumah Tinggal / For Home Ownership                                                                                         | 7.91  | 6.95  | 6.96  | 7.41  | 7.34  | 7.13  | 7.44  | 7.34  | 7.32               | 7.34  | 7.25  | 7.26  | 7.31  | 7.29           | 7.25  |
| a. Rupiah                                                                                                                                  | 7.91  | 6.95  | 6.96  | 7.41  | 7.34  | 7.13  | 7.44  | 7.34  | 7.32               | 7.34  | 7.25  | 7.26  | 7.31  | 7.29           | 7.25  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Untuk Pemilikan Flat atau Apartemen / For Apartment Ownership                                                                              | 7.44  | 6.40  | 6.28  | 7.17  | 7.14  | 7.30  | 7.33  | 7.18  | 7.12               | 7.06  | 7.00  | 7.00  | 6.95  | 7.01           | 6.96  |
| a. Rupiah                                                                                                                                  | 7.44  | 6.40  | 6.28  | 7.17  | 7.14  | 7.30  | 7.33  | 7.18  | 7.12               | 7.06  | 7.00  | 7.00  | 6.95  | 7.01           | 6.96  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership                                                                                 | 8.05  | 6.53  | 6.36  | 7.69  | 7.62  | 7.80  | 7.81  | 7.63  | 7.57               | 7.52  | 7.51  | 7.51  | 7.51  | 7.67           | 7.62  |
| a. Rupiah                                                                                                                                  | 8.05  | 6.53  | 6.36  | 7.69  | 7.62  | 7.80  | 7.81  | 7.63  | 7.57               | 7.52  | 7.51  | 7.51  | 7.51  | 7.67           | 7.62  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership                                                                                | 10.39 | 11.47 | 11.59 | 11.82 | 11.64 | 11.70 | 11.76 | 11.57 | 11.50              | 11.53 | 11.42 | 11.31 | 11.06 | 10.95          | 10.74 |
| a. Rupiah                                                                                                                                  | 10.39 | 11.47 | 11.59 | 11.82 | 11.64 | 11.70 | 11.76 | 11.57 | 11.50              | 11.53 | 11.42 | 11.31 | 11.06 | 10.95          | 10.74 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Multipurpose Loans and Others                               | 9.18  | 8.71  | 8.66  | 8.80  | 8.74  | 8.82  | 8.79  | 8.72  | 8.74               | 8.77  | 8.78  | 8.79  | 8.36  | 8.42           | 8.33  |
| a. Rupiah                                                                                                                                  | 9.18  | 8.71  | 8.66  | 8.80  | 8.74  | 8.82  | 8.79  | 8.72  | 8.74               | 8.77  | 8.78  | 8.79  | 8.36  | 8.42           | 8.33  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others                                                                                | 3.64  | 4.04  | 4.37  | 4.50  | 4.58  | 4.65  | 4.75  | 4.86  | 4.94               | 5.02  | 5.10  | 5.18  | 5.22  | 5.21           | 5.28  |
| a. Rupiah                                                                                                                                  | 3.64  | 4.04  | 4.37  | 4.50  | 4.58  | 4.65  | 4.75  | 4.86  | 4.94               | 5.02  | 5.10  | 5.18  | 5.22  | 5.21           | 5.28  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | -     | -     | -              | -     |

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

| Tipe / Type                                                                                 | 2019       | 2020       | 2021       |            |            |            |            |            |            |            |            |            | 2022       |            |            |
|---------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                                                                             |            |            | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        |
| <b>Dana Pihak Ketiga / Third Party Fund</b>                                                 | 32 177 779 | 36 427 147 | 36 933 164 | 37 289 559 | 38 084 824 | 39 442 637 | 41 387 039 | 40 213 775 | 39 915 290 | 40 461 731 | 41 089 802 | 41 722 239 | 42 321 266 | 43 279 351 | 44 227 107 |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia                                             | 18 163 854 | 20 743 967 | 21 121 803 | 21 351 156 | 21 925 453 | 22 810 441 | 24 228 888 | 23 358 319 | 23 179 269 | 23 627 898 | 24 751 441 | 25 307 454 | 25 818 371 | 26 263 962 | 27 074 503 |
| a. Giro / Demand Deposits Wadia                                                             | 251 654    | 280 097    | 277 369    | 281 668    | 419 077    | 300 549    | 317 092    | 299 778    | 295 831    | 297 089    | 299 529    | 302 328    | 303 549    | 295 068    | 292 786    |
| b. Tabungan / IB Saving Deposits Wadia                                                      | 17 913 221 | 20 463 870 | 20 844 434 | 21 069 488 | 21 506 376 | 22 509 892 | 23 911 796 | 23 058 541 | 22 883 438 | 23 330 809 | 24 451 912 | 25 005 126 | 25 514 822 | 25 968 894 | 26 781 717 |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                   | 14 013 925 | 15 683 180 | 15 811 361 | 15 938 403 | 16 159 371 | 16 632 196 | 17 158 151 | 16 855 456 | 16 736 021 | 16 833 833 | 16 338 361 | 16 414 785 | 16 502 895 | 17 015 389 | 17 152 604 |
| a. Giro / Demand Deposits                                                                   | 68 751     | 70 673     | 71 835     | 72 589     | 72 689     | 74 442     | 75 382     | 75 088     | 74 669     | 75 262     | 76 634     | 76 642     | 76 528     | 79 307     | 80 477     |
| b. Tabungan / Saving Deposits                                                               | 13 538 071 | 15 160 507 | 15 291 656 | 15 421 839 | 15 640 289 | 16 107 382 | 16 632 706 | 16 332 295 | 16 214 061 | 16 310 147 | 15 811 939 | 15 888 112 | 15 970 774 | 16 478 924 | 16 616 653 |
| c. Deposito / Time Deposits                                                                 | 407 417    | 452 000    | 447 870    | 443 975    | 446 393    | 450 372    | 450 063    | 448 073    | 447 291    | 448 424    | 449 788    | 450 031    | 455 593    | 457 158    | 455 474    |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                           | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| a. Giro / Demand Deposits                                                                   | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| b. Tabungan / Saving Deposits                                                               | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| c. Deposito / Time Deposits                                                                 | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| <b>Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam</b> | 5 804 312  | 5 887 177  | 5 962 530  | 5 970 918  | 6 028 115  | 6 045 010  | 6 078 219  | 6 088 293  | 6 064 859  | 6 069 651  | 6 457 762  | 6 624 308  | 6 814 188  | 6 917 596  | 7 037 232  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                         | 127 550    | 177 362    | 180 514    | 183 154    | 185 929    | 186 754    | 187 733    | 188 991    | 190 850    | 193 189    | 194 808    | 196 121    | 198 752    | 200 025    | 202 378    |
| a. Mudharabah / Mudharabah                                                                  | 14 803     | 10 536     | 10 008     | 9 752      | 9 521      | 9 259      | 8 660      | 8 466      | 8 168      | 7 802      | 7 548      | 7 392      | 7 245      | 7 016      | 6 794      |
| b. Musyarakah / Musyarakah                                                                  | 112 746    | 166 826    | 170 506    | 173 402    | 176 408    | 177 494    | 179 073    | 180 525    | 182 682    | 185 387    | 187 260    | 188 729    | 191 507    | 193 009    | 195 584    |
| c. Pembiayaan Bagi Hasil Lainnya / Others                                                   | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2. Piutang / Receivables/Acceptables                                                        | 5 633 083  | 5 676 721  | 5 750 318  | 5 755 511  | 5 809 287  | 5 824 944  | 5 856 477  | 5 865 053  | 5 839 818  | 5 841 874  | 6 228 138  | 6 393 357  | 6 580 625  | 6 682 859  | 6 800 151  |
| a. Murabahah / Murabahah                                                                    | 4 896 871  | 4 836 189  | 4 892 662  | 4 894 432  | 4 938 161  | 4 952 678  | 4 977 642  | 4 972 866  | 4 946 188  | 4 943 284  | 5 319 167  | 5 471 730  | 5 649 827  | 5 788 433  | 5 902 555  |
| b. Qardh / Qardh                                                                            | 730 480    | 832 396    | 849 445    | 852 807    | 862 810    | 863 872    | 870 366    | 883 669    | 885 070    | 889 952    | 900 278    | 912 902    | 921 944    | 885 504    | 888 571    |
| c. Istishna' / Istishna'                                                                    | 7 445      | 8 136      | 8 211      | 8 272      | 8 316      | 8 394      | 8 469      | 8 518      | 8 560      | 8 638      | 8 693      | 8 725      | 8 854      | 8 922      | 9 025      |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                          | 43 871     | 33 094     | 31 698     | 32 253     | 32 899     | 33 312     | 34 009     | 34 249     | 34 191     | 34 588     | 34 816     | 34 830     | 34 811     | 34 712     | 34 703     |
| a. Pembiayaan Sindikasi / Syndication Financing                                             | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| b. Pembiayaan secara Channeling / Financing through Channeling                              | 22 307     | 4 753      | 1 568      | 1 506      | 1 534      | 1 930      | 2 128      | 2 276      | 2 224      | 2 529      | 2 850      | 3 239      | 3 678      | 3 951      | 4 059      |
| c. Pembiayaan secara Executing / Financing through Executing                                | 2          | 3          | 3          | 2          | 5          | 5          | 3          | -          | -          | -          | -          | -          | -          | -          | -          |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                   | 21 562     | 24 036     | 24 036     | 30 745     | 31 360     | 31 377     | 31 878     | 31 973     | 31 967     | 32 059     | 31 966     | 31 591     | 31 132     | 30 760     | 30 643     |
| 4. Salam                                                                                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |

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

| Type / Type                                                                                 | 2019       | 2020       | 2021       |            |            |            |            |            |            |            |            |            | 2022       |            |            |
|---------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                                                                             |            |            | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ag         | Sep        | Okt        | Nov        | Des        | Jan        | Feb        |
| <b>Dana Pihak Ketiga / Third Party Fund</b>                                                 | 26 553 798 | 30 244 128 | 30 671 375 | 30 929 242 | 31 663 504 | 32 988 923 | 34 904 901 | 33 689 673 | 33 337 419 | 33 823 923 | 34 050 147 | 34 489 233 | 34 917 852 | 35 536 291 | 35 868 130 |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia                                             | 15 830 705 | 18 256 018 | 18 616 835 | 18 820 112 | 19 374 427 | 20 249 505 | 21 652 151 | 20 757 478 | 20 551 772 | 20 975 448 | 21 733 134 | 22 120 551 | 22 493 923 | 22 856 365 | 23 046 768 |
| a. Giro / Demand Deposits Wadia                                                             | 228 789    | 253 971    | 251 228    | 255 399    | 392 681    | 274 149    | 290 618    | 273 198    | 269 200    | 270 296    | 271 915    | 273 309    | 273 600    | 260 101    | 257 610    |
| b. Tabungan / IB Saving Deposits Wadia                                                      | 15 602 937 | 18 002 047 | 18 365 607 | 18 564 713 | 18 981 746 | 19 975 356 | 21 361 533 | 20 484 280 | 20 282 572 | 20 705 152 | 21 461 219 | 21 847 242 | 22 220 323 | 22 596 264 | 22 789 158 |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                   | 10 723 093 | 11 988 110 | 12 054 540 | 12 109 130 | 12 289 077 | 12 739 418 | 13 252 750 | 12 932 195 | 12 785 647 | 12 848 475 | 12 317 013 | 12 368 682 | 12 423 929 | 12 679 926 | 12 821 362 |
| a. Giro / Demand Deposits                                                                   | 56 192     | 55 976     | 56 751     | 57 247     | 57 092     | 58 690     | 59 375     | 58 962     | 58 359     | 58 678     | 59 685     | 59 137     | 58 494     | 58 856     | 59 788     |
| b. Tabungan / Saving Deposits                                                               | 10 354 615 | 11 595 609 | 11 659 826 | 11 717 972 | 11 896 003 | 12 342 323 | 12 855 124 | 12 536 281 | 12 390 902 | 12 453 787 | 11 921 203 | 11 973 027 | 12 025 406 | 12 279 566 | 12 421 175 |
| c. Deposito / Time Deposits                                                                 | 312 445    | 336 525    | 337 963    | 333 911    | 335 982    | 338 405    | 338 251    | 336 952    | 336 386    | 336 010    | 336 125    | 336 518    | 340 029    | 341 504    | 340 399    |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                           | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| a. Giro / Demand Deposits                                                                   | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| b. Tabungan / Saving Deposits                                                               | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| c. Deposito / Time Deposits                                                                 | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| <b>Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam</b> | 4 721 074  | 4 798 781  | 4 849 654  | 4 839 750  | 4 880 373  | 4 880 628  | 4 903 339  | 4 904 530  | 4 869 051  | 4 859 699  | 4 884 087  | 4 891 631  | 4 963 426  | 4 993 183  | 5 025 453  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                         | 69 146     | 96 655     | 98 250     | 99 295     | 101 028    | 101 052    | 100 861    | 101 185    | 101 708    | 102 758    | 103 369    | 102 603    | 104 546    | 105 431    | 107 156    |
| a. Mudharabah / Mudharabah                                                                  | 5 658      | 4 026      | 3 888      | 3 779      | 3 700      | 3 571      | 3 108      | 3 031      | 2 960      | 2 830      | 2 716      | 2 648      | 2 584      | 2 544      | 2 462      |
| b. Musyarakah / Musyarakah                                                                  | 63 488     | 92 629     | 94 362     | 95 516     | 97 328     | 97 480     | 97 753     | 98 154     | 98 748     | 99 928     | 100 653    | 99 955     | 101 962    | 102 887    | 104 694    |
| c. Pembiayaan Bagi Hasil Lainnya / Others                                                   | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2. Piutang / Receivables/Acceptables                                                        | 4 640 547  | 4 683 649  | 4 731 056  | 4 719 246  | 4 757 490  | 4 757 322  | 4 779 585  | 4 780 310  | 4 744 264  | 4 733 725  | 4 757 511  | 4 766 023  | 4 836 355  | 4 865 653  | 4 896 453  |
| a. Murabahah / Murabahah                                                                    | 4 426 662  | 4 428 786  | 4 470 681  | 4 462 367  | 4 495 806  | 4 502 414  | 4 521 340  | 4 510 866  | 4 477 191  | 4 466 911  | 4 483 224  | 4 488 525  | 4 554 230  | 4 582 310  | 4 608 832  |
| b. Qardh / Qardh                                                                            | 215 534    | 254 825    | 260 337    | 256 841    | 261 646    | 254 870    | 258 209    | 269 409    | 267 038    | 266 783    | 274 256    | 277 470    | 282 097    | 283 315    | 287 593    |
| c. Istishna' / Istishna'                                                                    | 63         | 38         | 38         | 38         | 38         | 38         | 36         | 35         | 35         | 31         | 31         | 28         | 28         | 28         | 28         |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                          | 11 573     | 18 477     | 20 348     | 21 209     | 21 855     | 22 254     | 22 893     | 23 035     | 23 079     | 23 216     | 23 207     | 23 005     | 22 525     | 22 099     | 21 844     |
| a. Pembiayaan Sindikasi / Syndication Financing                                             | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 1          | 1          | 1          |
| b. Pembiayaan secara Channeling / Financing through Channeling                              | 9          | 46         | 69         | 77         | 105        | 321        | 392        | 417        | 437        | 460        | 482        | 510        | 537        | 561        | 573        |
| c. Pembiayaan secara Executing / Financing through Executing                                | 2          | 3          | 3          | 2          | 5          | 5          | 3          | -          | -          | -          | -          | -          | -          | -          | -          |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                   | 11 562     | 18 428     | 20 276     | 21 130     | 21 745     | 21 928     | 22 498     | 22 618     | 22 642     | 22 756     | 22 725     | 22 495     | 21 987     | 21 537     | 21 270     |
| 4. Salam                                                                                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |

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

| Tipe / Type                                                                          | 2019      | 2020      | 2021      |           |           |           |           |           |           |           |           |           |           |           | 2022      |  |
|--------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
|                                                                                      |           |           | Feb       | Mar       | Apr       | Mei       | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       |  |
| Dana Pihak Ketiga / Third Party Fund                                                 | 5 623 981 | 6 183 019 | 6 261 789 | 6 360 317 | 6 421 320 | 6 453 714 | 6 482 138 | 6 524 102 | 6 577 871 | 6 637 808 | 7 039 655 | 7 233 006 | 7 403 414 | 7 743 060 | 8 358 977 |  |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia                                      | 2 333 149 | 2 487 949 | 2 504 968 | 2 531 044 | 2 551 026 | 2 560 936 | 2 576 737 | 2 600 841 | 2 627 497 | 2 652 450 | 3 018 307 | 3 186 903 | 3 324 448 | 3 407 597 | 4 027 735 |  |
| a. Giro / Demand Deposits Wadia                                                      | 22 865    | 26 126    | 26 141    | 26 269    | 26 396    | 26 400    | 26 474    | 26 580    | 26 631    | 26 793    | 27 614    | 29 019    | 29 949    | 34 967    | 35 176    |  |
| b. Tabungan / IB Saving Deposits Wadia                                               | 2 310 284 | 2 461 823 | 2 478 827 | 2 504 775 | 2 524 630 | 2 534 536 | 2 550 263 | 2 574 261 | 2 600 866 | 2 625 657 | 2 990 693 | 3 157 884 | 3 294 499 | 3 372 630 | 3 992 559 |  |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund            | 3 290 832 | 3 695 070 | 3 756 821 | 3 829 273 | 3 870 294 | 3 892 778 | 3 905 401 | 3 923 261 | 3 950 374 | 3 985 358 | 4 021 348 | 4 046 103 | 4 078 966 | 4 335 463 | 4 331 242 |  |
| a. Giro / Demand Deposits                                                            | 12 559    | 14 697    | 15 084    | 15 342    | 15 597    | 15 752    | 16 007    | 16 126    | 16 310    | 16 584    | 16 949    | 17 505    | 18 034    | 20 451    | 20 689    |  |
| b. Tabungan / Saving Deposits                                                        | 3 183 456 | 3 564 898 | 3 631 830 | 3 703 867 | 3 744 286 | 3 765 059 | 3 777 582 | 3 796 014 | 3 823 159 | 3 856 360 | 3 890 736 | 3 915 085 | 3 945 368 | 4 199 358 | 4 195 478 |  |
| c. Deposito / Time Deposits                                                          | 94 972    | 115 475   | 109 907   | 110 064   | 110 411   | 111 967   | 111 812   | 111 121   | 110 905   | 112 414   | 113 663   | 113 513   | 115 564   | 115 654   | 115 075   |  |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                    | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |  |
| a. Giro / Demand Deposits                                                            | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |  |
| b. Tabungan / Saving Deposits                                                        | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |  |
| c. Deposito / Time Deposits                                                          | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |  |
| Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam | 1 083 238 | 1 088 396 | 1 112 876 | 1 131 168 | 1 147 742 | 1 164 382 | 1 174 880 | 1 183 763 | 1 195 808 | 1 209 952 | 1 573 675 | 1 732 677 | 1 850 762 | 1 924 413 | 2 011 779 |  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                  | 58 404    | 80 707    | 82 264    | 83 859    | 84 901    | 85 702    | 86 872    | 87 806    | 89 142    | 90 431    | 91 439    | 93 518    | 94 206    | 94 594    | 95 222    |  |
| a. Mudharabah / Mudharabah                                                           | 9 145     | 6 510     | 6 120     | 5 973     | 5 821     | 5 688     | 5 552     | 5 435     | 5 208     | 4 972     | 4 832     | 4 744     | 4 661     | 4 472     | 4 332     |  |
| b. Musyarakah / Musyarakah                                                           | 49 258    | 74 197    | 76 144    | 77 886    | 79 080    | 80 014    | 81 320    | 82 371    | 83 934    | 85 459    | 86 607    | 88 774    | 89 545    | 90 122    | 90 890    |  |
| c. Pembiayaan Bagi Hasil Lainnya / Others                                            | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |  |
| 2. Piutang / Receivables/Acceptables                                                 | 992 536   | 993 072   | 1 019 262 | 1 036 265 | 1 051 797 | 1 067 622 | 1 076 892 | 1 084 743 | 1 095 554 | 1 108 149 | 1 470 627 | 1 627 334 | 1 744 270 | 1 817 206 | 1 903 698 |  |
| a. Murabahah / Murabahah                                                             | 470 209   | 407 403   | 421 981   | 432 065   | 442 355   | 450 264   | 456 302   | 462 000   | 468 997   | 476 373   | 835 943   | 983 205   | 1 095 597 | 1 206 123 | 1 293 723 |  |
| b. Qardh / Qardh                                                                     | 514 946   | 577 571   | 589 108   | 595 966   | 601 164   | 609 002   | 612 157   | 614 260   | 618 032   | 623 169   | 626 022   | 635 432   | 639 847   | 602 189   | 600 978   |  |
| c. Istishna' / Istishna'                                                             | 7 382     | 8 098     | 8 173     | 8 234     | 8 278     | 8 356     | 8 433     | 8 483     | 8 525     | 8 607     | 8 662     | 8 697     | 8 826     | 8 894     | 8 997     |  |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                   | 32 298    | 14 617    | 11 350    | 11 044    | 11 044    | 11 058    | 11 116    | 11 214    | 11 112    | 11 372    | 11 609    | 11 825    | 12 286    | 12 613    | 12 859    |  |
| a. Pembiayaan Sindikasi / Syndication Financing                                      | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |  |
| b. Pembiayaan secara Channeling / Financing through Channeling                       | 22 298    | 4 707     | 1 499     | 1 429     | 1 429     | 1 609     | 1 736     | 1 859     | 1 787     | 2 069     | 2 368     | 2 729     | 3 141     | 3 390     | 3 486     |  |
| c. Pembiayaan secara Executing / Financing through Executing                         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |  |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                            | 10 000    | 9 910     | 9 851     | 9 615     | 9 615     | 9 449     | 9 380     | 9 355     | 9 325     | 9 303     | 9 241     | 9 096     | 9 145     | 9 223     | 9 373     |  |
| 4. Salam                                                                             | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |  |

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

| Tipe / Type                                                                                | 2019       | 2020       | 2021       |            |            |            |            |            |            |            |            |            | 2022       |            |            |  |
|--------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--|
|                                                                                            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |  |
|                                                                                            |            |            | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        |  |
| Dana Pihak Ketiga / Third Paty Fund                                                        | 27 015 606 | 30 537 385 | 30 983 090 | 31 654 838 | 32 582 058 | 35 079 999 | 36 797 319 | 33 880 247 | 33 177 952 | 33 570 488 | 33 427 667 | 34 647 639 | 35 145 095 | 35 963 489 | 36 713 896 |  |
| Pembiayaan, Piutang dan Salam /<br>Financing, Receivables/Acceptables,<br>Ijarah and Salam | 5 155 858  | 5 359 569  | 5 434 768  | 5 463 918  | 5 521 594  | 5 547 552  | 5 582 122  | 5 602 442  | 5 598 616  | 5 617 152  | 6 013 104  | 6 183 635  | 6 366 618  | 6 471 560  | 6 590 830  |  |

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

| Tipe / Type                                          | 2019       | 2020       | 2021       |            |            |            |            |            |            |            |            |            | 2022       |            |            |
|------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                                      |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|                                                      |            |            | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        |
| Dana Pihak Ketiga / Third Paty Fund                  | 22 120 609 | 25 195 687 | 25 570 495 | 26 154 747 | 27 029 550 | 29 501 062 | 31 193 964 | 28 238 521 | 27 488 454 | 27 827 789 | 27 984 832 | 28 319 768 | 28 654 158 | 29 210 734 | 29 507 349 |
| Pembiayaan, Piutang dan Salam /                      |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
| Financing, Receivables/Acceptables, Ijarah and Salam | 4 113 683  | 4 314 340  | 4 365 961  | 4 377 556  | 4 419 237  | 4 428 679  | 4 453 219  | 4 464 797  | 4 449 479  | 4 454 491  | 4 487 711  | 4 500 471  | 4 566 549  | 4 599 805  | 4 632 818  |

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

| Tipe / Type                                 | 2019      | 2020      | 2021      |           |           |           |           |           |           |           |           |           | 2022      |           |           |
|---------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                                             |           |           | Feb       | Mar       | Apr       | Mei       | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | feb       |
| <b>Dana Pihak Ketiga / Third Party Fund</b> | 4 894 997 | 5 341 698 | 5 412 595 | 5 500 091 | 5 552 508 | 5 578 937 | 5 603 355 | 5 641 726 | 5 689 498 | 5 742 699 | 5 442 835 | 6 327 871 | 6 490 937 | 6 752 755 | 7 206 547 |
| <b>Pembiayaan, Piutang dan Salam /</b>      |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
| <b>Financing, Receivables/Acceptables,</b>  | 1 042 175 | 1 045 229 | 1 068 807 | 1 086 362 | 1 102 357 | 1 118 873 | 1 128 903 | 1 137 645 | 1 149 137 | 1 162 661 | 1 525 393 | 1 683 164 | 1 800 069 | 1 871 755 | 1 958 012 |
| <b>Ijarah and Salam</b>                     |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |

