

STATISTIK PERBANKAN SYARIAH *SHARIA BANKING STATISTICS*



MARET 2020

MARCH 2020

KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

Jakarta, Mei 2020
Jakarta, May 2020

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

HALAMAN KETERANGAN PAGE OF REFERANCE

Jadwal Publikasi Kedepan

Edisi April 2020 akan diterbitkan pada minggu ke III bulan Juni 2020.

Tanda-tanda, dan Sumber Data

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

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

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

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

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

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Advance Release Calender (ARC)

April 2020 edition will be released on the 3rd week of June 2020.

Notes, Symbols and Sources of Data

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATION

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

DAFTAR ISTILAH GLOSSARY

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

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

Ijara Contract

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

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

Qardh Contract

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

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

Equivalent rate of return/profit sharing/fee/bonus

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

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

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
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2	Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah	<i>Islamic Banking Network</i>	Tabel 2.4. Perkembangan Aset Perbankan Syariah Tabel 2.12 Jaringan Kantor Perbankan Syariah	Tabel 1. Jaringan Kantor Perbankan Syariah Tabel 5. Tenaga Kerja Perbankan Syariah	Perpindahan tabel Tambahan data Jumlah ATM/ADM dari LKPBU
3	Tabel 3. Jaringan Kantor Individual Perbankan Syariah	<i>(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy</i>	-	Tabel 2. Jaringan Kantor Individual Perbankan Syariah	Hanya Perubahan Nomor Tabel, meneruskan data bulan sebelumnya
4	Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1	<i>Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region</i>	N/A	N/A	Tabel baru
5	Tabel 5. Layanan Syariah (Office Channeling)		-	Tabel 4. Layanan Syariah (Office Channeling)	
6	Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<i>Islamic Commercial Bank and Islamic Business Unit Operations</i>	Tabel 2.1 Kegiatan Usaha BUS dan UUS	Tabel 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan dan perubahan komponen aset dan kewajiban
	Tabel 6a. Kegiatan Usaha Bank Umum Syariah	<i>Islamic Commercial Bank Operations</i>	Tabel 2.2 Kegiatan Usaha BUS		
	Tabel 6b. Kegiatan Usaha Unit Usaha Syariah	<i>Islamic Business Unit Operations</i>	Tabel 2.3 Kegiatan Usaha UUS		
			Tabel 4.22 Pembiayaan Perbankan Syariah (menurut jenis akad)	Tabel 18. Komposisi Pembiayaan yang diberikan BUS dan UUS (berdasarkan jenis akad)	
7	Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah	<i>Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit</i>	-	Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen
	Tabel 7a. Rekening Administratif Bank Umum Syariah	<i>Off Balance Sheet Account - Islamic Commercial Bank</i>			
	Tabel 7b. Rekening Administratif Unit Usaha Syariah	<i>Off Balance Sheet Account - Islamic Business Unit</i>			
8	Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rincian BUS-UUS Perubahan komponen
	Tabel 8a. Laporan Laba Rugi Bank Umum Syariah	<i>Condensed Income Statement - Islamic Commercial Bank</i>		Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan Bank Umum Syariah dan Unit Usaha Syariah	
	Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Business Unit</i>			
9	Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.5. Aktiva Produktif Perbankan Syariah		Perubahan formulasi Tambahan rincian BUS-UUS
	Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank</i>			
	Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Business Unit</i>			
10	Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 17. Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah	Tambahan format (kategori pengukuran) Tambahan rincian BUS-UUS
	Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank</i>			
	Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit</i>			
11	Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units</i>			
	Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>			
	Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
12	Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units</i>			

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
	Tabel 12a. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>			
	Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
13	Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>	Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	Tabel 20. Pembiayaan Perbankan Syariah berdasarkan Sektor Ekonomi	Penggabungan tabel Sektor Ekonomi Tambahkan rincian BUS-UUS
	Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	<i>Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary</i>		Tabel 28. Pembiayaan Non Lancar Perbankan Syariah berdasarkan Sektor Ekonomi	
	Tabel 13b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	<i>Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>			
14	Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank</i>		Tabel 22. Pembiayaan BUS dan UUS Berdasarkan Jenis Penggunaan	Penggabungan tabel Jenis Penggunaan dan Golongan debitur Tambahkan rincian BUS-UUS
	Tabel 14a. Pembiayaan dan NPF - Bank Umum Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank</i>		Tabel 24. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Jenis Penggunaan	
	Tabel 14b. Pembiayaan dan NPF - Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank</i>		Tabel 26. Pembiayaan BUS dan UUS berdasarkan Kualitas Pembiayaan	
				Tabel 30. Pembiayaan BUS dan UUS Berdasarkan Golongan Pembiayaan	
				Tabel 32. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Golongan Pembiayaan	
15	Tabel 15. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Lokasi	Tabel 47. Pembiayaan BUS dan UUS berdasarkan Jenis Penggunaan dan Propinsi	Penggabungan tabel Jenis Penggunaan dan lokasi Tambahkan rincian BUS-UUS
	Tabel 15a. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank</i>		Tabel 49. Pembiayaan BUS dan UUS berdasarkan Golongan Debitur dan Propinsi	
	Tabel 15b. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit</i>			
16	Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan	<i>Financing and Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>		Tabel 45. Pembiayaan BUS dan UUS berdasarkan Sektor Ekonomi dan Propinsi	Perubahan rincian Sektor Ekonomi Tambahkan rincian BUS-UUS
	Tabel 16a. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS Penyalur Pembiayaan	<i>Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>			
	Tabel 16b. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I UUS Penyalur Pembiayaan	<i>Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>			
17	Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks and Islamic Business Units</i>	2.7 Tingkat Bagi Hasil Rata-rata Bank Syariah	36. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	Penggabungan tabel Tambahkan rincian BUS-UUS
	Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus Bank Umum Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks</i>			
	Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units</i>			
18	Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks and Islamic Business Units</i>	Tabel 2.9. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan, margin golongan debitur adalah baru		Tambahan margin golongan debitur Tambahkan rincian BUS-UUS
	Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks</i>			

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
	Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units</i>			
19	Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<i>Average of Margin Rates of Islamic Commercial Banks and Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>	Tabel 2.8. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi		Perubahan rincian Sektor Ekonomi Tambahkan rincian BUS-UUS
	Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah	<i>Average of Margin Rates of Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
	Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Unit Usaha Syariah	<i>Average of Margin Rates of Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
20	Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen Tambahkan rincian BUS-UUS
	Tabel 20a. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>			
	Tabel 20b. Jumlah Rekening Pembiayaan dan DPK Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>			
21	Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank dan Islamic Business Unit</i>			
	Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>			
	Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>			
22	Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah	<i>Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.6. Komposisi DPK Perbankan Syariah	Tabel 14. Komposisi DPK - BUS dan UUS	Perubahan komponen Tambahkan rincian BUS-UUS
	Tabel 22a. Komposisi DPK - Bank Umum Syariah				
	Tabel 22b. Komposisi DPK - Unit Usaha Syariah				
23	Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah	<i>Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit</i>	N/A	N/A	Tabel baru
	Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah	<i>Depositor Funds Composition of Islamic Commercial Bank</i>			
	Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah	<i>Depositor Funds Composition of Islamic Business Unit</i>			
24	Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province</i>		tabel 43. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	Tambahan rincian BUS-UUS
	Tabel 24a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank based on Province</i>			
	Tabel 24b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province</i>			
25	Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District</i>		Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	Tambahan rincian BUS-UUS
	Tabel 25.a. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District</i>			
	Tabel 25.b. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District</i>			

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

Periode	2016	2017	2018	2019										2020			Indicator														
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar															
Bank Umum Syariah																Sharia Commercial Bank															
CAR (%)	16,63	17,91	20,39	19,85	19,61	19,62	19,56	19,72	20,36	20,39	20,54	20,48	20,59	20,29	20,47	20,36	CAR (%)														
- Modal	27.153	31.105	36.764	37.114	36.954	37.241	37.255	37.759	39.167	39.381	39.860	40.102	40.715	41.059	41.564	41.748	- Capital														
- Aktiva Tetap Menurut Risiko	163.306	173.695	180.300	186.945	188.477	189.813	190.505	191.460	192.331	193.148	194.094	195.820	197.727	202.339	203.053	205.071	- Risk Weighted Assets														
ROA (%)	0,63	0,63	1,28	1,46	1,52	1,56	1,61	1,62	1,64	1,66	1,65	1,67	1,73	1,88	1,85	1,86	ROA (%)														
- Laba	1.426	1.697	3.806	4.588	4.778	4.895	5.079	5.115	5.209	5.263	5.275	5.375	5.598	6.495	6.463	6.478	- Profit														
- Rata-Rata Total Aset	225.804	267.570	298.044	314.735	314.702	314.404	315.828	316.529	317.073	317.957	319.541	320.990	323.438	346.373	348.694	349.112	- Average Assets														
NPF (%)	4,42	4,76	3,26	3,44	3,58	3,49	3,36	3,36	3,44	3,32	3,49	3,47	3,23	3,46	3,38	3,43	NPF (%)														
NPF Net (%)	2,17	2,57	1,95	2,03	2,19	2,13	2,10	2,00	2,07	2,04	2,20	2,08	1,88	2,02	1,91	1,95	NPF Net %														
- Non Performing Financing	7.843	9.030	6.597	7.090	7.424	7.355	7.137	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.585	7.828	- Non Performing Financing														
- Non Performing Financing Net	3.860	4.880	3.938	4.178	4.535	4.479	4.472	4.255	4.421	4.450	4.804	4.578	4.241	4.506	4.287	4.461	- Non Performing Financing Net														
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	202.298	205.920	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	- Total Financing to Non Bank														
FDR (%)	85,99	79,61	78,53	78,38	79,57	82,01	79,74	79,90	80,85	81,56	79,10	80,06	77,91	77,90	77,02	78,93	FDR (%)														
- Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	202.298	205.920	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	- Total Financing to Non Bank														
- Dana Pihak Ketiga	206.407	238.393	257.606	262.709	260.439	256.690	266.568	265.716	263.596	267.343	276.466	275.088	288.978	286.485	291.069	289.362	- Total Third Party Funds														
BOPO (%)	96,22	94,91	89,18	87,82	86,95	86,29	85,72	85,58	85,59	85,14	85,55	85,32	84,45	83,62	82,78	83,04	Operating Expenses to Operations Revenue (%)														
- Biaya Operasional	34.174	29.682	31.169	8.360	10.748	13.041	15.479	18.052	20.646	22.650	26.084	28.730	30.415	2.848	5.233	7.718	- Operations Expenses														
- Pendapatan Operasional	35.517	31.273	34.952	9.520	12.361	15.113	18.058	21.093	24.122	26.605	30.490	33.672	36.014	3.407	6.322	9.294	- Operations Income														
Rentabilitas																	Profitability														
NOM (%)	0,68	0,67	1,42	1,66	1,71	1,76	1,82	1,83	1,83	1,84	1,83	1,86	1,92	1,85	1,78	1,72	NOM (%)														
- Pendapatan Operasional	1.343	1.591	3.783	4.639	4.839	4.974	5.156	5.214	5.214	5.273	5.287	5.392	5.599	6.697	6.532	6.303	- Net Operations Income														
- Rata-rata Aset Produktif	198.936	238.944	265.860	279.948	282.695	282.094	283.727	284.657	285.469	286.522	288.283	289.821	292.108	361.197	366.142	365.581	- Average Earning Assets														
KAP																	Earning Asset Quality														
APYD terhadap Aktiva Produktif (%)	4,27		3,04	3,42	3,58	3,49	3,45	3,43	3,50	3,41	3,09	3,11	2,77	2,74	2,66	3,07	Classified Earning assets to Earning assets (%)														
- APYD	10.070	11.078	8.845	9.946	10.335	9.967	10.255	10.160	10.397	10.284	9.614	9.727	9.018	10.099	10.029	11.399	- Classified Earning Assets														
- Total Aset Produktif	236.048	263.110	291.353	290.427	288.814	285.214	297.434	296.497	297.358	301.313	311.147	312.524	325.365	368.362	377.363	371.089	- Total Earning assets														
Likuiditas																	Liquidity														
Short Term Mismatch (%)	22,54	29,75	27,22	27,93	27,00	22,68	33,23	25,39	24,19	25,35	27,43	29,28	30,08	33,36	31,17	29,59	Short Term Mismatch (%)														
- Aktiva Jangka Pendek	45.669	65.551	63.815	65.597	62.527	51.791	79.338	59.432	56.054	59.206	66.094	70.407	76.035	84.622	79.921	74.940	- Short-Term Assets														
- Kewajiban Jangka Pendek	202.655	220.373	234.414	234.879	231.611	228.355	238.756	234.034	231.730	233.601	240.990	240.458	252.789	253.639	256.381	253.282	- Short-Term Liabilities														
Imbal Hasil																	Yield Proportion														
Non Core Deposit terhadap Total DPK (%)	58,84	51,29	47,69	49,04	48,56	46,15	47,77	46,48	45,80	45,98	47,10	46,19	46,46	46,88	47,31	46,61	Non Core Deposits to Third Party Funds (%)														
- Non Core Deposit	121.443	122.280	122.846	128.832	126.472	118.466	127.348	123.514	120.731	122.929	130.227	127.076	134.272	134.301	137.702	134.859	- Non Core Deposits														
- Total DPK	206.407	238.393	257.606	262.709	260.439	256.690	266.568	265.716	263.596	267.343	276.466	275.088	288.978	286.485	291.069	289.362	- Total Third Party Funds														
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	199,86	210,95	238,46	236,35	237,63	236,88	234,73	237,47	236,40	234,18	234,64	244,82	241,64	242,78	250,07	244,00	Fixed Yield Portfolios to Floating Yield Portfolios (%)														
- Portofolio yang Memiliki Imbal Hasil Tetap	118.667	129.137	142.857	145.006	146.157	148.318	149.359	149.697	150.057	153.100	153.653	156.644	159.570	158.388	160.447	162.321	- Fixed-rate Yield Portfolios														
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	59.376	61.217	59.908	61.353	61.506	62.614	63.631	63.038	63.477	65.378	65.485	63.984	66.037	65.238	64.160	66.524	- Floating-rate Yield Portfolios														
Investasi																	Investment Proportion and Risk														
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	34,64	35,22	36,56	37,62	37,67	37,78	38,14	37,99	37,86	38,51	38,62	39,33	39,89	39,10	39,82	39,82	Profit Sharing Financing to Total Financing to Non Bank (%)														
- Total Pembiayaan Basis Mudharabah	61.675	67.049	74.122	77.626	78.234	79.687	81.229	80.811	80.841	84.135	84.640	86.766	89.995	88.094	87.832	91.120	- Profit Sharing Financing Mudharabah-based														
- Total Pembiayaan	178.043	190.354	202.766	206.359	207.663	210.932	212.990	212.735	213.534	218.478	219.138	220.628	225.607	223.627	224.607	228.845	- Total Financing														
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	3,40	3,29	3,47	3,13	3,11	3,02	2,65	2,80	2,86	2,72	2,37	2,68	2,70	2,67	2,70	2,66	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)														
- Potensi Kerugian Pembiayaan Bagi Hasil	2.094	2.204	2.569	2.430	2.431	2.405	2.154	2.263	2.312	2.285	2.006	2.329	2.425	2.350	2.369	2.423	- Potential Loss from Profit Sharing Financing														
- Portofolio Investasi Mudharabah dan Musyarakah	61.675	67.049	74.122	77.626	78.234	79.687	81.229	80.811	80.841	84.135	84.640	86.766	89.995	88.094	87.832	91.120	- Total Mudharabah and Musyarakah														

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

Note: r) Revised figures
*) Provisional Figures

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

Periode	2016	2017	2018	2019									2020			Indicator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
Unit Usaha Syariah				Sharia Business Unit													
ROA (%)	1,77	2,47	2,24	1,82	1,76	1,76	1,83	1,88	1,90	1,88	1,96	2,02	2,04	2,44	2,32	2,35	ROA (%)
- Laba	1.529	2.726	3.127	2.882	2.805	2.804	2.931	3.004	3.050	3.019	3.160	3.288	3.328	4.118	3.936	4.016	- Profit
- Rata-Rata Total Aset	86.248	110.286	139.326	158.478	159.268	159.253	160.035	160.092	160.358	160.917	161.444	162.429	163.410	168.951	169.640	170.630	- Average Assets
NPF (%)	3,49	2,11	2,15	2,73	2,92	2,82	3,09	3,02	3,00	2,59	2,57	2,69	2,90	3,00	3,03	3,05	NPF (%)
NPF Net (%)	1,79	1,24	1,39	1,71	1,83	1,75	1,88	1,79	1,76	1,56	1,49	1,55	1,89	1,88	1,95	1,95	NPF Net %
- Non Performing Financing	2.464	2.024	2.535	3.305	3.509	3.369	3.722	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	- Non Performing Financing
- Non Performing Financing Net	1.262	1.193	1.635	2.070	2.201	2.083	2.265	2.180	2.172	1.961	1.885	1.988	2.457	2.453	2.555	2.600	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	117.895	121.073	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	- Total Financing to Non Bank
FDR (%)	96,70	99,39	103,22	100,87	99,46	100,27	100,39	102,98	103,30	102,74	100,55	96,50	101,93	101,35	101,00	106,52	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	117.895	121.073	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	- Total Financing to Non Bank
- Dana Pihak Ketiga	72.928	96.495	114.222	120.025	120.794	118.974	120.057	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	- Total Third Party Funds
BOPO (%)	82,85	74,15	75,38	79,80	80,14	80,39	79,54	78,98	78,65	78,97	78,08	77,85	78,01	75,09	75,03	74,56	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	7.097	7.927	9.588	2.940	3.887	4.918	5.829	6.738	7.672	8.657	9.562	10.793	12.029	1.044	1.994	2.931	- Operations Expenses
- Pendapatan Operasional	8.566	10.690	12.720	3.684	4.851	6.117	7.328	8.531	9.755	10.962	12.247	13.864	15.420	1.391	2.658	3.931	- Operations Income
Rentabilitas																	Profitability
NOM (%)	2,00	2,67	2,38	1,98	1,91	1,90	1,97	2,02	2,05	2,01	2,10	2,17	2,18	2,38	2,26	2,26	NOM (%)
- Pendapatan Operasional	1.469	2.764	3.132	2.976	2.890	2.878	2.998	3.074	3.124	3.074	3.222	3.350	3.391	4.158	3.983	4.000	- Net Operations Income
- Rata-rata Aset Produktif	73.485	103.531	131.323	150.519	151.445	151.315	152.049	152.191	152.503	153.123	153.676	154.714	155.721	174.697	176.237	176.725	- Average Earning Assets
KAP																	Classified Earning assets to Earning assets (%)
APYD terhadap Aktiva Produktif (%)	3,22	2,26	2,19	2,80	2,85	2,84	2,92	2,95	2,91	2,92	2,73	2,83	2,74	2,71	2,82	3,04	- Classified Earning Assets
- APYD	3.036	2.897	3.379	4.340	4.446	4.377	4.616	4.592	4.595	4.715	4.429	4.769	4.683	4.831	5.123	5.516	- Total Earning assets
- Total Aset Produktif	94.319	128.442	154.342	155.258	155.845	154.045	158.157	155.475	158.028	161.735	162.254	168.741	170.674	178.486	181.438	181.216	
Likuiditas																	Liquidity
Short Term Mismatch (%)	34,23	28,37	25,37	25,43	24,87	21,09	20,23	21,38	22,20	24,91	24,66	25,23	24,72	25,94	25,14	22,73	Short Term Mismatch (%)
- Aktiva Jangka Pendek	26.152	30.253	33.043	34.214	32.677	26.354	25.729	26.640	27.639	31.507	31.636	33.835	33.065	33.840	33.560	29.904	- Short-Term Assets
- Kewajiban Jangka Pendek	76.398	106.627	130.234	134.522	131.411	124.982	127.202	124.613	124.484	126.505	128.286	134.126	133.786	130.434	133.493	131.582	- Short-Term Liabilities
Imbal Hasil																	Yield Proportion
Non Core Deposit terhadap Total DPK (%)	60,89	65,92	66,93	67,46	67,31	65,73	65,82	64,86	64,71	65,35	65,93	67,43	64,60	65,00	64,99	63,26	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	44.409	63.607	76.444	80.970	81.301	78.203	79.022	76.879	77.244	80.033	82.998	89.889	82.413	83.495	84.375	79.145	- Non Core Deposits
- Total DPK	72.928	96.495	114.222	120.025	120.794	118.974	120.057	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	211,41	186,69	183,20	192,41	200,07	216,92	218,89	223,54	225,54	225,27	225,68	224,88	239,66	237,68	238,78	240,93	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	48.230	62.819	76.683	80.113	80.574	82.188	83.276	84.886	85.976	87.688	88.258	89.603	92.313	92.206	92.970	94.744	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	22.813	33.648	41.858	41.638	40.274	37.889	38.045	37.973	38.120	38.925	39.107	39.844	38.518	38.795	38.936	39.324	- Floating-rate Yield Portfolios
Investasi																	Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	45,16	53,49	60,22	60,87	60,66	60,26	60,12	60,44	60,80	61,32	61,57	61,89	62,12	62,48	62,81	63,38	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	32.083	51.602	71.386	74.108	73.307	72.356	72.943	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	71.044	96.467	118.541	121.751	120.848	120.077	121.322	122.859	124.097	126.613	127.365	129.447	130.830	131.001	131.906	134.069	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,97	1,43	1,71	1,83	2,00	2,11	2,20	2,25	2,25	2,26	2,27	2,16	1,91	1,96	2,03	2,23	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	631	736	1.220	1.359	1.465	1.526	1.607	1.673	1.699	1.755	1.780	1.732	1.549	1.602	1.684	1.895	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	32.083	51.602	71.386	74.108	73.307	72.356	72.943	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	- Total Mudharabah and Musyarakah