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

| Indikator / Indicator                                                    | 2019      | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |           |           |  |
|--------------------------------------------------------------------------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|-----------|--|
|                                                                          |           |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan       | Feb       |  |
| 1 Dana Simpanan Wadiah / iB Wadia                                        | 65 751    | 90 331  | 82 656  | 84 792  | 82 895  | 84 874  | 85 352  | 86 406  | 85 236  | 86 922  | 91 083  | 89 622  | 95 671  | 93 636    | 96 687    |  |
| a. Giro / Demand Deposits Wadia                                          | 30 331    | 45 073  | 37 916  | 39 880  | 36 189  | 37 382  | 37 941  | 39 271  | 38 088  | 38 418  | 41 114  | 38 699  | 41 538  | 38 830    | 41 547    |  |
| i. Rupiah                                                                | 25 517    | 34 579  | 31 920  | 35 122  | 32 565  | 33 277  | 34 229  | 35 367  | 34 759  | 34 858  | 37 251  | 35 140  | 38 005  | 37 030    | 39 758    |  |
| ii. Valas / Foreign Currency                                             | 4 814     | 10 495  | 5 995   | 4 759   | 3 624   | 4 105   | 3 712   | 3 904   | 3 329   | 3 561   | 3 864   | 3 559   | 3 533   | 1 800     | 1 788     |  |
| b. Tabungan / iB Saving Deposits Wadia                                   | 35 420    | 45 257  | 44 740  | 44 912  | 46 706  | 47 492  | 47 411  | 47 135  | 47 148  | 48 504  | 49 969  | 50 924  | 54 133  | 54 805    | 55 140    |  |
| i. Rupiah                                                                | 34 964    | 44 683  | 44 179  | 44 374  | 46 166  | 46 967  | 46 878  | 46 695  | 46 700  | 48 002  | 49 492  | 50 418  | 53 635  | 53 021    | 53 330    |  |
| ii. Valas / Foreign Currency                                             | 456       | 574     | 561     | 542     | 540     | 525     | 534     | 440     | 448     | 501     | 476     | 506     | 498     | 1 785     | 1 810     |  |
| 2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund | 350.399 r | 375 646 | 379 757 | 377 999 | 391 168 | 397 545 | 405 728 | 407 159 | 405 495 | 406 205 | 405 824 | 423 164 | 441 321 | 443 647   | 434 862   |  |
| a. Giro / Demand Deposits                                                | 27 321    | 22 631  | 26 455  | 24 943  | 27 077  | 29 945  | 30 746  | 28 141  | 29 521  | 31 045  | 34 951  | 34 247  | 38 068  | 38 953    | 39 771    |  |
| i. Rupiah                                                                | 26 225    | 21 231  | 24 714  | 23 270  | 25 162  | 28 013  | 29 185  | 26 627  | 27 520  | 29 049  | 32 762  | 31 881  | 34 897  | 35 948    | 36 642    |  |
| ii. Valas / Foreign Currency                                             | 1 096     | 1 400   | 1 741   | 1 803   | 1 915   | 1 932   | 1 561   | 1 513   | 2 001   | 1 997   | 2 188   | 2 365   | 3 171   | 3 006     | 3 129     |  |
| b. Tabungan / Saving Deposits                                            | 97 839    | 114 127 | 110 911 | 111 310 | 113 445 | 115 496 | 118 320 | 120 683 | 120 821 | 121 248 | 119 682 | 121 888 | 129 611 | 127 133   | 125 829   |  |
| i. Rupiah                                                                | 96 377    | 112 508 | 109 175 | 109 752 | 111 712 | 113 729 | 116 474 | 118 756 | 118 947 | 119 231 | 117 626 | 119 902 | 127 420 | 124 805   | 123 539   |  |
| ii. Valas / Foreign Currency                                             | 1 462     | 1 619   | 1 736   | 1 700   | 1 733   | 1 767   | 1 846   | 1 927   | 1 874   | 2 017   | 2 057   | 1 986   | 2 191   | 2 327     | 2 290     |  |
| c. Deposito / Time Deposits                                              | 225.238 r | 238 888 | 242 391 | 241 746 | 250 646 | 252 105 | 256 663 | 258 335 | 255 154 | 253 912 | 251 192 | 267 029 | 273 643 | 277 561   | 269 262   |  |
| i. Rupiah / Rupiah                                                       | 215.252 r | 222 060 | 225 471 | 225 263 | 234 726 | 236 505 | 242 561 | 247 968 | 244 764 | 243 590 | 240 572 | 254 140 | 260 841 | 261 830   | 251 401   |  |
| a. 1 Bulan / 1 month                                                     | 143 545   | 135 246 | 146 914 | 140 776 | 143 772 | 152 651 | 156 874 | 160 040 | 160 328 | 163 958 | 158 763 | 162 569 | 154 715 | 154 715*) | 154 715*) |  |
| b. 3 Bulan / 3 month                                                     | 43 316    | 53 203  | 46 192  | 52 340  | 53 327  | 46 779  | 49 770  | 59 406  | 54 163  | 47 625  | 47 640  | 55 689  | 70 421  | 70 421*)  | 70 421*)  |  |
| c. 6 Bulan / 6 month                                                     | 14 534    | 18 206  | 18 303  | 18 513  | 23 796  | 23 582  | 24 051  | 16 038  | 17 848  | 20 043  | 20 861  | 21 439  | 19 950  | 19 950*)  | 19 950*)  |  |
| d. 12 Bulan / 12 month                                                   | 13 845    | 15 391  | 14 047  | 13 617  | 13 816  | 13 480  | 11 848  | 12 472  | 12 413  | 11 949  | 13 291  | 14 427  | 15 737  | 15 737*)  | 15 737*)  |  |
| e. >12 Bulan / >12 month                                                 | 13 r      | 14      | 15      | 18      | 15      | 14      | 19      | 12      | 11      | 15      | 16      | 16      | 18      | 18*)      | 18*)      |  |
| ii. Valas / Foreign Currency                                             | 9 986     | 16 827  | 16 920  | 16 562  | 15 920  | 15 600  | 14 101  | 10 368  | 10 390  | 10 323  | 10 620  | 12 889  | 12 801  | 15 731    | 17 862    |  |
| a. 1 Bulan / 1 month                                                     | 5 961     | 12 415  | 13 538  | 12 493  | 12 141  | 12 305  | 10 835  | 7 260   | 8 037   | 7 318   | 7 781   | 10 490  | 10 076  | 10 076*)  | 10 076*)  |  |
| b. 3 Bulan / 3 month                                                     | 2 326     | 2 260   | 1 032   | 1 619   | 1 515   | 1 128   | 1 801   | 1 763   | 1 035   | 1 611   | 1 405   | 820     | 1 264   | 1 264*)   | 1 264*)   |  |
| c. 6 Bulan / 6 month                                                     | 887       | 809     | 1 075   | 1 406   | 1 375   | 1 483   | 1 139   | 1 078   | 946     | 812     | 723     | 811     | 410     | 410*)     | 410*)     |  |
| d. 12 Bulan / 12 month                                                   | 813       | 1 343   | 1 275   | 1 042   | 889     | 684     | 326     | 267     | 372     | 582     | 710     | 769     | 1 051   | 1 051*)   | 1 051*)   |  |
| e. >12 Bulan / >12 month                                                 | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| 3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund         | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| a. Giro / Demand Deposits                                                | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| i. Rupiah                                                                | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| ii. Valas / Foreign Currency                                             | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| b. Tabungan / Saving Deposits                                            | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| i. Rupiah                                                                | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| ii. Valas / Foreign Currency                                             | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| c. Deposito / Time Deposits                                              | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| i. Rupiah                                                                | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| a. 1 Bulan / 1 month                                                     | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| b. 3 Bulan / 3 month                                                     | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| c. 6 Bulan / 6 month                                                     | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| d. 12 Bulan / 12 month                                                   | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| e. >12 Bulan / >12 month                                                 | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| ii. Valas / Foreign Currency                                             | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| a. 1 Bulan / 1 month                                                     | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| b. 3 Bulan / 3 month                                                     | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| c. 6 Bulan / 6 month                                                     | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| d. 12 Bulan / 12 month                                                   | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |
| e. >12 Bulan / >12 month                                                 | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         |  |

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

| Indikator / Indicator                                                           | 2019           | 2020           | 2021           |                |                |                |                  |                |                |                |                |                | 2022           |                |                |
|---------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                 |                |                | Feb            | Mar            | Apr            | Mei            | Jun              | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            |
| <b>1 Dana Simpanan Wadiah / iB Wadia</b>                                        | <b>51 737</b>  | <b>74 468</b>  | <b>67 119</b>  | <b>68 712</b>  | <b>66 797</b>  | <b>67 466</b>  | <b>67 496</b>    | <b>67 652</b>  | <b>66 685</b>  | <b>67 872</b>  | <b>71 710</b>  | <b>70 202</b>  | <b>74 997</b>  | <b>73 621</b>  | <b>76 199</b>  |
| a. Giro / Demand Deposits Wadia                                                 | 22 821         | 36 769         | 29 782         | 31 404         | 27 970         | 28 067         | 28 348           | 28 728         | 27 807         | 27 966         | 30 406         | 28 087         | 30 270         | 28 111         | 30 274         |
| i. Rupiah                                                                       | 18 243         | 26 770         | 24 332         | 27 241         | 24 948         | 24 621         | 25 242           | 25 429         | 25 030         | 24 967         | 27 122         | 25 100         | 27 233         | 26 810         | 29 059         |
| ii. Valas / Foreign Currency                                                    | 4 578          | 9 999          | 5 450          | 4 164          | 3 021          | 3 446          | 3 106            | 3 299          | 2 777          | 2 998          | 3 284          | 2 987          | 3 037          | 1 302          | 1 215          |
| b. Tabungan / iB Saving Deposits Wadia                                          | 28 916         | 37 699         | 37 337         | 37 308         | 38 827         | 39 399         | 39 148           | 38 924         | 38 879         | 39 906         | 41 304         | 42 114         | 44 727         | 45 510         | 45 925         |
| i. Rupiah                                                                       | 28 572         | 37 372         | 36 983         | 36 974         | 38 490         | 39 075         | 38 815           | 38 687         | 38 631         | 39 644         | 41 017         | 41 790         | 44 416         | 43 920         | 44 301         |
| ii. Valas / Foreign Currency                                                    | 345            | 327            | 353            | 338            | 337            | 323            | 333              | 237            | 248            | 262            | 287            | 324            | 311            | 1 590          | 1 624          |
| <b>2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund</b> | <b>237 241</b> | <b>248 384</b> | <b>254 301</b> | <b>250 260</b> | <b>259 200</b> | <b>262 276</b> | <b>270 404</b>   | <b>273 255</b> | <b>273 524</b> | <b>273 464</b> | <b>273 479</b> | <b>282 478</b> | <b>290 424</b> | <b>293 376</b> | <b>291 179</b> |
| a. Giro / Demand Deposits                                                       | 19 255         | 13 978         | 17 339         | 15 314         | 17 237         | 15 799         | 16 845           | 16 806         | 17 739         | 18 745         | 22 530         | 22 249         | 24 041         | 26 306         | 26 777         |
| i. Rupiah                                                                       | 19 176         | 13 528         | 16 896         | 15 009         | 16 807         | 15 374         | 16 778           | 16 758         | 17 493         | 18 531         | 22 299         | 21 962         | 23 689         | 25 893         | 26 441         |
| ii. Valas / Foreign Currency                                                    | 79             | 450            | 443            | 434            | 429            | 424            | 67 <sup>y)</sup> | 48             | 245            | 214            | 231            | 287            | 353            | 413            | 336            |
| b. Tabungan / Saving Deposits                                                   | 71 743         | 82 227         | 79 781         | 78 999         | 79 862         | 81 292         | 82 546           | 84 067         | 84 857         | 85 339         | 84 662         | 86 237         | 92 424         | 90 242         | 89 676         |
| i. Rupiah                                                                       | 71 591         | 82 078         | 79 631         | 79 005         | 79 720         | 81 150         | 82 400           | 83 912         | 84 701         | 85 170         | 84 458         | 86 019         | 92 169         | 89 970         | 89 397         |
| ii. Valas / Foreign Currency                                                    | 152            | 149            | 149            | 136            | 142            | 143            | 146              | 155            | 156            | 169            | 203            | 218            | 254            | 272            | 279            |
| c. Deposito / Time Deposits                                                     | 146 243        | 152 179        | 157 182        | 155 947        | 162 102        | 165 185        | 171 013          | 172 383        | 170 928        | 169 381        | 166 287        | 173 991        | 173 959        | 176 828        | 174 726        |
| i. Rupiah / Rupiah                                                              | 140 824        | 143 936        | 148 756        | 147 943        | 154 029        | 157 182        | 163 101          | 165 872        | 164 473        | 162 831        | 159 720        | 167 179        | 166 340        | 167 568        | 165 451        |
| a. 1 Bulan / 1 month                                                            | 99 003         | 90 997         | 101 240        | 96 844         | 97 838         | 106 989        | 112 881          | 111 173        | 108 636        | 112 334        | 109 497        | 109 725        | 104 379        | 104 379*)      | 104 379*)      |
| b. 3 Bulan / 3 month                                                            | 25 337         | 32 178         | 25 695         | 30 393         | 33 598         | 28 319         | 27 022           | 33 838         | 34 062         | 27 507         | 26 352         | 33 411         | 39 274         | 39 274*)       | 39 274*)       |
| c. 6 Bulan / 6 month                                                            | 7 861          | 9 575          | 11 968         | 10 613         | 12 297         | 11 661         | 13 739           | 10 849         | 11 697         | 13 484         | 12 975         | 12 570         | 10 644         | 10644*)        | 10644*)        |
| d. 12 Bulan / 12 month                                                          | 8 613          | 11 173         | 9 840          | 10 076         | 10 283         | 10 201         | 9 442            | 10 001         | 10 068         | 9 493          | 10 881         | 11 458         | 12 028         | 12 028*)       | 12 028*)       |
| e. >12 Bulan / >12 month                                                        | 11             | 13             | 13             | 16             | 13             | 13             | 16               | 10             | 10             | 14             | 16             | 15             | 15             | 15*)           | 15*)           |
| ii. Valas / Foreign Currency                                                    | 5 419          | 8 244          | 8 425          | 8 082          | 8 073          | 8 003          | 7 912            | 6 510          | 6 454          | 6 549          | 6 567          | 6 812          | 7 619          | 9 260          | 9 275          |
| a. 1 Bulan / 1 month                                                            | 3 859          | 6 566          | 7 615          | 6 847          | 6 785          | 6 790          | 6 550            | 5 275          | 5 620          | 5 315          | 5 286          | 5 658          | 6 198          | 6 198*)        | 6 198*)        |
| b. 3 Bulan / 3 month                                                            | 985            | 1 127          | 210            | 236            | 274            | 304            | 840              | 740            | 261            | 354            | 413            | 265            | 716            | 716*)          | 716*)          |
| c. 6 Bulan / 6 month                                                            | 143            | 151            | 269            | 740            | 781            | 696            | 375              | 375            | 359            | 543            | 512            | 512            | 155            | 155*)          | 155*)          |
| d. 12 Bulan / 12 month                                                          | 431            | 400            | 330            | 260            | 233            | 214            | 147              | 121            | 214            | 337            | 357            | 376            | 550            | 550*)          | 550*)          |
| e. >12 Bulan / >12 month                                                        | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund</b>         | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>         | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       |
| a. Giro / Demand Deposits                                                       | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Tabungan / Saving Deposits                                                   | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| c. Deposito / Time Deposits                                                     | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                            | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                            | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                            | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                          | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                        | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                            | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                            | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                            | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                          | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                        | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              |

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

| Indikator / Indicator                                                           | 2019             | 2020           | 2021           |                |                |                      |                |                |                |                | 2022           |                |                |                |                |
|---------------------------------------------------------------------------------|------------------|----------------|----------------|----------------|----------------|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                 |                  |                | Feb            | Mar            | Apr            | Mei                  | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            |
| <b>1 Dana Simpanan Wadiah / iB Wadia</b>                                        | <b>14 014</b>    | <b>15 863</b>  | <b>15 536</b>  | <b>16 079</b>  | <b>16 098</b>  | <b>17 407</b>        | <b>17 856</b>  | <b>18 753</b>  | <b>18 551</b>  | <b>19 050</b>  | <b>19 373</b>  | <b>19 420</b>  | <b>20 674</b>  | <b>20 014</b>  | <b>20 488</b>  |
| a. Giro / Demand Deposits Wadia                                                 | 7 510            | 8 304          | 8 133          | 8 476          | 8 219          | 9 314                | 9 592          | 10 543         | 10 281         | 10 452         | 10 708         | 10 611         | 11 269         | 10 719         | 11 273         |
| i. Rupiah                                                                       | 7 274            | 7 808          | 7 588          | 7 881          | 7 616          | 8 655                | 8 987          | 9 937          | 9 729          | 9 890          | 10 128         | 10 039         | 10 772         | 10 220         | 10 699         |
| ii. Valas / Foreign Currency                                                    | 237              | 496            | 546            | 595            | 603            | 659                  | 606            | 605            | 552            | 562            | 580            | 572            | 496            | 499            | 574            |
| b. Tabungan / iB Saving Deposits Wadia                                          | 6 504            | 7 558          | 7 403          | 7 603          | 7 879          | 8 093                | 8 264          | 8 211          | 8 269          | 8 598          | 8 665          | 8 809          | 9 406          | 9 296          | 9 215          |
| i. Rupiah                                                                       | 6 393            | 7 311          | 7 196          | 7 399          | 7 676          | 7 892                | 8 063          | 8 008          | 8 069          | 8 358          | 8 476          | 8 628          | 9 219          | 9 100          | 9 029          |
| ii. Valas / Foreign Currency                                                    | 111              | 248            | 208            | 204            | 203            | 201                  | 201            | 203            | 200            | 240            | 189            | 182            | 187            | 195            | 186            |
| <b>2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund</b> | <b>113 158 r</b> | <b>127 262</b> | <b>125 456</b> | <b>127 739</b> | <b>131 968</b> | <b>135 269</b>       | <b>135 324</b> | <b>133 904</b> | <b>131 971</b> | <b>132 742</b> | <b>132 345</b> | <b>140 686</b> | <b>150 897</b> | <b>150 271</b> | <b>143 684</b> |
| a. Giro / Demand Deposits                                                       | 8 067            | 8 653          | 9 116          | 9 629          | 9 841          | 14 146 <sup>1)</sup> | 13 900         | 11 334         | 11 782         | 12 301         | 12 421         | 11 997         | 14 026         | 12 647         | 12 994         |
| i. Rupiah                                                                       | 7 050            | 7 703          | 7 818          | 8 261          | 8 355          | 12 638               | 12 406         | 9 870          | 10 027         | 10 518         | 10 463         | 9 919          | 11 208         | 10 055         | 10 201         |
| ii. Valas / Foreign Currency                                                    | 1 017            | 950            | 1 298          | 1 368          | 1 486          | 1 508                | 1 494          | 1 465          | 1 755          | 1 783          | 1 957          | 2 078          | 2 818          | 2 593          | 2 793          |
| b. Tabungan / Saving Deposits                                                   | 26 096           | 31 900         | 31 131         | 32 310         | 33 583         | 34 203               | 35 774         | 36 617         | 35 963         | 35 909         | 35 021         | 35 651         | 37 187         | 36 891         | 36 153         |
| i. Rupiah                                                                       | 24 786           | 30 430         | 29 544         | 30 747         | 31 993         | 32 579               | 34 074         | 34 844         | 34 246         | 34 061         | 33 167         | 33 883         | 35 250         | 34 835         | 34 142         |
| ii. Valas / Foreign Currency                                                    | 1 310            | 1 470          | 1 587          | 1 564          | 1 591          | 1 624                | 1 700          | 1 773          | 1 717          | 1 848          | 1 854          | 1 768          | 1 936          | 2 055          | 2 011          |
| c. Deposito / Time Deposits                                                     | 78.996 r         | 86 708         | 85 209         | 85 799         | 88 544         | 86 920               | 85 649         | 85 953         | 84 226         | 84 532         | 84 904         | 93 038         | 99 684         | 100 733        | 94 537         |
| i. Rupiah / Rupiah                                                              | 74.427 r         | 78 125         | 76 714         | 77 320         | 80 697         | 79 323               | 79 460         | 82 095         | 80 290         | 80 758         | 80 852         | 86 961         | 94 501         | 94 262         | 85 950         |
| a. 1 Bulan / 1 month                                                            | 44 542           | 44 249         | 45 675         | 43 931         | 45 934         | 45 662               | 43 993         | 48 867         | 51 692         | 51 624         | 49 266         | 52 844         | 50 336         | 85 950         | 8 587          |
| b. 3 Bulan / 3 month                                                            | 17 979           | 21 025         | 20 497         | 21 947         | 19 729         | 18 460               | 22 748         | 25 568         | 20 101         | 20 118         | 21 288         | 22 278         | 31 147         | 31 147*)       | 31 147*)       |
| c. 6 Bulan / 6 month                                                            | 6 673            | 8 630          | 6 335          | 7 900          | 11 499         | 11 921               | 10 312         | 5 189          | 6 151          | 6 559          | 7 886          | 8 869          | 9 306          | 9 306*)        | 9 306*)        |
| d. 12 Bulan / 12 month                                                          | 5 232            | 4 219          | 4 206          | 3 540          | 3 533          | 3 279                | 2 405          | 2 471          | 2 345          | 2 456          | 2 410          | 2 969          | 3 709          | 3 709*)        | 3 709*)        |
| e. >12 Bulan / >12 month                                                        | 2 r              | 1              | 2              | 1              | 2              | 1                    | 3              | 1              | 1              | 1              | 1              | 1              | 3              | 3,0*)          | 3,0*)          |
| ii. Valas / Foreign Currency                                                    | 4 568            | 8 584          | 8 495          | 8 479          | 7 847          | 7 597                | 6 189          | 3 857          | 3 936          | 3 774          | 4 052          | 6 077          | 5 183          | 6 471          | 8 587          |
| a. 1 Bulan / 1 month                                                            | 2 101            | 5 849          | 5 923          | 5 647          | 5 356          | 5 515                | 4 285          | 1 985          | 2 417          | 2 003          | 2 495          | 4 832          | 3 878          | 3 878*)        | 3 878*)        |
| b. 3 Bulan / 3 month                                                            | 1 341            | 1 133          | 821            | 1 384          | 1 241          | 824                  | 961            | 1 024          | 774            | 1 258          | 992            | 554            | 549            | 549*)          | 549*)          |
| c. 6 Bulan / 6 month                                                            | 743              | 659            | 806            | 666            | 594            | 787                  | 764            | 703            | 587            | 268            | 212            | 299            | 255            | 255*)          | 255*)          |
| d. 12 Bulan / 12 month                                                          | 382              | 943            | 945            | 783            | 656            | 470                  | 179            | 146            | 158            | 245            | 353            | 393            | 501            | 501*)          | 501*)          |
| e. >12 Bulan / >12 month                                                        | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund</b>         | <b>-</b>         | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>             | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       |
| a. Giro / Demand Deposits                                                       | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Tabungan / Saving Deposits                                                   | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. Deposito / Time Deposits                                                     | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                            | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                            | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                            | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                          | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                        | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                            | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                            | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                            | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                          | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                        | -                | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              | -              | -              | -              | -              |

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

| Indikator / Indicator                                                                                                    | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|--------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                          |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| Total Dana Pihak Ketiga / Total Third Paty Fund                                                                          | 416 558 | 465 977 | 462 413 | 462 791 | 474 063 | 482 419 | 491 081 | 493 565 | 490 731 | 493 127 | 496 908 | 512 786 | 536 993 | 537 283 | 531 549 |
| i. Rupiah                                                                                                                | 398 744 | 435 061 | 435 459 | 437 393 | 450 332 | 458 490 | 469 326 | 475 413 | 472 690 | 474 729 | 477 703 | 491 480 | 514 798 | 512 633 | 504 670 |
| ii. Valas / Foreign Exchange                                                                                             | 17 814  | 30 916  | 26 953  | 25 397  | 23 732  | 23 929  | 21 754  | 18 152  | 18 040  | 18 398  | 19 205  | 21 306  | 22 195  | 24 649  | 26 879  |
| 1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds                                                    | 415 126 | 464 300 | 461 016 | 461 444 | 472 655 | 480 840 | 489 364 | 491 815 | 489 253 | 491 571 | 495 394 | 511 106 | 535 262 | 535 467 | 529 809 |
| a. Pemerintah / Government                                                                                               | 90 201  | 86 846  | 96 128  | 95 340  | 104 250 | 106 570 | 108 753 | 101 051 | 104 108 | 99 757  | 104 608 | 116 697 | 113 706 | 112 564 | 116 476 |
| i. Rupiah                                                                                                                | 86 391  | 74 293  | 83 425  | 83 761  | 93 818  | 96 200  | 100 406 | 96 086  | 98 430  | 94 075  | 98 540  | 108 496 | 106 099 | 101 904 | 103 710 |
| ii. Valas / Foreign Exchange                                                                                             | 3 811   | 12 553  | 12 702  | 11 579  | 10 432  | 10 371  | 8 347   | 4 965   | 5 678   | 5 682   | 6 068   | 8 200   | 7 607   | 10 660  | 12 767  |
| b. Swasta / Private Sector                                                                                               | 324 925 | 377 455 | 364 889 | 366 103 | 368 405 | 374 269 | 380 611 | 390 764 | 385 145 | 391 814 | 390 786 | 394 410 | 421 556 | 422 903 | 413 332 |
| 1. Institusi Keuangan                                                                                                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| Non Bank / Non bank Financial Institutions                                                                               | 35 502  | 41 031  | 41 539  | 40 214  | 39 134  | 38 929  | 38 787  | 41 509  | 41 869  | 42 602  | 43 971  | 45 574  | 51 791  | 52 081  | 52 889  |
| i. Rupiah                                                                                                                | 35 331  | 40 741  | 41 246  | 39 905  | 38 959  | 38 757  | 38 686  | 41 347  | 41 741  | 42 436  | 43 729  | 45 209  | 51 411  | 50 803  | 51 638  |
| ii. Valas / Foreign Exchange                                                                                             | 171     | 290     | 292     | 308     | 175     | 172     | 101     | 162     | 129     | 166     | 242     | 365     | 380     | 1 278   | 1 250   |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) / Non Financial Corporations (including Other Private Sector) | 90 996  | 103 062 | 93 446  | 97 093  | 96 769  | 100 154 | 102 588 | 110 305 | 105 350 | 110 936 | 107 882 | 110 289 | 123 023 | 127 262 | 118 738 |
| i. Rupiah                                                                                                                | 83 556  | 92 614  | 86 845  | 90 759  | 90 891  | 93 853  | 96 568  | 104 648 | 100 298 | 105 806 | 102 291 | 104 752 | 116 429 | 122 083 | 113 327 |
| ii. Valas / Foreign Exchange                                                                                             | 7 440   | 10 448  | 6 601   | 6 334   | 5 878   | 6 301   | 6 019   | 5 657   | 5 051   | 5 130   | 5 591   | 5 537   | 6 594   | 5 179   | 5 411   |
| 3. Perseorangan / Individuals                                                                                            | 198 427 | 233 361 | 229 903 | 228 796 | 232 502 | 235 186 | 239 236 | 238 950 | 237 926 | 238 276 | 238 933 | 238 547 | 246 742 | 243 560 | 241 706 |
| i. Rupiah                                                                                                                | 193 132 | 226 994 | 223 563 | 222 589 | 226 245 | 229 077 | 233 072 | 232 718 | 231 844 | 232 003 | 232 747 | 232 453 | 240 247 | 237 071 | 235 371 |
| ii. Valas / Foreign Exchange                                                                                             | 5 295   | 6 367   | 6 340   | 6 207   | 6 257   | 6 109   | 6 165   | 6 232   | 6 082   | 6 273   | 6 186   | 6 093   | 6 494   | 6 489   | 6 335   |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk / Non Residents' Third Party Funds                                          | 1 432   | 1 676   | 1 396   | 1 347   | 1 408   | 1 579   | 1 717   | 1 750   | 1 478   | 1 556   | 1 513   | 1 680   | 1 731   | 1 816   | 1 740   |
| i. Rupiah                                                                                                                | 334     | 420     | 379     | 378     | 417     | 603     | 593     | 614     | 377     | 410     | 396     | 570     | 612     | 773     | 624     |
| ii. Valas / Foreign Exchange                                                                                             | 1 098   | 1 257   | 1 017   | 969     | 991     | 977     | 1 123   | 1 136   | 1 101   | 1 146   | 1 117   | 1 110   | 1 119   | 1 043   | 1 116   |

**Tabel 23a.**  
**Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah**  
**(Depositor Funds Composition of Islamic Commercial Bank )**  
**Miliar Rp (Billion IDR )**

| Indikator / Indicator                                                                                            | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                  |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| <b>Total Dana Pihak Ketiga / Total Third Party Fund</b>                                                          | 288 978 | 322 853 | 321 421 | 318 972 | 325 997 | 329 743 | 337 900 | 340 908 | 340 209 | 341 336 | 345 189 | 352 679 | 365 421 | 366 997 | 367 377 |
| i. Rupiah                                                                                                        | 278 405 | 303 684 | 306 599 | 305 785 | 313 994 | 317 403 | 326 335 | 330 659 | 330 329 | 331 144 | 334 616 | 342 051 | 353 847 | 354 161 | 354 649 |
| ii. Valas / Foreign Exchange                                                                                     | 10 572  | 19 168  | 14 821  | 13 187  | 12 003  | 12 340  | 11 565  | 10 249  | 9 880   | 10 192  | 10 573  | 10 629  | 11 574  | 12 836  | 12 728  |
| <b>1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds</b>                                     | 287 835 | 321 498 | 320 338 | 317 925 | 324 901 | 328 678 | 336 700 | 339 677 | 339 044 | 340 117 | 344 013 | 351 490 | 364 192 | 365 739 | 366 224 |
| a. Pemerintah / Government                                                                                       | 68 046  | 61 126  | 68 819  | 67 353  | 73 947  | 73 732  | 77 233  | 69 605  | 72 187  | 68 291  | 73 039  | 79 267  | 72 691  | 73 008  | 76 429  |
| i. Rupiah                                                                                                        | 64 992  | 52 157  | 59 713  | 59 374  | 67 110  | 66 949  | 71 401  | 65 912  | 67 908  | 64 014  | 68 756  | 74 864  | 68 136  | 66 745  | 70 211  |
| ii. Valas / Foreign Exchange                                                                                     | 3 054   | 8 969   | 9 106   | 7 979   | 6 837   | 6 784   | 5 832   | 3 693   | 4 279   | 4 277   | 4 283   | 4 403   | 4 555   | 6 262   | 6 218   |
| b. Swasta / Private Sector                                                                                       | 219 789 | 260 372 | 251 520 | 250 572 | 250 954 | 254 946 | 259 467 | 270 072 | 266 856 | 271 826 | 270 974 | 272 222 | 291 501 | 292 732 | 289 795 |
| 1. Institusi Keuangan                                                                                            |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| Non Bank / Non bank Financial Institutions                                                                       | 21 806  | 23 926  | 24 496  | 23 427  | 22 870  | 22 706  | 23 826  | 26 412  | 25 966  | 25 936  | 26 378  | 26 461  | 29 360  | 30 421  | 29 706  |
| i. Rupiah                                                                                                        | 21 692  | 23 873  | 24 451  | 23 373  | 22 826  | 22 662  | 23 781  | 26 365  | 25 919  | 25 817  | 26 189  | 26 276  | 29 156  | 29 392  | 28 707  |
| ii. Valas / Foreign Exchange                                                                                     | 115     | 53      | 44      | 54      | 44      | 44      | 45      | 47      | 47      | 119     | 189     | 185     | 204     | 1 029   | 999     |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) / Non Financial Corporations (including Other Private | 50 204  | 63 828  | 56 666  | 57 551  | 56 073  | 58 248  | 60 312  | 67 809  | 65 102  | 69 092  | 67 538  | 66 463  | 75 435  | 77 576  | 76 638  |
| -                                                                                                                |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| i. Rupiah                                                                                                        | 46 350  | 57 493  | 54 643  | 55 972  | 54 525  | 56 273  | 58 387  | 65 086  | 63 283  | 67 113  | 65 238  | 64 282  | 72 569  | 75 919  | 75 024  |
| ii. Valas / Foreign Exchange                                                                                     | 3 854   | 6 335   | 2 023   | 1 579   | 1 548   | 1 976   | 1 925   | 2 723   | 1 819   | 1 979   | 2 300   | 2 180   | 2 866   | 1 657   | 1 614   |
| 3. Perseorangan / Individuals                                                                                    | 147 779 | 172 618 | 170 358 | 169 594 | 172 010 | 173 992 | 175 329 | 175 851 | 175 788 | 176 798 | 177 058 | 179 299 | 186 706 | 184 735 | 183 451 |
| i. Rupiah                                                                                                        | 145 291 | 170 030 | 167 699 | 166 963 | 169 402 | 171 403 | 172 659 | 173 166 | 173 118 | 174 087 | 174 330 | 176 502 | 183 830 | 181 845 | 180 557 |
| ii. Valas / Foreign Exchange                                                                                     | 2 487   | 2 589   | 2 659   | 2 631   | 2 608   | 2 589   | 2 670   | 2 685   | 2 670   | 2 711   | 2 728   | 2 796   | 2 875   | 2 890   | 2 894   |
| <b>2. Dana Pihak Ketiga Golongan Bukan Penduduk / Non Residents' Third Party Funds</b>                           | 1 143   | 1 354   | 1 082   | 1 047   | 1 096   | 1 064   | 1 200   | 1 231   | 1 165   | 1 218   | 1 176   | 1 190   | 1 230   | 1 258   | 1 153   |
| i. Rupiah                                                                                                        | 81      | 131     | 94      | 104     | 131     | 117     | 108     | 130     | 100     | 113     | 104     | 125     | 156     | 260     | 149     |
| ii. Valas / Foreign Exchange                                                                                     | 1 062   | 1 223   | 989     | 943     | 966     | 947     | 1 092   | 1 101   | 1 065   | 1 106   | 1 073   | 1 065   | 1 074   | 998     | 1 004   |

**Tabel 23b.**  
**Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah**  
*(Depositor Funds Composition of Islamic Business Unit)*  
**Miliar Rp (Billion IDR)**

| Indikator / Indicator                                                                                                          | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|--------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                                |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| Total Dana Pihak Ketiga / Total Third Paty Fund                                                                                | 127 580 | 143 124 | 140 992 | 143 819 | 148 066 | 152 676 | 153 180 | 152 657 | 150 522 | 151 792 | 151 719 | 160 107 | 171 572 | 170 285 | 164 172 |
| i. Rupiah                                                                                                                      | 120 338 | 131 377 | 128 860 | 131 608 | 136 338 | 141 087 | 142 991 | 144 755 | 142 362 | 143 585 | 143 087 | 149 430 | 160 951 | 158 472 | 150 021 |
| ii. Valas / Foreign Exchange                                                                                                   | 7 242   | 11 747  | 12 132  | 12 210  | 11 729  | 11 589  | 10 190  | 7 903   | 8 160   | 8 206   | 8 632   | 10 677  | 10 621  | 11 813  | 14 151  |
| 1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds                                                          | 127 291 | 142 802 | 140 678 | 143 518 | 147 754 | 152 161 | 152 664 | 152 138 | 150 209 | 151 454 | 151 382 | 159 617 | 171 070 | 169 727 | 163 585 |
| a. Pemerintah / Government                                                                                                     | 22 155  | 25 720  | 27 309  | 27 987  | 30 303  | 32 838  | 31 519  | 31 445  | 31 921  | 31 466  | 31 569  | 37 429  | 41 015  | 39 556  | 40 047  |
| i. Rupiah                                                                                                                      | 21 398  | 22 136  | 23 713  | 24 388  | 26 708  | 29 251  | 29 005  | 30 174  | 30 522  | 30 060  | 29 784  | 33 632  | 37 963  | 35 159  | 33 498  |
| ii. Valas / Foreign Exchange                                                                                                   | 756     | 3 584   | 3 597   | 3 599   | 3 595   | 3 587   | 2 514   | 1 272   | 1 399   | 1 406   | 1 785   | 3 797   | 3 052   | 4 398   | 6 549   |
| b. Swasta / Private Sector                                                                                                     | 105 136 | 117 083 | 113 369 | 115 531 | 117 451 | 119 323 | 121 144 | 120 693 | 118 289 | 119 988 | 119 812 | 122 188 | 130 055 | 130 171 | 123 537 |
| 1. Institusi Keuangan                                                                                                          |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| Non Bank / Non bank Financial Institutions                                                                                     | 13 695  | 17 105  | 17 043  | 16 786  | 16 264  | 16 224  | 14 961  | 15 098  | 15 904  | 16 666  | 17 593  | 19 113  | 22 430  | 21 660  | 23 182  |
| i. Rupiah                                                                                                                      | 13 639  | 16 868  | 16 795  | 16 532  | 16 133  | 16 095  | 14 905  | 14 982  | 15 822  | 16 619  | 17 540  | 18 933  | 22 255  | 21 411  | 22 931  |
| ii. Valas / Foreign Exchange                                                                                                   | 56      | 237     | 248     | 254     | 131     | 128     | 56      | 115     | 82      | 47      | 53      | 180     | 175     | 249     | 251     |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) / Non Financial Corporations (including Other Private Corporations) | 40 792  | 39 235  | 36 780  | 39 543  | 40 696  | 41 906  | 42 276  | 42 497  | 40 247  | 41 844  | 40 344  | 43 826  | 47 588  | 49 686  | 42 100  |
| i. Rupiah                                                                                                                      | 37 207  | 35 121  | 32 202  | 34 788  | 36 366  | 37 581  | 38 182  | 39 563  | 37 015  | 38 693  | 37 053  | 40 469  | 43 860  | 46 164  | 38 303  |
| ii. Valas / Foreign Exchange                                                                                                   | 3 586   | 4 114   | 4 578   | 4 755   | 4 329   | 4 325   | 4 094   | 2 934   | 3 232   | 3 151   | 3 291   | 3 357   | 3 728   | 3 522   | 3 797   |
| 3. Perseorangan / Individuals                                                                                                  | 50 648  | 60 743  | 59 545  | 59 202  | 60 492  | 61 194  | 63 908  | 63 099  | 62 137  | 61 478  | 61 875  | 59 248  | 60 036  | 58 825  | 58 255  |
| i. Rupiah                                                                                                                      | 47 841  | 56 964  | 55 864  | 55 626  | 56 844  | 57 674  | 60 413  | 59 552  | 58 726  | 57 916  | 58 417  | 55 951  | 56 417  | 55 226  | 54 814  |
| ii. Valas / Foreign Exchange                                                                                                   | 2 808   | 3 779   | 3 681   | 3 575   | 3 648   | 3 519   | 3 495   | 3 546   | 3 412   | 3 562   | 3 458   | 3 297   | 3 619   | 3 599   | 3 441   |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk / Non Residents' Third Party Funds                                                | 289     | 322     | 314     | 300     | 312     | 515     | 517     | 519     | 313     | 338     | 337     | 490     | 501     | 558     | 587     |
| i. Rupiah                                                                                                                      | 254     | 288     | 285     | 274     | 286     | 486     | 486     | 484     | 277     | 297     | 292     | 445     | 456     | 513     | 475     |
| ii. Valas / Foreign Exchange                                                                                                   | 36      | 34      | 29      | 26      | 25      | 29      | 31      | 36      | 36      | 41      | 45      | 45      | 45      | 45      | 113     |

**Tabel 24.**  
**Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi -Februari 2022**  
**(Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province - February 2022)**  
**Miliar Rp (Billion IDR)**

| Propinsi / Province      | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
|--------------------------|----------------------------------------|------------|----------------------------------------|----------------------------------|
| Jawa Barat               | 72 133                                 | 44 371     | 54 528                                 | 81,37%                           |
| Banten                   | 21 980                                 | 13 614     | 20 169                                 | 67,50%                           |
| DKI Jakarta              | 474 305                                | 161 153    | 237 712                                | 67,79%                           |
| DI Yogyakarta            | 9 459                                  | 4 855      | 7 982                                  | 60,83%                           |
| Jawa Tengah              | 32 910                                 | 20 056     | 25 958                                 | 77,26%                           |
| Jawa Timur               | 46 273                                 | 30 274     | 38 809                                 | 78,01%                           |
| Bengkulu                 | 2 143                                  | 1 787      | 1 496                                  | 119,45%                          |
| Jambi                    | 5 041                                  | 3 830      | 2 970                                  | 128,96%                          |
| Nanggroe Aceh Darussalam | 50 193                                 | 31 128     | 37 985                                 | 81,95%                           |
| Sumatera Utara           | 21 958                                 | 14 525     | 17 883                                 | 81,22%                           |
| Sumatera Barat           | 8 320                                  | 5 697      | 7 113                                  | 80,09%                           |
| Riau                     | 23 656                                 | 10 025     | 11 752                                 | 85,31%                           |
| Sumatera Selatan         | 13 151                                 | 9 526      | 7 978                                  | 119,41%                          |
| Bangka Belitung          | 1 635                                  | 934        | 1 499                                  | 62,27%                           |
| Kepulauan Riau           | 5 527                                  | 4 788      | 3 912                                  | 122,38%                          |
| Lampung                  | 5 002                                  | 3 791      | 3 650                                  | 103,86%                          |
| Kalimantan Selatan       | 10 673                                 | 5 309      | 7 093                                  | 74,85%                           |
| Kalimantan Barat         | 7 538                                  | 6 479      | 3 700                                  | 175,11%                          |
| Kalimantan Timur         | 10 712                                 | 6 702      | 9 426                                  | 71,11%                           |
| Kalimantan Tengah        | 1 685                                  | 1 450      | 1 162                                  | 124,79%                          |
| Sulawesi Tengah          | 2 303                                  | 2 066      | 1 401                                  | 147,43%                          |
| Sulawesi Selatan         | 11 870                                 | 9 131      | 7 883                                  | 115,82%                          |
| Sulawesi Utara           | 1 052                                  | 980        | 404                                    | 242,53%                          |
| Gorontalo                | 592                                    | 418        | 311                                    | 134,51%                          |
| Sulawesi Barat           | 756                                    | 626        | 326                                    | 191,76%                          |
| Sulawesi Tenggara        | 2 383                                  | 1 715      | 1 600                                  | 107,18%                          |
| NTB                      | 19 021                                 | 11 147     | 11 458                                 | 97,29%                           |
| Bali                     | 2 822                                  | 2 332      | 1 484                                  | 157,16%                          |
| NTT                      | 288                                    | 232        | 151                                    | 153,50%                          |
| Maluku                   | 591                                    | 306        | 526                                    | 58,10%                           |
| Papua                    | 843                                    | 431        | 799                                    | 53,97%                           |
| Maluku Utara             | 1 072                                  | 664        | 901                                    | 73,67%                           |
| Papua Barat              | 506                                    | 130        | 483                                    | 26,99%                           |
| Luar Indonesia           | 1 417                                  | 628        | 1 045                                  | 60,09%                           |

**Tabel 24.a.**  
**Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Februri 2022**  
*(Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bankbased on Province - February 2022)*  
**Miliar Rp (Billion IDR)**

| Propinsi / Province      | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
|--------------------------|----------------------------------------|------------|----------------------------------------|----------------------------------|
| Jawa Barat               | 52 886                                 | 30 730     | 41 301                                 | 74,40%                           |
| Banten                   | 14 806                                 | 8 067      | 13 919                                 | 57,96%                           |
| DKI Jakarta              | 311 209                                | 83 275     | 149 730                                | 55,62%                           |
| DI Yogyakarta            | 6 678                                  | 2 715      | 6 330                                  | 42,90%                           |
| Jawa Tengah              | 20 074                                 | 12 259     | 17 159                                 | 71,44%                           |
| Jawa Timur               | 30 024                                 | 19 194     | 26 282                                 | 73,03%                           |
| Bengkulu                 | 2 058                                  | 1 754      | 1 429                                  | 122,74%                          |
| Jambi                    | 2 896                                  | 2 806      | 1 828                                  | 153,51%                          |
| Nanggroe Aceh Darussalam | 48 843                                 | 30 661     | 36 867                                 | 83,17%                           |
| Sumatera Utara           | 11 290                                 | 8 514      | 9 937                                  | 85,68%                           |
| Sumatera Barat           | 4 600                                  | 3 333      | 4 115                                  | 81,00%                           |
| Riau                     | 7 019                                  | 3 878      | 6 784                                  | 57,17%                           |
| Sumatera Selatan         | 6 817                                  | 5 789      | 4 678                                  | 123,74%                          |
| Bangka Belitung          | 1 245                                  | 632        | 1 163                                  | 54,31%                           |
| Kepulauan Riau           | 2 408                                  | 2 061      | 1 926                                  | 107,00%                          |
| Lampung                  | 4 321                                  | 3 278      | 3 497                                  | 93,73%                           |
| Kalimantan Selatan       | 4 707                                  | 2 601      | 4 376                                  | 59,43%                           |
| Kalimantan Barat         | 5 422                                  | 5 199      | 2 706                                  | 192,17%                          |
| Kalimantan Timur         | 6 965                                  | 4 095      | 6 796                                  | 60,26%                           |
| Kalimantan Tengah        | 1 685                                  | 1 450      | 1 162                                  | 124,79%                          |
| Sulawesi Tengah          | 2 303                                  | 2 066      | 1 401                                  | 147,43%                          |
| Sulawesi Selatan         | 6 170                                  | 4 965      | 5 374                                  | 92,38%                           |
| Sulawesi Utara           | 1 052                                  | 980        | 404                                    | 242,53%                          |
| Gorontalo                | 592                                    | 418        | 311                                    | 134,51%                          |
| Sulawesi Barat           | 523                                    | 400        | 273                                    | 146,80%                          |
| Sulawesi Tenggara        | 2 130                                  | 1 466      | 1 517                                  | 96,63%                           |
| NTB                      | 18 380                                 | 10 851     | 11 124                                 | 97,54%                           |
| Bali                     | 1 886                                  | 1 654      | 1 083                                  | 152,73%                          |
| NTT                      | 288                                    | 232        | 151                                    | 153,50%                          |
| Maluku                   | 591                                    | 306        | 526                                    | 58,10%                           |
| Papua                    | 843                                    | 431        | 799                                    | 53,97%                           |
| Maluku Utara             | 1 072                                  | 664        | 901                                    | 73,67%                           |
| Papua Barat              | 506                                    | 130        | 483                                    | 26,99%                           |
| Luar Indonesia           | 1 417                                  | 628        | 1 045                                  | 60,09%                           |

**Tabel 24.b.**  
**Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Februari 2022**  
**(Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province - February 2022 )**  
**Miliar Rp (Billion IDR)**

| Propinsi / Province      | Aset Sebelum Set Off<br>(Assets Gross ) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds ) | FDR<br>Dalam Persen (Percentage) |
|--------------------------|-----------------------------------------|------------|-----------------------------------------|----------------------------------|
| Jawa Barat               | 19 247                                  | 13 642     | 13 227                                  | 103,14%                          |
| Banten                   | 7 174                                   | 5 547      | 6 250                                   | 88,74%                           |
| DKI Jakarta              | 163 095                                 | 77 878     | 87 982                                  | 88,52%                           |
| DI Yogyakarta            | 2 782                                   | 2 140      | 1 652                                   | 129,56%                          |
| Jawa Tengah              | 12 835                                  | 7 798      | 8 799                                   | 88,62%                           |
| Jawa Timur               | 16 249                                  | 11 080     | 12 527                                  | 88,45%                           |
| Bengkulu                 | 85                                      | 33         | 67                                      | 49,43%                           |
| Jambi                    | 2 145                                   | 1 024      | 1 142                                   | 89,67%                           |
| Nanggroe Aceh Darussalam | 1 350                                   | 467        | 1 118                                   | 41,79%                           |
| Sumatera Utara           | 10 668                                  | 6 012      | 7 947                                   | 75,65%                           |
| Sumatera Barat           | 3 719                                   | 2 363      | 2 998                                   | 78,83%                           |
| Riau                     | 16 637                                  | 6 147      | 4 968                                   | 123,72%                          |
| Sumatera Selatan         | 6 334                                   | 3 737      | 3 300                                   | 113,27%                          |
| Bangka Belitung          | 390                                     | 302        | 336                                     | 89,81%                           |
| Kepulauan Riau           | 3 119                                   | 2 727      | 1 986                                   | 137,28%                          |
| Lampung                  | 681                                     | 513        | 152                                     | 336,40%                          |
| Kalimantan Selatan       | 5 966                                   | 2 708      | 2 717                                   | 99,70%                           |
| Kalimantan Barat         | 2 116                                   | 1 279      | 994                                     | 128,69%                          |
| Kalimantan Timur         | 3 747                                   | 2 607      | 2 630                                   | 99,12%                           |
| Kalimantan Tengah        | -                                       | -          | -                                       | 0,00%                            |
| Sulawesi Tengah          | -                                       | -          | -                                       | 0,00%                            |
| Sulawesi Selatan         | 5 700                                   | 4 166      | 2 509                                   | 166,04%                          |
| Sulawesi Utara           | -                                       | -          | -                                       | 0,00%                            |
| Gorontalo                | -                                       | -          | -                                       | 0,00%                            |
| Sulawesi Barat           | 233                                     | 226        | 54                                      | 420,36%                          |
| Sulawesi Tenggara        | 253                                     | 249        | 83                                      | 299,92%                          |
| NTB                      | 642                                     | 296        | 333                                     | 88,79%                           |
| Bali                     | 936                                     | 678        | 401                                     | 169,13%                          |
| NTT                      | -                                       | -          | -                                       | 0,00%                            |
| Maluku                   | -                                       | -          | -                                       | 0,00%                            |
| Papua                    | -                                       | -          | -                                       | 0,00%                            |
| Maluku Utara             | -                                       | -          | -                                       | 0,00%                            |
| Papua Barat              | -                                       | -          | -                                       | 0,00%                            |
| Luar Indonesia           | -                                       | -          | -                                       | 0,00%                            |

**Tabel 25.**  
**Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Februari 2022**  
**(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District -**  
**February 2022)**  
**Miliar Rp (Billion IDR)**

| Propinsi / Province | Kota/Kabupaten            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
|---------------------|---------------------------|----------------------------------------|---------------------------|----------------------------------------|----------------------------------|
| Banten              | Kab. Tangerang            | 3 987                                  | 2 788                     | 3 973                                  | 70,18%                           |
|                     | Kab. Serang               | -                                      | -                         | -                                      | 0,00%                            |
|                     | Kota Cilegon              | 2 616                                  | 1 537                     | 2 548                                  | 60,34%                           |
|                     | Kota Tangerang            | 9 616                                  | 5 716                     | 9 341                                  | 61,19%                           |
|                     | Kota Serang               | 2 597                                  | 1 967                     | 1 167                                  | 168,53%                          |
|                     | Kota Tangerang Selatan    | 3 163                                  | 1 605                     | 3 140                                  | 51,12%                           |
| Jawa Barat          | Kab. Bekasi               | 333                                    | 246                       | 297                                    | 83,11%                           |
|                     | Kab. Purwakarta           | 795                                    | 704                       | 691                                    | 101,81%                          |
|                     | Kab. Karawang             | 684                                    | 460                       | 604                                    | 76,07%                           |
|                     | Kab. Bogor                | 1 044                                  | 34                        | 1 007                                  | 3,38%                            |
|                     | Kab. Sukabumi             | -                                      | -                         | -                                      | 0,00%                            |
|                     | Kab. Cianjur              | 836                                    | 648                       | 592                                    | 109,37%                          |
|                     | Kab. Bandung              | 104                                    | 3                         | 103                                    | 3,39%                            |
|                     | Kab. Garut                | 168                                    | 89                        | 161                                    | 55,47%                           |
|                     | Kab. Majalengka           | 38                                     | 13                        | 38                                     | 33,00%                           |
|                     | Kota Bandung              | 27 357                                 | 16 133                    | 17 915                                 | 90,05%                           |
|                     | Kota Bogor                | 10 858                                 | 6 690                     | 8 600                                  | 77,79%                           |
|                     | Kota Sukabumi             | 1 068                                  | 831                       | 899                                    | 92,48%                           |
|                     | Kota Cirebon              | 7 317                                  | 4 550                     | 5 146                                  | 88,41%                           |
|                     | Kota Tasikmalaya          | 3 232                                  | 2 615                     | 1 546                                  | 169,11%                          |
|                     | Kota Cimahi               | 454                                    | 272                       | 446                                    | 60,92%                           |
| DKI Jakarta Raya    | Kota Depok                | 5 740                                  | 2 963                     | 5 463                                  | 54,24%                           |
|                     | Kota Bekasi               | 12 105                                 | 8 121                     | 11 020                                 | 73,69%                           |
|                     | Wil. Kota Jakarta Pusat   | 173 433                                | 37 178                    | 60 050                                 | 61,91%                           |
|                     | Wil. Kota Jakarta Utara   | 15 485                                 | 4 783                     | 14 875                                 | 32,15%                           |
|                     | Wil. Kota Jakarta Barat   | 22 602                                 | 10 087                    | 14 629                                 | 68,96%                           |
|                     | Wil. Kota Jakarta Selatan | 190 474                                | 78 165                    | 113 572                                | 68,82%                           |
| D.I. Yogyakarta     | Wil. Kota Jakarta Timur   | 72 311                                 | 30 939                    | 34 587                                 | 89,45%                           |
|                     | Kab. Bantul               | 46                                     | 16                        | 45                                     | 36,49%                           |
|                     | Kab. Sleman               | 1 724                                  | 1 005                     | 897                                    | 112,05%                          |
| Jawa Tengah         | Kota Yogyakarta           | 7 690                                  | 3 834                     | 7 040                                  | 54,47%                           |
|                     | Kab. Semarang             | -                                      | -                         | -                                      | 0,00%                            |
|                     | Kab. Kendal               | 189                                    | 105                       | 174                                    | 60,29%                           |
|                     | Kab. Tegal                | -                                      | -                         | -                                      | 0,00%                            |
|                     | Kab. Pati                 | 285                                    | 160                       | 281                                    | 57,10%                           |
|                     | Kab. Kudus                | 1 235                                  | 723                       | 1 012                                  | 71,43%                           |
|                     | Kab. Banyumas             | 2 392                                  | 1 462                     | 2 020                                  | 72,38%                           |
|                     | Kab. Cilacap              | 434                                    | 201                       | 416                                    | 48,14%                           |
|                     | Kota Semarang             | 15 329                                 | 9 038                     | 11 924                                 | 75,80%                           |
|                     | Kota Salatiga             | 175                                    | 88                        | 171                                    | 51,50%                           |
|                     | Kota Pekalongan           | 1 960                                  | 932                       | 1 679                                  | 55,52%                           |
|                     | Kota Tegal                | 1 629                                  | 1 389                     | 903                                    | 153,80%                          |
|                     | Kota Surakarta            | 9 281                                  | 5 958                     | 7 377                                  | 80,76%                           |
| Jawa Timur          | Kab. Gresik               | 1 444                                  | 884                       | 1 421                                  | 62,23%                           |
|                     | Kab. Sidoarjo             | 2 210                                  | 1 438                     | 2 130                                  | 67,50%                           |
|                     | Kab. Jombang              | 161                                    | 156                       | 163                                    | 96,19%                           |
|                     | Kab. Pamekasan            | 570                                    | 383                       | 545                                    | 70,28%                           |
|                     | Kab. Banyuwangi           | 562                                    | 556                       | 362                                    | 153,46%                          |
|                     | Kab. Jember               | 1 932                                  | 1 360                     | 1 600                                  | 85,02%                           |
|                     | Kab. Malang               | 171                                    | 118                       | 168                                    | 70,43%                           |
|                     | Kab. Madiun               | -                                      | -                         | -                                      | 0,00%                            |
|                     | Kab. Bojonegoro           | 499                                    | 336                       | 488                                    | 68,72%                           |
|                     | Kota Surabaya             | 27 242                                 | 17 537                    | 21 631                                 | 81,07%                           |
|                     | Kota Malang               | 6 654                                  | 4 637                     | 5 735                                  | 80,85%                           |
|                     | Kota Pasuruan             | 203                                    | 160                       | 203                                    | 78,45%                           |
|                     | Kota Probolinggo          | 113                                    | 110                       | 103                                    | 106,72%                          |
|                     | Kota Blitar               | 204                                    | 101                       | 198                                    | 51,10%                           |
|                     | Kota Kediri               | 3 293                                  | 1 540                     | 3 130                                  | 49,19%                           |
| Bengkulu            | Kota Madiun               | 1 016                                  | 957                       | 930                                    | 102,88%                          |
|                     | Kota Bengkulu             | 2 143                                  | 1 787                     | 1 496                                  | 119,45%                          |