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

Note: r) Revised figures
*) Provisional Figures

**Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2020
(Sharia Banking Network)**

Indikator	2016	2017	2018	2019												2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Bank Umum Syariah																			Sharia Commercial Bank
- Total Aset (dalam miliar Rupiah)	254.184	288.027	316.691	318.058	314.602	313.210	322.949	320.738	320.882	325.030	333.790	335.482	350.364	346.373	351.014	349.950			- Total Assets (in billion IDR)
- Jumlah Bank	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	- Number of Banks
- Jumlah Kantor	1.869	1.825	1.875	1.886	1.884 ^{*)}	1.881	1.894	1.896	1.898	1.903	1.905	1.914	1.919	1.922	1.925	1.923			- Number of Offices
- KC	473	471	478	476	477	477	478	478	478	479	478	480	480	480	480	478			Branch Offices
- KCP	1.207	1.176	1.199	1.209	1.205	1.201	1.214	1.218	1.223	1.227	1.229	1.237	1.243	1.246	1.248	1.248			Sub Branch Offices
- KK	189	178	198	201	202	203	202	200	197	197	198	197	196	196	197	197			Cash Offices
- ATM	3.127	2.585	2.791	2.793	2.780	2.770	2.773	2.779	2.779	2.805	2.824	2.824	2.827	2.825	2.826	2.827			ATMs/ADMs
- Jumlah Tenaga Kerja	51.110	51.068	49.516	49.482	49.388	49.289	48.000	49.743	49.873	50.000	52.654	49.864	49.654	49.723	49.806	49.923			- Number of Employees
Unit Usaha Syariah																			Sharia Business Unit
- Total Aset (dalam miliar Rupiah)	102.320	136.154	160.636	161.758	161.638	159.194	163.944	160.437	162.218	165.385	166.190	172.279	174.200	168.951	170.329	172.610			- Total Assets (in billion IDR)
- Jumlah Bank Umum Konvensional yang memiliki UUS	21	21	20	20	20	20	20	20	20	20	20	20	20	20	20	20			- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	332	344	354	364	368 ^{*)}	370	372	374	375	374	376	378	381	386	387	388			- Number of Offices
- KC	149	154	153	157	157	156	156	158	158	158	158	160	160	160	161	161			Branch Offices
- KCP	135	139	146	152	154	157	157	157	157	156	157	157	159	164	164	165			Sub Branch Offices
- KK	48	51	55	55	57	57	59	59	60	60	61	61	62	62	62	62			Cash Offices
- ATM	132	143	171	171	172	172	172	166	166	166	167	168	176	176	177	177			ATMs/ADMs
- Jumlah Tenaga Kerja	4.487	4.678	4.955	5.074	5.198	5.045	5.089	4.997	5.055	5.178	4.037	5.233	5.186	5.207	5.230	5.189			- Number of Employees
Total Aset BUS dan UUS (dalam miliar Rupiah)	356.504	424.181	477.327	479.815	476.240	472.404	486.892	481.174	483.099	490.415	499.981	507.761	524.564	515.324	521.344	522.560			Total Assets (in billion IDR)
Total Kantor BUS dan UUS	2.201	2.169	2.229	2.250	2.252^{*)}	2.251	2.266	2.270	2.273	2.277	2.281	2.292	2.300	2.308	2.312	2.311			Total Number of Offices
Total ATM BUS dan UUS	3.259	2.728	2.962	2.964	2.952	2.942	2.945	2.945	2.945	2.971	2.991	2.992	3.003	3.001	3.003	3.004			Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	55.597	55.746	54.471	54.556	54.586	54.334	53.089	54.740	54.928	55.178	56.691	55.097	54.840	54.930	55.036	55.112			Total Number of Employees
Bank Pembiayaan Rakyat Syariah																			Sharia Rural Bank
- Jumlah Bank	166	167	167	165	164	164	164	165	165	165	164	164	164	164	163	163			- Number of Banks
- Jumlah Kantor	453	441	495	496	502	507	506	535	536	539	569	569	617	618	618	620			- Number of Offices
- Jumlah Tenaga Kerja	4.372	4.619	4.918	4.867	5.073	5.085	5.085	5.291	5.298	5.328	5.828	5.864	6.620	6.709	6.725	6.700			- Number of Employees

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

Note: *) Revised figures
*) Provisional Figures

Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS Maret 2020 (Individual Sharia Banking Network - March 2020)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	478	1.248	197	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	89	27	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	13	28	5	2 PT BPD Nusa Tenggara Barat Syariah
3 PT. Bank Muamalat Indonesia	82	152	57	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	7	4	4	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	53	219	12	5 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	9	55	2	6 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	68	215	14	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	129	427	53	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	27	35	5	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	13	2	-	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	14	13	18	12 PT. BCA Syariah
13 PT. Bank Tabungan Pensiunan Nasional Syariah	1	-	-	13 PT. Bank Tabungan Pensiunan Nasional Syariah
14 PT. Maybank Syariah Indonesia	24	2	-	14 PT. Maybank Syariah Indonesia
Unit Usaha Syariah	161	165	62	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	10	1	-	15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	12	3	1	16 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	14	2	-	17 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	1	3	18 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	10	-	-	19 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	35	1	12	20 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	24	55	7	21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	2	13	5	22 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	5	3	23 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	5	14	9	24 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	10	-	25 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	2	-	26 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	-	27 PT BPD Jambi
28 PT BPD Sumatera Barat	5	4	-	28 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	7	29 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	30 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	31 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	2	3	6	32 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	19	3	33 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	34 PT BPD Sulawesi Selatan dan Sulawesi Barat
Bank Pembiayaan Rakyat Syariah	170	-	287	Sharia Rural Bank
TOTAL	809	1.413	546	TOTAL
Keterangan:			Note:	
- KP = Kantor Pusat			- HO = Head Office	
- UUS = Unit Usaha Syariah			- IBU = Islamic Banking Unit	
- KPO = Kantor Pusat Operasional			- HOO = Head Operational Office	
- KC = Kantor Cabang			- BO = Branch Office	
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah			- SBO/SSU = Sub Branch Office/Syaria Services Unit	
- KK = Kantor Kas			- CO = Cash Office	
- Tidak termasuk Layanan Syariah			- Not Include Office Channeling	

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Maret 2020
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - March 2020)

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	478	1.248	197	Sharia Commercial Bank
1 Jawa Barat	64	221	27	1 West Java
2 Banten	20	61	8	2 Banten
3 DKI Jakarta	68	149	34	3 DKI Jakarta
4 Yogyakarta	9	26	11	4 DI Yogyakarta
5 Jawa Tengah	36	90	17	5 Central Java
6 Jawa Timur	44	143	22	6 East Java
7 Bengkulu	5	13	1	7 Bengkulu
8 Jambi	6	18	1	8 Jambi
9 Nanggroe Aceh Darussalam	38	117	29	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	52	4	10 North Sumatera
11 Sumatera Barat	10	28	4	11 West Sumatera
12 Riau	11	29	8	12 Riau
13 Sumatera Selatan	15	35	2	13 South Sumatera
14 Bangka Belitung	2	6	-	14 Bangka Belitung
15 Kepulauan Riau	6	16	2	15 Riau Islands
16 Lampung	10	31	2	16 Lampung
17 Kalimantan Selatan	8	18	5	17 South Kalimantan
18 Kalimantan Barat	9	13	1	18 West Kalimantan
19 Kalimantan Timur	14	33	2	19 East Kalimantan
20 Kalimantan Tengah	6	7	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	38	9	22 South Sulawesi
23 Sulawesi Utara	4	4	-	23 North Sulawesi
24 Gorontalo	2	3	1	24 Gorontalo
25 Sulawesi Barat	2	2	-	25 West Sulawesi
26 Sulawesi Tenggara	7	10	1	26 South East Sulawesi
27 Nusa Tenggara Barat	20	47	6	27 West Nusa Tenggara
28 Bali	6	12	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	2	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Maret 2020
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - March 2020)

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Unit Usaha Syariah	161	165	62	Sharia Business Unit
1 Jawa Barat	21	17	9	1 West Java
2 Banten	3	8	1	2 Banten
3 DKI Jakarta	8	16	6	3 DKI Jakarta
4 Yogyakarta	5	7	3	4 DI Yogyakarta
5 Jawa Tengah	20	22	11	5 Central Java
6 Jawa Timur	22	20	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	2	-	8 Jambi
9 Nanggroe Aceh Darussalam	5	5	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	12	18	-	10 North Sumatera
11 Sumatera Barat	7	5	-	11 West Sumatera
12 Riau	3	3	9	12 Riau
13 Sumatera Selatan	8	3	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	4	-	15 Riau Islands
16 Lampung	1	-	-	16 Lampung
17 Kalimantan Selatan	8	10	1	17 South Kalimantan
18 Kalimantan Barat	5	3	6	18 West Kalimantan
19 Kalimantan Timur	7	19	5	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	1	-	21 Central Sulawesi
22 Sulawesi Selatan	9	1	1	22 South Sulawesi
23 Sulawesi Utara	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara	1	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	27 West Nusa Tenggara
28 Bali	4	-	-	28 Bali
29 Nusa Tenggara Timur	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	30 Maluku
31 Papua	-	-	-	31 Papua
32 Maluku Utara	-	-	-	32 North Maluku
33 Papua Barat	-	-	-	33 West Papua
34 Luar Indonesia	-	-	-	34 Outside Indonesia
Total BUS dan UUS	639	1.413	259	Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah			Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling	

Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah - SPS 2020 (Office Channeling)																	
Indikator	2016	2017	2018	2019										2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	402	402	401	401	401	406	403	434	434	434	434	432	429	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	299	301	300	295	295	295	295	294	291	291	289	289	289	289	2 PT. Bank Permata, Tbk
3 PT Bank Maybank Indonesia, Tbk	391	379	372	370	369	369	369	369	368	364	362	362	359	358	358	355	3 PT Bank Maybank Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	119	119	122	121	121	120	120	120	120	121	122	122	122	123	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	256	254	249	245	244	244	240	237	235	232	230	229	229	219	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	39	57	57	57	153	153	152	153	153	153	158	158	158	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	298	298	298	298	298	298	298	298	298	298	340	340	340	339	7 PT. Bank Tabungan Negara (Persero), Tbk
8 PT BPD DKI	182	214	242	241	240	240	240	244	244	246	242	242	243	243	243	243	8 PT BPD DKI
9 PT. BPD DIY	31	34	34	34	34	34	34	34	34	34	34	34	38	38	38	38	9 PT. BPD DIY
10 PT BPD Jateng	145	150	156	156	156	156	156	156	156	156	156	156	156	156	156	156	10 PT BPD Jateng
11 PT BPD Jatim, Tbk	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	11 PT BPD Jatim, Tbk
12 PT BPD Sumut	121	121	121	121	30	121	121	121	121	121	121	121	121	121	121	121	12 PT BPD Sumut
13 PT BPD Jambi	7	22	29	30	121	30	30	30	30	30	30	30	30	30	30	30	13 PT BPD Jambi
14 PT BPD Sumbar	34	33	31	31	31	31	31	31	31	31	31	31	31	31	119	119	14 PT BPD Sumbar
15 PT BPD Riau dan Kepri	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	15 PT BPD Riau dan Kepri
16 PT BPD Sumsel dan Babel	15	15	18	18	18	18	20	20	20	20	20	20	20	20	20	20	16 PT BPD Sumsel dan Babel
17 PT BPD Kalsel	48	48	48	48	48	48	48	48	48	48	49	49	49	49	49	49	17 PT BPD Kalsel
18 PT BPD Kalbar	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	18 PT BPD Kalbar
19 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	19 PD BPD Kaltim
20 PT BPD Nusa Tenggara Barat	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20 PT BPD Nusa Tenggara Barat
JUMLAH	2.567	2.624	2.797	2.796	2.809	2.798	2.799	2.898	2.898	2.888	2.910	2.908	2.949	2.947	3.038	3.022	TOTAL