**Tabel 25.**  
**Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Februari 2022**  
**(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District - February 2022)**  
**Miliar Rp (Billion IDR)**

| Propinsi / Province      | Kota/Kabupaten               | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
|--------------------------|------------------------------|----------------------------------------|---------------------------|----------------------------------------|----------------------------------|
| Jambi                    | Kota Jambi                   | 5 041                                  | 3 830                     | 2 970                                  | 128,96%                          |
|                          | Kab. Pidie                   | 2 024                                  | 1 617                     | 1 890                                  | 85,57%                           |
| Nanggroe Aceh Darussalam | Kab. Aceh Timur              | 890                                    | 835                       | 475                                    | 175,85%                          |
|                          | Kab. Aceh Selatan            | 1 886                                  | 1 774                     | 1 046                                  | 169,65%                          |
|                          | Kab. Aceh Barat              | 2 232                                  | 1 879                     | 1 628                                  | 115,46%                          |
|                          | Kab. Aceh Tengah             | 1 751                                  | 1 575                     | 1 140                                  | 138,17%                          |
|                          | Kab. Aceh Tenggara           | 1 843                                  | 1 806                     | 585                                    | 308,88%                          |
|                          | Kab. Aceh Singkil            | 461                                    | 439                       | 330                                    | 133,01%                          |
|                          | Kab. Aceh Jeumpa / Bireuen   | 1 714                                  | 1 498                     | 1 695                                  | 88,37%                           |
|                          | Kab. Aceh Tamiang            | 1 348                                  | 1 272                     | 948                                    | 134,08%                          |
|                          | Kab. Gayo Luwes              | 401                                    | 380                       | 235                                    | 161,94%                          |
|                          | Kab. Aceh Barat Daya         | 1 207                                  | 1 171                     | 843                                    | 138,90%                          |
|                          | Kab. Aceh Jaya               | 388                                    | 339                       | 344                                    | 98,42%                           |
|                          | Kab. Nagan Raya              | 583                                    | 553                       | 420                                    | 131,79%                          |
|                          | Kab. Simeuleu                | 669                                    | 587                       | 381                                    | 153,91%                          |
|                          | Kab. Bener Meriah            | 576                                    | 534                       | 376                                    | 142,02%                          |
|                          | Kab. Pidie Jaya              | 357                                    | 305                       | 355                                    | 85,95%                           |
|                          | Kab. Subulussalam            | 314                                    | 301                       | 177                                    | 170,56%                          |
|                          | Kota Banda Aceh              | 23 810                                 | 8 216                     | 18 561                                 | 44,27%                           |
|                          | Kota Sabang                  | 273                                    | 221                       | 272                                    | 81,26%                           |
|                          | Kota Lhokseumawe             | 5 001                                  | 3 874                     | 4 232                                  | 91,53%                           |
|                          | Kota Langsa                  | 2 464                                  | 1 952                     | 2 053                                  | 95,10%                           |
| Sumatera Utara           | Kab. Deli Serdang            | 254                                    | 250                       | 208                                    | 120,38%                          |
|                          | Kab. Langkat                 | -                                      | -                         | -                                      | 0,00%                            |
|                          | Kab. Karo                    | 78                                     | 77                        | 56                                     | 138,57%                          |
|                          | Kab. Labuhan Batu            | 479                                    | 322                       | 407                                    | 79,09%                           |
|                          | Kab. Tapanuli Selatan        | 520                                    | 488                       | 488                                    | 99,98%                           |
|                          | Kota Tebing Tinggi           | 401                                    | 329                       | 233                                    | 141,39%                          |
|                          | Kota Binjai                  | 431                                    | 212                       | 411                                    | 51,51%                           |
|                          | Kota Pematang Siantar        | 1 883                                  | 1 589                     | 1 223                                  | 129,99%                          |
|                          | Kota Tanjung Balai           | -                                      | -                         | -                                      | 0,00%                            |
|                          | Kota Sibolga                 | 303                                    | 214                       | 149                                    | 143,59%                          |
|                          | Kota Medan                   | 17 204                                 | 10 880                    | 14 427                                 | 75,41%                           |
|                          | Kota Padang Sidempuan        | 405                                    | 165                       | 283                                    | 58,35%                           |
| Sumatera Barat           | Kab. Tanah Datar             | 228                                    | 225                       | 103                                    | 218,33%                          |
|                          | Kota Bukittinggi             | 1 582                                  | 1 233                     | 1 470                                  | 83,88%                           |
|                          | Kota Padang                  | 5 381                                  | 3 140                     | 4 922                                  | 63,80%                           |
|                          | Kota Solok                   | 414                                    | 411                       | 156                                    | 264,06%                          |
|                          | Kota Payakumbuh              | 715                                    | 687                       | 462                                    | 148,76%                          |
| Riau                     | Kab. Bengkalis               | 723                                    | 62                        | 711                                    | 8,75%                            |
|                          | Kota Pekanbaru               | 22 121                                 | 9 472                     | 10 288                                 | 92,07%                           |
|                          | Kota Dumai                   | 812                                    | 491                       | 754                                    | 65,13%                           |
| Kepulauan Riau           | Kota Tanjung Pinang          | 2 260                                  | 1 831                     | 1 880                                  | 97,39%                           |
|                          | Kota Pulau Batam             | 3 266                                  | 2 957                     | 2 033                                  | 145,49%                          |
| Sumatera Selatan         | Kab. Ogan Komering Ulu       | 562                                    | 527                       | 452                                    | 116,52%                          |
|                          | Kab. Ogan Komering Ulu Timur | 313                                    | 310                       | 199                                    | 155,99%                          |
|                          | Kota Palembang               | 11 282                                 | 7 897                     | 6 444                                  | 122,55%                          |
|                          | Kota Lubuklinggau            | 464                                    | 448                       | 411                                    | 108,91%                          |
|                          | Kota Prabumulih              | 531                                    | 344                       | 472                                    | 73,02%                           |
| Bangka Belitung          | Kota Pangkal Pinang          | 1 635                                  | 934                       | 1 499                                  | 62,27%                           |
| Lampung                  | Kab. Lampung Tengah          | 498                                    | 390                       | 472                                    | 82,63%                           |
|                          | Kota Bandar Lampung          | 4 278                                  | 3 178                     | 2 989                                  | 106,34%                          |
|                          | Kota Metro                   | 226                                    | 223                       | 189                                    | 117,79%                          |
| Kalimantan Selatan       | Kab. Banjar                  | 199                                    | 150                       | 183                                    | 82,00%                           |
|                          | Kab. Hulu Sungai Selatan     | 492                                    | 291                       | 242                                    | 120,23%                          |
|                          | Kab. Tabalong                | 241                                    | 152                       | 232                                    | 65,76%                           |
|                          | Kota Banjarmasin             | 8 808                                  | 4 459                     | 5 596                                  | 79,69%                           |
|                          | Kota Banjarbaru              | 934                                    | 256                       | 840                                    | 30,52%                           |

**Tabel 25.**  
**Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Februari 2022**  
**(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District - February 2022)**  
**Miliar Rp (Billion IDR)**

| Propinsi / Province                 | Kota/Kabupaten             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
|-------------------------------------|----------------------------|----------------------------------------|---------------------------|----------------------------------------|----------------------------------|
| Kalimantan Barat                    | Kab. Pontianak             | -                                      | -                         | -                                      | 0,00%                            |
|                                     | Kab. Sambas                | 402                                    | 395                       | 185                                    | 213,37%                          |
|                                     | Kab. Ketapang              | 1 546                                  | 1 465                     | 567                                    | 258,36%                          |
|                                     | Kota Pontianak             | 5 262                                  | 4 301                     | 2 770                                  | 155,28%                          |
| Kalimantan Timur                    | Kota Singkawang            | 326                                    | 318                       | 178                                    | 178,58%                          |
|                                     | Kab. Kutai                 | 617                                    | 355                       | 591                                    | 60,05%                           |
|                                     | Kota Samarinda             | 5 643                                  | 2 943                     | 4 884                                  | 60,26%                           |
|                                     | Kota Balikpapan            | 4 061                                  | 3 262                     | 3 564                                  | 91,53%                           |
| Kalimantan Tengah                   | Kota Bontang               | 392                                    | 143                       | 388                                    | 36,81%                           |
|                                     | Kab. Kotawaringin Barat    | 410                                    | 409                       | 150                                    | 273,25%                          |
|                                     | Kab. Kotawaringin Timur    | 162                                    | 160                       | 136                                    | 117,68%                          |
|                                     | Kota Palangkaraya          | 1 114                                  | 881                       | 877                                    | 100,55%                          |
| Sulawesi Tengah                     | Kab. Banggai               | 486                                    | 472                       | 368                                    | 128,31%                          |
|                                     | Kab. Morowali              | -                                      | -                         | -                                      | 0,00%                            |
|                                     | Kota Palu                  | 1 817                                  | 1 594                     | 1 034                                  | 154,24%                          |
|                                     | Sulawesi Barat             | 756                                    | 626                       | 326                                    | 191,76%                          |
| Sulawesi Selatan                    | Kab. Mamuju                | 756                                    | 626                       | 326                                    | 191,76%                          |
|                                     | Kota Ujungpandang/Makassar | 10 508                                 | 7 811                     | 7 009                                  | 111,43%                          |
|                                     | Kota Pare-Pare             | 183                                    | 180                       | 143                                    | 126,17%                          |
|                                     | Kab. Wajo                  | 246                                    | 224                       | 103                                    | 217,54%                          |
| Gorontalo                           | Kab. Bone                  | 487                                    | 474                       | 365                                    | 129,83%                          |
|                                     | Kota Palopo                | 225                                    | 223                       | 161                                    | 138,75%                          |
|                                     | Kab. Maros                 | 221                                    | 219                       | 102                                    | 214,07%                          |
|                                     | Kota Gorontalo             | 592                                    | 418                       | 311                                    | 134,51%                          |
| Sulawesi Tenggara                   | Kota Kendari               | 2 383                                  | 1 715                     | 1 600                                  | 107,18%                          |
| Sulawesi Utara                      | Kota Manado                | 1 052                                  | 980                       | 404                                    | 242,53%                          |
| Nusa Tenggara Barat                 | Kab. Lombok Barat          | 702                                    | 671                       | 399                                    | 168,10%                          |
|                                     | Kab. Lombok Tengah         | 924                                    | 865                       | 475                                    | 181,88%                          |
|                                     | Kab. Lombok Timur          | 1 057                                  | 999                       | 628                                    | 159,08%                          |
|                                     | Kab. Sumbawa               | 986                                    | 937                       | 407                                    | 229,85%                          |
|                                     | Kab. Bima                  | 1 004                                  | 982                       | 526                                    | 186,54%                          |
|                                     | Kab. Dompu                 | 750                                    | 723                       | 368                                    | 196,53%                          |
|                                     | Kab. Sumbawa Barat         | 459                                    | 455                       | 261                                    | 174,28%                          |
|                                     | Kab. Lombok Utara          | 267                                    | 247                       | 243                                    | 101,46%                          |
| Bali                                | Kota Mataram               | 12 449                                 | 4 849                     | 7 938                                  | 61,09%                           |
|                                     | Kota Bima                  | 423                                    | 420                       | 212                                    | 198,58%                          |
| Bali                                | Kota Denpasar              | 2 822                                  | 2 332                     | 1 484                                  | 157,16%                          |
| Nusa Tenggara Timur                 | Kota Kupang                | 288                                    | 232                       | 151                                    | 153,50%                          |
|                                     | Kab. Kupang                | -                                      | -                         | -                                      | 0,00%                            |
| Maluku                              | Kota Ambon                 | 591                                    | 306                       | 526                                    | 58,10%                           |
| Maluku Utara                        | Kota Ternate               | 1 072                                  | 664                       | 901                                    | 73,67%                           |
| Papua Barat                         | Kota Sorong                | 506                                    | 130                       | 483                                    | 26,99%                           |
| Papua                               | Kab. Jayapura              | 459                                    | 59                        | 457                                    | 12,95%                           |
|                                     | Kota Jayapura              | 383                                    | 372                       | 343                                    | 108,61%                          |
| Di Luar Indonesia/Outside Indonesia | DI LUAR INDONESIA          | 1 417                                  | 628                       | 1 045                                  | 60,09%                           |

| <b>Tabel 25.a.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Februari 2022</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District -February 2022 )</b><br><b>Miliar Rp (Billion IDR)</b> |                           |                                                |                                   |                                                |                                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------|
| <b>Propinsi</b>                                                                                                                                                                                                                                                                                                                        | <b>Kota/Kabupaten</b>     | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |
| Banten                                                                                                                                                                                                                                                                                                                                 | Kab. Tangerang            | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Serang               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kota Cilegon              | 2 616                                          | 1 537                             | 2 548                                          | 60,34%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Tangerang            | 7 447                                          | 4 005                             | 7 251                                          | 55,24%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Serang               | 1 579                                          | 919                               | 980                                            | 93,79%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Tangerang Selatan    | 3 163                                          | 1 605                             | 3 140                                          | 51,12%                                   |
| Jawa Barat                                                                                                                                                                                                                                                                                                                             | Kab. Bekasi               | 333                                            | 246                               | 297                                            | 83,11%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Purwakarta           | 795                                            | 704                               | 691                                            | 101,81%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Karawang             | 620                                            | 456                               | 541                                            | 84,31%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bogor                | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Sukabumi             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Cianjur              | 836                                            | 648                               | 592                                            | 109,37%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bandung              | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Garut                | 168                                            | 89                                | 161                                            | 55,47%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Majalengka           | 38                                             | 13                                | 38                                             | 33,00%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bandung              | 19 502                                         | 10 250                            | 11 812                                         | 86,77%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bogor                | 7 937                                          | 3 751                             | 7 522                                          | 49,87%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Sukabumi             | 998                                            | 830                               | 830                                            | 99,92%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Cirebon              | 3 688                                          | 2 702                             | 2 859                                          | 94,53%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Tasikmalaya          | 2 294                                          | 1 697                             | 1 421                                          | 119,37%                                  |
| DKI Jakarta Raya                                                                                                                                                                                                                                                                                                                       | Kota Cimahi               | 454                                            | 272                               | 446                                            | 60,92%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Depok                | 5 512                                          | 2 743                             | 5 382                                          | 50,97%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bekasi               | 9 710                                          | 6 330                             | 8 708                                          | 72,69%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Wil. Kota Jakarta Pusat   | 134 492                                        | 23 745                            | 36 377                                         | 65,27%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Wil. Kota Jakarta Utara   | 15 485                                         | 4 783                             | 14 875                                         | 32,15%                                   |
| D.I. Yogyakarta                                                                                                                                                                                                                                                                                                                        | Wil. Kota Jakarta Barat   | 22 602                                         | 10 087                            | 14 629                                         | 68,96%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Wil. Kota Jakarta Selatan | 120 289                                        | 37 348                            | 69 918                                         | 53,42%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Wil. Kota Jakarta Timur   | 18 342                                         | 7 312                             | 13 932                                         | 52,48%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bantul               | 41                                             | 16                                | 40                                             | 41,00%                                   |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                            | Kab. Sleman               | 220                                            | 174                               | 160                                            | 108,63%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Yogyakarta           | 6 417                                          | 2 525                             | 6 130                                          | 41,19%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Semarang             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Kendal               | 189                                            | 105                               | 174                                            | 60,29%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Tegal                | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Pati                 | 285                                            | 160                               | 281                                            | 57,10%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Kudus                | 893                                            | 427                               | 823                                            | 51,85%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Banyumas             | 2 008                                          | 1 189                             | 1 828                                          | 65,03%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Cilacap              | 434                                            | 201                               | 416                                            | 48,14%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Semarang             | 7 811                                          | 4 786                             | 6 143                                          | 77,92%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Salatiga             | 175                                            | 88                                | 171                                            | 51,50%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pekalongan           | 1 623                                          | 729                               | 1 428                                          | 51,03%                                   |
| Jawa Timur                                                                                                                                                                                                                                                                                                                             | Kota Tegal                | 840                                            | 583                               | 764                                            | 76,22%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Surakarta            | 5 815                                          | 3 991                             | 5 130                                          | 77,81%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Gresik               | 1 267                                          | 715                               | 1 252                                          | 57,08%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Sidoarjo             | 1 921                                          | 1 180                             | 1 854                                          | 63,67%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Jombang              | 161                                            | 156                               | 163                                            | 96,19%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Pamekasan            | 570                                            | 383                               | 545                                            | 70,28%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Banyuwangi           | 562                                            | 556                               | 362                                            | 153,46%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Jember               | 1 623                                          | 1 131                             | 1 412                                          | 80,10%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Malang               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Madiun               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bojonegoro           | 499                                            | 336                               | 488                                            | 68,72%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Surabaya             | 14 703                                         | 9 373                             | 11 957                                         | 78,39%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Malang               | 4 280                                          | 2 755                             | 4 014                                          | 68,64%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pasuruan             | 203                                            | 160                               | 203                                            | 78,45%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Probolinggo          | 113                                            | 110                               | 103                                            | 106,72%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Blitar               | 204                                            | 101                               | 198                                            | 51,10%                                   |
| Bengkulu                                                                                                                                                                                                                                                                                                                               | Kota Kediri               | 3 009                                          | 1 339                             | 2 906                                          | 46,06%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Madiun               | 909                                            | 900                               | 825                                            | 108,98%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bengkulu             | 2 058                                          | 1 754                             | 1 429                                          | 122,74%                                  |

| <b>Tabel 25.a.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Februari 2022</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District -February 2022 )</b><br><b>Miliar Rp (Billion IDR)</b> |                              |                                        |                           |                                        |                                  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------------|---------------------------|----------------------------------------|----------------------------------|--|
| Propinsi                                                                                                                                                                                                                                                                                                                               | Kota/Kabupaten               | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |  |
| Jambi                                                                                                                                                                                                                                                                                                                                  | Kota Jambi                   | 2 896                                  | 2 806                     | 1 828                                  | 153,51%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Pidie                   | 2 024                                  | 1 617                     | 1 890                                  | 85,57%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Timur              | 890                                    | 835                       | 475                                    | 175,85%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Selatan            | 1 886                                  | 1 774                     | 1 046                                  | 169,65%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Barat              | 2 232                                  | 1 879                     | 1 628                                  | 115,46%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Tengah             | 1 751                                  | 1 575                     | 1 140                                  | 138,17%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Tenggara           | 1 843                                  | 1 806                     | 585                                    | 308,88%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Singkil            | 461                                    | 439                       | 330                                    | 133,01%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Jeumpa / Bireuen   | 1 714                                  | 1 498                     | 1 695                                  | 88,37%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Tamiang            | 1 348                                  | 1 272                     | 948                                    | 134,08%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Gayo Luwes              | 401                                    | 380                       | 235                                    | 161,94%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Barat Daya         | 1 207                                  | 1 171                     | 843                                    | 138,90%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Jaya               | 388                                    | 339                       | 344                                    | 98,42%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Nagan Raya              | 583                                    | 553                       | 420                                    | 131,79%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Simeuleu                | 669                                    | 587                       | 381                                    | 153,91%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bener Meriah            | 576                                    | 534                       | 376                                    | 142,02%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Pidie Jaya              | 357                                    | 305                       | 355                                    | 85,95%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Subulussalam            | 314                                    | 301                       | 177                                    | 170,56%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Banda Aceh              | 22 658                                 | 7 749                     | 17 642                                 | 43,93%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Sabang                  | 273                                    | 221                       | 272                                    | 81,26%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Lhokseumawe             | 4 802                                  | 3 874                     | 4 034                                  | 96,03%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Langsa                  | 2 464                                  | 1 952                     | 2 053                                  | 95,10%                           |  |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                         | Kab. Deli Serdang            | 254                                    | 250                       | 208                                    | 120,38%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Langkat                 | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Karo                    | 78                                     | 77                        | 56                                     | 138,57%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Labuhan Batu            | 479                                    | 322                       | 407                                    | 79,09%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Tapanuli Selatan        | 520                                    | 488                       | 488                                    | 99,98%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Tebing Tinggi           | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Binjai                  | 431                                    | 212                       | 411                                    | 51,51%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pematang Siantar        | 1 563                                  | 1 308                     | 1 112                                  | 117,58%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Tanjung Balai           | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Sibolga                 | 154                                    | 148                       | 65                                     | 227,74%                          |  |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                         | Kota Medan                   | 7 660                                  | 5 699                     | 7 040                                  | 80,95%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Padang Sidempuan        | 151                                    | 11                        | 150                                    | 7,39%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Tanah Datar             | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bukittinggi             | 1 384                                  | 1 057                     | 1 281                                  | 82,52%                           |  |
| Riau                                                                                                                                                                                                                                                                                                                                   | Kota Padang                  | 2 935                                  | 2 022                     | 2 562                                  | 78,92%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Solok                   | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Payakumbuh              | 282                                    | 254                       | 272                                    | 93,45%                           |  |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                         | Kab. Bengkalis               | 723                                    | 62                        | 711                                    | 8,75%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pekanbaru               | 5 484                                  | 3 325                     | 5 319                                  | 62,51%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Dumai                   | 812                                    | 491                       | 754                                    | 65,13%                           |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                       | Kota Tanjung Pinang          | 540                                    | 424                       | 505                                    | 83,96%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pulau Batam             | 1 868                                  | 1 637                     | 1 421                                  | 115,19%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Ogan Komering Ulu       | 91                                     | 59                        | 79                                     | 75,06%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Ogan Komering Ulu Timur | 313                                    | 310                       | 199                                    | 155,99%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Palembang               | 5 715                                  | 4 904                     | 3 802                                  | 128,98%                          |  |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                        | Kota Lubuklinggau            | 167                                    | 171                       | 127                                    | 134,68%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Prabumulih              | 531                                    | 344                       | 472                                    | 73,02%                           |  |
| Lampung                                                                                                                                                                                                                                                                                                                                | Kota Pangkal Pinang          | 1 245                                  | 632                       | 1 163                                  | 54,31%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Lampung Tengah          | 498                                    | 390                       | 472                                    | 82,63%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bandar Lampung          | 3 597                                  | 2 665                     | 2 836                                  | 93,97%                           |  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                     | Kota Metro                   | 226                                    | 223                       | 189                                    | 117,79%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Banjar                  | 199                                    | 150                       | 183                                    | 82,00%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Hulu Sungai Selatan     | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Tabalong                | 241                                    | 152                       | 232                                    | 65,76%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Banjarmasin             | 3 688                                  | 2 075                     | 3 382                                  | 61,36%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Banjarbaru              | 580                                    | 223                       | 579                                    | 38,48%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Pontianak               | -                                      | -                         | -                                      | 0,00%                            |  |

| <b>Tabel 25.a.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Februari 2022</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District - February 2022)</b><br><b>Miliar Rp (Billion IDR)</b> |                            |                                                |                                   |                                                |                                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------|
| <b>Propinsi</b>                                                                                                                                                                                                                                                                                                                        | <b>Kota/Kabupaten</b>      | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                       | Kab. Sambas                | 208                                            | 204                               | 121                                            | 168,49%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Ketapang              | 1 372                                          | 1 295                             | 523                                            | 247,81%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pontianak             | 3 687                                          | 3 547                             | 1 971                                          | 180,00%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Singkawang            | 155                                            | 152                               | 91                                             | 167,68%                                  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                       | Kab. Kutai                 | 617                                            | 355                               | 591                                            | 60,05%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Samarinda             | 3 088                                          | 1 397                             | 3 026                                          | 46,17%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Balikpapan            | 2 869                                          | 2 201                             | 2 791                                          | 78,84%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bontang               | 392                                            | 143                               | 388                                            | 36,81%                                   |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                      | Kab. Kotawaringin Barat    | 410                                            | 409                               | 150                                            | 273,25%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Kotawaringin Timur    | 162                                            | 160                               | 136                                            | 117,68%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Palangkaraya          | 1 114                                          | 881                               | 877                                            | 100,55%                                  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                        | Kab. Banggai               | 486                                            | 472                               | 368                                            | 128,31%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Morowali              | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kota Palu                  | 1 817                                          | 1 594                             | 1 034                                          | 154,24%                                  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                         | Kab Mamuju                 | 523                                            | 400                               | 273                                            | 146,80%                                  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                       | Kota Ujungpandang/Makassar | 5 276                                          | 4 087                             | 4 706                                          | 86,86%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pare-Pare             | 183                                            | 180                               | 143                                            | 126,17%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Wajo                  | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bone                  | 487                                            | 474                               | 365                                            | 129,83%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Palopo                | 225                                            | 223                               | 161                                            | 138,75%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Maros                 | -                                              | -                                 | -                                              | 0,00%                                    |
| Gorontalo                                                                                                                                                                                                                                                                                                                              | Kota Gorontalo             | 592                                            | 418                               | 311                                            | 134,51%                                  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                      | Kota Kendari               | 2 130                                          | 1 466                             | 1 517                                          | 96,63%                                   |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                         | Kota Manado                | 1 052                                          | 980                               | 404                                            | 242,53%                                  |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                    | Kab. Lombok Barat          | 702                                            | 671                               | 399                                            | 168,10%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Lombok Tengah         | 924                                            | 865                               | 475                                            | 181,88%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Lombok Timur          | 1 057                                          | 999                               | 628                                            | 159,08%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Sumbawa               | 986                                            | 937                               | 407                                            | 229,85%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bima                  | 1 004                                          | 982                               | 526                                            | 186,54%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Dompu                 | 750                                            | 723                               | 368                                            | 196,53%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Sumbawa Barat         | 459                                            | 455                               | 261                                            | 174,28%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Lombok Utara          | 267                                            | 247                               | 243                                            | 101,46%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Mataram               | 11 808                                         | 4 553                             | 7 604                                          | 59,88%                                   |
| Bali                                                                                                                                                                                                                                                                                                                                   | Kota. Bima                 | 423                                            | 420                               | 212                                            | 198,58%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Denpasar              | 1 886                                          | 1 654                             | 1 083                                          | 152,73%                                  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                    | Kota Kupang                | 288                                            | 232                               | 151                                            | 153,50%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Kupang                | -                                              | -                                 | -                                              | 0,00%                                    |
| Maluku                                                                                                                                                                                                                                                                                                                                 | Kota Ambon                 | 591                                            | 306                               | 526                                            | 58,10%                                   |
| Maluku Utara                                                                                                                                                                                                                                                                                                                           | Kota ternate               | 1 072                                          | 664                               | 901                                            | 73,67%                                   |
| Papua Barat                                                                                                                                                                                                                                                                                                                            | Kota Sorong                | 506                                            | 130                               | 483                                            | 26,99%                                   |
| Papua                                                                                                                                                                                                                                                                                                                                  | Kab. Jayapura              | 459                                            | 59                                | 457                                            | 12,95%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Jayapura              | 383                                            | 372                               | 343                                            | 108,61%                                  |
| Di Luar Indonesia/ Outside Indonesia                                                                                                                                                                                                                                                                                                   | DI LUAR INDONESIA          | 1 417                                          | 628                               | 1 045                                          | 60,09%                                   |