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

²⁾ Angka-angka diperbaiki

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

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

²⁾ Revised figures

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

**Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019										2020			Indicator		
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Komponen Aset																			ASSETS
1 Kas	4.188	4.357	5.143	4.457	4.775	7.005	5.351	4.997	4.716	4.786	4.715	4.596	6.375	5.115	4.854	5.288	1.288	1. Cash	
2 Penempatan pada Bank Indonesia	50.579	64.618	62.744	57.064	53.406	54.586	68.692	54.877	53.810	52.473	56.283	55.212	63.801	48.536	53.513	57.383	57.383	2. Deposit in Bank Indonesia	
a. Giro	15.442	22.020	19.684	20.481	20.551	20.242	20.399	19.251	19.546	19.758	19.648	20.278	20.503	18.551	18.446	18.427	18.427	a. Deposit	
b. SBIS	10.788	10.017	8.268	14.113	14.273	14.694	14.064	12.989	11.534	11.294	9.045	9.600	10.386	11.107	11.502	11.695	11.695	b. Bank Indonesia Certificates Syariah	
c. FASBIS	23.926	28.748	32.591	18.613	14.070	18.025	27.829	17.478	17.165	16.414	22.591	18.677	27.272	9.690	13.386	16.136	16.136	c. Fasilitas Simpanan Bank Indonesia Syariah	
d. Lainnya	424	3.834	2.201	3.857	4.512	1.625	6.401	5.159	5.565	5.007	4.999	6.657	5.640	9.187	10.180	11.126	11.126	d. Others	
3 Penempatan pada Bank Lain	11.252	7.482	6.954	9.572	7.833	7.955	6.044	4.968	4.040	4.523	3.774	3.961	5.152	8.488	5.944	6.197	6.197	3. Placement in Other Banks	
a. Giro	5.669	2.446	3.535	7.928	5.975	5.834	3.757	2.619	2.320	2.944	2.531	2.571	3.345	7.198	4.872	5.131	5.131	a. Demand Deposits	
b. Tabungan	42	58	3	4	3	4	4	3	2	4	2	2	2	3	3	4	4	b. Saving Deposits	
c. Deposito	5.494	4.784	3.062	1.636	1.749	1.730	1.625	1.570	1.352	1.248	1.237	1.384	1.751	1.276	1.066	894	894	c. Time Deposits	
d. Setoran Jaminan	1	1	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	d. Margin Deposits	
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	193	350	-	101	383	655	772	362	323	-	-	50	8	0,07	164,40	164,40	f. Others	
4 Surat Berharga yang Dimiliki	30.237	44.753	65.970	69.771	70.633	60.820	60.835	68.992	71.149	72.671	77.614	83.074	81.016	86.308	87.832	78.619	78.619	4. Investment in Securities	
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	25.626	40.367	59.756	60.933	64.432	54.577	54.794	59.826	60.858	61.598	64.454	62.451	59.589	66.052	63.387	56.174	56.174	a. Securities Issued by Non Banks	
b. Diterbitkan oleh Bank Lain	4.611	4.386	6.215	8.838	6.201	6.243	6.042	9.167	10.291	11.073	13.160	20.623	21.427	20.257	24.445	22.446	22.446	b. Securities Issued by Other Banks	
5 Pembiayaan Bagi Hasil	94.752	119.699	146.573	152.810	152.642	153.203	155.364	156.251	157.474	162.962	164.251	168.050	172.492	171.156	171.870	177.327	177.327	5. Profit Sharing Financing	
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	93.713	118.651	145.507	151.735	151.541	152.043	154.172	155.061	156.297	161.768	163.062	166.880	171.270	169.937	170.686	176.095	176.095	a. Profit sharing Financing to Non Banks	
1. Mudharabah	15.292	17.601	15.866	14.489	13.967	14.155	13.973	13.884	13.441	13.513	13.409	13.679	13.779	13.169	13.083	13.724	13.724	1. Mudharabah	
2. Musyarakah	78.421	101.561	129.641	137.246	137.574	137.889	140.199	141.177	142.856	148.256	149.653	153.201	157.491	156.768	157.603	162.371	162.371	2. Musyarakah	
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	1.039	1.048	1.066	1.076	1.101	1.159	1.192	1.190	1.176	1.194	1.188	1.169	1.222	1.220	1.185	1.232	1.232	b. Profit sharing Financing to Other Banks	
1. Mudharabah	949	1.024	1.054	1.064	1.090	1.149	1.182	1.180	1.163	1.181	1.174	1.156	1.193	1.193	1.162	1.200	1.200	1. Mudharabah	
2. Musyarakah	90	24	12	11	11	11	10	10	14	14	14	13	29	27	22	32	32	2. Musyarakah	
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	145.184	157.890	164.135	164.593	165.104	167.077	168.259	168.799	169.532	171.523	171.744	171.411	173.356	172.987	174.397	175.417	175.417	6. Receivables/Acceptables	
a. Piutang Kepada Pihak Ketiga Bukan Bank	145.145	157.814	164.088	164.552	165.065	167.039	168.219	168.762	169.503	171.490	171.713	171.382	173.323	172.955	174.366	175.387	175.387	a. Receivables from Non Banks	
1. Murabahah	139.536	150.276	154.805	155.131	155.597	156.553	157.547	157.876	158.573	159.879	159.410	159.593	160.654	160.166	161.511	162.066	162.066	1. Murabahah	
2. Qardh	4.731	7.674	7.715	7.740	8.709	8.709	8.864	9.044	9.051	9.665	10.315	9.753	10.572	10.671	10.713	11.146	11.146	2. Qardh	
3. Istishna'	878	1.189	1.609	1.706	1.728	1.776	1.808	1.842	1.879	1.946	1.988	2.036	2.097	2.118	2.142	2.175	2.175	3. Istishna'	
b. Piutang Kepada Pihak Ketiga Bank Lain	39	76	47	41	39	39	39	37	29	33	31	29	33	32	31	30	30	b. Receivables from Other Banks	
1. Murabahah	39	76	47	41	39	39	39	37	29	33	31	29	33	32	31	30	30	1. Murabahah	
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	2. Qardh	
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'	
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.151	9.233	10.597	10.707	10.765	10.730	10.689	10.544	10.625	10.606	10.508	10.614	10.589	10.484	10.246	10.169	10.169	7. Ijarah including Leasing receivables	
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.150	9.230	10.597	10.706	10.765	10.729	10.688	10.544	10.625	10.606	10.508	10.614	10.589	10.484	10.246	10.169	10.169	a. Ijarah including Leasing receivables to Non Bank	
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Ijarah including Leasing receivables to Other Banks	
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	4.205	4.676	4.792	1.049	1.025	1.106	1.099	1.043	1.016	911	831	838	805	924	833	687	687	8. Other claims	
9 Penyertaan	80	81	83	83	83	83	83	59	59	59	59	59	806	806	806	806	806	9. Investment in other entities	
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	8.189	8.062	7.519	7.834	7.889	7.894	7.753	7.950	8.058	8.109	7.999	8.036	8.115	8.402	8.601	8.826	8.826	10. Impairment on Productive Assets	
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna' dalam Penyelesaian	3	4	1	2	2	2	0	1	1	1	1	0	0	0	0	0	0	12. Istishna' Assets in Resolution	
13 Aset Tetap dan inventaris	4.977	5.285	6.566	6.584	6.567	6.541	6.586	6.545	6.520	6.571	6.571	6.553	6.645	6.826	6.935	7.176	7.176	13. Fixed Assets and Equipment	
14 Persediaan	5	29	7	176	7	7	7	7	8	9	7	7	7	7	7	7	7	14. Inventories	
15 Rupa-rupa Aset	10.079	14.137	11.279	10.782	11.286	11.184	11.634	12.041	12.208	11.482	11.622	11.423	11.634	12.087	12.705	12.309	12.309	15. Other Assets	
Komponen Kewajiban dan Modal																			LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	279.335	334.888	371.828	382.734	381.233	375.665	386.624	384.249	382.967	389.802	402.356	408.397	416.558	414.942	420.902	414.465	414.465	1. Third Party Funds	
a. Dana Simpanan Wadiah	38.361	47.033	54.344	54.680	55.869	55.752	56.766	58.940	57.671	57.059	57.821	62.192	65.751	67.071	68.366	69.626	69.626	a. iB Wadiah	
1. Giro	20.153	24.897	26.435	26.048	26.757	25.010	26.000	27.132	25.895	24.868	24.899	28.776	30.331	31.775	32.329	33.157	33.157	1. iB Demand Deposits Wadiah	
2. Tabungan	18.208	22.137	27.909	28.632	29.113	30.742	30.766	31.807	31.775	32.191	32.922	33.417	35.420	35.297	36.036	36.469	36.469	2. iB Saving Deposits Wadiah	
b. Dana Investasi Non Profit Sharing	240.974	287.854	317.484	328.053	325.363	319.913	329.858	325.309	325.296	332.744	344.535	346.205	350.807	347.871	352.537	344.839	344.839	b. Non Profit Sharing Investment Fund	
1. Giro	7.820	15.291	17.161	22.386	22.081	20.692	26.919	25.145	20.988	21.190	24.268	23.228	27.321	29.993	28.733	29.423	29.423	1. Demand Deposits	
2. Tabungan	66.980	76.361	86.529	85.028	84.659	86.824	87.952	89.320	88.947	90.380	90.538	91.068	97.839	95.280	96.114	95.702	95.702	2. Saving Deposits	
3. Deposito	166.174	196.202	213.794	220.640	218.623	212.397	214.988	210.844	215.361	221.174	229.728	231.908	225.646	222.598	227.690	219.714	219.714	3. Time Deposits	
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	1	-	1.744	-	67	294	-	-	-	-	-	733	1494	499	602	622	622	2. Liabilities to Bank Indonesia	
3 Liabilitas kepada Bank Lain	10.785	9.673	6.862	4.807	4.653	4.396	4.675	5.322	4.914	4.835	4.869	5.802	6.324	5.821	5.546	4.655	4.655	3. Liabilities to other Banks	
a. Giro	989	1.369	860	713	726	775	832	1.381	861	901	880	966	1.031	884	801	730	730	a. Demand Deposits	
b. Tabungan	1.356	1.149	1.018	825	787	695	803	961	1.034	1.045	1.021	1.348	1.603	1.500	1.339	1.199	1.199	b. Saving Deposits	
c. Deposito	7.896	6.278	4.798	2.951	2.891	2.748	2.786	2.813	2.762	2.663	2.792	3.006	3.337	3.213	2.891				

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019												2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
				4 Surat Berharga yang Diterbitkan	7.434	7.111	10.845	7.292	6.129	7.619	7.213	5.694	7.281	7.157	6.006	6.420	8.953	6.676	
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	3.307	3.284	3.285	2.752	2.757	2.757	3.646	3.646	3.647	3.332	3.333	3.333	3.806	4.357	a. Securities Held by Non Banks		
b. Dimiliki Bank Lain	5.487	5.771	7.538	4.008	2.844	4.867	4.456	2.937	3.635	3.510	2.359	3.088	5.620	3.343	3.158	3.518	b. Securities Held by Other Banks		
5 Pembiayaan yang Diterima	2.782	3.608	2.912	4.058	4.124	4.103	3.567	3.534	3.560	3.260	3.378	3.496	2.469	2.438	2.451	3.594	5. Other Borrowing		
6 Liabilitas Lainnya	497	630	756	988	877	994	976	941	878	811	720	765	787	874	792	648	6. Other Liabilities		
7 Rupa-Rupa Liabilitas	27.304	33.139	40.606	38.811	37.888	37.442	41.363	38.233	38.818	39.292	36.598	35.314	41.106	37.033	30.674	42.846	7. Miscellaneous Liabilities		
8 Dana Investasi Profit Sharing lainnya	240	630	800	70	-	65	50	120	-	-	-	-	430	250	230	50	8. Other Profit Sharing Investment Fund		
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks		
b. Surat Berharga	240	630	800	70	-	65	50	120	-	-	-	-	430	250	230	50	b. Issued Securities		
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing		
9 Modal Pinjaman	1.875	2.175	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital		
10 Modal Disetor	14.498	16.054	21.937	21.957	21.957	21.957	21.957	21.957	21.957	21.957	21.971	22.971	23.021	23.021	23.021	23.277	10. Paid-in capital		
11 Tambahan Modal Disetor	2.056	4.222	2.352	2.308	2.315	2.312	2.421	2.465	3.421	3.410	3.488	2.492	2.446	2.516	2.538	2.321	11. Additional paid-in capital		
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.531	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.469	1.480	12. Differences in Fixed Assets Appraisal		
13 Cadangan	3.400	3.546	3.889	3.907	4.040	4.040	4.067	4.347	4.347	4.348	4.348	4.348	4.348	4.348	4.068	4.083	13. Reserves		
a. Cadangan Umum	3.276	3.275	3.694	3.712	3.845	3.845	3.872	4.152	4.152	4.153	4.153	4.153	4.153	4.153	3.873	3.873	a. General Reserves		
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves		
14 Laba	5.171	7.201	9.789	9.883	9.957	10.518	10.979	11.311	11.956	12.542	13.245	14.021	13.627	14.240	14.593	15.168	14. Net Income		
a. Tahun-tahun lalu	3.076	4.101	4.625	8.315	7.851	7.840	7.630	7.350	7.350	7.348	7.348	7.348	7.348	13.501	13.147	12.982	a. Previous years		
b. Tahun berjalan	2.096	3.100	5.164	1.568	2.106	2.678	3.349	3.961	4.606	5.194	5.896	6.672	6.278	738	1.446	2.187	b. Current year		

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**Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2020
(Sharia Commercial Bank Operations)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019												2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
4 Surat Berharga yang Diterbitkan	5.495	3.517	6.206	4.248	3.319	5.358	4.902	3.263	3.027	2.862	1.900	2.615	3.098	2.335	2.657	3.162	4. Issued Securities		
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	1.700	1.700	1.700	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	a. Securities Held by Non Banks		
b. Dimiliki Bank Lain	4.180	3.102	4.506	2.548	1.619	3.758	3.302	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	b. Securities Held by Other Banks		
5 Pembiayaan yang Diterima	2.316	2.728	1.725	1.747	1.758	1.765	1.320	1.329	1.356	1.366	1.513	1.567	1.075	1.044	1.043	1.181	5. Received Borrowing		
6 Liabilitas Lainnya	490	618	626	856	759	866	793	761	742	687	590	575	595	712	627	477	6. Other Liabilities		
7 Rupa-Rupa Liabilitas	5.576	6.256	8.335	8.033	7.922	7.766	8.233	7.749	9.015	9.367	9.463	10.069	9.724	9.484	9.036	9.240	7. Miscellaneous Liabilities		
8 Dana Investasi Profit Sharing lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund		
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks		
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities		
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing		
9 Modal Pinjaman	1.875	2.175	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital		
10 Modal Disetor	14.498	16.054	21.937	21.957	21.957	21.957	21.957	21.957	21.957	21.957	21.971	22.971	23.021	23.021	23.021	23.277	10. Paid-in capital		
11 Tambahan Modal Disetor	2.045	4.182	2.387	2.329	2.331	2.325	2.381	2.416	3.397	3.389	3.452	2.460	2.411	2.468	2.478	2.339	11. Additional paid-in capital		
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.531	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.469	1.468	1.480	12. Differences in Fixed Assets Appraisal		
13 Cadangan	3.400	3.546	3.889	3.907	4.040	4.040	4.067	4.347	4.347	4.348	4.348	4.348	4.348	4.068	4.068	4.068	13. Reserves		
a. Cadangan Umum	3.276	3.275	3.694	3.712	3.845	3.845	3.872	4.152	4.152	4.153	4.153	4.153	4.153	3.873	3.873	3.888	a. General Reserves		
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves		
14 Laba	3.442	4.032	5.757	6.625	6.488	6.814	7.058	7.106	7.474	7.833	8.170	8.565	9.065	9.793	10.193	10.476	14. Net Income		
a. Tahun-tahun lalu	2.490	3.042	2.950	5.760	5.295	5.285	5.152	4.872	4.872	4.871	4.871	4.871	4.871	9.390	9.390	9.274	a. Previous years		
b. Tahun berjalan	952	990	2.806	865	1.193	1.530	1.905	2.234	2.601	2.962	3.300	3.695	4.195	403	803	1.202	b. Current year		

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

Note: r) Revised figures
*) Provisional Figures

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2020
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019										2020			Indicator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Komponen Aset																		ASSETS
1 Kas	335	338	351	291	315	468	334	329	333	344	336	309	416	343	317	344	344	1. Cash
2 Penempatan pada Bank Indonesia	15.825	23.456	24.944	23.967	22.672	22.463	27.125	19.870	20.558	20.182	20.402	21.944	23.446	15.720	17.485	20.973	20.973	2. Deposit in Bank Indonesia
a. Giro	4.486	6.270	6.202	6.877	6.417	6.571	6.997	6.160	6.234	6.457	6.608	6.220	6.478	5.467	5.538	4.868	4.868	a. Deposit
b. SBIS	2.848	4.912	4.023	6.363	7.143	7.509	7.074	6.189	5.109	4.899	3.755	3.690	3.186	2.992	3.267	3.320	3.320	b. Bank Indonesia Certificates Syariah
c. FASBIS	8.486	11.522	13.929	8.581	6.437	7.800	9.732	5.176	6.128	5.644	7.406	8.202	11.911	3.596	4.112	8.532	4.112	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	6	752	791	2.145	2.675	583	3.322	2.345	3.088	3.181	2.632	3.832	1.871	3.665	4.567	4.253	4.253	d. Others
3 Penempatan pada Bank Lain	7.141	4.308	2.668	1.309	1.418	1.841	1.537	1.544	1.235	1.002	954	1.097	1.336	962	772	605	605	3. Placement in Other Banks
a. Giro	2.583	22	11	11	8	436	11	64	9	23	8	7	6	5	6	5	6	a. Demand Deposits
b. Tabungan	42	58	3	4	3	4	4	3	2	4	2	2	2	3	3	4	4	b. Saving Deposits
c. Deposito	4.516	4.103	2.304	1.293	1.406	1.362	1.322	1.307	1.089	975	944	1.088	1.328	953	763	547	547	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	-	125	350	-	-	40	200	170	135	-	-	-	-	-	-	50	50	f. Others
4 Surat Berharga yang Dimiliki	6.131	9.097	11.467	13.654	15.681	13.378	12.653	14.859	14.945	16.674	16.548	18.744	17.229	20.134	18.534	15.413	15.413	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	5.245	7.670	9.413	11.779	13.865	11.247	11.081	13.348	13.300	14.527	14.572	14.411	12.999	17.795	14.350	12.372	12.372	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	886	1.427	2.054	1.875	1.816	2.131	1.571	1.511	1.645	2.147	1.976	4.333	4.230	2.339	4.184	3.041	3.041	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	32.601	52.163	72.032	74.786	74.017	73.136	73.746	75.044	76.245	78.432	79.201	80.913	82.069	82.652	83.631	85.786	85.786	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	32.083	51.602	71.386	74.108	73.307	72.356	72.943	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	84.975	a. Profit sharing Financing to Non Banks
1. Mudharabah	7.715	10.506	10.389	9.260	8.685	8.727	8.749	8.797	8.390	8.335	8.468	8.623	8.366	8.058	8.085	8.847	8.847	1. Mudharabah
2. Musyarakah	24.369	41.096	60.997	64.849	64.622	63.629	64.195	65.452	67.066	69.298	69.954	71.491	72.909	73.785	74.769	76.129	76.129	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	518	561	646	678	710	780	802	794	789	798	778	799	794	809	777	811	811	b. Profit sharing Financing to Other Banks
1. Mudharabah	514	558	642	674	706	776	799	791	786	795	775	796	792	806	775	809	809	1. Mudharabah
2. Musyarakah	3	3	4	4	4	4	4	3	3	3	3	3	3	2	2	2	2	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	31.175	37.862	39.091	39.514	39.325	39.478	40.122	40.476	40.475	40.873	40.856	41.087	41.310	41.075	41.256	41.304	41.304	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	31.174	37.861	39.091	39.514	39.325	39.478	40.122	40.476	40.475	40.873	40.856	41.087	41.310	41.075	41.256	41.304	41.304	a. Receivables from Non Banks
1. Murabahah	29.473	35.818	36.671	36.706	36.777	36.891	37.482	37.730	37.653	37.809	37.687	37.816	37.929	37.689	37.838	37.874	37.874	1. Murabahah
2. Qardh	847	1.170	826	1.115	833	823	845	916	954	1.130	1.192	1.246	1.296	1.295	1.303	1.283	1.283	2. Qardh
3. Istishna'	853	1.170	1.594	1.693	1.715	1.763	1.795	1.830	1.868	1.934	1.977	2.025	2.086	2.091	2.115	2.146	2.146	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Receivables from Other Banks
1. Murabahah	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	7.268	6.442	7.417	7.451	7.505	7.464	7.454	7.338	7.376	7.309	7.309	7.447	7.451	7.274	7.020	6.978	6.978	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	7.268	6.442	7.417	7.451	7.505	7.464	7.454	7.338	7.376	7.309	7.309	7.447	7.451	7.274	7.020	6.978	6.978	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptas	1.188	1.491	1.897	-	76	84	138	128	93	80	95	143	146	122	124	133	133	8. Other claims
9 Penyertaan	-	0	0	-	0	0	0	0	0	0	0	0	335	335	335	335	335	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	1.982	1.674	1.887	-	2.173	2.248	2.323	2.400	2.430	2.449	2.469	2.383	2.417	2.517	2.607	2.622	2.622	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna' dalam Penyelesaian	3	2	1	2	2	1	0	1	1	0	1	0	0	0	0	0	0	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	241	250	244	248	250	248	248	247	251	249	247	246	246	268	273	273	273	13. Fixed Assets and Equipment
14 Persediaan	0	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	14. Inventories
15 Rupa-rupa Aset	2.394	2.419	2.409	2.516	2.549	2.880	2.909	3.000	3.135	2.690	2.711	2.733	2.632	2.582	3.190	3.086	3.086	15. Other Assets
Komponen Kewajiban dan Modal																		LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	72.928	96.495	114.222	120.025	120.794	118.974	120.057	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	125.103	1. Third Party Funds
a. Dana Simpanan Wadiah	8.891	11.101	13.389	12.100	11.857	11.783	12.103	12.595	12.468	12.121	12.003	15.281	14.014	13.213	13.744	14.504	14.504	a. iB Wadia
1. Giro	4.778	6.105	7.883	6.463	6.112	5.800	6.094	6.573	6.310	6.026	5.732	8.952	7.510	6.757	7.013	7.629	7.629	1. iB Demand Deposits Wadia
2. Tabungan	4.112	4.996	5.507	5.637	5.744	5.983	6.009	6.022	6.158	6.095	6.271	6.329	6.504	6.457	6.732	6.875	6.875	2. iB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	64.037	85.394	100.832	107.925	108.937	107.191	107.954	105.937	106.904	110.338	113.886	118.027	113.566	115.244	116.089	110.599	110.599	b. Non Profit Sharing Investment Fund
1. Giro	3.542	7.672	8.160	7.037	6.520	7.280	7.643	8.299	7.293	7.600	6.754	8.860	8.067	8.690	7.240	7.462	7.462	1. Demand Deposits
2. Tabungan	16.343	18.873	20.887	21.640	21.864	22.801	23.349	23.652	23.362	23.943	24.165	23.996	26.096	25.897	26.579	25.987	25.987	2. Saving Deposits
3. Deposito	44.152	58.849	71.786	79.248	80.553	77.109	76.962	73.986	76.248	78.796	82.966	87.171	79.403	80.657	82.271	77.151	77.151	3. Time Deposits
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	188	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	3.270	4.450	3.200	2.160	2.132	2.063	2.005	2.230	1.943	1.958	1.954	2.314	2.772	2.302	2.269	1.880	1.880	3. Liabilities to Other Banks
a. Giro	423	402	414	383	423	463	464	564	552	564	577	655	655	505	460	422	422	a. Demand Deposits
b. Tabungan	665	414	362	239	240	241	209	303	272	295	3							