| <b>Tabel 25.b.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Februari 2022</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District - February 2022 )</b><br><b>Miliar Rp (Billion IDR)</b> |                           |                                                |                                   |                                                |                                          |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------|--|
| <b>Propinsi</b>                                                                                                                                                                                                                                                                                                                        | <b>Kota/Kabupaten</b>     | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |  |
| Banten                                                                                                                                                                                                                                                                                                                                 | Kab. Tangerang            | 3 987                                          | 2 788                             | 3 973                                          | 70,18%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Serang               | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Cilegon              | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Tangerang            | 2 169                                          | 1 711                             | 2 090                                          | 81,85%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Serang               | 1 018                                          | 1 048                             | 187                                            | 560,50%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Tangerang Selatan    | -                                              | -                                 | -                                              | 0,00%                                    |  |
| Jawa Barat                                                                                                                                                                                                                                                                                                                             | Kab. Bekasi               | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Purwakarta           | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Karawang             | 64                                             | 3                                 | 63                                             | 5,34%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bogor                | 1 044                                          | 34                                | 1 007                                          | 3,38%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Sukabumi             | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Cianjur              | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bandung              | 104                                            | 3                                 | 103                                            | 3,39%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Garut                | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Majalengka           | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bandung              | 7 855                                          | 5 883                             | 6 103                                          | 96,41%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bogor                | 2 921                                          | 2 939                             | 1 077                                          | 272,76%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Sukabumi             | 70                                             | 2                                 | 69                                             | 2,59%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Cirebon              | 3 629                                          | 1 848                             | 2 288                                          | 80,77%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Tasikmalaya          | 938                                            | 918                               | 125                                            | 735,59%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Cimahi               | -                                              | -                                 | -                                              | 0,00%                                    |  |
| DKI Jakarta Raya                                                                                                                                                                                                                                                                                                                       | Kota Depok                | 228                                            | 220                               | 81                                             | 272,54%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bekasi               | 2 395                                          | 1 791                             | 2 312                                          | 77,48%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Wil. Kota Jakarta Pusat   | 38 941                                         | 13 433                            | 23 673                                         | 56,74%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Wil. Kota Jakarta Utara   | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Wil. Kota Jakarta Barat   | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Wil. Kota Jakarta Selatan | 70 185                                         | 40 817                            | 43 653                                         | 93,50%                                   |  |
| D.I. Yogyakarta                                                                                                                                                                                                                                                                                                                        | Wil. Kota Jakarta Timur   | 53 969                                         | 23 627                            | 20 656                                         | 114,39%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bantul               | 5                                              | 0                                 | 5                                              | 0,38%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Sleman               | 1 503                                          | 830                               | 736                                            | 112,79%                                  |  |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                            | Kota Yogyakarta           | 1 273                                          | 1 310                             | 911                                            | 143,82%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Semarang             | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Kendal               | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Tegal                | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Pati                 | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Kudus                | 342                                            | 296                               | 189                                            | 156,69%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Banyumas             | 383                                            | 273                               | 192                                            | 142,40%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Cilacap              | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Semarang             | 7 518                                          | 4 252                             | 5 781                                          | 73,55%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Salatiga             | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pekalongan           | 337                                            | 203                               | 251                                            | 81,10%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Tegal                | 789                                            | 806                               | 139                                            | 581,75%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Surakarta            | 3 466                                          | 1 967                             | 2 248                                          | 87,49%                                   |  |
| Jawa Timur                                                                                                                                                                                                                                                                                                                             | Kab. Gresik               | 177                                            | 170                               | 169                                            | 100,35%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Sidoarjo             | 288                                            | 258                               | 277                                            | 93,15%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Jombang              | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Pamekasan            | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Banyuwangi           | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Jember               | 309                                            | 229                               | 188                                            | 122,04%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Malang               | 171                                            | 118                               | 168                                            | 70,43%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Madiun               | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bojonegoro           | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Surabaya             | 12 538                                         | 8 164                             | 9 674                                          | 84,39%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Malang               | 2 375                                          | 1 882                             | 1 722                                          | 109,31%                                  |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pasuruan             | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Probolinggo          | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Blitar               | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Kediri               | 284                                            | 201                               | 224                                            | 89,75%                                   |  |
| Bengkulu                                                                                                                                                                                                                                                                                                                               | Kota Madiun               | 107                                            | 57                                | 104                                            | 54,68%                                   |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bengkulu             | 85                                             | 33                                | 67                                             | 49,43%                                   |  |

| <b>Tabel 25.b.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Februari 2022</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District - February 2022 )</b><br><b>Miliar Rp (Billion IDR)</b> |                              |                                        |                           |                                        |                                  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------------|---------------------------|----------------------------------------|----------------------------------|--|
| Propinsi                                                                                                                                                                                                                                                                                                                               | Kota/Kabupaten               | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |  |
| Jambi                                                                                                                                                                                                                                                                                                                                  | Kota Jambi                   | 2 145                                  | 1 024                     | 1 142                                  | 89,67%                           |  |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                                               | Kab. Pidie                   | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Timur              | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Selatan            | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Barat              | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Tengah             | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Tenggara           | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Singkil            | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Jeumpa /Bireuen    | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Tamiang            | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Gayo Luwes              | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Barat Daya         | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Aceh Jaya               | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Nagan Raya              | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Simeuleu                | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bener Meriah            | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Pidie Jaya              | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Subulussalam            | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Banda Aceh              | 1 151                                  | 467                       | 920                                    | 50,79%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Sabang                  | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Lhokseumawe             | 199                                    | 0                         | 198                                    | 0,07%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Langsa                  | -                                      | -                         | -                                      | 0,00%                            |  |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                         | Kab. Deli Serdang            | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Langkat                 | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Karo                    | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Labuhan Batu            | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Tapanuli Selatan        | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Tebing Tinggi           | 401                                    | 329                       | 233                                    | 141,39%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Binjai                  | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pematang Siantar        | 320                                    | 282                       | 110                                    | 255,17%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Tanjung Balai           | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Sibolga                 | 149                                    | 66                        | 84                                     | 78,27%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Medan                   | 9 544                                  | 5 181                     | 7 387                                  | 70,14%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Padang Sidempuan        | 255                                    | 154                       | 133                                    | 115,89%                          |  |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                         | Kab. Tanah Datar             | 228                                    | 225                       | 103                                    | 218,33%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bukittinggi             | 198                                    | 176                       | 189                                    | 93,06%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Padang                  | 2 447                                  | 1 118                     | 2 360                                  | 47,39%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Solok                   | 414                                    | 411                       | 156                                    | 264,06%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Payakumbuh              | 433                                    | 433                       | 190                                    | 228,11%                          |  |
| Riau                                                                                                                                                                                                                                                                                                                                   | Kab. Bengkalis               | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pekanbaru               | 16 637                                 | 6 147                     | 4 968                                  | 123,72%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Dumai                   | -                                      | -                         | -                                      | 0,00%                            |  |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                         | Kota Tanjung Pinang          | 1 720                                  | 1 407                     | 1 375                                  | 102,32%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pulau Batam             | 1 398                                  | 1 320                     | 612                                    | 215,89%                          |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                       | Kab. Ogan Komering Ulu       | 471                                    | 468                       | 373                                    | 125,27%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Ogan Komering Ulu Timur | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Palembang               | 5 567                                  | 2 993                     | 2 642                                  | 113,28%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Lubuklinggau            | 296                                    | 277                       | 285                                    | 97,43%                           |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Prabumulih              | -                                      | -                         | -                                      | 0,00%                            |  |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                        | Kota Pangkal Pinang          | 390                                    | 302                       | 336                                    | 89,81%                           |  |
| Lampung                                                                                                                                                                                                                                                                                                                                | Kab. Lampung Tengah          | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bandar Lampung          | 681                                    | 513                       | 152                                    | 336,40%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Metro                   | -                                      | -                         | -                                      | 0,00%                            |  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                     | Kab. Banjar                  | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Hulu Sungai Selatan     | 492                                    | 291                       | 242                                    | 120,23%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Tabalong                | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Banjarmasin             | 5 119                                  | 2 384                     | 2 214                                  | 107,69%                          |  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Banjarbaru              | 355                                    | 33                        | 261                                    | 12,83%                           |  |

| <b>Tabel 25.b.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Februari 2022</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District - February 2022 )</b><br><b>Miliar Rp (Billion IDR)</b> |                            |                                                |                                   |                                                |                                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------|
| <b>Propinsi</b>                                                                                                                                                                                                                                                                                                                        | <b>Kota/Kabupaten</b>      | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                       | Kab. Pontianak             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Sambas                | 195                                            | 191                               | 64                                             | 298,57%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Ketapang              | 174                                            | 170                               | 44                                             | 382,39%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pontianak             | 1.575                                          | 753                               | 799                                            | 94,29%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Singkawang            | 172                                            | 165                               | 87                                             | 189,98%                                  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                       | Kab. Kutai                 | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kota Samarinda             | 2.555                                          | 1.546                             | 1.857                                          | 83,22%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota Balikpapan            | 1.192                                          | 1.061                             | 773                                            | 137,35%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Bontang               | -                                              | -                                 | -                                              | 0,00%                                    |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                      | Kab. Kotawaringin Barat    | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Kotawaringin Timur    | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kota Palangkaraya          | -                                              | -                                 | -                                              | 0,00%                                    |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                        | Kab. Banggai               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Morowali              | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kota Palu                  | -                                              | -                                 | -                                              | 0,00%                                    |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                         | Kab Mamuju                 | 233                                            | 226                               | 54                                             | 420,36%                                  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                       | Kota Ujungpandang/Makassar | 5.232                                          | 3.723                             | 2.304                                          | 161,60%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kota Pare-Pare             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Wajo                  | 246                                            | 224                               | 103                                            | 217,54%                                  |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bone                  | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kota Palopo                | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Maros                 | 221                                            | 219                               | 102                                            | 214,07%                                  |
| Gorontalo                                                                                                                                                                                                                                                                                                                              | Kota Gorontalo             | -                                              | -                                 | -                                              | 0,00%                                    |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                      | Kota Kendari               | 253                                            | 249                               | 83                                             | 299,92%                                  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                         | Kota Manado                | -                                              | -                                 | -                                              | 0,00%                                    |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                    | Kab. Lombok Barat          | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Lombok Tengah         | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Lombok Timur          | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Sumbawa               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Bima                  | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Dompu                 | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Sumbawa Barat         | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Lombok Utara          | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kota Mataram               | 642                                            | 296                               | 333                                            | 88,79%                                   |
|                                                                                                                                                                                                                                                                                                                                        | Kota, Bima                 | -                                              | -                                 | -                                              | 0,00%                                    |
| Bali                                                                                                                                                                                                                                                                                                                                   | Kota Denpasar              | 936                                            | 678                               | 401                                            | 169,13%                                  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                    | Kota Kupang                | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kab. Kupang                | -                                              | -                                 | -                                              | 0,00%                                    |
| Maluku                                                                                                                                                                                                                                                                                                                                 | Kota Ambon                 | -                                              | -                                 | -                                              | 0,00%                                    |
| Maluku Utara                                                                                                                                                                                                                                                                                                                           | Kota ternate               | -                                              | -                                 | -                                              | 0,00%                                    |
| Papua Barat                                                                                                                                                                                                                                                                                                                            | Kota Sorong                | -                                              | -                                 | -                                              | 0,00%                                    |
| Papua                                                                                                                                                                                                                                                                                                                                  | Kab. Jayapura              | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                        | Kota Jayapura              | -                                              | -                                 | -                                              | 0,00%                                    |
| Di Luar Indonesia / Outside Indonesia                                                                                                                                                                                                                                                                                                  | DI LUAR INDONESIA          | -                                              | -                                 | -                                              | 0,00%                                    |

# Data Bank Pembiayaan Rakyat Syariah (BPRS)

## Sumber Data:

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

## Keterangan symbol/tanda pada tabel:

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

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

| Provinsi / Province          | 2019       | 2020       | 2021       |            |            |            |            |            |            |            |            |            | 2022       |            |            |
|------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                              |            |            | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        |
| 1 Jawa Barat                 | 28         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 28         | 28         | 28         | 28         |
| 2 Banten                     | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          |
| 3 DKI Jakarta                | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 4 D.I. Yogyakarta            | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         |
| 5 Jawa Tengah                | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         |
| 6 Jawa Timur                 | 28         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 26         | 24         | 25         | 25         | 25         | 25         |
| 7 Bengkulu                   | 2          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          |
| 8 Jambi                      | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 9 Nanggroe Aceh Darussalam   | 9          | 9          | 9          | 9          | 9          | 9          | 9          | 9          | 9          | 10         | 10         | 11         | 11         | 11         | 11         |
| 10 Sumatera Utara            | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 5          | 5          | 5          | 5          |
| 11 Sumatera Barat            | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 9          | 9          | 9          | 9          | 9          | 9          | 9          | 9          |
| 12 Riau                      | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          |
| 13 Sumatera Selatan          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 14 Kepulauan Bangka Belitung | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 15 Kepulauan Riau            | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          |
| 16 Lampung                   | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         |
| 17 Kalimantan Selatan        | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 18 Kalimantan Barat          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 19 Kalimantan Timur          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 20 Kalimantan Tengah         | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 21 Sulawesi Tengah           | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 1          | 1          | 1          |
| 22 Sulawesi Selatan          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          |
| 23 Sulawesi Utara            | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 24 Gorontalo                 | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 25 Sulawesi Barat            | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 26 Sulawesi Tenggara         | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 27 Nusa Tenggara Barat       | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          |
| 28 Bali                      | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 29 Nusa Tenggara Timur       | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 30 Maluku                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 31 Papua                     | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 32 Irian Jaya Barat          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 33 Maluku Utara              | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          |
| <b>Total</b>                 | <b>164</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>165</b> | <b>165</b> | <b>165</b> | <b>163</b> | <b>163</b> | <b>164</b> | <b>164</b> | <b>164</b> |

| Tabel 27.<br>Neraca Gabungan Bank Pembiayaan Rakyat Syariah<br>(Sharia Rural Bank Condensed Balance Sheet)<br>Nominal dalam Juta Rupiah (in Million IDR) |            |            |            |            |            |            |            |            |            |                         |            |            |            |            |            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|------------|------------|------------|------------|------------|
| Indikator/Indicator                                                                                                                                      | 2019       | 2020       | 2021       |            |            |            |            |            |            |                         |            |            | 2022       |            |            |
|                                                                                                                                                          |            |            | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep                     | Okt        | Nov        | Des        | Jan        | Feb        |
| AKTIVA/AKTIVA                                                                                                                                            |            |            |            |            |            |            |            |            |            |                         |            |            |            |            |            |
| 1 Kas dalam Mata Uang Rupiah / <i>Cash in IDR Currency</i>                                                                                               | 122.977    | 133.091    | 136.418    | 138.427    | 161.522    | 151.118    | 154.610    | 152.865    | 164.082    | 160.305                 | 153.596    | 166.344    | 145.389    | 148.411    | 152.701    |
| 2 Kas dalam Mata Uang Asing / <i>Cash in Foreign Currencies</i>                                                                                          | 65         | 109        | 110        | 118        | 129        | 127        | 131        | 137        | 136        | 135                     | 131        | 134        | 134        | 130        | 134        |
| 3 Penempatan pada Bank Indonesia / <i>Placements at Bank Indonesia</i>                                                                                   | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0                       | 0          | 0          | 0          | 0          | 0          |
| 4 Penempatan pada Bank Lain / <i>Placement in Other Bank</i>                                                                                             | 2.965.669  | 3.343.179  | 3.256.590  | 3.025.513  | 2.779.500  | 3.025.548  | 3.167.539  | 3.306.760  | 3.466.271  | 3.528.302               | 3.592.236  | 3.723.690  | 4.049.650  | 3.981.144  | 3.661.356  |
| 5 Piutang / <i>Receivables</i>                                                                                                                           | 8.772.788  | 8.816.240  | 8.846.675  | 8.952.711  | 9.057.540  | 8.999.743  | 9.024.962  | 9.035.069  | 9.050.272  | 9.165.378               | 9.220.129  | 9.268.485  | 9.419.942  | 9.509.948  | 9.659.817  |
| 6 Pembiayaan Bagi Hasil / <i>Shared Revenue Financing</i>                                                                                                | 1.370.177  | 1.812.603  | 1.861.999  | 1.922.349  | 1.983.119  | 2.020.203  | 2.070.945  | 2.089.118  | 2.127.317  | 2.210.484               | 2.295.096  | 2.339.129  | 2.458.060  | 2.464.808  | 2.563.689  |
| 7 Pembiayaan Sewa / <i>Leasing Financing</i>                                                                                                             | 40.073     | 52.656     | 56.207     | 59.396     | 64.382     | 65.203     | 65.762     | 68.375     | 73.054     | 76.016                  | 81.305     | 87.822     | 105.799    | 112.435    | 137.284    |
| 8 Penyisihan Penghapusan Aset Produktif / <i>Allowances for earning assets losses</i>                                                                    | 208.477    | 199.730    | 205.578    | 210.305    | 213.701    | 214.715    | 211.892    | 224.698    | 226.285    | 227,550 <sup>f</sup>    | 222.114    | 218.316    | 203.382    | 219.789    | 233.065    |
| 9 Salam                                                                                                                                                  | 0          | 0          | 0          | 0          | 0          | 0          | 682        | 682        | 0          | 0                       | 0          | 0          | 0          | 0          | 0          |
| 10 Aset Istishna dalam Penyelesaian / <i>Istishna Assets in Progress</i>                                                                                 | 1.183      | 5.208      | 8.682      | 9.386      | 12.206     | 13.188     | 13.462     | 13.430     | 13.186     | 12.196                  | 10.262     | 10.927     | 13.561     | 16.017     | 13.522     |
| 11 Termin Istishna -/-                                                                                                                                   | 710        | 3.227      | 4.578      | 4.920      | 6.619      | 7.626      | 7.677      | 8.729      | 8.971      | 8.391                   | 7.892      | 9.419      | 11.850     | 14.130     | 11.516     |
| 12 Persediaan / <i>Inventories</i>                                                                                                                       | 85.826     | 135.906    | 137.777    | 136.321    | 141.681    | 144.378    | 145.433    | 148.244    | 148.737    | 151.802                 | 154.090    | 157.783    | 154.164    | 159.092    | 158.131    |
| 13 Aset yang Diambil Alih / <i>Foreclosed Assets</i>                                                                                                     | 80.377     | 96.441     | 113.638    | 114.239    | 112.538    | 111.517    | 117.513    | 116.556    | 110.843    | 111.939 <sup>f</sup>    | 106.571    | 103.883    | 103.696    | 104.173    | 85.459     |
| 14 Aset Tetap dan Inventaris / <i>Fixed Assets and Equipment</i>                                                                                         | 662.067    | 752.466    | 762.491    | 767.766    | 780.638    | 783.157    | 782.399    | 788.061    | 788.947    | 806.128 <sup>f</sup>    | 804.086    | 805.859    | 816.955    | 827.539    | 835.655    |
| 15 Akumulasi Penyusutan dan Cadangan Penurunan Nilai -/- / <i>Accumulated Depreciation and Reserve for Losses from Value Impairment -/-</i>              | 210.640    | 247.060    | 253.711    | 256.379    | 259.021    | 261.993    | 263.626    | 268.413    | 271.781    | 280.775 <sup>f</sup>    | 283.709    | 287.193    | 290.058    | 293.842    | 297.542    |
| 16 Aset Tidak Berwujud / <i>Intangible Assets</i>                                                                                                        | 11.459     | 8.942      | 8.495      | 8.463      | 9.270      | 9.699      | 9.671      | 9.832      | 9.955      | 10.287                  | 10.350     | 10.750     | 10.991     | 10.646     | 10.826     |
| 17 Akumulasi Amortisasi dan Cadangan Penurunan Nilai -/- / <i>Accumulated Amortization dan Reserve for Losses from Value Impairment -/-</i>              | 5.971      | 5.478      | 5.096      | 5.162      | 5.718      | 5.859      | 5.935      | 6.142      | 6.307      | 6.316                   | 6.477      | 6.653      | 6.977      | 6.851      | 6.987      |
| 18 Aset Lainnya / <i>Other assets</i>                                                                                                                    | 247.275    | 242.621    | 267.658    | 278.635    | 289.294    | 282.058    | 283.699    | 286.724    | 291.256    | 296.251 <sup>f</sup>    | 314.316    | 323.931    | 293.337    | 325.498    | 326.059    |
| TOTAL ASET*                                                                                                                                              | 13.934.139 | 14.943.967 | 14.987.780 | 14.936.557 | 14.906.760 | 15.115.748 | 15.347.678 | 15.507.869 | 15.730.714 | 16.006.572 <sup>f</sup> | 16.221.976 | 16.477.158 | 17.059.911 | 17.126.398 | 17.056.688 |
| PASIVA/PASIVA                                                                                                                                            |            |            |            |            |            |            |            |            |            |                         |            |            |            |            |            |
| 1 Liabilitas Segera / <i>Current Liabilities</i>                                                                                                         | 93.408     | 147.092    | 140.655    | 88.885     | 88.489     | 88.154     | 83.316     | 85.676     | 85.687     | 89,211 <sup>f</sup>     | 90.148     | 98.430     | 126.237    | 105.266    | 118.308    |
| 2 Tabungan Wadiah / <i>Wadiah Savings Deposits</i>                                                                                                       | 1.916.498  | 1.993.120  | 1.840.649  | 1.775.053  | 1.749.373  | 1.880.548  | 1.947.452  | 2.044.218  | 2.037.228  | 2.049.021               | 2.064.590  | 2.128.917  | 2.296.135  | 2.228.675  | 2.091.322  |
| 3 Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Funds</i>                                                                         | 5.932.215  | 7.364.307  | 7.584.477  | 7.625.105  | 7.654.000  | 8.033.237  | 8.190.466  | 8.212.083  | 8.405.133  | 8.578.593               | 8.686.793  | 8.800.996  | 9.114.050  | 9.224.914  | 9.292.721  |
| 4 Liabilitas kepada Bank Indonesia / <i>Liabilities to Bank Indonesia</i>                                                                                | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0                       | 0          | 0          | 0          | 0          | 0          |
| 5 Liabilitas kepada Bank Lain / <i>Liabilities to Other Banks</i>                                                                                        | 1.488.492  | 1.625.316  | 1.701.931  | 1.723.618  | 1.749.787  | 1.758.780  | 1.792.981  | 1.837.970  | 1.880.535  | 1.883.616               | 1.939.021  | 2.031.653  | 2.073.880  | 2.120.946  | 2.148.286  |
| 6 Pembiayaan Diterima / <i>Received Borrowing</i>                                                                                                        | 1.063.352  | 1.000.758  | 894.785    | 886.148    | 867.402    | 817.196    | 800.259    | 714.262    | 679.878    | 679.606                 | 655.877    | 631.643    | 651.654    | 619.271    | 632.486    |
| 7 Liabilitas Lainnya / <i>Other Current Liabilities</i>                                                                                                  | 206.504    | 209.992    | 229.782    | 236.099    | 223.206    | 213.986    | 217.066    | 216.474    | 223.494    | 230.646 <sup>f</sup>    | 239.857    | 252.482    | 203.920    | 230.428    | 231.047    |
| 8 Dana Investasi Profit Sharing                                                                                                                          | 1.343.207  | 543.242    | 540.690    | 526.903    | 512.811    | 252.402    | 268.557    | 268.346    | 263.366    | 251.072                 | 255.520    | 229.517    | 233.161    | 231.657    | 224.793    |
| 9 Modal Disetor / <i>Paid-in capital</i>                                                                                                                 | 1.231.060  | 1.457.929  | 1.463.272  | 1.484.383  | 1.503.199  | 1.511.429  | 1.573.434  | 1.659.295  | 1.668.844  | 1.739.316               | 1.728.136  | 1.746.144  | 1.758.426  | 1.775.758  | 1.775.915  |
| 10 Tambahan Modal Disetor / <i>Additional paid-in capital</i>                                                                                            | 19.059     | 76.653     | 85.762     | 129.905    | 116.627    | 112.995    | 69.865     | 66.304     | 63.949     | 56.809                  | 74.668     | 59.135     | 73.578     | 78.367     | 82.327     |
| 11 Selisih Penilaian Kembali Aset Tetap / <i>Different Appraisal Fixed Asset</i>                                                                         | 18.760     | 18.760     | 18.760     | 18.760     | 18.760     | 18.760     | 16.660     | 16.660     | 18.760     | 18.760                  | 18.456     | 18.506     | 16.522     | 20.487     | 20.532     |
| 12 Cadangan/Reserves                                                                                                                                     | 214.898    | 249.061    | 257.778    | 266.972    | 274.827    | 272.490    | 271.006    | 274.456    | 272.210    | 273.122                 | 272.932    | 272.730    | 277.463    | 281.668    | 299.230    |
| a. Cadangan Umum/General Reserves                                                                                                                        | 166.800    | 194.837    | 199.443    | 205.449    | 213.032    | 209.069    | 209.449    | 210.882    | 208.631    | 208.405                 | 208.240    | 208.066    | 213.254    | 215.144    | 232.998    |
| b. Cadangan Tujuan/Special Purpose Reserves                                                                                                              | 48.098     | 54.225     | 58.336     | 61.522     | 61.796     | 63.421     | 61.557     | 63.574     | 63.579     | 64.717                  | 64.691     | 64.664     | 64.209     | 66.524     | 66.232     |
| 11 Laba (Rugi)/Net Income                                                                                                                                | 263.112    | 257.738    | 229.238    | 174.727    | 148.279    | 155.773    | 116.617    | 112.126    | 131.631    | 156.798 <sup>f</sup>    | 195.979    | 207.005    | 234.886    | 208.960    | 139.720    |
| a. Tahun-tahun lalu/Previous years                                                                                                                       | 11.068     | 41.862     | 198.409    | 124.028    | 81.949     | 69.960     | 14.132     | 4.562      | 3.929      | 9.937 <sup>f</sup>      | 15.960     | 15.960     | 14.469     | 185.109    | 96.130     |
| b. Tahun berjalan/Current year                                                                                                                           | 252.044    | 215.876    | 30.830     | 50.699     | 66.329     | 85.812     | 102.485    | 107.565    | 127.702    | 146.862 <sup>f</sup>    | 180.019    | 191.045    | 219.271    | 23.869     | 43.640     |
| TOTAL LIABILITAS DAN EKUITAS*                                                                                                                            | 13.934.139 | 14.943.967 | 14.987.780 | 14.936.557 | 14.906.760 | 15.115.748 | 15.347.678 | 15.507.869 | 15.730.714 | 16.006.572 <sup>f</sup> | 16.221.976 | 16.477.158 | 17.059.911 | 17.126.398 | 17.056.688 |