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2020
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019												2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
4 Surat Berharga yang Diterbitkan	1.940	3.594	4.639	3.045	2.810	2.261	2.311	2.431	4.254	4.295	4.106	3.805	5.855	4.341	4.307	4.714	4. Issued Securities		
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	1.607	1.584	1.585	1.152	1.157	1.157	2.046	2.046	2.047	1.732	1.733	1.733	2.059	2.611	a. Securities Held by Non Banks		
b. Dimiliki Bank Lain	1.307	2.669	3.032	1.460	1.226	1.109	1.154	1.274	2.208	2.248	2.059	2.073	4.122	2.608	2.248	2.103	b. Securities Held by Other Banks		
5 Pembiayaan yang Diterima	466	881	1.188	2.311	2.366	2.338	2.248	2.205	2.204	1.894	1.865	1.929	1.394	1.394	1.408	2.412	5. Received Borrowing		
6 Liabilitas Lainnya	7	12	130	132	118	128	183	180	136	124	130	190	191	163	165	170	6. Other Liabilities		
7 Rupa-Rupa Liabilitas	21.728	26.883	32.271	30.777	29.966	29.676	33.130	30.484	29.803	29.925	27.135	25.245	31.382	27.548	27.657	33.606	7. Miscellaneous Liabilities		
8 Dana Investasi Profit Sharing lainnya	240	630	800	70	-	65	50	120	-	-	-	-	430	250	230	50	8. Other Profit Sharing Investment Fund		
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks		
b. Surat Berharga	240	630	800	70	-	65	50	120	-	-	-	-	430	250	230	50	b. Issued Securities		
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing		
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital		
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital		
11 Tambahan Modal Disetor	11	41	(35)	(21)	(16)	(14)	39	49	24	21	37	32	35	48	60	(17)	11. Additional paid-in capital		
12 Selisih Penilaian kembali Aset Tetap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Differences in Fixed Assets Appraisal		
13 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Reserves		
a. Cadangan Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. General Reserves		
b. Cadangan Tujuan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Purpose Reserves		
14 Laba	1.730	3.169	4.032	3.258	3.469	3.703	3.921	4.205	4.482	4.710	5.075	5.455	4.561	4.447	4.400	4.693	14. Net Income		
a. Tahun-tahun lalu	586	1.059	1.675	2.555	2.555	2.555	2.478	2.478	2.478	2.478	2.478	2.478	2.478	4.111	3.757	3.707	a. Previous years		
b. Tahun berjalan	1.144	2.109	2.358	703	914	1.148	1.443	1.727	2.004	2.232	2.597	2.977	2.083	336	643	985	b. Current year		

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

Note: *) Revised figures
 *) Provisional Figures

Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020
(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019										2020			Indikator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Tagihan Komitmen																		Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	12	450	6	51	32	43	51	410	1.218	44	113	39	99	56	54	52	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.220	1.219	1.223	1.218	1.218	-	1.212	1.211	1.211	1.210	1.210	1.210	1.310	- Forward purchases	
- Lainnya	9	-	-	-	-	-	-	-	-	31	-	-	-	-	16	82	- Others	
Kewajiban Komitmen																		Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.400	10.326	13.182	11.914	12.422	11.550	11.053	10.758	11.416	12.865	13.263	12.670	13.891	14.072	12.466	12.670	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	188	188	180	156	152	175	154	219	229	183	215	210	198	176	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	306	370	507	458	464	244	237	576	410	392	384	421	381	267	321	379	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	94	643	454	549	554	91	236	412	277	164	128	283	150	163	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.221	1.219	1.223	1.218	1.218	1.218	1.212	1.211	1.211	1.323	1.210	1.210	1.310	- Forward sales	
- Lainnya	1.193	1.686	1.156	1.276	2.245	1.303	1.295	2.376	1.339	1.335	2.107	1.358	1.371	1.435	1.396	1.415	- Others	
Tagihan Kontijensi																		Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	219	213	214	211	210	209	210	208	209	11	205	210	239	- Kafalah guarantees received	
- Pendapatan yang akan diterima	1.038	807	910	906	927	966	978	1.012	1.091	1.054	2.215	2.223	1.145	963	1.013	1.044	- Income will be received	
- Lainnya	228	391	442	549	594	572	563	579	598	607	618	600	650	661	674	690	- Others	
Kewajiban Kontijensi																		Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.508	3.859	3.729	3.328	3.232	3.638	3.494	3.597	3.520	3.815	4.043	4.281	4.445	3.365	3.361	3.740	- Guarantees issued	
- Lainnya	20	56	126	186	162	156	158	160	176	124	180	141	144	145	153	164	- Others	
Lainnya																		Others
- Aktiva produktif yang dihapusbuku	9.635	14.842	19.194	19.470	19.653	19.887	20.200	21.221	20.357	20.576	20.919	21.073	21.329	21.153	21.273	21.591	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	523	1.326	2.475	3.066	3.174	4.053	3.644	3.997	4.389	4.421	4.475	4.343	4.681	4.780	4.644	4.488	- Channeling of mudharabah muqayyadah	

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

Note: r) Revised figures
 *) Provisional Figures

**Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2020
(Off Balance Sheet Account - Sharia Commercial Bank)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019												2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Tagihan Komitmen																			Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	12	450	6	51	32	43	51	410	1.218	44	113	39	99	56	54	52	- Spot purchases	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.220	1.219	1.223	1.218	1.218	-	1.212	1.211	1.211	1.210	1.210	1.210	1.310	- Forward purchases	- Forward purchases	
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	- Others
Kewajiban Komitmen																			Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	4.040	4.223	2.890	2.968	3.154	3.330	3.490	3.684	3.744	3.766	4.051	3.756	4.451	4.880	4.051	4.051	- Financing facilities to customers that are not yet withdrawn	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	97	97	97	97	97	94	94	95	94	92	94	94	94	94	- Other bank financing facilities	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	306	345	406	407	390	221	218	396	249	162	198	241	201	70	74	122	- Irrevocable L/Cs	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	94	643	454	549	554	91	236	412	277	164	128	283	150	163	- Spot sales	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.220	1.219	1.223	1.218	1.218	1.218	1.212	1.211	1.211	1.323	1.210	1.210	1.310	- Forward sales	- Forward sales	
- Lainnya	1.193	1.686	1.156	1.276	1.318	1.303	1.295	1.324	1.339	1.335	1.405	1.358	1.371	1.435	1.396	1.415	- Others	- Others	
Tagihan Kontijensi																			Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	219	213	214	211	210	209	210	208	209	11	205	210	239	- Kafalah guarantees received	- Kafalah guarantees received	
- Pendapatan yang akan diterima	814	668	727	683	687	712	701	724	732	724	1.831	1.829	765	628	633	656	- Income will be received	- Income will be received	
- Lainnya	16	7	9	10	11	11	11	11	13	14	14	13	17	14	14	15	- Others	- Others	
Kewajiban Kontijensi																			Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.406	3.690	3.468	2.978	2.873	2.988	2.868	3.066	3.166	3.362	3.576	3.761	3.906	2.920	2.870	3.228	- Guarantees issued	- Guarantees issued	
- Lainnya	3	13	101	110	111	112	115	117	119	124	136	141	144	145	153	164	- Others	- Others	
Lainnya																			Others
- Aktiva produktif yang dihapusbuku	7.992	12.304	15.992	16.003	16.193	16.408	16.709	17.728	16.820	16.899	17.264	17.392	17.648	17.553	17.699	17.854	- Written off earning assets	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channelling of mudharabah muqayyadah	- Channelling of mudharabah muqayyadah	

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

Note: r) Revised figures
*) Provisional Figures

Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2020
(Off Balance Sheet Account - Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019										2020			Indikator		
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Tagihan Komitmen																			Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward purchases
- Lainnya	-	-	-	-	-	-	-	-	-	31	-	-	-	-	-	16	82	- Others	
Kewajiban Komitmen																			Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3.360	6.103	10.292	8.945	9.268	8.219	7.563	7.074	7.672	9.100	9.212	8.914	9.440	9.192	8.415	8.619	-	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	91	91	83	60	56	82	60	124	135	90	121	116	104	82	-	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	1	25	101	51	74	23	19	180	161	231	185	179	180	197	247	257	-	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	- Spot sales	
- Posisi penjualan forward yang masih berjalan	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	0	-	-	-	926	-	-	1.051	-	-	702	-	-	-	-	-	-	-	- Others
Tagihan Kontijensi																			Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	183	224	240	254	277	288	360	330	384	394	379	335	379	388	-	- Income will be received	
- Lainnya	212	384	433	538	584	561	552	568	585	594	604	586	632	647	660	676	-	- Others	
Kewajiban Kontijensi																			Liabilities Contingency
- Garansi (Kafalah) yang diberikan	102	170	261	349	360	650	626	530	354	453	467	520	539	446	491	513	-	- Guarantees issued	
- Lainnya	17	42	25	76	51	44	44	44	57	-	44	-	0	0	-	-	-	- Others	
Lainnya																			Others
- Aktiva produktif yang dihapusbuku	1.644	2.537	3.202	3.467	3.460	3.480	3.491	3.494	3.537	3.677	3.656	3.682	3.681	3.600	3.574	3.737	-	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	473	1.279	2.428	3.019	3.127	4.006	3.597	3.951	4.342	4.374	4.428	4.297	4.635	4.733	4.598	4.441	-	- Channelling of mudharabah muqayyadah	