| Indikator / Indicator                                                                                                | 2019      | 2020      | 2021    |         |         |         |         |           |           |                        |           |           |           |         | 2022    |  |
|----------------------------------------------------------------------------------------------------------------------|-----------|-----------|---------|---------|---------|---------|---------|-----------|-----------|------------------------|-----------|-----------|-----------|---------|---------|--|
|                                                                                                                      |           |           | Feb     | Mar     | Apr     | Mei     | Jun     | Jul       | Agst      | Sep                    | Okt       | Nov       | Des       | Jan     | Feb     |  |
| I. Pendapatan dari Penyaluran Dana / Revenue                                                                         | 2 009 780 | 1 967 170 | 315 892 | 487 983 | 649 589 | 819 893 | 981 159 | 1 144 321 | 1 306 754 | 1 475 770 <sup>f</sup> | 1 644 716 | 1 819 733 | 2 000 348 | 180 175 | 350 638 |  |
| 1 Dari Bank Indonesia / <i>From Bank Indonesia</i>                                                                   | 20        | -         | -       | -       | -       | -       | -       | -         | -         | -                      | -         | -         | -         | -       | -       |  |
| 2 Dari Penempatan pada Bank Syariah Lain / <i>From Placements at Other Sharia Banks</i>                              | 97 130    | 103 831   | 19 755  | 31 519  | 42 828  | 51 788  | 61 727  | 71 445    | 81 918    | 92 674                 | 103 357   | 115 368   | 126 822   | 11 274  | 21 591  |  |
| 3 Pembiayaan yang Diberikan / <i>Financing Extended</i>                                                              | 1 917 213 | 1 871 952 | 297 579 | 458 705 | 609 936 | 771 816 | 924 345 | 1 077 799 | 1 230 386 | 1 389 029              | 1 547 744 | 1 711 485 | 1 881 194 | 169 901 | 330 559 |  |
| 4 Koreksi atas Pendapatan Margin/Bagi Hasil/ Sewa / <i>Corrections on Income from Margins/Shared Revenue/Leasing</i> | 4 583     | 8 614     | 1 442   | 2 241   | 3 176   | 3 711   | 4 913   | 4 922     | 5 550     | 5 927                  | 6 385     | 7 120     | 7 668     | 1 000   | 1 512   |  |
| II. Bagi Hasil untuk Pemilik Dana Investasi / <i>Shared Revenue for Investment Fund Owners</i>                       | 744 108   | 776 391   | 129 861 | 198 188 | 261 915 | 330 162 | 396 762 | 461 866   | 526 533   | 591 474                | 656 635   | 724 051   | 789 849   | 67 715  | 133 051 |  |
| 1 Nonprofit Sharing                                                                                                  | 578 953   | 731 877   | 123 112 | 188 193 | 248 710 | 319 790 | 384 002 | 449 487   | 512 438   | 576 075                | 639 787   | 705 106   | 769 070   | 66 114  | 129 916 |  |
| 2 Profit Sharing Kepada Bank Lain / <i>Profit Sharing to Other Banks</i>                                             | 165 156   | 44 514    | 6 749   | 9 994   | 13 205  | 10 372  | 12 760  | 12 379    | 14 094    | 15 399                 | 16 848    | 18 945    | 20 779    | 1 601   | 3 135   |  |
| III. Pendapatan Setelah Distribusi Bagi Hasil (II-II) / <i>Income after Distribution of Shared Revenue (II-II)</i>   | 1 265 672 | 1 190 778 | 186 031 | 289 795 | 387 674 | 489 731 | 584 397 | 682 456   | 780 222   | 884 302                | 988 080   | 1 095 682 | 1 210 499 | 112 460 | 217 587 |  |
| IV. Pendapatan Operasional Lainnya / <i>Other Operating Income</i>                                                   | 192 193   | 346 718   | 62 799  | 81 709  | 98 276  | 113 536 | 131 361 | 145 820   | 164 383   | 180 615                | 195 720   | 221 016   | 244 300   | 20 753  | 38 644  |  |
| 1 Pendapatan Bank Selaku Mudharib dalam Investasi Terikat / <i>Income of Bank as Mudharib in Tied</i>                | 16 316    | 4 960     | 799     | 1 227   | 1 652   | 1 976   | 2 338   | 2 643     | 3 025     | 3 426                  | 3 863     | 4 201     | 4 742     | 416     | 725     |  |
| 2 Jasa Layanan / <i>Service Fees</i>                                                                                 | 22 533    | 18 171    | 2 993   | 4 719   | 6 359   | 7 749   | 9 637   | 10 903    | 12 559    | 14 415                 | 16 392    | 18 297    | 19 850    | 1 832   | 3 596   |  |
| 3 Keuntungan Penjualan Valuta Asing / <i>Profits from Foreign Currency Sales</i>                                     | 3         | 1         | -       | 1       | 2       | 2       | 2       | 2         | 2         | 2                      | 4         | 4         | 4         | 0       | 0       |  |
| 4 Pemulihan PPAP / <i>Reversal of Allowance for Earning Assets Write-Off</i>                                         | 18 164    | 175 369   | 37 331  | 40 487  | 41 711  | 43 341  | 47 384  | 49 606    | 51 774    | 54 968 <sup>f</sup>    | 56 495    | 59 190    | 65 921    | 6 859   | 10 886  |  |
| 5 Koreksi Cadangan Penurunan Nilai Aset Lainnya / <i>Correction of Reserve for Loss from Other Asset Value</i>       | -         | -         | 5       | -       | -       | -       | -       | -         | -         | -                      | -         | -         | -         | -       | -       |  |
| 6 Keuntungan Pelepasan Aset Ijarah / <i>Profits from</i>                                                             | -         | -         | -       | -       | -       | -       | -       | -         | 8         | 8                      | 8         | 8         | 8         | -       | -       |  |
| 7 Lainnya / <i>Other Income</i>                                                                                      | 135 176   | 148 216   | 21 671  | 35 275  | 48 553  | 60 468  | 72 000  | 82 667    | 97 016    | 107 795                | 118 959   | 139 317   | 153 776   | 11 646  | 23 437  |  |
| V. Beban Operasional / <i>Operating Expenses</i>                                                                     | 1 117 149 | 1253 472  | 211 298 | 309 996 | 404 569 | 496 807 | 588 177 | 690 608   | 780 976   | 876 233 <sup>f</sup>   | 959 217   | 1074 536  | 1177 228  | 104 468 | 203 405 |  |
| 1 Beban Imbalan kepada Bank Indonesia / <i>Fee expense to Bank Indonesia</i>                                         | 10        | 10        | -       | -       | -       | -       | -       | -         | -         | -                      | -         | -         | -         | -       | -       |  |
| 2 Bonus Titipan Wadiah / <i>Bonuses on Wadia Deposits</i>                                                            | 28 724    | 31 210    | 5 168   | 7 754   | 10 338  | 10 088  | 11 903  | 13 915    | 16 035    | 18 031                 | 20 049    | 22 151    | 24 193    | 2 217   | 4 327   |  |
| 3 Premi Asuransi / <i>Insurance Premiums</i>                                                                         | 32 163    | 33 963    | 6 717   | 9 403   | 12 004  | 14 234  | 16 928  | 21 967    | 25 123    | 28 181                 | 31 963    | 36 149    | 37 329    | 4 796   | 7 901   |  |
| 4 Beban Penyisihan Penghapusan Aset / <i>Expense from Allowance for Asset Write-Offs</i>                             | 142 573   | 245 870   | 46 318  | 56 749  | 63 603  | 71 606  | 78 453  | 94 022    | 99 394    | 110 697 <sup>f</sup>   | 107 897   | 129 649   | 139 737   | 10 646  | 18 813  |  |
| 5 Kerugian Penurunan Nilai Aset Lainnya / <i>Loss from Other Asset Value Impairment</i>                              | 7 152     | 736       | 180     | 262     | 318     | 381     | 531     | 599       | 671       | 515                    | 505       | 598       | 962       | 64      | 125     |  |
| 6 Penyusutan / <i>Amortization</i>                                                                                   | 51 300    | 54 889    | 8 794   | 13 343  | 17 800  | 22 349  | 26 801  | 31 465    | 35 985    | 40 968 <sup>f</sup>    | 45 022    | 49 286    | 54 596    | 4 584   | 9 235   |  |
| 7 Pemeliharaan dan Perbaikan Aset Ijarah / <i>Maintenance and Repairs of Ijara Assets</i>                            | 819       | 589       | 57      | 97      | 148     | 208     | 259     | 293       | 340       | 335 <sup>f</sup>       | 421       | 419       | 476       | 92      | 118     |  |
| 8 Kerugian Pelepasan Aset Ijarah / <i>Loss from Disposals of Ijara Assets</i>                                        | -         | -         | -       | -       | -       | -       | -       | -         | -         | -                      | -         | -         | -         | -       | -       |  |
| 9 Kerugian Pelepasan Aset Yang Diambil Alih / <i>Loss from Disposals of Forclosed Assets</i>                         | 122       | 52        | 7       | 7       | 7       | 7       | 103     | 103       | 108       | 115                    | 115       | 115       | 160       | 54      | 54      |  |
| 10 Tenaga Kerja / <i>Human Resources</i>                                                                             | 557 206   | 622 925   | 102 754 | 157 661 | 211 308 | 267 945 | 321 052 | 374 521   | 426 938   | 479 735 <sup>f</sup>   | 532 452   | 589 656   | 645 682   | 58 145  | 116 247 |  |
| 11 Pendidikan dan Pelatihan / <i>Education and Training</i>                                                          | 55 012    | 11 929    | 1 913   | 3 025   | 4 232   | 4 858   | 6 423   | 7 407     | 7 928     | 9 080 <sup>f</sup>     | 10 761    | 12 522    | 13 417    | 1 882   | 3 661   |  |
| 12 Penelitian dan Pengembangan / <i>Research and Development</i>                                                     | 821       | 834       | 154     | 207     | 237     | 265     | 327     | 390       | 446       | 499                    | 580       | 611       | 782       | 97      | 162     |  |
| 13 Sewa / <i>Leasing</i>                                                                                             | 33 338    | 36 379    | 6 135   | 9 355   | 12 800  | 16 007  | 19 183  | 22 273    | 25 906    | 29 025                 | 32 589    | 36 205    | 39 448    | 3 187   | 6 376   |  |
| 14 Pemasaran / <i>Marketing</i>                                                                                      | 20 278    | 16 766    | 2 542   | 3 742   | 5 524   | 7 376   | 8 759   | 10 214    | 11 707    | 13 330 <sup>f</sup>    | 15 058    | 16 272    | 17 904    | 1 530   | 3 093   |  |
| 15 Barang dan Jasa / <i>Goods and Services</i>                                                                       | 104 348   | 118 503   | 19 048  | 31 318  | 40 483  | 49 247  | 58 537  | 67 189    | 76 455    | 87 167 <sup>f</sup>    | 97 225    | 108 914   | 123 015   | 11 209  | 20 595  |  |
| 16 Kerugian dari Penjualan Valuta Asing / <i>Loss from Foreign Currency Sales</i>                                    | 7         | -         | 0       | 0       | 0       | 0       | 0       | 0         | 0         | 0                      | 0         | 0         | 0         | -       | -       |  |
| 17 Lainnya / <i>Other Income</i>                                                                                     | 83 277    | 78 819    | 11 511  | 17 073  | 25 768  | 32 237  | 38 919  | 46 249    | 53 939    | 58 555 <sup>f</sup>    | 64 581    | 71 988    | 79 526    | 5 965   | 12 698  |  |
| VI Laba (Rugi) Operasional / <i>Operating Profit (Loss)</i>                                                          | 340 715   | 284 025   | 37 532  | 61 508  | 81 381  | 106 460 | 127 580 | 137 669   | 163 629   | 188 676 <sup>f</sup>   | 224 584   | 242 162   | 277 572   | 28 745  | 52 826  |  |
| VII Pendapatan Nonoperasional / <i>Non-Operating</i>                                                                 | 11 735    | 13 271    | 2 207   | 3 528   | 4 986   | 5 697   | 7 614   | 9 095     | 9 939     | 10 821 <sup>f</sup>    | 32 626    | 32 827    | 37 481    | 28 894  | 30 401  |  |
| 1 Keuntungan dari Penjualan Aset Tetap dan Inventaris / <i>Profit from Sales of Fixed Assets and Equipment</i>       | 1 920     | 2 160     | 119     | 221     | 384     | 594     | 836     | 986       | 1 005     | 1 301 <sup>f</sup>     | 1 444     | 1 796     | 2 487     | 200     | 271     |  |
| 2 Keuntungan Selisih Kurs / <i>Profit from Exchange Rate</i>                                                         | 5         | 35        | 2       | 5       | 7       | 12      | 8       | 9         | 9         | 9                      | 9         | 10        | 11        | 1       | 1       |  |
| 3 Lainnya / <i>Other Income</i>                                                                                      | 11 735    | 11 076    | 2 086   | 3 302   | 4 595   | 5 091   | 6 770   | 8 101     | 8 925     | 9 510 <sup>f</sup>     | 31 173    | 31 021    | 34 983    | 28 693  | 30 129  |  |
| VIII Beban Nonoperasional / <i>Non-Operating Expenses</i>                                                            | 16 113    | 14 261    | 2 675   | 4 137   | 5 809   | 7 414   | 8 870   | 10 445    | 11 572    | 12 662 <sup>f</sup>    | 31 010    | 31 580    | 35 693    | 29 640  | 31 077  |  |
| 1 Kerugian dari Penjualan Aset Tetap dan Inventaris / <i>Loss from Sales of Fixed Assets and Equipment</i>           | 40        | 46        | -       | -       | -       | -       | 0       | 0         | 0         | 4                      | 7         | 7         | 0         | -       | 9       |  |
| 2 Kerugian Selisih Kurs / <i>Loss from Exchange Rate Differences</i>                                                 | 1         | 20        | 0       | 0       | 1       | 2       | 1       | 2         | 3         | 3                      | 5         | 5         | 5         | -       | 0       |  |
| 3 Lainnya / <i>Other Expenses</i>                                                                                    | 16 072    | 14 194    | 2 675   | 4 137   | 5 808   | 7 412   | 8 869   | 10 443    | 11 569    | 12 655 <sup>f</sup>    | 30 998    | 31 568    | 35 687    | 29 640  | 31 068  |  |
| IX Laba (Rugi) Nonoperasional/ <i>Non-Operating Profit (Loss)</i>                                                    | (2 453)   | (990)     | (468)   | (608)   | (823)   | (1 717) | (1 256) | (1 350)   | (1 632)   | (1 842) <sup>f</sup>   | 1 616     | 1 247     | 1 788     | (747)   | (676)   |  |
| X Laba (Rugi) Tahun Berjalan / <i>Current Year Profit (Loss)</i>                                                     | 338 262   | 283 035   | 37 063  | 60 900  | 80 558  | 104 743 | 126 324 | 136 319   | 161 997   | 186 834 <sup>f</sup>   | 226 200   | 243 409   | 279 360   | 27 999  | 52 150  |  |
| XI Taksiran Pajak Penghasilan / <i>Estimated Income Tax</i>                                                          | 77 611    | 59 653    | 5 310   | 8 762   | 12 227  | 16 393  | 20 802  | 25 401    | 30 394    | 35 503                 | 41 155    | 46 951    | 53 480    | 3 632   | 7 438   |  |
| XII Pajak Tangguhan / <i>Deferred Taxes</i>                                                                          | (1 893)   | (2 082)   | (62)    | (136)   | (224)   | (287)   | (517)   | (426)     | (543)     | (619)                  | (664)     | (1 019)   | (1 121)   | (25)    | (84)    |  |
| XIII Zakat                                                                                                           | 6 714     | 5 425     | 862     | 1 303   | 1 778   | 2 251   | 2 520   | 2 926     | 3 357     | 3 851                  | 4 362     | 4 394     | 5 487     | 473     | 989     |  |
| XIV Laba Rugi Bersih / <i>Net Income</i>                                                                             | 252 044   | 215 876   | 30 830  | 50 699  | 66 329  | 85 812  | 102 485 | 107 565   | 127 702   | 146 862 <sup>f</sup>   | 180 019   | 191 045   | 219 271   | 23 869  | 43 640  |  |

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

| Rendemen dalam Satu Tahun (in million t/ha)                              |        |        |       |       |       |        |        |        |        |                     |        |        |        |       |       |
|--------------------------------------------------------------------------|--------|--------|-------|-------|-------|--------|--------|--------|--------|---------------------|--------|--------|--------|-------|-------|
| Indikator / <i>Indicator</i>                                             | 2019   | 2020   | 2021  |       |       |        |        |        |        |                     |        |        | 2022   |       |       |
|                                                                          |        |        | Feb   | Mar   | Apr   | Mei    | Jun    | Jul    | Ags    | Sep                 | Okt    | Nov    | Des    | Jan   | Feb   |
| 1 Biaya promosi / <i>Cost of promotion</i>                               | 16 884 | 16 771 | 2 542 | 3 742 | 5 524 | 7 379  | 8 759  | 10 214 | 11 707 | 13 330 <sup>r</sup> | 15 058 | 16 272 | 17 904 | 1 530 | 3 093 |
| 2 Biaya pendidikan dan pelatihan / <i>Cost of education and training</i> | 56 370 | 11 940 | 1 913 | 3 013 | 4 232 | 4 858  | 6 423  | 7 407  | 7 928  | 9 080 <sup>r</sup>  | 10 761 | 12 522 | 13 417 | 1 882 | 3 661 |
| Total                                                                    | 73 254 | 28 711 | 4 455 | 6 755 | 9 756 | 12 237 | 15 183 | 17 621 | 19 635 | 22 456              | 25 820 | 28 794 | 31 321 | 3 412 | 6 755 |

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

| Indikator / Indicator                                                                                                            | 2019    | 2020    | 2021    |         |         |         |         |         |         |         |         |         | 2022    |         |         |
|----------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                                  |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     |
| I Tagihan Komitmen/ <i>Commitment Receivables</i>                                                                                | 58.111  | 55.636  | 55.840  | 54.843  | 44.071  | 69.275  | 58.328  | 58.328  | 55.328  | 49.363  | 41.363  | 41.704  | 41.714  | 41.714  | 41.714  |
| 1 Fasilitas Pembiayaan yang belum ditarik / <i>Unused Fund Borrowings</i>                                                        | 54.671  | 52.324  | 52.528  | 51.512  | 40.718  | 65.922  | 54.275  | 54.275  | 51.275  | 45.275  | 37.275  | 37.250  | 37.250  | 37.250  | 37.250  |
| a. Bank                                                                                                                          | 47.535  | 51.299  | 51.503  | 50.487  | 39.693  | 64.897  | 53.250  | 53.250  | 50.250  | 44.250  | 36.250  | 36.250  | 36.250  | 36.250  | 36.250  |
| b. Lainnya / <i>Others</i>                                                                                                       | 7.136   | 1.025   | 1.025   | 1.025   | 1.025   | 1.025   | 1.025   | 1.025   | 1.025   | 1.025   | 1.025   | 1.000   | 1.000   | 1.000   | 1.000   |
| 2 Lainnya/Others                                                                                                                 | 3.439   | 3.312   | 3.312   | 3.331   | 3.353   | 3.353   | 4.053   | 4.053   | 4.053   | 4.088   | 4.088   | 4.454   | 4.464   | 4.464   | 4.464   |
| II Kewajiban Komitmen/ <i>Commitment Payables</i>                                                                                | 39.575  | 25.744  | 32.296  | 32.496  | 29.865  | 29.959  | 31.976  | 35.866  | 36.521  | 34.955  | 37.925  | 38.710  | 42.735  | 45.117  | 45.448  |
| 1 Fasilitas Pembiayaan Bagi Hasil yang belum ditarik / <i>Unused Shared Revenue Financing Facilities</i>                         | 35.269  | 21.038  | 29.357  | 28.925  | 27.018  | 27.088  | 29.115  | 31.555  | 32.175  | 31.277  | 32.462  | 32.873  | 36.955  | 39.616  | 40.103  |
| a. Bank                                                                                                                          | 219     | 238     | 308     | 309     | 309     | 309     | 309     | 309     | 309     | 436     | 478     | 520     | 564     | 607     | 651     |
| b. Lainnya / <i>Others</i>                                                                                                       | 35.049  | 20.800  | 29.049  | 28.616  | 26.710  | 26.779  | 28.807  | 31.246  | 31.866  | 30.841  | 31.984  | 32.353  | 36.391  | 39.009  | 39.452  |
| 2 Lainnya/Others                                                                                                                 | 4.306   | 4.706   | 2.938   | 3.571   | 2.846   | 2.871   | 2.861   | 4.311   | 4.346   | 3.678   | 5.463   | 5.837   | 5.780   | 5.501   | 5.345   |
| III Tagihan Kontinjensi / <i>Contingent Receivables</i>                                                                          | 105.048 | 135.287 | 148.201 | 161.115 | 160.884 | 168.080 | 164.560 | 168.426 | 163.356 | 144.609 | 154.189 | 142.304 | 144.489 | 157.663 | 185.778 |
| 1 Jaminan atau Garansi (Kafalah) yang diterima / <i>Kafalah guarantees received</i>                                              | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| 2 Pendapatan dalam Penyelesaian / <i>Income in progress</i>                                                                      | 99.447  | 127.478 | 140.997 | 153.910 | 153.955 | 161.151 | 157.631 | 161.497 | 156.431 | 137.680 | 147.232 | 132.757 | 135.187 | 148.696 | 176.742 |
| a. Murabahah                                                                                                                     | 87.706  | 111.074 | 119.948 | 130.242 | 130.898 | 137.222 | 132.676 | 136.340 | 131.653 | 115.010 | 117.952 | 112.354 | 114.072 | 121.324 | 147.180 |
| b. Istishna                                                                                                                      | 10      | 8       | 44      | 86      | 909     | 93      | 108     | 87      | 86      | 131     | 141     | 167     | 333     | 220     | 160     |
| c. Multijasa / <i>Multiservice</i>                                                                                               | 4.520   | 7.646   | 11.569  | 12.654  | 11.584  | 13.216  | 14.119  | 13.913  | 13.673  | 12.074  | 18.386  | 10.594  | 10.449  | 17.849  | 19.267  |
| d. Sewa / <i>Leasing</i>                                                                                                         | 115     | 229     | 154     | 300     | 265     | 311     | 269     | 295     | 311     | 271     | 289     | 293     | 249     | 274     | 625     |
| e. Bagi Hasil / <i>Shared Revenue</i>                                                                                            | 1.674   | 2.384   | 2.672   | 3.536   | 3.391   | 3.434   | 3.524   | 3.844   | 3.675   | 3.083   | 3.280   | 3.219   | 3.195   | 2.714   | 3.545   |
| f. Lainnya/ <i>Others</i>                                                                                                        | 5.422   | 6.137   | 6.609   | 7.094   | 6.908   | 6.875   | 6.934   | 7.017   | 7.033   | 7.112   | 7.184   | 6.131   | 6.889   | 6.316   | 5.965   |
| 3 Lainnya/Others                                                                                                                 | 5.601   | 7.809   | 7.204   | 7.205   | 6.929   | 6.929   | 6.929   | 6.929   | 6.925   | 6.928   | 6.956   | 8.368   | 9.302   | 8.967   | 9.036   |
| IV Lainnya / <i>Others</i>                                                                                                       | 294.624 | 348.461 | 342.407 | 340.019 | 339.856 | 340.874 | 344.666 | 345.813 | 346.026 | 364.260 | 358.564 | 377.072 | 396.075 | 390.537 | 394.144 |
| 1 Aktiva produktif yang dihapusbuku / <i>Written off earning assets</i>                                                          | 240.211 | 320.841 | 320.887 | 318.525 | 318.112 | 319.268 | 323.043 | 323.922 | 324.167 | 336.340 | 330.854 | 349.326 | 363.898 | 364.134 | 362.138 |
| a. Aktiva Produktif / <i>Earning Assets</i>                                                                                      | 262.684 | 358.583 | 363.304 | 361.235 | 360.656 | 366.350 | 368.512 | 367.444 | 368.830 | 379.822 | 375.141 | 393.478 | 413.471 | 415.457 | 412.793 |
| b. Aktiva Produktif Dihapus Buku yang Dipulihkan atau Berhasil Ditagih / <i>Reversed or Recovered Written-Off Earning Assets</i> | 22.472  | 37.741  | 42.418  | 42.710  | 42.544  | 47.082  | 45.469  | 43.522  | 44.664  | 43.481  | 44.287  | 44.152  | 49.573  | 51.323  | 50.655  |
| 2 Aktiva Produktif yang Dihapus Tagih / <i>Earning Asset Right to Claim Write Off</i>                                            | 36.415  | 9.497   | 3.554   | 3.554   | 3.724   | 3.724   | 3.830   | 4.094   | 4.094   | 10.177  | 10.177  | 10.183  | 14.643  | 14.297  | 14.646  |
| 3 Penerusan dana (Channeling)                                                                                                    | 17.998  | 18.123  | 17.966  | 17.939  | 18.020  | 17.881  | 17.794  | 17.796  | 17.765  | 17.742  | 17.533  | 17.563  | 17.534  | 12.106  | 17.360  |

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

| Indikator / Indicator                                          | 2019             | 2020             | 2021             |                  |                  |                   |                   |                   |                   |                   |                   |                   | 2022              |                   |                   |
|----------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                                                |                  |                  | Feb              | Mar              | Apr              | Mei               | Jun               | Jul               | Ags               | Sep               | Okt               | Nov               | Des               | Jan               | Feb               |
| 1 Giro iB - Akad Wadiah / iB Demand Deposits - Wadia           | -                | -                | -                | -                | -                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 |
| 2 Tabungan iB / iB Saving Deposits                             | 3 202 792        | 3 371 706        | 3 174 064        | 3 103 830        | 3 060 700        | 3 211 898         | 3 346 340         | 3 410 360         | 3 479 945         | 3 497 314         | 3 525 969         | 3 642 626         | 3 897 543         | 3 798 043         | 3 669 949         |
| a Akad Wadiah / Wadia                                          | 1 873 868        | 1 993 120        | 1 840 649        | 1 775 041        | 1 749 373        | 1 880 548         | 1 947 452         | 2 044 218         | 2 037 228         | 2 049 021         | 2 064 590         | 2 128 917         | 2 296 135         | 2 228 675         | 2 091 322         |
| b Akad Mudharabah / Mudharaba                                  | 1 328 924        | 1 378 586        | 1 333 415        | 1 328 789        | 1 311 328        | 1 331 350         | 1 398 888         | 1 366 142         | 1 442 717         | 1 448 292         | 1 461 378         | 1 513 709         | 1 601 408         | 1 569 368         | 1 578 627         |
| 3 Deposito iB - Akad Mudharabah / iB Time Deposits - Mudharaba | 5 529 098        | 6 447 337        | 6 683 647        | 6 716 872        | 6 756 371        | 6 858 619         | 6 947 685         | 7 000 602         | 7 116 556         | 7 286 035         | 7 386 325         | 7 466 472         | 7 694 149         | 7 841 578         | 7 894 694         |
| a 1 Bulan / 1 month                                            | 392 842          | 558 322          | 525 565          | 566 736          | 563 569          | 568 216           | 576 055           | 544 888           | 562 912           | 1 341 076         | 1 273 425         | 1 270 371         | 725 353           | 724 336           | 702 991           |
| b 3 Bulan / 3 months                                           | 634 705          | 731 464          | 727 117          | 767 520          | 730 592          | 725 326           | 758 534           | 713 883           | 740 029           | 730 664           | 731 602           | 750 617           | 831 480           | 884 773           | 865 771           |
| c 6 Bulan / 6 months                                           | 731 535          | 781 756          | 700 055          | 839 570          | 727 732          | 734 936           | 882 936           | 753 224           | 768 391           | 760 688           | 794 937           | 804 195           | 933 792           | 950 277           | 940 814           |
| d 12 Bulan / 12 months                                         | 2 812 410        | 3 402 542        | 3 174 408        | 3 646 355        | 3 201 417        | 3 285 802         | 3 778 874         | 3 369 864         | 3 451 018         | 3 479 540         | 3 605 966         | 3 657 800         | 4 231 466         | 4 317 552         | 4 380 993         |
| e > 12 Bulan / > 12 months                                     | 957 605          | 973 253          | 1 556 502        | 896 693          | 1 533 061        | 1 544 339         | 951 285           | 1 618 743         | 1 594 206         | 974 067           | 980 396           | 983 489           | 972 059           | 964 640           | 1 004 125         |
| <b>Total</b>                                                   | <b>8 731 890</b> | <b>9 819 043</b> | <b>9 857 711</b> | <b>9 820 702</b> | <b>9 817 072</b> | <b>10 070 517</b> | <b>10 294 025</b> | <b>10 410 962</b> | <b>10 596 501</b> | <b>10 783 348</b> | <b>10 912 294</b> | <b>11 109 098</b> | <b>11 591 692</b> | <b>11 639 621</b> | <b>11 564 643</b> |