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020
(Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019									2020			Indicator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	40.228	46.268	49.058	13.249	17.765	22.407	26.819	31.517	36.275	41.052	45.828	52.137	55.655	4.701	9.410	14.167	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1.291	1.568	1.424	451	608	766	941	1.118	1.265	1.412	1.568	1.724	1.892	138	251	373	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	236	177	129	37	45	53	61	71	79	85	90	94	100	7	11	15	b. Placement in Other Banks
c. Surat Berharga	1.715	2.366	3.218	931	1.227	1.524	1.823	2.180	2.571	2.984	3.334	3.698	4.156	382	732	1.098	c. Investment in Securities
d. Pembiayaan yang Diberikan:	26.447	30.718	33.206	8.978	11.942	15.074	18.047	21.113	24.294	27.417	30.530	33.705	37.035	3.155	6.423	9.666	d. Financing:
i. Pendapatan Bagi Hasil	8.019	9.849	11.209	3.239	4.289	5.413	6.483	7.565	8.770	9.881	10.990	12.157	13.372	1.187	2.502	3.713	i. Profit Sharing
a. Mudharabah	1.875	1.825	1.677	378	497	613	730	839	955	1.066	1.178	1.287	1.407	115	224	338	a. Mudharabah
b. Musyarakah	6.144	8.023	9.532	2.861	3.792	4.800	5.753	6.726	7.809	8.809	9.806	10.863	11.965	1.072	2.278	3.374	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	6	6	6	6	0	0	0	0	c. Other profit sharing
ii. Piutang	17.196	19.744	20.932	5.428	7.243	9.143	10.947	12.808	14.674	16.589	18.498	20.405	22.407	1.865	3.714	5.644	ii. Receivables/Acceptables
a. Murabahah	16.679	19.115	20.164	5.226	6.975	8.796	10.531	12.319	14.113	15.958	17.793	19.629	21.551	1.786	3.558	5.384	a. Murabahah
b. Ujrah	411	508	615	157	209	271	324	382	438	491	546	601	663	63	123	205	b. Qardh
c. Istishna'	106	120	153	45	59	75	91	107	123	140	158	175	194	17	33	55	c. Istishna'
d. Piutang Lainnya	-	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1.232	1.126	1.064	311	411	518	617	739	850	947	1.043	1.143	1.256	103	207	310	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	10.540	11.439	11.081	2.853	3.942	4.989	5.947	7.034	8.065	9.154	10.305	12.915	14.471	1.018	1.993	3.015	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	22.509	25.224	25.620	7.097	9.565	12.007	14.320	16.783	19.172	21.603	24.162	28.171	29.156	2.442	4.719	7.072	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	22.509	25.218	25.617	6.946	9.379	11.788	14.059	16.561	18.918	21.344	23.824	27.777	28.624	2.403	4.636	7.072	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	3	151	187	220	261	222	255	259	338	394	532	39	82	0	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	17.719	21.044	23.437	6.152	8.200	10.400	12.499	14.734	17.103	19.449	21.666	23.966	26.499	2.259	4.691	7.095	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	14.395	7.153	9.737	2.842	3.433	3.853	4.559	5.187	5.715	5.707	7.257	8.360	8.299	1.149	1.609	2.120	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	154	168	155	45	56	74	81	105	114	128	151	185	202	13	31	50	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	30	23	25	31	37	40	45	52	62	69	80	5	14	25	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.566	2.015	2.116	555	752	991	1.186	1.399	1.589	1.796	2.015	2.228	2.495	229	501	744	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.675	4.968	7.437	2.220	2.600	2.757	3.255	3.643	3.966	3.731	5.029	5.879	5.522	902	1.063	1.301	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	32.114	28.197	33.175	8.994	11.633	14.252	17.058	19.920	22.818	25.156	28.922	32.326	34.797	3.408	6.300	9.215	5 Total of Operating Income
6 Total Beban Operasional	29.308	23.842	26.259	7.091	9.056	10.981	12.981	15.086	17.259	18.896	21.831	24.313	25.807	2.504	4.547	6.639	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	6	5	5	7	8	8	8	8	8	9	12	4	6	9	a. Yield to BI
b. Bonus Titipan Wadiah	349	-	358	81	116	148	188	230	279	308	338	373	415	49	100	148	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	29	82	8	1	2	5	6	2	1	1	6	6	1	1	15	40	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	217	381	101	139	193	235	278	325	372	421	470	520	47	95	142	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	16.473	9.646	10.731	3.116	3.666	4.093	4.776	5.389	6.070	6.196	7.688	8.801	8.457	1.100	1.730	2.436	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.200	1.244	1.190	289	387	491	581	680	778	881	985	1.085	1.191	113	223	333	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	30	14	18	4	10	11	13	14	17	18	21	26	33	5	5	7	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	0	1	1	1	2	3	3	2	4	10	1	2	4	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6.653	7.200	7.863	2.026	2.726	3.462	4.145	4.881	5.592	6.357	7.064	7.725	8.629	685	1.391	2.071	i. Cost of Human Resources
ii. Biaya Tenaker	6.501	6.989	7.628	1.972	2.651	3.366	4.034	4.745	5.422	6.157	6.829	7.456	8.314	667	1.348	2.010	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	143	203	222	53	73	93	107	133	167	195	226	260	299	17	41	59	iii. Training Cost
iii. Penelitian dan Pengembangan	9	8	13	1	2	3	4	3	3	5	8	9	16	0	2	2	iii. Research and Development
j. Beban Operasional Lainnya	4.512	5.085	5.687	1.467	2.005	2.569	3.028	3.602	4.187	4.751	5.298	5.815	6.539	500	981	1.448	j. Other Operating Costs
i. Promosi	316	398	418	102	143	187	207	243	280	327	366	412	499	19	42	63	i. Promotion
ii. Biaya Lainnya	4.196	4.687	5.269	1.365	1.862	2.382	2.821	3.359	3.907	4.424	4.932	5.403	6.040	481	939	1.385	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	2.807	4.355	6.915	1.904	2.576	3.272	4.077	4.835	5.559	6.260	7.091	8.013	8.990	905	1.753	2.576	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	364	340	353	79	73	91	110	169	202	224	249	314	346	23	48	180	8 Non Operating Income
9 Beban Non Operasional	222	272	335	115	121	155	183	267	254	272	311	386	411	43	67	133	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	142	68	18	(36)	(49)	(64)	(72)	(98)	(52)	(48)	(62)	(72)	(64)	(20)	(19)	48	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.949	4.423	6.934	1.868	2.528	3.208	4.005	4.737	5.506	6.212	7.029	7.941	8.926	884	1.733	2.623	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	2.984	4.246	5.238	-	-	-	-	-	-	-	-	-	7298	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(490)	(765)	(1.062)	(300)	(421)	(530)	(656)	(775)	(901)	(1.018)	(1.133)	(1.269)	(1.446)	(146)	(287)	(437)	13 Income Tax
14 Laba/Rugi Bersih	2.096	3.084	5.119	1.568	2.106	2.678	3.349	3.961	4.606	5.194	5.896	6.672	6.278	738	1.446	2.187	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 8a. Laporan Laba Rugi Bank Umum Syariah - SPS 2020
(Sharia Commercial Bank Condensed Income Statement)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019									2020			Indicator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	31.326	35.697	36.648	9.412	12.627	15.919	19.017	22.366	25.771	29.249	32.619	37.535	39.625	3.365	6.749	10.131	1 Operating Income from:
a. Penempatan pada Bank Indonesia	852	1.046	905	302	395	494	589	710	807	898	998	1.092	1.204	94	174	256	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	65	27	22	9	10	11	13	14	14	15	16	16	16	1	1	2	b. Placement in Other Banks
c. Surat Berharga	1.427	2.005	2.708	768	1.011	1.249	1.487	1.784	2.107	2.447	2.722	3.008	3.379	290	552	838	c. Investment in Securities
d. Pembiayaan yang Diberikan:	19.702	22.554	23.297	6.142	8.161	10.305	12.344	14.439	16.640	18.802	20.919	23.091	25.353	2.180	4.454	6.660	d. Financing:
i. Pendapatan Bagi Hasil	5.657	6.106	6.138	1.702	2.239	2.823	3.380	3.947	4.622	5.216	5.775	6.405	7.049	632	1.381	2.009	i. Profit Sharing
a. Mudharabah	1.008	893	717	152	205	253	304	348	397	444	492	539	589	52	99	145	a. Mudharabah
b. Musyarakah	4.649	5.213	5.421	1.550	2.034	2.570	3.076	3.599	4.225	4.772	5.283	5.866	6.460	580	1.283	1.863	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13.803	16.063	16.849	4.349	5.798	7.323	8.772	10.262	11.751	13.295	14.821	16.335	17.922	1.517	3.006	4.546	ii. Receivables/Acceptables
a. Murabahah	13.403	15.577	16.289	4.207	5.610	7.078	8.478	9.915	11.352	12.846	14.323	15.786	17.317	1.459	2.894	4.357	a. Murabahah
b. Ujrah	388	484	558	142	187	244	293	346	397	447	497	546	602	58	112	188	b. Qardh
c. Istishna'	12	3	2	1	1	1	1	1	2	2	2	2	2	0	0	0	c. Istishna'
d. Piutang Lainnya	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	242	385	310	91	124	159	192	229	268	291	323	351	383	31	66	106	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	9.280	10.065	9.716	2.191	3.050	3.860	4.585	5.420	6.202	7.087	7.965	10.328	9.672	800	1.567	2.376	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	18.147	20.070	19.534	4.963	6.707	8.402	10.002	11.729	13.392	15.135	16.930	20.157	20.398	1.715	3.320	4.969	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	18.147	20.070	19.534	4.963	6.707	8.402	10.002	11.729	13.392	15.135	16.930	20.157	20.398	1.715	3.320	4.969	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	13.179	15.628	17.113	4.450	5.921	7.516	9.015	10.637	12.379	14.114	15.689	17.377	19.227	1.650	3.430	5.163	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	13.550	5.660	8.063	2.338	2.830	3.097	3.673	4.193	4.602	4.486	5.879	6.513	6.110	878	1.186	1.586	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	153	167	153	44	54	72	80	101	110	123	145	179	195	13	30	48	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	0	0	1	0	1	1	1	1	1	1	1	1	1	0	3	10	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.246	1.555	1.532	400	542	697	829	975	1.104	1.247	1.399	1.548	1.743	169	360	523	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.151	3.938	6.377	1.893	2.233	2.327	2.763	3.116	3.387	3.114	4.334	4.785	4.170	697	793	1.004	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	26.729	21.288	25.176	6.788	8.751	10.613	12.688	14.830	16.981	18.600	21.569	23.890	25.337	2.529	4.616	6.748	5 Total of Operating Income
6 Total Beban Operasional	25.391	19.697	21.393	5.628	7.138	8.541	10.110	11.789	13.506	14.645	17.163	18.947	19.738	1.971	3.527	5.172	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	5	5	5	6	7	7	7	7	7	8	11	4	6	3	a. Yield to BI
b. Bonus Titipan Wadiah	252	233	270	58	85	109	141	174	214	234	253	280	314	40	83	123	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	28	82	6	1	2	5	6	2	1	1	6	6	1	1	15	40	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	31	43	64	17	23	29	36	43	50	58	64	71	77	5	13	21	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	14.681	8.060	8.912	2.513	2.920	3.170	3.708	4.199	4.748	4.690	6.078	6.801	6.106	861	1.322	1.871	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.067	1.094	1.046	255	340	433	513	599	686	777	868	954	1.046	94	187	281	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	20	13	17	4	6	7	9	9	12	13	16	21	28	5	5	7	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	0	1	1	1	2	3	3	2	4	10	1	2	4	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5.830	6.239	6.801	1.758	2.366	2.989	3.586	4.230	4.848	5.519	6.129	6.688	7.466	599	1.190	1.764	i. Cost of Human Resources
i. Biaya Tenaker	5.690	6.043	6.579	1.708	2.297	2.899	3.482	4.103	4.689	5.331	5.908	6.435	7.170	583	1.150	1.707	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	133	188	210	49	68	87	101	125	159	183	212	244	281	16	38	55	ii. Training Cost
iii. Penelitian dan Pengembangan	7	8	13	1	1	3	3	3	3	5	8	9	16	0	2	2	iii. Research and Development
j. Beban Operasional Lainnya	3.456	3.909	4.254	1.018	1.391	1.790	2.103	2.523	2.936	3.342	3.739	4.115	4.679	360	705	1.052	j. Other Operating Costs
i. Promosi	247	309	326	85	120	155	170	200	230	271	303	338	406	15	30	48	i. Promotion
ii. Biaya Lainnya	3.209	3.600	3.928	933	1.271	1.635	1.933	2.322	2.706	3.071	3.436	3.777	4.273	345	676	1.004	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.338	1.591	3.783	1.160	1.613	2.072	2.578	3.041	3.476	3.955	4.406	4.943	5.599	558	1.089	1.576	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	172	202	201	55	42	52	64	116	142	143	158	212	233	11	24	125	8 Non Operating Income
9 Beban Non Operasional	90	96	178	68	62	84	102	174	145	150	168	228	234	28	36	82	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	82	106	23	(13)	(20)	(33)	(39)	(57)	(17)	(8)	(10)	(15)	(1)	(17)	(12)	44	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.420	1.697	3.806	1.147	1.593	2.040	2.539	2.984	3.473	3.947	4.396	4.927	5.598	541	1.077	1.619	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	2.620	3.672	4.485	-	-	-	-	-	-	-	-	-	6097	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(468)	(706)	(1.000)	(282)	(400)	(510)	(634)	(750)	(871)	(985)	(1.097)	(1.232)	(1.403)	(139)	(274)	(418)	13 Income Tax
14 Laba/Rugi Bersih	952	990	2.806	865	1.193	1.530	1.905	2.234	2.601	2.962	3.300	3.695	4.195	403	803	1.202	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2020
(Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019									2020			Indicator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.902	10.571	12.410	3.837	5.138	6.488	7.802	9.150	10.504	11.804	13.208	14.602	16.029	1.335	2.660	4.036	1 Operating Income from:
a. Penempatan pada Bank Indonesia	440	522	520	149	213	272	352	408	458	515	570	632	688	44	77	117	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	171	150	107	28	35	42	49	57	64	70	74	79	84	6	9	13	b. Placement in Other Banks
c. Surat Berharga	287	361	511	164	217	275	336	396	464	537	612	690	777	92	180	260	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6.745	8.164	9.908	2.835	3.781	4.769	5.703	6.675	7.654	8.616	9.611	10.614	11.682	976	1.969	3.006	d. Financing:
i. Pendapatan Bagi Hasil	2.362	3.743	5.071	1.537	2.050	2.590	3.104	3.618	4.148	4.665	5.215	5.752	6.323	555	1.120	1.704	i. Profit Sharing
a. Mudharabah	867	933	960	227	292	361	426	491	558	621	685	748	818	63	125	193	a. Mudharabah
b. Musyarakah	1.495	2.810	4.111	1.311	1.758	2.230	2.677	3.127	3.584	4.037	4.523	4.997	5.504	492	995	1.511	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	6	6	6	6	6	0	0	0	c. Other profit sharing
ii. Piutang	3.392	3.680	4.084	1.079	1.445	1.820	2.174	2.546	2.923	3.295	3.676	4.070	4.486	348	708	1.098	ii. Receivables/Acceptables
a. Murabahah	3.276	3.539	3.874	1.019	1.365	1.719	2.053	2.404	2.761	3.112	3.471	3.843	4.233	327	664	1.027	a. Murabahah
b. Ujrah	23	25	58	15	21	27	31	36	41	45	49	54	60	5	11	17	b. Qardh
c. Istishna'	93	117	152	44	59	74	90	106	122	138	156	173	192	17	33	54	c. Istishna'
d. Piutang Lainnya	-	0	0	-	-	-	-	-	-	-	-	-	-	-	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	990	741	754	219	287	359	426	510	583	656	720	792	873	72	141	204	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.260	1.373	1.364	662	892	1.129	1.362	1.614	1.863	2.066	2.340	2.587	2.798	218	425	639	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.362	5.155	6.086	2.135	2.859	3.605	4.318	5.054	5.763	6.468	7.232	8.013	8.758	727	1.399	2.104	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4.362	5.148	6.083	1.983	2.672	3.385	4.057	4.832	5.525	6.209	6.894	7.619	8.226	688	1.317	2.104	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	3	151	187	220	261	222	255	259	338	394	532	39	82	0	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	4.540	5.416	6.324	1.702	2.279	2.883	3.484	4.097	4.724	5.335	5.976	6.588	7.271	609	1.261	1.933	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	845	1.493	1.674	505	603	756	886	994	1.113	1.221	1.377	1.848	2.189	271	423	534	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	1	2	2	2	3	4	5	5	6	7	0	1	2	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	29	22	24	30	36	39	45	51	61	67	79	5	11	16	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	319	460	584	154	210	295	357	424	484	549	616	680	752	61	141	220	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	524	1.030	1.059	327	367	430	492	527	580	616	694	1.094	1.352	205	269	297	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	5.385	6.909	7.998	2.207	2.882	3.639	4.371	5.090	5.836	6.556	7.353	8.436	9.460	880	1.684	2.467	5 Total of Operating Income
6 Total Beban Operasional	3.916	4.145	4.866	1.463	1.918	2.440	2.872	3.297	3.753	4.251	4.669	5.365	6.069	533	1.020	1.467	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	0	1	1	1	1	1	1	1	1	1	1	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	97	98	88	23	31	39	47	56	65	74	84	94	101	8	17	26	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	-	2	-	0	0	-	-	-	-	-	-	-	0	-	0	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	4	175	318	84	116	164	200	235	275	314	357	399	443	42	82	122	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.792	1.586	1.819	603	746	923	1.068	1.190	1.322	1.507	1.610	2.000	2.350	239	408	565	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	144	34	47	58	68	81	91	104	117	131	146	19	36	52	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	11	0	0	0	4	4	4	5	5	5	5	5	6	0	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	823	961	1.062	268	360	473	559	650	744	838	935	1.036	1.163	85	201	307	i. Cost of Human Resources
i. Biaya Tenaker	811	946	1.050	264	355	467	552	642	733	826	921	1.021	1.144	84	199	304	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	10	15	12	4	5	6	7	9	10	12	14	16	19	1	3	4	ii. Training Cost
iii. Penelitian dan Pengembangan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	1.057	1.176	1.432	449	614	779	925	1.079	1.250	1.409	1.560	1.699	1.860	140	276	396	j. Other Operating Costs
i. Promosi	70	89	92	17	23	32	37	43	49	56	63	74	93	4	13	15	i. Promotion
ii. Biaya Lainnya	987	1.087	1.340	433	591	747	888	1.036	1.201	1.353	1.496	1.625	1.767	136	263	380	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.469	2.764	3.132	744	963	1.199	1.499	1.793	2.083	2.305	2.685	3.071	3.391	346	664	1.000	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	192	138	152	23	31	39	47	53	60	81	91	102	113	12	24	55	8 Non Operating Income
9 Beban Non Operasional	132	176	156	47	60	70	80	93	110	121	143	159	176	16	31	51	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	(37)	(5)	(24)	(28)	(31)	(34)	(41)	(50)	(41)	(52)	(57)	(63)	(3)	(8)	4	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.529	2.726	3.127	721	935	1.168	1.465	1.753	2.033	2.265	2.633	3.014	3.328	343	656	1.004	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	363	574	753	-	-	-	-	-	-	-	-	-	1202	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(22)	(59)	(62)	(18)	(21)	(20)	(22)	(26)	(29)	(33)	(36)	(37)	(43)	(8)	(13)	(19)	13 Income Tax
14 Laba/Rugi Bersih	1.144	2.094	2.313	703	914	1.148	1.443	1.727	2.004	2.232	2.597	2.977	3.283	336	643	985	14 Net Profit/Loss

*: Data Tidak Tersedia

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

*: Data not available

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

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019												2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
1. Lancar	295.826	352.038	411.771	406.668	404.466	399.133	401.785	411.033	413.037	419.656	432.895	439.423	455.068	458.787	470.141	502.038	1. Current		
2. Dalam Perhatian Khusus	17.680	19.517	17.346	21.626	22.031	20.535	22.305	21.332	21.698	22.776	18.911	19.699	17.923	21.397	22.207	27.833	2. Special Mention		
3. Kurang Lancar	3.015	3.376	2.070	2.528	2.794	2.600	2.662	2.306	2.204	2.163	2.949	2.930	3.407	3.628	3.370	3.152	3. Sub-Standard		
4. Diragukan	1.326	1.919	1.474	1.673	1.742	1.547	1.574	1.876	2.167	1.257	1.248	1.061	954	1.426	1.629	1.976	4. Doubtful		
5. Macet	6.187	5.847	5.676	6.283	6.486	6.665	6.597	6.727	6.743	7.169	6.783	7.192	6.707	6.609	6.601	6.801	5. Lost		
Total Aset Produktif	324.034	382.697	438.338	438.778	437.519	430.480	434.923	443.274	445.850	453.021	462.786	470.305	484.059	491.847	503.948	541.801	Total Earning Assets		
Rasio Aset Produktif Non Lancar	3,25	2,91	2,10	2,39	2,52	2,51	2,49	2,46	2,49	2,34	2,37	2,38	2,29	2,37	2,30	2,20	Percentage of Non Performing Earning Assets		
Ket: r) Angka-angka diperbaiki																			
Note: r) revised figures																			

Miliar Rupiah (in Billion IDR)

Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah (Earning Assets based on Collectibility of Sharia Commercial Bank) Miliar Rp (Billion IDR)																			
Indikator	2016	2017	2018	2019												2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
1. Lancar	208.258	230.684	266.133	262.262	259.684	257.593	255.802	267.171	267.552	271.785	283.232	284.157	297.942	304.568	314.032	336.383	1. Current		
2. Dalam Perhatian Khusus	13.725	15.346	12.462	15.554	16.100	14.653	16.292	15.846	16.188	15.832	13.173	13.321	12.025	15.464	15.475	19.853	2. Special Mention		
3. Kurang Lancar	2.257	3.111	1.616	1.910	2.024	1.990	1.767	1.866	1.734	1.690	2.534	2.470	2.416	2.698	2.510	2.219	3. Sub-Standard		
4. Diragukan	1.109	1.756	846	955	1.055	878	881	832	1.133	962	921	724	571	925	1.064	1.535	4. Doubtful		
5. Macet	4.685	4.249	4.222	4.312	4.432	4.574	4.460	4.519	4.551	4.675	4.274	4.531	4.313	4.134	4.047	4.109	5. Lost		
Total Aset Produktif	230.035	255.145	285.278	284.993	283.295	279.688	279.201	290.234	291.158	294.944	304.133	305.203	317.267	327.787	337.128	364.099	Total Earning Assets		
Rasio Aset Produktif Non Lancar	3,50	3,57	2,34	2,52	2,65	2,66	2,55	2,49	2,55	2,48	2,54	2,53	2,30	2,37	2,26	2,16	Percentage of Non Performing Earning Assets		
Ket: r) Angka-angka diperbaiki																	Note: r) revised figures		

Miliar Rupiah (in Billion IDR)

Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah (Earning Assets based on Collectibility of Sharia Business Units) Miliar Rp (Billion IDR)																			
Indikator	2016	2017	2018	2019												2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
1. Lancar	87.568	121.355	145.638	144.406	144.782	141.540	145.984	143.862	145.486	147.870	149.663	155.265	157.126	154.219	156.108	165.655	1. Current		
2. Dalam Perhatian Khusus	3.954	4.170	4.884	6.072	5.931	5.882	6.013	5.486	5.510	6.944	5.737	6.378	5.897	5.934	6.732	7.981	2. Special Mention		
3. Kurang Lancar	757	266	454	618	771	610	894	440	471	473	414	460	991	931	860	933	3. Sub-Standard		
4. Diragukan	218	163	628	718	687	669	693	1.044	1.034	294	327	337	384	502	566	441	4. Doubtful		
5. Macet	1.502	1.598	1.455	1.971	2.053	2.092	2.137	2.208	2.191	2.494	2.509	2.661	2.395	2.475	2.554	2.692	5. Lost		
Total Aset Produktif	93.999	127.552	153.060	153.785	154.225	150.793	155.722	153.041	154.691	158.076	158.652	165.102	166.792	164.060	166.820	177.702	Total Earning Assets		
Rasio Aset Produktif Non Lancar	2,63	1,59	1,66	2,15	2,28	2,24	2,39	2,41	2,39	2,06	2,05	2,09	2,26	2,38	2,39	2,29	Percentage of Non Performing Earning Assets		

Tabel 10. Surat Berharga yang Dimiliki Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019												2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Surat Berharga dimiliki berdasarkan Jenis	30.237	44.753	65.970	69.771	70.633	60.820	60.835	68.992	71.149	72.671	77.614	83.074	81.016	86.308	87.832	78.619	78.619	Securities Owned Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	6.105	9.360	12.778	15.407	14.548	12.428	13.241	15.819	16.497	15.771	17.902	24.495	25.058	28.885	28.765	27.126	27.126	1 Sharia Money Market Securities (SBPU Syariah)	
a. Surat Perbendaharaan Negara Syariah	2.144	5.631	4.814	4.612	4.345	3.562	3.599	3.168	2.916	2.578	2.404	2.399	2.401	2.157	1.887	2.431	2.431	a. Sharia SPN	
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.785	3.490	4.291	1.504	1.205	2.498	1.787	1.208	965	1.260	270	1.177	3.367	1.415	1.770	1.497	1.497	b. Interbank Mudharabah Investment Certificates (SIMA)	
c. SBPU Syariah Lainnya	176	239	3.673	9.291	8.998	6.367	7.855	11.443	12.615	11.933	15.228	20.919	19.290	25.313	25.108	23.198	23.198	c. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM)	24.132	35.393	53.193	54.364	56.086	48.392	47.594	53.173	54.653	56.900	59.712	58.579	55.959	57.424	59.067	51.493	51.493	2 Sharia Capital Market Securities (SBPM Syariah)	
a. Surat Berharga Syariah Negara (SBSN)	20.111	29.427	39.227	36.991	38.311	30.447	31.129	33.193	34.209	37.064	38.146	37.808	37.676	38.710	39.493	33.040	33.040	a. Sharia SBN (SBSN)	
b. Sertifikat Reksadana Syariah	1.934	2.580	1.473	2.047	2.515	1.906	1.743	3.496	4.027	3.048	5.739	5.347	2.683	3.862	4.476	3.207	3.207	b. Sharia Mutual Fund Certificates	
c. Sukuk Subordinasi	231	246	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	c. Subordinated Sukuk	
d. Sukuk Lainnya	1.730	2.973	12.130	14.946	14.873	15.652	14.353	16.094	16.012	16.357	15.405	14.801	15.190	14.460	14.705	13.292	13.292	d. Others Sukuk	
e. SBPM Syariah Lainnya	126	167	162	179	186	186	169	190	204	230	221	422	208	190	191	1.753	1.753	e. Other Sharia Capital Market Securities	
Surat Berharga diterbitkan berdasarkan Jenis	7.434	7.111	10.845	7.292	6.129	7.619	7.213	5.694	7.281	7.157	6.006	6.420	8.953	6.676	6.964	7.876	7.876	Securities Issued Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah	4.785	5.495	7.135	3.582	2.418	4.607	4.201	2.682	2.276	2.151	1.000	1.815	4.387	2.110	2.250	2.165	2.165	1 Sharia Money Market Securities (SBPU Syariah)	
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4.785	4.697	6.336	2.618	1.619	3.908	3.502	1.983	1.577	1.452	300	1.115	3.687	1.410	1.550	1.465	1.465	a. Sharia SPN	
b. SBPU Syariah Lainnya	-	798	799	964	799	699	699	699	699	699	700	700	700	700	700	700	700	b. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.650	1.616	3.710	3.711	3.711	3.011	3.012	3.012	5.005	5.005	5.006	4.606	4.566	4.567	4.714	5.711	5.711	2 Sharia Capital Market Securities (SBPM Syariah)	
a. Sukuk Subordinasi	1.000	-	2.594	2.595	2.595	2.595	2.596	2.596	4.589	4.589	4.590	1.600	4.150	1.600	1.747	1.747	1.747	a. Sharia Mutual Fund Certificates	
b. Sukuk Lainnya	1.650	1.616	1.116	1.116	1.116	416	416	416	416	416	416	3.006	416	2.967	2.967	3.964	3.964	b. Subordinated Sukuk	
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities	
Surat Berharga Dimiliki Berdasarkan Kategori	30.237	44.753	65.970	69.771	70.633	60.820	60.835	68.992	71.149	72.671	77.614	83.074	81.016	86.308	87.832	78.619	78.619	Securities Owned Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	6.105	9.360	12.778	15.407	14.548	12.428	13.241	15.819	16.497	15.771	17.902	24.495	25.058	28.885	28.765	27.126	27.126	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	517	1.200	2.333	1.386	1.633	1.321	1.442	1.422	1.439	1.647	1.362	1.271	2.373	5.840	3.132	2.108	2.108	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	65	205	265	-	60	20	-	-	-	126	161	252	253	153	101	162	162	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	2.068	1.386	1.573	1.301	1.442	1.422	1.439	1.521	1.201	1.019	2.120	5.687	3.031	1.946	1.946	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5.588	8.160	10.445	14.021	12.914	11.107	11.799	14.397	15.058	14.125	16.540	23.224	22.685	23.045	25.634	25.019	25.019	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	24.132	35.393	53.193	54.364	56.086	48.392	47.594	53.173	54.653	56.900	59.712	58.579	55.959	57.424	59.067	51.493	51.493	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	5.297	11.054	6.544	4.758	7.940	5.514	5.096	6.680	7.478	6.670	8.404	7.250	7.614	7.295	8.076	4.500	4.500	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	3.075	5.982	12	28	43	74	98	235	216	263	1.191	909	109	1.143	1.204	329	329	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2.222	5.072	6.532	4.730	7.898	5.440	4.998	6.445	7.261	6.407	7.213	6.341	7.505	6.152	6.872	4.172	4.172	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18.835	-	46.648	49.606	48.145	42.878	42.499	46.493	47.175	50.230	51.308	51.329	48.345	50.129	50.991	46.993	46.993	b. Measured at Face Value - Held to Maturity	
Surat Berharga Diterbitkan berdasarkan Kategori	7.434	7.111	10.845	7.292	6.129	7.619	7.213	5.694	7.281	7.157	6.006	6.420	8.953	6.676	6.964	7.876	7.876	Securities Issued Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	4.785	5.495	7.135	3.582	2.418	4.607	4.201	2.682	2.276	2.151	1.000	1.815	4.387	2.110	2.250	2.165	2.165	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	705	450	295	169	492	732	707	70	-	340	-	240	525	-	200	154	154	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	375	-	255	169	342	292	262	70	-	-	-	-	-	-	-	129	129	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	40	-	150	440	445	-	-	340	-	240	525	-	200	25	25	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.080	5.045	6.840	3.413	1.926	3.875	3.494	2.612	2.276	1.811	1.000	1.575	3.862	2.110	2.050	2.011	2.011	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	2.650	1.616	3.710	3.711	3.711	3.011	3.012	3.012	5.005	5.005	5.006	4.606	4.566	4.567	4.714	5.711	5.711	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	0	0	0	40	0	0	0	0	0	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	0	0	0	40	0	0	0	0	0	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.650	1.616	3.710	3.711	3.711	3.011	3.012	3.012	5.005	5.005	5.006	4.566	4.566	4.567	4.714	5.711	5.711	b. Measured at Face Value - Held to Maturity	

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

Note: *) Provisional Figures
r) revised figures

Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2020
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)
 Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019												2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Surat Berharga dimiliki berdasarkan Jenis	24.106	35.656	54.503	56.117	54.952	47.441	48.183	54.133	56.204	55.997	61.065	64.330	63.787	66.174	69.298	63.207	Securities Owned Based on Instrument Categories		
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	5.185	7.950	9.064	11.568	9.139	8.310	9.465	12.500	12.936	12.440	15.319	20.018	19.339	20.688	22.763	22.840	1 Sharia Money Market Securities (SBPU Sharia)		
a. Surat Perbendaharaan Negara Syariah	2.079	5.491	4.372	4.147	4.128	3.545	3.581	3.160	2.916	2.578	2.404	2.399	2.401	2.157	1.887	2.431	a. Sharia SPN		
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2.930	2.245	2.417	930	488	1.101	720	583	430	265	145	797	2.242	630	1.045	527	b. Interbank Mudharabah Investment Certificates (SIMA)		
c. SBPU Syariah Lainnya	176	214	2.274	6.492	4.524	3.664	5.164	8.757	9.590	9.597	12.770	16.821	14.696	17.902	19.831	19.882	c. Other Sharia Money Market Securities		
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18.922	27.705	45.439	44.548	45.813	39.132	38.717	41.633	43.268	43.557	45.747	44.312	44.448	45.485	46.535	40.367	2 Sharia Capital Market Securities (SBPM Sharia)		
a. Surat Berharga Syariah Negara (SBSN)	15.111	22.280	31.996	28.987	29.865	24.357	25.007	25.818	27.077	28.235	29.100	28.305	28.571	29.241	29.883	25.815	a. Sharia SBN (SBSN)		
b. Sertifikat Reksadana Syariah	1.923	2.375	1.453	1.713	2.116	1.597	1.434	2.492	2.893	1.629	3.735	3.073	1.724	2.603	2.812	2.038	b. Sharia Mutual Fund Certificates		
c. Sukuk Subordinasi	176	191	146	146	146	146	146	146	146	146	146	146	146	146	146	146	c. Subordinated Sukuk		
d. Sukuk Lainnya	1.596	2.809	11.813	13.653	13.629	12.976	12.091	13.116	13.076	13.445	12.672	12.705	13.923	13.410	13.609	12.287	d. Others Sukuk		
e. SBPM Syariah Lainnya	115	50	32	49	56	56	39	62	76	103	93	84	83	85	85	81	e. Other Sharia Capital Market Securities		
Surat Berharga diterbitkan berdasarkan Jenis	5.495	3.517	6.206	4.248	3.319	5.358	4.902	3.263	3.027	2.862	1.900	2.615	3.098	2.335	2.657	3.162	Securities Issued Based on Instrument Categories		
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	3.995	3.017	4.606	2.648	1.719	3.758	3.302	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	1 Sharia Money Market Securities (SBPU Sharia)		
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.995	2.917	4.506	2.548	1.619	3.758	3.302	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	a. Sharia SPN		
b. SBPU Syariah Lainnya	-	100	100	100	100	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities		
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.500	500	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	2 Sharia Capital Market Securities (SBPM Sharia)		
a. Sukuk Subordinasi	1.000	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	b. Sharia Mutual Fund Certificates		
b. Sukuk Lainnya	500	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk		
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities		
Surat Berharga Dimiliki Berdasarkan Kategori	24.106	35.656	54.503	56.117	54.952	47.441	48.183	54.133	56.204	55.997	61.065	64.330	63.787	66.174	69.298	63.207	Securities Owned Based on Measurement Methods		
1 Surat Berharga Pasar Uang Syariah	5.185	7.950	9.064	11.568	9.139	8.310	9.465	12.500	12.936	12.440	15.319	20.018	19.339	20.688	22.763	22.840	1 Sharia Money Market Securities		
a. Diukur Pada Nilai Wajar	451	935	1.602	1.123	1.216	1.124	1.135	1.144	1.099	1.247	1.287	1.271	1.270	1.188	1.132	1.240	a. Measured at Fair Value:		
1. Melalui Laporan Laba/Rugi	-	205	265	-	60	20	-	-	-	126	161	252	253	153	101	102	1. Through Income Statement		
2. Melalui Other Comprehensive Income	451	730	1.337	1.123	1.156	1.104	1.135	1.144	1.099	1.121	1.126	1.019	1.017	1.034	1.031	1.138	2. Through Other Comprehensive Income - Available for Sale		
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.733	7.015	7.462	10.445	7.923	7.186	8.331	11.356	11.837	11.194	14.032	18.747	18.069	19.501	21.631	21.600	b. Measured at Face Value - Held to Maturity		
2 Surat Berharga Pasar Modal Syariah	18.922	27.705	45.439	44.548	45.813	39.132	38.717	41.633	43.268	43.557	45.747	44.312	44.448	45.485	46.535	40.367	2 Sharia Capital Market Securities		
a. Diukur Pada Nilai Wajar	4.104	8.510	1.603	1.834	2.286	1.774	1.633	2.814	3.756	3.042	5.448	4.204	4.335	3.999	4.869	2.888	a. Measured at Fair Value:		
1. Melalui Laporan Laba/Rugi	2.432	5.982	12	28	43	74	98	235	216	213	1.191	909	109	837	993	177	1. Through Income Statement		
2. Melalui Other Comprehensive Income	1.672	2.528	1.591	1.805	2.243	1.700	1.535	2.579	3.540	2.830	4.257	3.295	4.226	3.162	3.877	2.712	2. Through Other Comprehensive Income - Available for Sale		
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14.818	19.196	43.836	42.715	43.527	37.358	37.084	38.819	39.512	40.515	40.298	40.108	40.114	41.487	41.666	37.478	b. Measured at Face Value - Held to Maturity		
Surat Berharga Diterbitkan berdasarkan Kategori	5.495	3.517	6.206	4.248	3.319	5.358	4.902	3.263	3.027	2.862	1.900	2.615	3.098	2.335	2.657	3.162	Securities Issued Based on Measurement Methods		
1 Surat Berharga Pasar Uang Syariah	3.995	3.017	4.606	2.648	1.719	3.758	3.302	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	1 Sharia Money Market Securities		
a. Diukur Pada Nilai Wajar	705	125	255	169	492	732	707	70	-	340	-	140	-	-	200	154	a. Measured at Fair Value:		
1. Melalui Laporan Laba/Rugi	375	-	255	169	342	292	262	70	-	-	-	-	-	-	-	129	1. Through Income Statement		
2. Melalui Other Comprehensive Income	330	125	-	-	150	440	445	-	-	340	-	140	-	-	200	25	2. Through Other Comprehensive Income - Available for Sale		
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	3.290	2.892	4.351	2.479	1.227	3.026	2.595	1.593	1.427	922	300	875	1.498	735	710	1.261	b. Measured at Face Value - Held to Maturity		
2 Surat Berharga Pasar Modal Syariah	1.500	500	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	2 Sharia Capital Market Securities		
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:		
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement		
2. Melalui Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale		
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.500	500	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	b. Measured at Face Value - Held to Maturity		

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

Note: *) Provisional Figures
 r) revised figures

Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah - SPS 2020
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)
 Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019												2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Surat Berharga dimiliki berdasarkan Jenis	6.131	9.097	11.467	13.654	15.681	13.378	12.653	14.859	14.945	16.674	16.548	18.744	17.229	20.134	18.534	15.413	15.413	Securities Owned Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	920	1.409	3.714	3.838	5.408	4.118	3.776	3.319	3.561	3.331	2.583	4.478	5.719	8.196	6.003	4.286	4.286	1 Sharia Money Market Securities (SBPU Sharia)	
a. Surat Perbendaharaan Negara Syariah	65	140	441	466	217	18	18	8	-	-	-	-	-	-	-	-	-	a. Sharia SPN	
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1.245	1.874	574	717	1.397	1.067	625	535	995	125	380	1.125	785	725	970	970	b. Interbank Mudharabah Investment Certificates (SIMA)	
c. SBPU Syariah Lainnya	-	25	1.399	2.799	4.474	2.703	2.691	2.686	3.026	2.336	2.458	4.098	4.594	7.411	5.278	3.316	3.316	c. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	5.211	7.688	7.753	9.816	10.273	9.260	8.877	11.540	11.385	13.343	13.965	14.266	11.510	11.938	12.531	11.126	11.126	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Surat Berharga Syariah Negara (SBSN)	5.000	7.147	7.231	8.004	8.445	6.091	6.122	7.375	7.133	8.830	9.045	9.503	9.105	9.469	9.610	7.225	7.225	a. Sharia SBN (SBSN)	
b. Sertifikat Reksadana Syariah	11	205	20	334	399	309	309	1.004	1.134	1.419	2.004	2.274	959	1.259	1.664	1.169	1.169	b. Sharia Mutual Fund Certificates	
c. Sukuk Subordinasi	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk	
d. Sukuk Lainnya	134	164	317	1.293	1.243	2.676	2.261	2.978	2.935	2.912	2.733	2.097	1.267	1.050	1.096	1.005	1.005	d. Other Sukuk	
e. SBPM Syariah Lainnya	11	117	130	130	130	130	130	128	128	128	128	338	124	105	106	1.672	1.672	e. Other Sharia Capital Market Securities	
Surat Berharga diterbitkan berdasarkan Jenis	1.940	3.594	4.639	3.045	2.810	2.261	2.311	2.431	4.254	4.295	4.106	3.805	5.855	4.341	4.307	4.714	4.714	Securities Issued Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	2.478	2.529	934	699	849	899	1.019	849	889	700	800	2.889	1.375	1.340	750	750	1 Sharia Money Market Securities (SBPU Sharia)	
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.780	1.830	70	-	150	200	320	150	190	-	100	2.189	675	640	50	50	a. Sharia SPN	
b. SBPU Syariah Lainnya	-	698	699	864	699	699	699	699	699	699	700	700	700	700	700	700	700	b. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.150	1.116	2.110	2.111	2.111	1.411	1.412	1.412	3.405	3.405	3.406	3.006	2.966	2.967	3.964	3.964	3.964	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Sukuk Subordinasi	-	-	994	995	995	995	996	996	2.989	2.989	2.990	-	2.550	-	-	-	-	a. Sharia Mutual Fund Certificates	
b. Sukuk Lainnya	1.150	1.116	1.116	1.116	1.116	416	416	416	416	416	416	3.006	416	2.967	2.967	3.964	3.964	b. Subordinated Sukuk	
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities	
Surat Berharga Dimiliki Berdasarkan Kategori	6.131	9.097	11.467	13.654	15.681	13.378	12.653	14.859	14.945	16.674	16.548	18.744	17.229	20.134	18.534	15.413	15.413	Securities Owned Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	920	1.409	3.714	3.838	5.408	4.118	3.776	3.319	3.561	3.331	2.583	4.478	5.719	8.196	6.003	4.286	4.286	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	65	265	731	263	417	198	308	278	340	400	75	-	1.103	4.653	2.000	868	868	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60	60	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	731	263	417	198	308	278	340	400	75	-	1.103	4.653	2.000	808	808	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1.145	2.983	3.576	4.991	3.920	3.468	3.041	3.221	2.931	2.508	4.478	4.616	3.544	4.003	3.418	3.418	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	5.211	7.688	7.753	9.816	10.273	9.260	8.877	11.540	11.385	13.343	13.965	14.266	11.510	11.938	12.531	11.126	11.126	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	1.193	2.545	4.941	2.924	5.654	3.740	3.463	3.866	3.722	3.628	2.956	3.045	3.279	3.296	3.207	1.612	1.612	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	643	-	-	-	-	-	-	-	-	50	-	-	-	306	211	152	152	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2.545	4.941	2.924	5.654	3.740	3.463	3.866	3.722	3.578	2.956	3.045	3.279	2.990	2.996	1.460	1.460	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.017	5.143	2.812	6.891	4.618	5.520	5.414	7.673	7.663	9.715	11.010	11.221	8.231	8.642	9.324	9.514	9.514	b. Measured at Face Value - Held to Maturity	
Surat Berharga Diterbitkan berdasarkan Kategori	1.940	3.594	4.639	3.045	2.810	2.261	2.311	2.431	4.254	4.295	4.106	3.805	5.855	4.341	4.307	4.714	4.714	Securities Issued Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	790	2.478	2.529	934	699	849	899	1.019	849	889	700	800	2.889	1.375	1.340	750	750	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	-	325	40	-*)	0	0	0	0	0	0	0	100	525	-	-	-	-	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	325	40	-	-	-	-	-	-	-	-	100	525	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	2.153	2.489	934	699	849	899	1.019	849	889	700	700	2.364	1.375	1.340	750	750	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	1.150	1.116	2.110	2.111	2.111	1.411	1.412	1.412	3.405	3.405	3.406	3.006	2.966	2.967	2.967	3.964	3.964	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	0	0	0	40	0	-	-	-	-	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	0	0	0	40	0	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.150	1.116	2.110	2.111	2.111	1.411	1.412	1.412	3.405	3.405	3.406	2.966	2.966	2.967	2.967	3.964	3.964	b. Measured at Face Value - Held to Maturity	