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

| Akad / Contract                     | 2019             | 2021              |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   | 2022              |                   |                   |                   |
|-------------------------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                     |                  | Des               | Jan               | Feb               | Mar               | Apr               | Mei               | Jun               | Jul               | Ags               | Sep               | Okt               | Nov               | Des               | Jan               | Feb               |
| Akad Mudharabah / Mudharaba         | 240 606          | 260 651           | 247 115           | 253 643           | 248 860           | 253 986           | 253 795           | 254 493           | 247 053           | 226 209           | 225 419           | 223 519           | 230 024           | 230 283           | 222 038           | 216 610           |
| Akad Musyarakah / Musharaka         | 1 121 004        | 1 551 953         | 1 570 422         | 1 608 356         | 1 673 489         | 1 729 133         | 1 766 408         | 1 816 452         | 1 842 065         | 1 901 108         | 1 985 065         | 2 071 578         | 2 109 105         | 2 227 777         | 2 242 771         | 2 347 078         |
| Akad Murabahah / Murabaha           | 7 457 774        | 7 648 501         | 7 614 010         | 7 655 097         | 7 739 459         | 7 847 593         | 7 806 594         | 7 821 667         | 7 812 856         | 7 820 354         | 7 929 721         | 7 973 986         | 8 006 168         | 8 141 604         | 8 170 854         | 8 290 484         |
| Akad Salam                          | -                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 |
| Akad Lainnya / Others               | -                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 |
| Akad Istishna                       | 67 178           | 72 426            | 73 595            | 73.358            | 73 595            | 74 765            | 74 619            | 77 391            | 81 291            | 85.580            | 87.435            | 92.096            | 97.024            | 102.388           | 107.319           | 110.132           |
| Akad Ijarah / Ijara                 | 41 508           | 53 318            | 54 693            | 56 870            | 60.060            | 65.131            | 66.007            | 66 622            | 69.263            | 74 097            | 77.115            | 82.470            | 89.107            | 107.106           | 113.460           | 138.540           |
| Akad Qardh                          | 176 856          | 222 678           | 226 715           | 235 377           | 245 101           | 246.382           | 238.585           | 244 956           | 245 642           | 243.713           | 233.392           | 248.416           | 250.353           | 254.553           | 278.599           | 280.259           |
| Multijasa / Multi Purpose Financing | 838 394          | 871 973           | 872 615           | 882 169           | 893 893           | 888 052           | 879.140           | 880 044           | 894 392           | 899 583           | 913.731           | 904.466           | 913.655           | 920.090           | 952.151           | 977.686           |
| <b>Total</b>                        | <b>9 943 320</b> | <b>10 681 499</b> | <b>10 659 164</b> | <b>10 764 870</b> | <b>10 934 455</b> | <b>11 105 042</b> | <b>11 085 149</b> | <b>11 161 624</b> | <b>11 192 562</b> | <b>11 250 644</b> | <b>11 451 878</b> | <b>11 596 530</b> | <b>11 695 436</b> | <b>11 983 801</b> | <b>12 087 191</b> | <b>12 360 790</b> |

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

| SEKTOR EKONOMI / ECONOMIC SECTOR                                                                     | 2019      | 2020       | 2021       |            |            |            |            |            |            |            |            |            | 2022       |            |            |
|------------------------------------------------------------------------------------------------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                                                                                      |           |            | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        |
| Pertanian, kehutanan dan sarana pertanian / <i>Agriculture, forestry and agricultural facilities</i> | 652 376   | 304 651    | 326 758    | 329 028    | 339 554    | 337 707    | 347 221    | 348 366    | 345 573    | 381 920    | 396 546    | 398 993    | 396 620    | 437 167    | 439 285    |
| Pertambangan / <i>Mining</i>                                                                         | 20 971    | 31 319     | 33 389     | 32 575     | 34 563     | 33 711     | 31 245     | 31 168     | 32 500     | 32 883     | 38 510     | 52 044     | 55 287     | 55 875     | 57 110     |
| Perindustrian / <i>Manufacturing</i>                                                                 | 222 639   | 203 652    | 217 532    | 227 824    | 225 726    | 221 573    | 222 966    | 222 082    | 207 340    | 217 694    | 228 648    | 231 573    | 227 924    | 238 483    | 287 437    |
| Listrik, gas dan air / <i>Water, gas and electricitu</i>                                             | 8.582     | 8.983      | 9.942      | 10.540     | 10.753     | 10.991     | 10.697     | 10.598     | 10.260     | 11.048     | 10.924     | 9.764      | 10.514     | 9.988      | 10.219     |
| Konstruksi / <i>Construction</i>                                                                     | 659 984   | 870 403    | 935 889    | 931 014    | 1 004 819  | 998 402    | 982 295    | 1 041 593  | 1 017 565  | 1 128 418  | 1 182 214  | 1 190 984  | 1 239 161  | 1 264 054  | 1 295 253  |
| Perdagangan, restoran dan hotel / <i>Trade, restaurants and hotels</i>                               | 1 364 285 | 1 836 807  | 1 745 683  | 2 279 790  | 1 824 478  | 1 837 763  | 1 831 823  | 1 722 480  | 1 733 124  | 1 666 301  | 1 664 503  | 1 734 368  | 1 881 441  | 1 999 897  | 1 956 404  |
| Pengangkutan, pergudangan dan komunikasi / <i>Transport, cargo storage and communication</i>         | 553 633   | 556 063    | 568 756    | 108 752    | 581 566    | 574 676    | 575 911    | 577 227    | 568 091    | 225 801    | 312 688    | 318 824    | 321 329    | 102 200    | 122 004    |
| Jasa dunia usaha / <i>Business Services</i>                                                          | 1 725 539 | 757 166    | 741 843    | 763 165    | 799 220    | 817 120    | 832 195    | 879 415    | 890 487    | 927 499    | 926 001    | 959 497    | 1 016 605  | 1 047 215  | 1 140 776  |
| Jasa sosial/masyarakat / <i>Social Services</i>                                                      | 3 193 984 | 1 711 516  | 1 607 682  | 1 589 013  | 1 625 693  | 1 604 999  | 1 653 368  | 1 650 985  | 1 662 545  | 1 470 698  | 1 479 813  | 1 465 183  | 1 489 145  | 1 557 070  | 1 567 346  |
| Lain-lain / <i>Others</i>                                                                            | 1 541 147 | 4 400 939  | 4 577 395  | 4 662 754  | 4 658 670  | 4 648 206  | 4 673 904  | 4 708 649  | 4 783 157  | 5 389 615  | 5 356 681  | 5 334 207  | 5 345 774  | 5 375 243  | 5 484 956  |
| Total                                                                                                | 9 943 140 | 10 681 499 | 10 764 870 | 10 934 455 | 11 105 042 | 11 085 149 | 11 161 624 | 11 192 562 | 11 250 644 | 11 451 878 | 11 596 530 | 11 695 436 | 11 983 801 | 12 087 191 | 12 360 790 |

| <b>Tabel 34.</b><br><b>Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan</b><br><b>(Financing of Sharia Rural Bank based on Type of Usage)</b><br><b>Nominal dalam Juta Rupiah (in Million IDR)</b> |                  |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| JENIS PENGGUNAAN /<br>TYPE OF USAGE                                                                                                                                                                                        | 2019             | 2020              | 2021              |                   |                   |                   |                   |                   |                   |                   |                   |                   | 2022              |                   |                   |
|                                                                                                                                                                                                                            |                  |                   | Feb               | Mar               | Apr               | Mei               | Jun               | Jul               | Ags               | Sep               | Okt               | Nov               | Des               | Jan               | Feb               |
| Modal Kerja / <i>Working Capital</i>                                                                                                                                                                                       | 4 401 468        | 4 842 629         | 4 730 025         | 4 857 147         | 5 017 856         | 5 035 097         | 5 082 024         | 5 059 032         | 4 943 829         | 4 493 810         | 4 623 286         | 4 717 879         | 5 000 389         | 4 998 296         | 5 168 380         |
| Investasi / <i>Investment</i>                                                                                                                                                                                              | 1 508 260        | 1 437 931         | 1 457 449         | 1 414 555         | 1 428 516         | 1 401 846         | 1 405 695         | 1 424 882         | 1 523 657         | 1 568 453         | 1 616 563         | 1 643 350         | 1 637 637         | 1 713 652         | 1 707 453         |
| Konsumsi / <i>Consumption</i>                                                                                                                                                                                              | 4 033 592        | 4 400 939         | 4 577 395         | 4 662 754         | 4 658 670         | 4 648 206         | 4 673 904         | 4 708 649         | 4 783 157         | 5 389 615         | 5 356 681         | 5 334 207         | 5 345 774         | 5 375 243         | 5 484 956         |
| <b>Total</b>                                                                                                                                                                                                               | <b>9 943 320</b> | <b>10 681 499</b> | <b>10 764 870</b> | <b>10 934 455</b> | <b>11 105 042</b> | <b>11 085 149</b> | <b>11 161 624</b> | <b>11 192 562</b> | <b>11 250 644</b> | <b>11 451 878</b> | <b>11 596 530</b> | <b>11 695 436</b> | <b>11 983 801</b> | <b>12 087 191</b> | <b>12 360 790</b> |

| <b>Tabel 35.</b><br><b>Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan</b><br><b>(Financing of Sharia Rural Bank based on Type of Financing)</b><br><b>Nominal dalam Juta Rupiah (in Million IDR)</b> |                  |                  |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| GOLONGAN PEMBIAYAAN /<br>TYPE OF FINANCING                                                                                                                                                                                        | 2018             | 2019             | 2021              |                   |                   |                   |                   |                   |                   |                   |                   |                   | 2022              |                   |                   |
|                                                                                                                                                                                                                                   |                  |                  | Feb               | Mar               | Apr               | Mei               | Jun               | Jul               | Ags               | Sep               | Okt               | Nov               | Des               | Jan               | Feb               |
| Usaha Kecil dan Menengah /<br>Small and Medium Enterprises                                                                                                                                                                        | 4 086 485        | 5 841 290        | 5 528 870         | 5 617 969         | 5 613 193         | 5 596 770         | 5 721 866         | 5 846 754         | 5 877 783         | 6 001 367         | 6 055 966         | 6 106 847         | 6 273 086         | 6 307 347         | 6 483 435         |
| Selain Usaha Kecil dan<br>Menengah / Non Small and<br>Medium Enterprises                                                                                                                                                          | 4 997 982        | 4 102 030        | 5 236 000         | 5 316 487         | 5 491 849         | 5 488 380         | 5 439 758         | 5 345 807         | 5 372 861         | 5 450 512         | 5 540 564         | 5 588 589         | 5 710 715         | 5 779 845         | 5 877 355         |
| <b>Total</b>                                                                                                                                                                                                                      | <b>9 084 467</b> | <b>9 943 320</b> | <b>10 764 870</b> | <b>10 934 455</b> | <b>11 105 042</b> | <b>11 085 149</b> | <b>11 161 624</b> | <b>11 192 562</b> | <b>11 250 644</b> | <b>11 451 878</b> | <b>11 596 530</b> | <b>11 695 436</b> | <b>11 983 801</b> | <b>12 087 191</b> | <b>12 360 790</b> |

| <b>Tabel 36.</b><br><b>Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan</b><br><i>(Financing of Sharia Rural Bank based on Collectibility)</i><br><b>Nominal dalam Juta Rupiah (in Million IDR) dan Persentase (%)</b> |                  |                   |                   |                   |                   |                   |                   |                   |                   |                              |                   |                   |                   |                   |                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| KOLEKTIBILITAS<br>PEMBIAYAAN /<br>COLLECTIBILITY OF<br>FINANCING                                                                                                                                                                                  | 2019             | 2020              | 2021              |                   |                   |                   |                   |                   |                   |                              |                   |                   | 2022              |                   |                   |
|                                                                                                                                                                                                                                                   |                  |                   | Feb               | Mar               | Apr               | Mei               | Jun               | Jul               | Ags               | Sep                          | Okt               | Nov               | Des               | Jan               | Feb               |
| <b>Lancar / Performing Financing</b>                                                                                                                                                                                                              | <b>9 242 948</b> | <b>9 908 116</b>  | <b>9 918 865</b>  | <b>10 052 342</b> | <b>10 204 336</b> | <b>10 156 335</b> | <b>10 244 845</b> | <b>8 975 802</b>  | <b>9 127 484</b>  | <b>9 421 879<sup>f</sup></b> | <b>9 510 772</b>  | <b>9 742 720</b>  | <b>10 138 834</b> | <b>10 224 553</b> | <b>10 377 462</b> |
| <b>DPK</b>                                                                                                                                                                                                                                        | <b>-</b>         | <b>-</b>          | <b>-</b>          | <b>-</b>          | <b>-</b>          | <b>-</b>          | <b>-</b>          | <b>1 271 091</b>  | <b>1 181 625</b>  | <b>1 086 299<sup>f</sup></b> | <b>1 188 857</b>  | <b>1 039 687</b>  | <b>1 012 012</b>  | <b>985 860</b>    | <b>1 084 777</b>  |
| <b>Non Lancar / Non Performing Financing</b>                                                                                                                                                                                                      | <b>700 372</b>   | <b>773 384</b>    | <b>846 004</b>    | <b>882 114</b>    | <b>900 706</b>    | <b>928 814</b>    | <b>916 778</b>    | <b>945 668</b>    | <b>941 536</b>    | <b>943 700<sup>f</sup></b>   | <b>896 901</b>    | <b>913 030</b>    | <b>832 955</b>    | <b>876 779</b>    | <b>898 550</b>    |
| - Kurang Lancar / Sub-Standard                                                                                                                                                                                                                    | 141.161          | 125.110           | 185.281           | 201.260           | 175.712           | 178.853           | 178.019           | 185.800           | 176.436           | 188.943 <sup>f</sup>         | 158.505           | 178.519           | 128.118           | 164.108           | 174.472           |
| - Diragukan / Doubtful                                                                                                                                                                                                                            | 124.271          | 126.083           | 109.898           | 124.070           | 116.431           | 123.545           | 115.951           | 126.396           | 128.626           | 120.499 <sup>f</sup>         | 112.645           | 114.571           | 102.094           | 94.697            | 89.138            |
| - Macet / Lost                                                                                                                                                                                                                                    | 434 940          | 522 191           | 550 826           | 556 784           | 608 563           | 626 416           | 622 809           | 633 471           | 636 473           | 634.258 <sup>f</sup>         | 625 751           | 619 940           | 602 742           | 617 974           | 634 940           |
| <b>Total Pembiayaan / Total Financing</b>                                                                                                                                                                                                         | <b>9 943 320</b> | <b>10 681 499</b> | <b>10 764 870</b> | <b>10 934 455</b> | <b>11 105 042</b> | <b>11 085 149</b> | <b>11 161 624</b> | <b>11 192 562</b> | <b>11 250 644</b> | <b>11 451 878</b>            | <b>11 596 530</b> | <b>11 695 436</b> | <b>11 983 801</b> | <b>12 087 191</b> | <b>12 360 790</b> |
| <b>Persentase NPF / Percentage of NPFs</b>                                                                                                                                                                                                        | <b>7,04%</b>     | <b>7,24%</b>      | <b>7,86%</b>      | <b>8,07%</b>      | <b>8,11%</b>      | <b>8,38%</b>      | <b>8,21%</b>      | <b>8,45%</b>      | <b>8,37%</b>      | <b>8,24%</b>                 | <b>7,73%</b>      | <b>7,81%</b>      | <b>6,95%</b>      | <b>7,25%</b>      | <b>7,27%</b>      |

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

| SEKTOR EKONOMI / ECONOMIC<br>SECTOR                                                                         | 2019    | 2020    | 2021    |         |         |         |         |         |         |                      |         |         | 2022    |         |         |
|-------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------|---------|---------|---------|---------|---------|
|                                                                                                             |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep                  | Okt     | Nov     | Des     | Jan     | Feb     |
| Pertanian, kehutanan dan sarana<br>pertanian / <i>Agriculture, forestry and<br/>agricultural facilities</i> | 68 156  | 43 930  | 50 097  | 49 528  | 50 149  | 50 794  | 51 030  | 53 795  | 53 120  | 53 536               | 53 796  | 52 472  | 48 644  | 49 311  | 48 626  |
| Pertambangan / <i>Mining</i>                                                                                | 1 944   | 2 270   | 3 490   | 5 084   | 2 771   | 3 069   | 2 462   | 4 589   | 3 183   | 4 956                | 5 667   | 5 500   | 6 325   | 5 291   | 5 358   |
| Perindustrian / <i>Manufacturing</i>                                                                        | 8 634   | 20 643  | 23 485  | 23 212  | 22 496  | 23 687  | 25 409  | 23 004  | 20 781  | 22 152 <sup>f</sup>  | 22 753  | 23 536  | 21 117  | 18 904  | 18 795  |
| Listrik, gas dan air / <i>Water, gas and<br/>electricity</i>                                                | 981     | 580     | 2 045   | 2 557   | 2 073   | 2 369   | 2 218   | 2 579   | 2 189   | 3 018                | 2 365   | 2 281   | 2 277   | 2 444   | 2 232   |
| Konstruksi / <i>Construction</i>                                                                            | 50 225  | 96 640  | 104 853 | 105 621 | 107 492 | 118 041 | 110 509 | 114 132 | 91 592  | 119 050 <sup>f</sup> | 115 774 | 119 075 | 112 219 | 122 366 | 124 855 |
| Perdagangan, restoran dan hotel /<br><i>Trade, restaurants and hotels</i>                                   | 174 918 | 207 272 | 220 584 | 245 790 | 225 132 | 229 447 | 230 977 | 226 474 | 241 029 | 217 931 <sup>f</sup> | 205 637 | 202 020 | 183 612 | 203 565 | 220 196 |
| Pengangkutan, pergudangan dan<br>komunikasi / <i>Transport, cargo storage<br/>and communication</i>         | 20 645  | 22 587  | 26 386  | 9 023   | 30 604  | 28 654  | 27 803  | 27 484  | 26 736  | 15 331               | 27 621  | 26 169  | 26 486  | 8 459   | 8 246   |
| Jasa dunia usaha / <i>Business Services</i>                                                                 | 117 259 | 37 665  | 38 395  | 37 626  | 39 048  | 40 067  | 42 577  | 41 809  | 48 335  | 45 257 <sup>f</sup>  | 39 760  | 38 892  | 32 715  | 38 200  | 42 624  |
| Jasa sosial/masyarakat / <i>Social<br/>Services</i>                                                         | 186 260 | 150 026 | 155 170 | 167 622 | 169 582 | 174 598 | 165 906 | 157 613 | 157 995 | 143 416 <sup>f</sup> | 129 092 | 139 172 | 124 831 | 126 056 | 123 564 |
| Lain-lain / <i>Others</i>                                                                                   | 71 350  | 191 771 | 221 499 | 236 051 | 251 358 | 258 087 | 257 887 | 294 189 | 296 575 | 319 052 <sup>f</sup> | 294 437 | 303 914 | 274 730 | 302 184 | 304 054 |
| Total                                                                                                       | 700 372 | 773 384 | 846 004 | 882 114 | 900 706 | 928 814 | 916 778 | 945 668 | 941 536 | 943 700              | 896 901 | 913 030 | 832 955 | 876 779 | 898 550 |

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

| JENIS PENGGUNAAN<br>/ TYPE OF USAGE | 2019    | 2020    | 2021    |         |         |         |         |         |         |                      |         |         | 2022    |         |         |
|-------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------|---------|---------|---------|---------|---------|
|                                     |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep                  | Okt     | Nov     | Des     | Jan     | Feb     |
| Modal Kerja / Working Capital       | 398 500 | 471 889 | 504 778 | 527 063 | 529 029 | 552 051 | 539 540 | 521 502 | 510 142 | 505 163 <sup>f</sup> | 479 863 | 492 462 | 458 752 | 468 381 | 484 312 |
| Investasi / Investment              | 113 487 | 109 724 | 119 727 | 118 999 | 120 318 | 118 675 | 119 352 | 129 978 | 134 819 | 119 485 <sup>f</sup> | 122 601 | 116 654 | 99 473  | 106 214 | 110 184 |
| Konsumsi / Consumption              | 188 385 | 191 771 | 221 499 | 236 051 | 251 358 | 258 087 | 257 887 | 294 189 | 296 575 | 319 052 <sup>f</sup> | 294 437 | 303 914 | 274 730 | 302 184 | 304 054 |
| Total                               | 700 372 | 773 384 | 846 004 | 882 114 | 900 706 | 928 814 | 916 778 | 945 668 | 941 536 | 943 700              | 896 901 | 913 030 | 832 955 | 876 779 | 898 550 |

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

| GOLONGAN PEMBIAYAAN /<br>TYPE OF FINANCING                                       | 2018           | 2019           | 2020           | 2021           |                |                |                |                |                |                |                |                      |                |                |                | 2022           |                |
|----------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                  |                |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep                  | Okt            | Nov            | Des            | Jan            | Feb            |
| Usaha Kecil dan Menengah /<br><i>Small and Medium Enterprises</i>                | 592 524        | 493 659        | 541 029        | 570 728        | 579 099        | 594 493        | 601 456        | 625 981        | 619 049        | 636 519        | 632 975        | 630 505 <sup>c</sup> | 608 072        | 609 160        | 550 441        | 580 497        | 595 854        |
| Selain Usaha Kecil dan<br>Menengah / <i>Non Small and<br/>Medium Enterprises</i> | 252 459        | 206 713        | 232 354        | 250 331        | 266 905        | 287 621        | 299 249        | 302 833        | 297 729        | 309 149        | 308 561        | 313 195 <sup>c</sup> | 288 829        | 303 869        | 282 514        | 296 282        | 302 696        |
| <b>Total</b>                                                                     | <b>844 983</b> | <b>700 372</b> | <b>773 384</b> | <b>821 059</b> | <b>846 004</b> | <b>882 114</b> | <b>900 706</b> | <b>928 814</b> | <b>916 778</b> | <b>945 668</b> | <b>941 536</b> | <b>943 700</b>       | <b>896 901</b> | <b>913 030</b> | <b>832 955</b> | <b>876 779</b> | <b>898 550</b> |

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

| Jenis / Type                               | 2018             | 2019             | 2020             | 2021             |                  |                  |                  |                  |                  |                  |                              |                  |                  | 2022             |                  |                  |
|--------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------------------|------------------|------------------|------------------|------------------|------------------|
|                                            |                  |                  |                  | Feb              | Mar              | Apr              | Mei              | Jun              | Jul              | Ags              | Sep                          | Okt              | Nov              | Des              | Jan              | Feb              |
| <b>Dana Pihak Ketiga / Depositor Funds</b> | <b>1 552 335</b> | <b>1 608 833</b> | <b>1 778 197</b> | <b>1 779 800</b> | <b>1 796 344</b> | <b>1 799 552</b> | <b>1 808 310</b> | <b>1 869 705</b> | <b>1 915 127</b> | <b>1 918 872</b> | <b>1 968 355<sup>r</sup></b> | <b>1 928 230</b> | <b>1 929 548</b> | <b>1 940 132</b> | <b>1 947 741</b> | <b>1 949 549</b> |
| Giro iB / Demand Deposits                  | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                            | -                | -                | -                | -                | -                |
| Tabungan iB / Saving Deposits              | 1 497 618        | 1 550 374        | 1 716 971        | 1 717 158        | 1 733 952        | 1 737 773        | 1 746 037        | 1 807 087        | 1 852 199        | 1 855 547        | 1 904 437 <sup>r</sup>       | 1 863 722        | 1 864 766        | 1 874 611        | 1 881 358        | 1 883 225        |
| Deposito iB / Time Deposits                | 54 717           | 58 459           | 61 226           | 62 642           | 62 392           | 61 779           | 62 273           | 62 618           | 62 928           | 63 325           | 63 918                       | 64 508           | 64 782           | 65 521           | 66 383           | 66 324           |
| <b>Pembiayaan / Financing</b>              | <b>327 606</b>   | <b>357 960</b>   | <b>361 594</b>   | <b>363 328</b>   | <b>367 403</b>   | <b>369 917</b>   | <b>366 390</b>   | <b>355 235</b>   | <b>356 245</b>   | <b>357 516</b>   | <b>363 994</b>               | <b>365 665</b>   | <b>366 479</b>   | <b>359 213</b>   | <b>362 390</b>   | <b>367 432</b>   |
| Akad Mudharabah / Mudharaba                | 2 750            | 2 854            | 2 930            | 3 028            | 3 162            | 3 269            | 3 304            | 3 376            | 3 376            | 3 324            | 3 309                        | 3 310            | 3 339            | 3 347            | 3 385            | 3 365            |
| Akad Musyarakah / Musharaka                | 5 189            | 7 557            | 9 100            | 9 487            | 9 714            | 9 948            | 9 991            | 10 203           | 10 292           | 10 412           | 10 506                       | 10 854           | 11 053           | 11 300           | 11 411           | 11 719           |
| Akad Murabahah / Murabaha                  | 258 617          | 281 369          | 288 580          | 287 145          | 288 724          | 290 911          | 290 465          | 277 651          | 277 264          | 278 625          | 285 274                      | 286 999          | 287 343          | 279 827          | 281 163          | 283 058          |
| Akad Salam                                 | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                            | -                | -                | -                | -                | -                |
| Akad Lainnya / Others                      | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                            | -                | -                | -                | -                | -                |
| Akad Istishna / Istishna                   | 160              | 234              | 258              | 268              | 266              | 269              | 266              | 273              | 281              | 286              | 281                          | 292              | 306              | 315              | 324              | 328              |
| Akad Qardh / Qardh                         | 32 086           | 35 026           | 32 610           | 35 028           | 36 660           | 36 748           | 33 829           | 35 006           | 35 672           | 35 392           | 34 910                       | 34 616           | 34 883           | 34 904           | 36 294           | 38 405           |
| Akad Ijarah / Ijara                        | 676              | 635              | 690              | 753              | 732              | 759              | 782              | 805              | 829              | 881              | 919                          | 978              | 1 042            | 1 134            | 1 201            | 1 307            |
| Multijasa / Multi Purpose Financing        | 28 128           | 30 285           | 27 426           | 27 619           | 28 145           | 28 013           | 27 753           | 27 921           | 28 531           | 28 596           | 28 795                       | 28 616           | 28 513           | 28 386           | 28 612           | 29 250           |
| <b>Total</b>                               | <b>1 879 941</b> | <b>1 966 793</b> | <b>2 139 791</b> | <b>2 143 128</b> | <b>2 163 747</b> | <b>2 169 469</b> | <b>2 174 700</b> | <b>2 174 700</b> | <b>2 271 369</b> | <b>2 276 388</b> | <b>2 332 349</b>             | <b>2 293 895</b> | <b>2 296 027</b> | <b>2 299 345</b> | <b>2 310 131</b> | <b>2 316 981</b> |