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

Note: *) Provisional Figures
 r) revised figures

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

Indikator	2016	2017	2018	2019												2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
1. Pembiayaan Bagi Hasil	93.713	118.651	145.507	151.735	151.541	152.043	154.172	155.061	156.297	161.768	163.062	166.880	171.270	169.937	170.686	176.095	1. Profit Sharing Financing		
NPF	3.272	4.175	4.205	5.310	5.637	5.354	5.486	5.473	5.628	5.198	5.073	5.546	5.590	5.916	5.896	6.014	NPF		
a. Mudharabah	15.292	17.090	15.866	14.489	13.967	14.155	13.973	13.884	13.441	13.513	13.409	13.679	13.779	13.169	13.083	13.724	a. Mudharabah		
NPF	401	327	359	549	548	578	894	910	849	840	840	853	481	544	540	549	NPF		
b. Musyarakah	78.421	101.561	129.641	137.246	137.574	137.889	140.199	141.177	142.856	148.256	149.653	153.201	157.491	156.768	157.603	162.371	b. Musyarakah		
NPF	2.871	3.847	3.845	4.761	5.089	4.775	4.591	4.563	4.779	4.358	4.233	4.693	5.109	5.372	5.357	5.465	NPF		
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing		
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF		
2. Piutang	145.145	157.814	164.088	164.552	165.065	167.039	168.219	168.762	169.503	171.490	171.713	171.382	173.323	172.955	174.366	175.387	2. Receivables/Acceptables		
NPF	6.364	6.698	4.712	4.908	5.107	5.178	5.161	5.153	5.205	5.100	5.601	5.325	5.027	5.292	5.259	5.468	NPF		
a. Murabahah	139.536	150.276	154.805	155.131	155.597	156.553	157.547	157.876	158.573	159.879	159.410	159.593	160.654	160.166	161.511	162.066	a. Murabahah		
NPF	6.258	6.588	4.489	4.795	4.986	5.060	5.045	5.035	5.088	4.987	5.373	5.077	4.688	4.947	4.908	5.095	NPF		
b. Qardh	4.731	6.349	7.674	7.715	7.740	8.709	8.864	9.044	9.051	9.665	10.315	9.753	10.572	10.671	10.713	11.146	b. Qardh		
NPF	90	96	199	83	88	87	86	85	84	80	195	210	304	308	315	335	NPF		
c. Istishna'	878	1.189	1.609	1.706	1.728	1.776	1.808	1.842	1.879	1.946	1.988	2.036	2.097	2.118	2.142	2.175	c. Istishna'		
NPF	16	14	24	30	32	32	30	33	33	33	33	37	35	37	37	39	NPF		
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	10.597	10.706	10.765	10.729	10.688	10.544	10.625	10.606	10.508	10.614	10.589	10.484	10.246	10.169	3. Ijarah including Leasing receivables		
NPF	661	181	215	177	189	192	213	193	191	201	217	223	412	418	407	409	NPF		
a. Pembiayaan Sindikasi	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	a. Syndication Financing		
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF		
b. Pembiayaan secara Channeling	6	0	165	223	205	186	171	151	134	117	100	86	72	62	55	44	b. Financing through Channeling		
NPF	-	0	3	0	1	1	2	4	6	7	9	11	12	13	13	9	NPF		
c. Pembiayaan secara Executing	-	29	25	24	24	24	20	20	20	19	19	19	18	18	18	17	c. Financing through Executing		
NPF	-	-	-	3	3	3	-	-	-	-	-	-	-	-	-	-	NPF		
d. Pembiayaan Sewa Lainnya	9.144	9.201	10.407	10.459	10.536	10.520	10.497	10.373	10.471	10.469	10.389	10.509	10.498	10.404	10.173	10.109	d. Other Ijarah		
NPF	661	181	211	173	185	188	210	189	185	193	208	213	400	405	394	400	NPF		
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam		
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF		
Total Pembiayaan	248.007	285.695	320.193	326.993	327.371	329.811	333.080	334.366	336.425	343.864	345.284	348.876	355.182	353.375	355.298	361.652	Total Financing		
NPF	10.298	11.054	9.132	10.396	10.933	10.724	10.859	10.820	11.024	10.499	10.890	11.094	11.029	11.625	11.562	11.891	Total NPF		

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018	2019												2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
1. Pembiayaan Bagi Hasil	61.629	67.049	74.122	77.626	78.234	79.687	81.229	80.811	80.841	84.135	84.640	86.766	89.995	88.094	87.832	91.120	1. Profit Sharing Financing		
NPF	2.572	3.542	2.673	3.129	3.297	3.155	2.937	2.942	3.111	3.051	2.940	3.163	2.860	3.103	2.988	3.011	NPF		
a. Mudharabah	7.577	6.584	5.477	5.229	5.282	5.427	5.225	5.087	5.051	5.177	4.941	5.056	5.413	5.110	4.998	4.878	a. Mudharabah		
NPF	197	207	81	96	98	119	85	99	105	91	91	92	86	112	97	108	NPF		
b. Musyarakah	54.052	60.465	68.644	72.397	72.952	74.260	76.004	75.725	75.790	78.957	79.699	81.711	84.582	82.983	82.834	86.242	b. Musyarakah		
NPF	2.376	3.335	2.593	3.032	3.199	3.036	2.852	2.843	3.006	2.960	2.848	3.071	2.774	2.991	2.891	2.903	NPF		
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing		
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF		
2. Piutang	113.971	119.952	124.997	125.038	125.739	127.561	128.097	128.286	129.028	130.617	130.857	130.295	132.013	131.880	133.111	134.083	2. Receivables/Acceptables		
NPF	5.245	5.459	3.804	3.882	4.040	4.111	4.099	4.093	4.134	4.102	4.616	4.387	4.127	4.341	4.317	4.524	NPF		
a. Murabahah	110.063	114.458	118.134	118.424	118.820	119.662	120.066	120.146	120.919	122.070	121.723	121.777	122.725	122.477	123.673	124.191	a. Murabahah		
NPF	5.173	5.378	3.626	3.824	3.979	4.051	4.041	4.033	4.074	4.044	4.444	4.200	3.847	4.056	4.024	4.211	NPF		
b. Qardh	3.883	5.476	6.848	6.600	6.907	7.886	8.019	8.128	8.097	8.535	9.122	8.506	9.276	9.376	9.410	9.863	b. Qardh		
NPF	64	77	175	56	58	58	55	57	58	56	170	185	279	283	292	312	NPF		
c. Istishna'	25	18	15	13	13	13	12	12	12	12	12	11	11	27	27	29	c. Istishna'		
NPF	7	4	2	2	3	3	3	3	3	2	2	2	2	2	1	1	NPF		
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.180	3.256	3.260	3.265	3.234	3.205	3.249	3.297	3.200	3.167	3.138	3.210	3.226	3.191	3. Ijarah including Leasing receivables		
NPF	17	29	120	79	87	88	101	95	85	87	85	88	275	280	280	292	NPF		
a. Pembiayaan Sindikasi	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	a. Syndication Financing		
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF		
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling		
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF		
c. Pembiayaan secara Executing	-	25	22	21	21	20	20	20	20	19	19	19	18	18	18	17	c. Financing through Executing		
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF		
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.157	3.234	3.238	3.244	3.214	3.185	3.229	3.277	3.180	3.148	3.119	3.191	3.208	3.173	d. Other Ijarah		
NPF	17	29	120	79	87	88	101	95	85	87	85	88	275	276	280	292	NPF		
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam		
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF		
Total Pembiayaan	177.482	189.789	202.298	205.920	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	Total Financing		
NPF	7.834	9.030	6.597	7.090	7.424	7.355	7.137	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.585	7.828	Total NPF		

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2019											2020			Indikator	
			Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1. Pembiayaan Bagi Hasil	32.083	51.602	71.386	74.108	73.307	72.356	72.943	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	84.975	1. Profit Sharing Financing
NPF	700	633	1.531	2.182	2.340	2.198	2.549	2.531	2.518	2.147	2.133	2.382	2.730	2.813	2.908	3.003	3.003	NPF
a. Mudharabah	7.715	10.506	10.389	9.260	8.685	8.727	8.749	8.797	8.390	8.335	8.468	8.623	8.366	8.058	8.085	8.847	8.847	a. Mudharabah
NPF	204	120	279	453	450	459	810	810	744	750	748	761	395	432	443	441	441	NPF
b. Musyarakah	24.369	41.096	60.997	64.849	64.622	63.629	64.195	65.452	67.066	69.298	69.954	71.491	72.909	73.785	74.769	76.129	76.129	b. Musyarakah
NPF	496	513	1.253	1.729	1.890	1.740	1.739	1.721	1.773	1.398	1.384	1.621	2.335	2.381	2.465	2.561	2.561	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31.174	37.861	39.091	39.514	39.325	39.478	40.122	40.476	40.475	40.873	40.856	41.087	41.310	41.075	41.256	41.304	41.304	2. Receivables/Acceptables
NPF	1.120	1.238	908	1.026	1.067	1.067	1.062	1.061	1.071	999	985	938	900	951	942	944	944	NPF
a. Murabahah	29.473	35.818	36.671	36.706	36.777	36.891	37.482	37.730	37.653	37.809	37.687	37.816	37.929	37.689	37.838	37.874	37.874	a. Murabahah
NPF	1.084	1.210	863	972	1.007	1.009	1.004	1.002	1.014	942	929	877	841	891	884	884	884	NPF
b. Qardh	847	872	826	1.115	833	823	845	916	954	1.130	1.192	1.246	1.296	1.295	1.303	1.283	1.283	b. Qardh
NPF	26	19	24	27	31	28	31	28	27	25	25	25	26	25	23	23	23	NPF
c. Istishna'	853	1.170	1.594	1.693	1.715	1.763	1.795	1.830	1.868	1.934	1.977	2.025	2.086	2.091	2.115	2.146	2.146	c. Istishna'
NPF	9	10	21	27	30	29	27	30	30	31	31	35	33	35	36	37	37	NPF
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	7.417	7.451	7.505	7.464	7.454	7.338	7.376	7.309	7.309	7.447	7.451	7.274	7.020	6.978	6.978	3. Ijarah including Leasing receivables
NPF	644	152	95	97	102	104	112	98	105	113	131	135	137	141	127	117	117	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	164	222	204	185	170	150	134	116	99	85	71	61	54	43	43	b. Financing through Channeling
NPF	-	0	3	0	0	1	2	4	6	7	9	11	12	13	13	9	9	NPF
c. Pembiayaan secara Executing	-	4	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	3	3	3	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.262	6.438	7.250	7.225	7.298	7.276	7.284	7.188	7.242	7.193	7.209	7.361	7.379	7.213	6.965	6.935	6.935	d. Other Ijarah
NPF	644	152	92	94	98	99	109	93	100	106	123	125	125	129	113	108	108	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	70.525	95.906	117.895	121.073	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	133.258	Total Financing
NPF	2.464	2.024	2.535	3.305	3.509	3.369	3.722	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	4.064	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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

Indikator	2016	2017	2018	2019										2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	86.973	111.081	136.854	142.999	143.485	143.872	146.157	146.795	147.996	153.888	154.931	158.467	163.697	162.364	162.783	166.590	1. Profit Sharing Financing
NPF	3.147	4.158	3.528	4.724	5.030	4.747	4.888	4.883	5.034	5.002	4.879	5.126	5.178	5.510	5.471	5.531	NPF
a. Mudharabah	15.263	15.984	14.940	13.905	13.454	13.649	13.470	13.364	12.944	13.011	12.921	13.087	13.176	12.575	12.286	12.486	a. Mudharabah
NPF	401	327	359	549	548	578	894	910	849	840	840	853	481	544	540	549	NPF
b. Musyarakah	71.710	95.097	121.914	129.093	130.031	130.224	132.688	133.431	135.052	140.877	142.010	145.380	150.522	149.789	150.497	154.104	b. Musyarakah
NPF	2.746	3.830	3.169	4.175	4.482	4.169	3.993	3.973	4.185	4.162	4.039	4.273	4.696	4.931	4.982	4.982	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	139.565	152.837	160.854	161.371	161.963	164.014	164.945	165.684	166.327	168.497	168.774	168.726	170.853	170.514	171.816	172.466	2. Receivables/Acceptables
NPF	5.362	6.117	4.290	4.644	4.844	4.916	4.901	4.896	4.945	4.840	5.230	5.171	4.907	5.173	5.135	5.327	NPF
a. Murabahah	133.956	145.301	151.580	152.130	152.708	153.711	154.516	155.185	155.914	157.411	157.006	157.535	158.725	158.278	159.554	159.895	a. Murabahah
NPF	5.256	6.007	4.067	4.531	4.723	4.797	4.786	4.778	4.828	4.726	5.116	5.046	4.688	4.947	4.908	5.095	NPF
b. Qardh	4.731	6.346	7.665	7.534	7.527	8.527	8.622	8.657	8.533	9.140	9.780	9.155	10.031	10.135	10.137	10.414	b. Qardh
NPF	90	96	199	83	88	87	86	85	84	80	81	88	184	190	191	193	NPF
c. Istishna'	878	1.189	1.609	1.706	1.728	1.776	1.808	1.842	1.879	1.988	2.036	2.097	2.097	2.101	2.125	2.156	c. Istishna'
NPF	16	14	24	30	32	32	30	33	33	33	33	37	35	37	37	39	NPF
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	9.288	9.417	9.539	9.554	9.574	9.467	9.536	9.566	9.499	9.440	9.450	9.386	9.135	8.964	3. Ijarah including Leasing receivables
NPF	243	176	213	176	188	192	212	192	190	200	216	222	411	417	406	408	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	165	223	205	186	171	151	134	117	100	86	72	62	55	44	b. Financing through Channeling
NPF	-	0	-	0	0	1	2	4	6	7	9	11	12	13	9	9	NPF
c. Pembiayaan secara Executing	-	29	25	24	24	24	20	20	20	19	19	19	18	18	18	17	c. Financing through Executing
NPF	-	-	3	3	3	3	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.099	8.506	9.097	9.170	9.310	9.344	9.382	9.296	9.382	9.429	9.380	9.336	9.359	9.306	9.063	8.903	d. Other Ijarah
NPF	243	175	210	173	185	187	209	188	184	193	207	212	399	404	393	399	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	234.643	272.453	306.996	313.787	314.987	317.439	320.676	321.946	323.858	331.950	333.205	336.633	344.000	342.264	343.734	348.019	Total Financing
NPF	8.752	10.450	8.032	9.545	10.062	9.855	10.001	9.971	10.169	10.042	10.325	10.520	10.496	11.101	11.012	11.266	Total NPF

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018	2019									2020			Indikator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
1. Pembiayaan Bagi Hasil	58.123	63.908	70.577	74.271	74.928	76.433	78.036	77.678	77.717	81.036	81.603	83.419	86.756	84.931	84.548	87.228	1. Profit Sharing Financing
NPF	2.447	3.525	2.394	2.929	3.074	2.933	2.717	2.725	2.892	2.855	2.746	2.744	2.448	2.697	2.563	2.529	NPF
a. Mudharabah	7.577	6.584	5.477	5.229	5.282	5.427	5.225	5.087	5.051	5.177	4.941	5.056	5.413	5.110	4.998	4.878	a. Mudharabah
NPF	197	207	81	96	98	119	85	99	105	91	91	92	86	112	97	108	NPF
b. Musyarakah	50.546	57.324	65.100	69.041	69.646	71.005	72.811	72.591	72.666	75.859	76.662	78.363	81.343	79.821	79.550	82.350	b. Musyarakah
NPF	2.251	3.318	2.313	2.833	2.977	2.814	2.633	2.625	2.787	2.764	2.655	2.652	2.361	2.586	2.466	2.421	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109.020	115.571	122.106	122.173	122.954	124.852	125.124	125.509	126.196	127.955	128.240	127.987	129.852	129.744	130.844	131.457	2. Receivables/Acceptables
NPF	4.632	5.270	3.382	3.618	3.777	3.849	3.840	3.836	3.874	3.841	4.245	4.233	4.007	4.223	4.193	4.383	NPF
a. Murabahah	105.112	110.079	115.253	115.740	116.248	117.136	117.335	117.756	118.589	119.916	119.624	120.019	121.041	120.825	121.957	122.276	a. Murabahah
NPF	4.560	5.188	3.205	3.560	3.716	3.789	3.782	3.776	3.814	3.784	4.187	4.168	3.847	4.056	4.024	4.211	NPF
b. Qardh	3.883	5.474	6.839	6.419	6.694	7.704	7.777	7.741	7.596	8.027	8.604	7.956	8.800	8.909	8.877	9.172	b. Qardh
NPF	64	77	175	56	58	58	55	57	58	56	56	63	159	165	168	170	NPF
c. Istishna'	25	18	15	13	13	13	12	12	12	12	12	11	10	10	10	10	c. Istishna'
NPF	7	4	2	2	3	3	3	3	3	2	2	2	2	2	1	1	NPF
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	3.071	3.117	3.130	3.144	3.123	3.105	3.154	3.208	3.117	3.090	3.066	3.144	3.162	3.124	3. Ijarah including Leasing receivables
NPF	17	28	119	79	87	88	100	95	85	87	84	87	274	275	280	291	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	22	21	21	20	20	20	20	19	19	19	18	18	18	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.636	2.584	3.048	3.095	3.108	3.123	3.102	3.084	3.133	3.188	3.098	3.070	3.047	3.125	3.143	3.106	d. Other Ijarah
NPF	17	28	119	79	87	88	100	95	85	87	84	87	274	275	280	291	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	168.779	182.088	195.754	199.560	201.011	204.429	206.284	206.292	207.067	212.199	212.960	214.495	219.674	217.820	218.554	221.809	Total Financing
NPF	7.096	8.823	5.895	6.626	6.938	6.870	6.657	6.655	6.850	6.783	7.076	7.064	6.729	7.196	7.035	7.202	Total NPF