**Tabel 41.**  
**Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah**  
**(Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank)**  
**Dalam Persen (Percentage)**

| Jenis / Type                                           | 2018   | 2019  | 2020  | 2021  |       |       |       |       |       |       |       |       |       |       |       | 2022  |       |
|--------------------------------------------------------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                                        |        |       |       | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   |
| Dana Pihak Ketiga / Depositor Funds                    |        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 1 Giro iB / Demand Deposits                            | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 2 Tabungan iB / Saving Deposits                        | 2,88   | 2,85  | 2,44  | 2,64  | 2,69  | 2,69  | 2,36  | 2,32  | 2,53  | 2,31  | 2,41  | 2,38  | 2,37  | 2,44  | 2,41  | 2,47  | 2,37  |
| 3 Deposito iB / Time Deposits                          |        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| a 1 Bulan / 1 month                                    | 9,43   | 7,16  | 7,27  | 8,36  | 8,35  | 7,62  | 6,97  | 6,56  | 8,08  | 7,80  | 6,59  | 7,02  | 6,90  | 7,14  | 6,60  | 6,49  | 6,71  |
| b 3 Bulan / 3 months                                   | 8,1028 | 8,40  | 8,44  | 8,69  | 8,59  | 8,35  | 7,59  | 7,65  | 7,98  | 7,88  | 7,51  | 7,65  | 7,52  | 7,65  | 7,58  | 7,24  | 6,90  |
| c 6 Bulan / 6 months                                   | 9,21   | 9,80  | 9,71  | 10,35 | 10,26 | 9,42  | 9,05  | 8,96  | 9,05  | 9,45  | 9,34  | 9,62  | 9,45  | 9,50  | 9,16  | 8,72  | 8,99  |
| d 12 Bulan / 12 months                                 | 9,73   | 10,17 | 11,37 | 13,56 | 13,29 | 12,41 | 10,39 | 10,25 | 12,21 | 12,66 | 12,58 | 12,93 | 12,56 | 12,95 | 12,36 | 11,97 | 11,97 |
| e > 12 Bulan / > 12 months                             | 8,52   | 8,25  | 18,72 | 18,34 | 14,31 | 19,88 | 14,62 | 14,87 | 19,25 | 14,18 | 14,39 | 19,34 | 19,42 | 19,51 | 19,69 | 20,78 | 20,05 |
| Pembiayaan / Financing                                 |        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 1 Akad Mudharabah / Mudharaba                          | 16,45  | 17,18 | 18,58 | 18,56 | 18,56 | 18,71 | 19,05 | 18,97 | 19,53 | 19,42 | 18,91 | 18,90 | 18,71 | 18,68 | 19,15 | 18,90 | 18,86 |
| 2 Akad Musyarakah / Musharaka                          | 18,44  | 20,33 | 22,74 | 26,38 | 27,69 | 28,58 | 23,68 | 23,62 | 28,72 | 28,56 | 28,64 | 28,41 | 29,37 | 28,83 | 28,36 | 26,46 | 26,96 |
| 3 Akad Murabahah / Murabaha                            | 17,82  | 19,71 | 20,09 | 19,48 | 19,48 | 19,46 | 20,07 | 19,90 | 19,57 | 19,59 | 19,68 | 20,12 | 19,90 | 20,01 | 19,91 | 20,16 | 20,15 |
| 4 Akad Salam                                           | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 5 Akad Lainnya / Others                                | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 6 Akad Istishna / Istishna                             | 9,95   | 20,51 | 15,27 | 15,39 | 15,49 | 15,45 | 15,57 | 15,43 | 15,32 | 15,17 | 14,97 | 14,90 | 14,20 | 14,16 | 14,29 | 14,22 | 14,27 |
| 7 Akad Ijarah <sup>1)</sup>                            | 17,29  | 10,63 | 8,99  | 12,46 | 12,63 | 13,05 | 9,03  | 8,94  | 14,34 | 15,03 | 15,93 | 15,53 | 15,52 | 16,47 | 16,41 | 16,75 | 14,38 |
| 8 Akad Qardh                                           | -      | -     | -     | -     | -     | -     | -     | -     | -     | 5,95  | 6,00  | 6,52  | 6,43  | 6,27  | 6,13  | 4,99  | 4,65  |
| 9 Multijasa <sup>1)</sup> / Multi Purpose Financing 1) | 13,44  | 18,54 | 12,16 | 19,13 | 19,43 | 19,45 | 12,19 | 12,06 | 19,06 | 18,85 | 18,70 | 19,19 | 19,09 | 18,78 | 17,71 | 18,33 | 18,26 |

1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa

| <b>Tabel 42.</b><br><b>Rasio Keuangan Bank Pembiayaan Rakyat Syariah</b><br><b>(Financial Ratios of Sharia Rural Bank)</b> |         |         |         |         |         |         |         |         |         |         |                     |         |         |         |         |         |
|----------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------|---------|---------|---------|---------|---------|
| Rasio / Ratio                                                                                                              | 2018    | 2019    | 2020    | 2021    |         |         |         |         |         |         |                     | 2022    |         |         |         |         |
|                                                                                                                            |         |         |         | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep                 | Okt     | Nov     | Des     | Jan     | Feb     |
| 1 CAR                                                                                                                      | 19,33%  | 17,99%  | 28,60%  | 23,73%  | 23,98%  | 22,72%  | 22,96%  | 22,05%  | 22,84%  | 23,02%  | 23,44% <sup>f</sup> | 23,57%  | 23,51%  | 23,79%  | 25,14%  | 25,93%  |
| 2 ROA                                                                                                                      | 1,87%   | 2,61%   | 2,01%   | 1,83%   | 1,81%   | 1,81%   | 1,84%   | 1,84%   | 1,76%   | 1,79%   | 1,75% <sup>f</sup>  | 1,91%   | 1,82%   | 1,73%   | 1,99%   | 1,79%   |
| 3 ROE                                                                                                                      | 12,86%  | 27,30%  | 20,29%  | 18,12%  | 17,75%  | 17,68%  | 17,97%  | 17,87%  | 16,97%  | 17,08%  | 16,20% <sup>f</sup> | 17,72%  | 16,90%  | 16,27%  | 18,41%  | 16,48%  |
| 4 NPF                                                                                                                      | 9,30%   | 7,05%   | 7,24%   | 7,86%   | 8,07%   | 8,11%   | 8,38%   | 8,21%   | 8,45%   | 8,37%   | 8,24% <sup>f</sup>  | 7,73%   | 7,81%   | 6,95%   | 7,25%   | 7,27%   |
| 5 FDR                                                                                                                      | 111,67% | 113,59% | 108,78% | 109,20% | 111,34% | 113,12% | 110,08% | 108,43% | 107,51% | 106,17% | 106,20%             | 106,27% | 105,28% | 103,38% | 103,85% | 106,88% |
| 6 BOPO                                                                                                                     | 87,66%  | 84,12%  | 87,62%  | 90,16%  | 89,17%  | 89,12%  | 88,59%  | 88,53%  | 89,33%  | 88,88%  | 88,61% <sup>f</sup> | 87,80%  | 88,13%  | 87,63%  | 85,69%  | 86,43%  |

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

| Total Aset (Rp) /<br>Total Assets (in IDR) | 2018       | 2019       | 2.020      | 2021       |            |            |            |            |            |            |            |            | 2022       |            |            |            |
|--------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                            |            |            |            | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        |
| < 1 Miliar / < 1 Billion                   | 1          | 12         | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 1 s.d. 5 Miliar / 1 up to 5 Billion        | 7          | 4          | 3          | 2          | 2          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 2          | 2          |
| > 5 s.d. 10 Miliar / >5 up to 10 Billion   | 13         | 9          | 9          | 9          | 8          | 8          | 8          | 8          | 8          | 9          | 9          | 7          | 7          | 7          | 7          | 7          |
| > 10 Miliar / > 10 Billion                 | 146        | 139        | 150        | 151        | 152        | 151        | 151        | 151        | 153        | 152        | 152        | 152        | 152        | 153        | 154        | 154        |
| <b>Total</b>                               | <b>167</b> | <b>164</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>165</b> | <b>165</b> | <b>165</b> | <b>163</b> | <b>163</b> | <b>164</b> | <b>164</b> | <b>164</b> |

| <b>Tabel 44.</b><br><b>Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Februari 2022</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - February 2022)</b><br><b>Nominal dalam Juta Rupiah (in Million IDR)</b> |                      |                               |                                            |               |                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-------------------------------|--------------------------------------------|---------------|--------------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                                                                                                          | <b>Aset (Assets)</b> | <b>Pembiayaan (Financing)</b> | <b>Dana Pihak Ketiga (Depositor Funds)</b> | <b>FDR</b>    | <b>NPF Dalam Persen (Percentage)</b> |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                                                                            | 736 443              | 472 928                       | 462 351                                    | 102,29        | 7,74                                 |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                      | 150 047              | 93 342                        | 120 168                                    | 77,68         | 7,94                                 |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                      | 337 368              | 245 983                       | 256 997                                    | 95,71         | 4,72                                 |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                    | 24 051               | 15 308                        | 12 204                                     | 125,43        | 5,36                                 |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                     | 433 030              | 239 655                       | 387 816                                    | 61,80         | 44,08                                |
| Jambi                                                                                                                                                                                                                                                                                                                                                               | -                    | -                             | -                                          | -             | -                                    |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                            | 112 029              | 77 059                        | 74 923                                     | 102,85        | 10,39                                |
| Riau                                                                                                                                                                                                                                                                                                                                                                | 84 666               | 54 357                        | 64 437                                     | 84,36         | 4,31                                 |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                      | 181 144              | 152 061                       | 111 380                                    | 136,53        | 6,07                                 |
| Lampung                                                                                                                                                                                                                                                                                                                                                             | 847 851              | 607 871                       | 411 116                                    | 147,86        | 3,87                                 |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                         | 55 774               | 213 603                       | 164 954                                    | 129,49        | 8,26                                 |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                          | 5 177 925            | 4 050 591                     | 3 351 222                                  | 120,87        | 5,35                                 |
| Banten                                                                                                                                                                                                                                                                                                                                                              | 1 157 422            | 620 463                       | 809 938                                    | 76,61         | 16,62                                |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                         | 2 517 888            | 1 855 197                     | 1 690 098                                  | 109,77        | 4,38                                 |
| DI Yogyakarta                                                                                                                                                                                                                                                                                                                                                       | 1 077 265            | 728 612                       | 731 912                                    | 99,55         | 5,59                                 |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                          | 2 585 773            | 1 818 383                     | 1 788 615                                  | 101,66        | 10,78                                |
| Bali                                                                                                                                                                                                                                                                                                                                                                | 20 604               | 11 916                        | 10 430                                     | 114,25        | 4,21                                 |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                    | -                    | -                             | -                                          | -             | -                                    |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                   | 7 370                | 4 322                         | 4 133                                      | 104,58        | 1,26                                 |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                    | 16 605               | 12 480                        | 10 411                                     | 119,87        | 57,43                                |
| Kalimantan Utara                                                                                                                                                                                                                                                                                                                                                    | -                    | -                             | -                                          | -             | -                                    |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                  | 99 268               | 78 370                        | 71 368                                     | 109,81        | 3,50                                 |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                      | -                    | -                             | -                                          | -             | -                                    |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                           | -                    | -                             | -                                          | -             | -                                    |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                      | -                    | -                             | -                                          | -             | -                                    |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                     | 106 959              | 62 453                        | 75 484                                     | 83            | 3                                    |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                   | -                    | -                             | -                                          | -             | -                                    |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                    | 131 119              | 89 790                        | 55 612                                     | 161,46        | 7,12                                 |
| Maluku                                                                                                                                                                                                                                                                                                                                                              | -                    | -                             | -                                          | -             | -                                    |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                        | 195 349              | 127 411                       | 110 689                                    | 115,11        | 2,71                                 |
| NTB                                                                                                                                                                                                                                                                                                                                                                 | 1 000 737            | 728 633                       | 788 385                                    | 92,42         | 2,21                                 |
| NTT                                                                                                                                                                                                                                                                                                                                                                 | -                    | -                             | -                                          | -             | -                                    |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                         | -                    | -                             | -                                          | -             | -                                    |
| Papua                                                                                                                                                                                                                                                                                                                                                               | -                    | -                             | -                                          | -             | -                                    |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                                        | <b>17 056 688</b>    | <b>12 360 790</b>             | <b>11 564 643</b>                          | <b>106,88</b> | <b>7,27</b>                          |
| Keterangan / Note:<br>Total Aset di set-off per lokasi Kantor Pusat BPRS, sedangkan Pembiayaan dan DPK merupakan data per lokasi Kantor Pusat dan Kantor Cabang BPRS                                                                                                                                                                                                |                      |                               |                                            |               |                                      |

**Tabel 45.**  
**Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Februari 2022**  
**(Financing of Sharia Rural Bank based on Economic Sector and Province - February 2022)**  
**Nominal dalam Juta Rupiah (in Million IDR)**

| Propinsi / Province      | Pertanian, kehutanan dan sarana pertanian<br>Agriculture, forestry and agricultural facilities | Pertambangan<br>Mining | Perindustrian<br>Manufacturing | Listrik, gas dan air<br>Water, gas and electricity | Konstruksi<br>Construction | Perdagangan, restoran dan hotel<br>Trade, restaurants and hotels | Pengangkutan, pergudangan dan komunikasi<br>Transport, cargo storage and communication | Jasa dunia usaha<br>Business Services | Jasa sosial / masyarakat<br>Social Services | Lain-lain<br>Others |
|--------------------------|------------------------------------------------------------------------------------------------|------------------------|--------------------------------|----------------------------------------------------|----------------------------|------------------------------------------------------------------|----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------|---------------------|
| Nanggroe Aceh Darussalam | 37 761                                                                                         | 1 544                  | 11 623                         | 485                                                | 8 741                      | 230 825                                                          | 8 239                                                                                  | 5 155                                 | 21 398                                      | 147 157             |
| Sumatera Utara           | 3 316                                                                                          | -                      | 833                            | 279                                                | 860                        | 13 090                                                           | 1 674                                                                                  | 16 350                                | 4 722                                       | 52 219              |
| Sumatera Barat           | 23 593                                                                                         | 1 232                  | 3 888                          | 1                                                  | 9 655                      | 54 812                                                           | 5 909                                                                                  | 9 403                                 | 15 325                                      | 122 165             |
| Sumatera Selatan         | 1 071                                                                                          | -                      | 780                            | 11                                                 | 56                         | 1 360                                                            | 658                                                                                    | 1 060                                 | 557                                         | 9 756               |
| Bangka Belitung          | 39 390                                                                                         | 655                    | 1 611                          | 161                                                | 23 965                     | 73 048                                                           | 268                                                                                    | 9 381                                 | 24 420                                      | 66 758              |
| Jambi                    | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Bengkulu                 | 17 757                                                                                         | -                      | -                              | -                                                  | 2 268                      | 4 777                                                            | 12                                                                                     | 161                                   | 13 785                                      | 38 298              |
| Riau                     | 5 393                                                                                          | -                      | 207                            | -                                                  | 1 609                      | 6 354                                                            | 316                                                                                    | 584                                   | 4 063                                       | 35 831              |
| Kepulauan Riau           | 2 215                                                                                          | 1 373                  | 5 389                          | 354                                                | 4 684                      | 15 672                                                           | 7 692                                                                                  | 4 426                                 | 9 775                                       | 100 481             |
| Lampung                  | 30 631                                                                                         | 495                    | 5 033                          | 391                                                | 5 418                      | 28 570                                                           | 2 015                                                                                  | 84 326                                | 120 802                                     | 330 189             |
| DKI Jakarta              | 3 980                                                                                          | 5 087                  | 6 762                          | -                                                  | 41 474                     | 32 736                                                           | 4 517                                                                                  | 44 885                                | 27 690                                      | 46 472              |
| Jawa Barat               | 64 532                                                                                         | 19 904                 | 103 892                        | 1 993                                              | 284 235                    | 751 986                                                          | 30 715                                                                                 | 459 389                               | 329 444                                     | 2 004 502           |
| Banten                   | 2 481                                                                                          | 1 104                  | 9 762                          | 37                                                 | 65 680                     | 116 675                                                          | 2 402                                                                                  | 65 481                                | 99 388                                      | 257 453             |
| Jawa Tengah              | 131 060                                                                                        | 6 778                  | 38 024                         | 2 330                                              | 394 073                    | 208 359                                                          | 12 732                                                                                 | 317 231                               | 244 015                                     | 500 594             |
| DI Yogyakarta            | 14 209                                                                                         | 2 908                  | 16 627                         | 1 840                                              | 189 590                    | 96 768                                                           | 13 207                                                                                 | 49 594                                | 112 587                                     | 231 283             |
| Jawa Timur               | 50 451                                                                                         | 6 830                  | 72 632                         | 2 123                                              | 219 520                    | 220 683                                                          | 18 161                                                                                 | 45 137                                | 326 800                                     | 856 047             |
| Bali                     | 80                                                                                             | -                      | 455                            | -                                                  | 693                        | 1 752                                                            | 87                                                                                     | 3 746                                 | 2 023                                       | 3 081               |
| Kalimantan Barat         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Kalimantan Tengah        | -                                                                                              | -                      | -                              | -                                                  | -                          | 298                                                              | -                                                                                      | 515                                   | 611                                         | 2 897               |
| Kalimantan Timur         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | 4 005                                       | 8 475               |
| Kalimantan Utara         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Kalimantan Selatan       | 2 352                                                                                          | 5 289                  | 100                            | -                                                  | 21 977                     | 26 457                                                           | 8 555                                                                                  | 3 163                                 | 4 378                                       | 6 099               |
| Sulawesi Utara           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Gorontalo                | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Sulawesi Barat           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Sulawesi Tengah          | 6 883                                                                                          | -                      | 2 080                          | -                                                  | 33                         | 26 206                                                           | 1 633                                                                                  | 2 952                                 | 3 103                                       | 19 562              |
| Sulawesi Tenggara        | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Sulawesi Selatan         | 1 371                                                                                          | 134                    | 1 536                          | 215                                                | 4 467                      | 11 561                                                           | 350                                                                                    | 850                                   | 3 104                                       | 66 202              |
| Maluku                   | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Maluku Utara             | -                                                                                              | -                      | 81                             | -                                                  | 15 384                     | 2 692                                                            | 42                                                                                     | 320                                   | 30 624                                      | 78 268              |
| NTB                      | 759                                                                                            | 3 777                  | 6 120                          | -                                                  | 870                        | 31 722                                                           | 2 820                                                                                  | 16 666                                | 164 727                                     | 501 172             |
| NTT                      | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Papua Barat              | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Papua                    | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| <b>TOTAL</b>             | <b>439 285</b>                                                                                 | <b>57 110</b>          | <b>287 437</b>                 | <b>10 219</b>                                      | <b>1 295 253</b>           | <b>1 956 404</b>                                                 | <b>122 004</b>                                                                         | <b>1 140 776</b>                      | <b>1 567 346</b>                            | <b>5 484 956</b>    |

| <b>Tabel 46.</b><br><b>Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Februari 2022</b><br><b>(Financing of Sharia Rural Bank based on Type of Usage and Province - February 2022)</b><br><b>Nominal dalam Juta Rupiah (in Million IDR)</b> |                                        |                                 |                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------|---------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                               | <b>Modal Kerja<br/>Working Capital</b> | <b>Investasi<br/>Investment</b> | <b>Konsumsi<br/>Consumption</b> |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                 | 244.267                                | 81.505                          | 147.157                         |
| Sumatera Utara                                                                                                                                                                                                                                                                           | 35.147                                 | 5.977                           | 52.219                          |
| Sumatera Barat                                                                                                                                                                                                                                                                           | 96.523                                 | 27.295                          | 122.165                         |
| Sumatera Selatan                                                                                                                                                                                                                                                                         | 5.552                                  | -                               | 9.756                           |
| Bangka Belitung                                                                                                                                                                                                                                                                          | 99.233                                 | 73.665                          | 66.758                          |
| Jambi                                                                                                                                                                                                                                                                                    | -                                      | -                               | -                               |
| Bengkulu                                                                                                                                                                                                                                                                                 | 9.240                                  | 29.522                          | 38.298                          |
| Riau                                                                                                                                                                                                                                                                                     | 13.040                                 | 5.487                           | 35.831                          |
| Kepulauan Riau                                                                                                                                                                                                                                                                           | 45.462                                 | 6.119                           | 100.481                         |
| Lampung                                                                                                                                                                                                                                                                                  | 87.152                                 | 190.530                         | 330.189                         |
| DKI Jakarta                                                                                                                                                                                                                                                                              | 145.783                                | 21.348                          | 46.472                          |
| Jawa Barat                                                                                                                                                                                                                                                                               | 1.598.963                              | 447.126                         | 2.004.502                       |
| Banten                                                                                                                                                                                                                                                                                   | 279.885                                | 83.125                          | 257.453                         |
| Jawa Tengah                                                                                                                                                                                                                                                                              | 1.085.629                              | 268.975                         | 500.594                         |
| DI Yogyakarta                                                                                                                                                                                                                                                                            | 391.319                                | 106.010                         | 231.283                         |
| Jawa Timur                                                                                                                                                                                                                                                                               | 717.056                                | 245.280                         | 856.047                         |
| Bali                                                                                                                                                                                                                                                                                     | 5.508                                  | 3.328                           | 3.081                           |
| Kalimantan Barat                                                                                                                                                                                                                                                                         | -                                      | -                               | -                               |
| Kalimantan Tengah                                                                                                                                                                                                                                                                        | 1.256                                  | 169                             | 2.897                           |
| Kalimantan Timur                                                                                                                                                                                                                                                                         | 3.561                                  | 444                             | 8.475                           |
| Kalimantan Utara                                                                                                                                                                                                                                                                         | -                                      | -                               | -                               |
| Kalimantan Selatan                                                                                                                                                                                                                                                                       | 65.434                                 | 6.836                           | 6.099                           |
| Sulawesi Utara                                                                                                                                                                                                                                                                           | -                                      | -                               | -                               |
| Gorontalo                                                                                                                                                                                                                                                                                | -                                      | -                               | -                               |
| Sulawesi Barat                                                                                                                                                                                                                                                                           | -                                      | -                               | -                               |
| Sulawesi Tengah                                                                                                                                                                                                                                                                          | 41.100                                 | 1.791                           | 19.562                          |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                        | -                                      | -                               | -                               |
| Sulawesi Selatan                                                                                                                                                                                                                                                                         | 21.143                                 | 2.444                           | 66.202                          |
| Maluku                                                                                                                                                                                                                                                                                   | -                                      | -                               | -                               |
| Maluku Utara                                                                                                                                                                                                                                                                             | 23.703                                 | 25.441                          | 78.268                          |
| NTB                                                                                                                                                                                                                                                                                      | 152.425                                | 75.036                          | 501.172                         |
| NTT                                                                                                                                                                                                                                                                                      | -                                      | -                               | -                               |
| Papua Barat                                                                                                                                                                                                                                                                              | -                                      | -                               | -                               |
| Papua                                                                                                                                                                                                                                                                                    | -                                      | -                               | -                               |
| <b>TOTAL</b>                                                                                                                                                                                                                                                                             | <b>5 168 380</b>                       | <b>1 707 453</b>                | <b>5 484 956</b>                |

| <b>Tabel 47.</b><br><b>Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan</b><br><b>Piutang/Pembiayaan dan Provinsi - Februari 2022</b><br><b>(Financing of Sharia Rural Bank based on Type of Financing and Province - February 2022)</b><br><b>Nominal dalam Juta Rupiah (in Million IDR)</b> |                                 |                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-----------------------------------------------------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                                                        | <b>Usaha Kecil dan Menengah</b> | <b>Selain Usaha Kecil dan Menengah<br/>Non Small and Medium Enterprises</b> |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                          | 319.887                         | 153.041                                                                     |
| Sumatera Utara                                                                                                                                                                                                                                                                                                    | 48.320                          | 45.022                                                                      |
| Sumatera Barat                                                                                                                                                                                                                                                                                                    | 117.584                         | 128.399                                                                     |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                  | 5.571                           | 9.737                                                                       |
| Bangka Belitung                                                                                                                                                                                                                                                                                                   | 169.043                         | 70.612                                                                      |
| Jambi                                                                                                                                                                                                                                                                                                             | -                               | -                                                                           |
| Bengkulu                                                                                                                                                                                                                                                                                                          | 8.397                           | 68.663                                                                      |
| Riau                                                                                                                                                                                                                                                                                                              | 38.442                          | 15.915                                                                      |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                    | 50.830                          | 101.232                                                                     |
| Lampung                                                                                                                                                                                                                                                                                                           | 94.098                          | 513.773                                                                     |
| DKI Jakarta                                                                                                                                                                                                                                                                                                       | 153.929                         | 59.674                                                                      |
| Jawa Barat                                                                                                                                                                                                                                                                                                        | 2.004.956                       | 2.045.635                                                                   |
| Banten                                                                                                                                                                                                                                                                                                            | 360.372                         | 260.091                                                                     |
| Jawa Tengah                                                                                                                                                                                                                                                                                                       | 1.297.750                       | 557.447                                                                     |
| DI Yogyakarta                                                                                                                                                                                                                                                                                                     | 420.880                         | 307.733                                                                     |
| Jawa Timur                                                                                                                                                                                                                                                                                                        | 1.096.231                       | 722.152                                                                     |
| Bali                                                                                                                                                                                                                                                                                                              | 4.430                           | 7.486                                                                       |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                  | -                               | -                                                                           |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                 | 4.103                           | 219                                                                         |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                  | 10.629                          | 1.850                                                                       |
| Kalimantan Utara                                                                                                                                                                                                                                                                                                  | -                               | -                                                                           |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                | 72.289                          | 6.080                                                                       |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                    | -                               | -                                                                           |
| Gorontalo                                                                                                                                                                                                                                                                                                         | -                               | -                                                                           |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                    | -                               | -                                                                           |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                   | 21.417                          | 41.036                                                                      |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                 | -                               | -                                                                           |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                  | 42.371                          | 47.419                                                                      |
| Maluku                                                                                                                                                                                                                                                                                                            | -                               | -                                                                           |
| Maluku Utara                                                                                                                                                                                                                                                                                                      | 55.859                          | 71.552                                                                      |
| NTB                                                                                                                                                                                                                                                                                                               | 86.047                          | 642.586                                                                     |
| NTT                                                                                                                                                                                                                                                                                                               | -                               | -                                                                           |
| Papua Barat                                                                                                                                                                                                                                                                                                       | -                               | -                                                                           |
| Papua                                                                                                                                                                                                                                                                                                             | -                               | -                                                                           |
| <b>TOTAL</b>                                                                                                                                                                                                                                                                                                      | <b>6.483.435</b>                | <b>5.877.355</b>                                                            |



## **Departemen Perizinan dan Informasi Perbankan OTORITAS JASA KEUANGAN**

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