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018	2019									2020			Indicator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
1. Pembiayaan Bagi Hasil	28.851	47.173	66.277	68.728	68.558	67.439	68.122	69.117	70.278	72.852	73.328	75.048	76.941	77.433	78.235	79.362	1. Profit Sharing Financing
NPF	700	633	1.134	1.795	1.955	1.814	2.170	2.158	2.142	2.147	2.133	2.382	2.730	2.813	2.908	3.003	NPF
a. Mudharabah	7.686	9.401	9.462	8.676	8.172	8.221	8.245	8.277	7.893	7.833	7.980	8.031	7.763	7.465	7.288	7.608	a. Mudharabah
NPF	204	120	279	453	450	459	810	810	744	750	748	761	395	432	443	441	NPF
b. Musyarakah	21.165	37.773	56.814	60.052	60.386	59.218	59.876	60.840	62.385	65.019	65.348	67.017	69.179	69.968	70.947	71.754	b. Musyarakah
NPF	496	513	856	1.342	1.505	1.356	1.361	1.348	1.398	1.398	1.384	1.621	2.335	2.381	2.465	2.561	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30.545	37.266	38.748	39.198	39.009	39.162	39.821	40.174	40.130	40.542	40.535	40.739	41.001	40.770	40.972	41.008	2. Receivables/Acceptables
NPF	730	847	908	1.026	1.067	1.062	1.061	1.071	999	985	938	900	951	942	944	944	NPF
a. Murabahah	28.845	35.223	36.328	36.390	36.461	36.575	37.180	37.428	37.325	37.495	37.383	37.515	37.684	37.453	37.597	37.619	a. Murabahah
NPF	695	819	863	972	1.007	1.009	1.004	1.002	1.014	942	929	877	841	891	884	884	NPF
b. Qardh	847	872	826	1.115	833	823	845	916	937	1.113	1.175	1.199	1.231	1.227	1.280	1.243	b. Qardh
NPF	26	19	24	27	31	28	31	28	27	25	25	26	25	23	23	23	NPF
c. Istishna'	853	1.170	1.594	1.693	1.715	1.763	1.795	1.830	1.868	1.934	1.977	2.025	2.086	2.091	2.115	2.146	c. Istishna'
NPF	9	10	21	27	30	29	27	30	30	31	31	35	33	35	36	37	NPF
3. Pembiayaan Sewa (Ijarah)	6.469	5.926	6.217	6.301	6.409	6.410	6.450	6.363	6.382	6.358	6.382	6.351	6.384	6.242	5.974	5.840	3. Ijarah including Leasing receivables
NPF	225	147	94	97	102	104	112	98	105	113	131	135	137	141	127	117	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	164	222	204	185	170	170	134	116	99	85	71	61	54	43	b. Financing through Channeling
NPF	-	0	-	0	0	1	2	2	6	7	9	11	12	13	9	9	NPF
c. Pembiayaan secara Executing	-	4	3	3	3	3	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	3	3	3	3	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	6.462	5.922	6.050	6.075	6.202	6.221	6.280	6.280	6.248	6.241	6.283	6.266	6.312	6.181	5.919	5.797	d. Other Ijarah
NPF	225	147	91	94	98	99	109	109	100	106	123	125	125	129	113	108	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	65.864	90.365	111.242	114.227	113.976	113.011	114.393	115.654	116.791	119.751	120.245	122.138	124.326	124.444	125.180	126.210	Total Financing
NPF	1.656	1.628	2.137	2.919	3.124	2.985	3.344	3.317	3.318	3.259	3.249	3.456	3.767	3.905	3.977	4.064	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Kategori Usaha - Bank Umum Syariah dan Unit Usaha Syariah (Financing and Non Performance Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank) Miliar Rp (Billion IDR)																	
Jenis Penggunaan dan Kategori Usaha	2016	2017	2018	2019										2020			Type of Usage and Debtor Group
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	87.363	99.825	105.055	106.532	105.312	103.900	105.453	105.202	104.799	107.572	108.265	108.632	110.586	110.175	109.928	111.164	1. Working Capital
a. UMKM	35.827	37.868	37.583	37.872	38.368	39.237	39.389	39.247	39.212	36.864	39.830	40.071	41.626	40.375	46.144	46.216	a. Micro, Small and Medium Enterprise
NPF	2.123	2.196	2.068	2.570	2.672	2.756	2.641	2.611	2.587	1.928	2.577	2.609	2.732	2.829	3.294	3.351	NPF
b. Bukan UMKM	51.535	61.957	67.472	68.661	66.944	64.663	66.063	65.955	65.587	70.709	68.434	68.561	68.960	69.800	63.784	64.948	b. Non Micro, Small and Medium Enterprise
NPF	2.872	2.916	1.621	2.006	2.056	1.910	2.188	2.254	2.329	2.570	2.638	2.656	2.902	3.059	2.611	2.579	NPF
2. Investasi	60.042	66.848	75.730	77.950	77.893	80.193	81.165	81.284	82.053	84.271	83.270	84.968	86.972	85.164	85.008	87.216	2. Investment
a. UMKM	18.703	21.111	24.646	23.252	23.241	23.281	23.190	23.058	23.049	23.259	23.640	23.772	24.710	24.455	28.794	28.973	a. Micro, Small and Medium Enterprise
NPF	1.744	1.140	1.014	1.154	1.275	1.309	1.225	1.237	1.205	1.194	1.257	1.195	1.137	1.210	1.324	1.367	NPF
b. Bukan UMKM	41.339	45.737	51.084	54.699	54.653	56.912	57.975	58.226	59.004	61.011	59.630	61.196	62.263	60.709	56.214	58.243	b. Non Micro, Small and Medium Enterprise
NPF	1.622	2.593	2.222	2.087	2.199	2.016	1.965	1.933	2.059	2.013	1.709	1.795	1.626	1.681	1.517	1.562	NPF
3. Konsumsi (Bukan UMKM)	100.602	119.021	139.408	142.511	144.165	145.718	146.462	147.881	149.573	152.021	153.749	155.277	157.624	158.036	160.362	163.272	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.937	2.208	2.206	2.579	2.731	2.733	2.839	2.785	2.843	2.794	2.710	2.840	2.632	2.846	2.816	3.034	NPF
Total Pembiayaan	248.007	285.695	320.193	326.993	327.371	329.811	333.080	334.366	336.425	343.864	345.284	348.876	355.182	353.375	355.298	361.652	Total Financing
Total NPF	10.298	11.054	9.132	10.396	10.933	10.724	10.859	10.820	11.024	10.499	10.890	11.094	11.029	11.625	11.562	11.891	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2019										2020			Type of Usage and Debtor Group	
			Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
1. Modal Kerja	68.420	72.188	72.425	73.099	73.493	75.672	77.491	76.348	75.723	77.988	78.341	77.758	79.986	78.708	78.347	79.543	1. Working Capital
a. UMKM	28.458	28.973	27.392	28.398	29.133	29.985	30.158	29.894	30.059	30.457	30.735	30.924	32.326	31.647	37.404	37.475	a. Micro, Small and Medium Enterprise
NPF	1.751	1.826	1.429	1.458	1.583	1.667	1.545	1.534	1.548	1.525	1.516	1.411	1.339	1.425	1.810	1.874	NPF
b. Bukan UMKM	39.962	43.215	45.033	44.701	44.360	45.687	47.333	46.454	45.664	47.531	47.606	46.834	47.661	47.060	40.943	42.069	b. Non Micro, Small and Medium Enterprise
NPF	2.239	2.437	1.088	1.444	1.497	1.349	1.285	1.356	1.415	1.397	2.099	2.094	2.363	2.490	2.010	1.977	NPF
2. Investasi	45.768	47.427	48.773	50.097	49.943	50.287	50.120	50.156	50.382	51.496	50.718	51.982	53.207	52.382	52.351	52.953	2. Investment
a. UMKM	15.589	16.004	17.427	18.514	18.436	18.447	18.338	18.193	18.035	18.473	18.345	18.595	19.524	19.380	23.749	23.930	a. Micro, Small and Medium Enterprise
NPF	1.541	900	744	831	941	978	886	893	862	901	909	859	821	891	997	1.023	NPF
b. Bukan UMKM	30.178	31.422	31.346	31.583	31.507	31.840	31.782	31.963	32.347	33.023	32.373	33.388	33.683	33.001	28.602	29.023	b. Non Micro, Small and Medium Enterprise
NPF	995	2.446	2.022	1.833	1.783	1.750	1.699	1.681	1.791	1.750	1.513	1.609	1.235	1.286	1.119	1.178	NPF
3. Konsumsi (Bukan UMKM)	63.294	70.174	81.100	82.725	83.797	84.555	84.950	85.798	87.013	88.565	89.638	90.488	91.953	92.094	93.471	95.897	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.309	1.421	1.314	1.525	1.620	1.612	1.722	1.666	1.714	1.667	1.603	1.666	1.505	1.629	1.649	1.775	NPF
Total Pembiayaan	177.482	189.789	202.298	205.920	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	Total Financing
Total NPF	7.834	9.030	6.597	7.090	7.424	7.355	7.137	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.585	7.828	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2019												2020			Type of Usage and Debtor Group
			Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1. Modal Kerja	18.943	27.637	32.630	33.433	31.820	28.228	27.962	28.853	29.076	29.584	29.924	30.873	30.600	31.467	31.581	31.620	1. Working Capital a. Micro, Small and Medium Enterprise	
a. UMKM	7.369	8.895	10.191	9.473	9.235	9.253	9.231	9.353	9.153	6.406	9.095	9.147	9.301	8.728	8.740	8.741		
NPF	373	369	639	1.112	1.090	1.090	1.096	1.077	1.039	403	1.061	1.198	1.393	1.404	1.484	1.476	b. Non Micro, Small and Medium Enterprise	
b. Bukan UMKM	11.573	18.742	22.439	23.960	22.585	18.975	18.731	19.501	19.923	23.178	20.829	21.727	21.299	22.740	22.841	22.879		
2. Investasi	14.275	19.422	26.957	27.854	27.950	29.907	31.045	31.128	31.671	32.775	32.552	32.986	33.765	32.783	32.657	34.262	2. Investment a. Micro, Small and Medium Enterprise	
a. UMKM	3.114	5.107	7.219	4.738	4.804	4.835	4.852	4.865	5.014	4.786	5.295	5.177	5.185	5.075	5.044	5.043		
NPF	203	240	270	323	334	331	339	344	343	293	347	336	316	319	327	343	b. Non Micro, Small and Medium Enterprise	
b. Bukan UMKM	11.160	14.315	19.738	23.116	23.146	25.072	26.193	26.263	26.657	27.988	27.257	27.809	28.580	27.708	27.613	29.219		
3. Konsumsi (Bukan UMKM)	37.308	48.846	58.308	59.786	60.368	61.163	61.513	62.083	62.560	63.456	64.111	64.788	65.671	65.942	66.891	67.375	3. Consumption (Non Micro, Small and Medium Enterprise)	
NPF	627	148	200	254	416	266	267	252	268	263	195	186	391	395	398	384		
NPF	628	787	892	1.054	1.111	1.121	1.117	1.119	1.129	1.127	1.107	1.174	1.127	1.217	1.167	1.259	NPF	
Total Pembiayaan	70.525	95.906	117.895	121.073	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	Total Financing	
Total NPF	2.464	2.024	2.535	3.305	3.509	3.369	3.722	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	Total NPF	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018	2019										2020			Financing by Industrial Origin
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Pertanian, Perburuan dan Kehutanan	8.531	10.419	11.497	12.168	12.166	12.175	12.749	12.732	12.940	13.818	12.973	13.389	13.717	13.580	13.475	13.796	Agricultures, Hunting and Forestry
NPF	380	322	283	301	463	298	288	294	290	291	292	280	749	757	750	675	NPF
Perikanan	1.405	1.462	1.204	1.169	1.155	1.142	1.135	1.167	1.192	1.209	1.233	1.260	1.307	1.315	1.366	1.409	Fishery
NPF	35	48	34	36	41	42	40	39	43	45	48	39	32	35	37	38	NPF
Pertambangan dan Penggalian	6.604	6.864	5.410	5.306	5.482	5.944	5.838	5.841	5.819	5.676	5.605	5.217	5.086	4.959	5.019	5.470	Mining and Quarrying
NPF	578	317	41	36	40	36	41	41	40	38	50	51	51	50	48	48	NPF
Industri Pengolahan	19.745	21.463	24.363	25.343	24.709	24.954	25.621	25.814	25.657	27.137	27.180	27.363	26.488	26.574	26.020	27.623	Processing Industry
NPF	1.336	1.382	987	1.484	1.460	1.347	1.317	1.299	1.296	1.227	1.692	1.734	2.058	2.082	2.126	2.164	NPF
Listrik, gas dan air	8.117	11.044	16.600	16.274	16.145	14.078	14.694	14.599	14.609	14.538	14.303	14.245	14.055	13.980	13.956	14.145	Electricity, Gas and Water
NPF	901	916	829	609	500	541	543	588	641	652	636	597	534	538	558	636	NPF
Konstruksi	14.435	22.198	24.648	27.180	27.193	27.826	28.533	28.543	27.984	28.246	29.036	29.957	31.167	30.968	31.631	32.521	Construction
NPF	507	1.036	732	1.088	1.083	1.074	1.074	1.032	1.176	1.177	1.228	1.325	1.837	1.982	1.924	1.923	NPF
Perdagangan Besar dan Eceran	30.319	32.839	33.166	33.462	33.782	33.998	34.043	34.160	34.242	34.921	35.108	35.117	36.752	36.610	36.907	37.385	Wholesale and Retail Trade
NPF	2.140	1.919	2.114	2.216	2.424	2.458	2.398	2.353	2.342	2.312	2.373	2.408	1.779	1.892	1.920	1.948	NPF
Penyediaan akomodasi dan penyediaan makan minum	3.043	3.613	4.728	4.789	4.741	4.840	4.688	4.663	4.509	4.967	4.995	4.990	4.988	4.631	4.748	4.724	Provision of accommodation and the provision of eating and drinking
NPF	82	98	59	171	174	181	182	189	187	187	185	184	177	177	179	186	NPF
Transportasi, pergudangan dan komunikasi	10.921	10.087	9.374	9.254	8.988	9.089	8.985	8.836	9.034	9.410	9.420	9.479	9.925	10.261	10.268	10.401	Transportation, Warehousing and Communications
NPF	565	820	382	276	318	270	272	361	339	344	262	258	151	174	165	202	NPF
Perantara Keuangan	18.948	19.583	19.569	18.352	18.016	18.471	18.321	17.813	18.035	18.693	18.173	18.945	19.388	18.884	18.846	18.865	Financial intermediaries
NPF	459	498	178	252	242	231	549	513	497	473	448	468	123	162	148	162	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.797	12.326	13.315	12.903	12.713	12.856	12.852	13.007	12.998	12.877	12.890	13.404	12.658	12.073	12.073	12.380	Real Estate, Business, Ownership, and Business Services
NPF	1.000	1.023	647	621	610	608	596	569	593	184	215	220	217	221	212	190	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	7	4	10	10	23	23	22	20	25	27	19	18	18	18	17	Government administration, Defense and Compulsory social security
NPF	1	2	0	0	0	1	1	1	0	0	0	0	0	0	0	0	NPF
Jasa Pendidikan	3.786	4.905	5.460	5.760	5.913	6.006	6.026	6.069	6.198	6.289	6.325	6.426	6.640	6.246	6.237	6.223	Education Services
NPF	28	59	37	42	45	46	45	37	46	43	47	40	34	35	40	48	NPF
Jasa Kesehatan dan Kegiatan Sosial	3.030	4.021	4.788	5.343	5.294	5.425	5.451	5.443	5.962	6.366	6.865	6.972	7.269	7.093	6.659	6.581	Health Services and Social Activities
NPF	20	61	90	45	46	78	68	68	66	73	71	71	54	61	55	55	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.617	4.973	5.353	6.038	5.928	6.009	6.342	6.346	6.258	6.186	6.105	6.064	6.036	5.876	5.794	5.754	Community, Sociocultural, Entertainment and Other Individual Services
NPF	259	181	257	449	551	539	507	527	536	538	527	488	487	502	495	488	NPF
Jasa Perorangan yang Melayani Rumah Tangga	337	331	369	374	410	802	993	1.134	1.101	1.057	997	947	885	820	765	708	Individual Services which Serve Households
NPF	13	11	10	10	12	12	12	12	10	11	10	10	12	13	15	17	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	1	-	-	-	-	-	-	-	0	0	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	760	538	938	757	562	453	324	296	235	308	315	319	434	867	1.153	377	Business Activities which are not clearly defined
NPF	58	153	246	180	192	233	93	113	78	109	108	81	102	96	74	78	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	51.195	60.663	71.887	73.256	74.962	76.028	76.373	77.088	77.725	78.998	79.635	80.410	81.215	81.316	82.114	83.724	For Home Ownership
NPF	1.123	1.353	1.415	1.622	1.707	1.724	1.796	1.799	1.817	1.832	1.816	1.847	1.712	1.854	1.803	1.918	NPF
Untuk Pemilikan Flat atau Apartemen	1.512	1.956	2.670	2.818	2.842	2.899	2.931	2.973	3.019	3.048	3.048	3.066	3.078	3.097	3.156	3.172	For Apartement Ownership
NPF	33	43	44	41	39	42	44	42	37	40	34	45	39	38	51	81	NPF
Untuk Pemilikan Ruko atau Rukan	3.101	3.142	3.272	3.348	3.371	3.447	3.449	3.378	3.449	3.467	3.465	3.474	3.515	3.507	3.606	3.725	For Shop House Ownership
NPF	103	121	128	167	185	203	195	167	199	180	176	189	183	205	192	212	NPF
Untuk Pemilikan Kendaraan Bermotor	8.607	10.122	9.919	9.731	9.658	9.727	9.656	9.540	9.475	9.410	9.399	9.374	9.386	9.319	9.252	9.125	For Vehicles Ownership
NPF	90	104	113	132	132	132	126	126	120	116	117	117	116	118	115	134	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	33.183	40.303	45.862	47.852	47.752	48.395	48.773	49.670	50.697	51.787	52.792	53.424	54.763	55.053	55.103	55.802	Others
NPF	466	517	398	444	465	481	484	477	492	482	471	484	449	495	453	527	NPF
Bukan Lapangan Usaha Lainnya	3.005	2.835	5.797	5.505	5.579	5.221	5.281	5.231	5.209	5.310	5.410	5.529	5.665	5.744	7.131	7.724	Non Industrial Origin - Others
NPF	122	70	107	173	204	150	189	155	178	142	97	158	133	134	202	161	NPF
Total Pembiayaan	248.007	285.695	320.193	326.993	327.371	329.811	333.080	334.366	336.425	343.864	345.284	348.876	355.182	353.375	355.298	361.652	Total Financing
Total NPF	10.298	11.054	9.132	10.396	10.933	10.724	10.859	10.820	11.024	10.499	10.890	11.094	11.029	11.625	11.562	11.891	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018	2019												2020			Financing by Industrial Origin
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Pertanian, Perburuan dan Kehutanan	6.884	7.625	8.062	8.718	8.735	8.678	8.796	8.626	8.789	8.909	8.588	8.881	9.108	9.039	8.958	8.993	Agricultures, Hunting and Forestry		
NPF	287	205	138	149	144	143	135	138	137	139	135	123	434	443	440	385	NPF		
Perikanan	1.239	1.296	1.060	1.029	1.017	1.014	1.009	1.044	1.063	1.086	1.114	1.146	1.196	1.206	1.206	1.307	Fishery		
NPF	28	44	29	31	36	37	35	33	38	39	43	34	27	30	32	33	NPF		
Pertambangan dan Penggalian	4.987	5.034	3.028	2.919	2.913	3.376	3.339	3.390	3.385	3.313	3.313	2.854	2.840	2.788	2.797	3.108	Mining and Quarrying		
NPF	563	301	25	21	25	25	25	29	29	29	27	39	40	40	39	37	NPF		
Industri Pengolahan	15.735	16.591	17.076	17.347	17.434	17.151	17.738	17.557	16.980	18.475	18.154	18.252	18.438	18.300	18.100	18.549	Processing Industry		
NPF	761	1.273	876	1.358	1.348	1.220	1.190	1.172	1.168	1.160	1.628	1.671	1.992	2.001	2.007	2.039	NPF		
Listrik, gas dan air	7.709	8.186	8.247	7.870	7.749	7.885	7.819	7.712	7.717	7.666	7.444	7.392	7.244	7.189	7.152	7.319	Electricity, Gas and Water		
NPF	510	525	829	609	609	500	541	543	588	641	652	597	534	538	558	636	NPF		
Konstruksi	8.396	10.582	14.174	14.520	14.497	15.119	15.664	15.541	15.260	15.461	15.629	15.865	17.088	17.093	17.524	18.490	Construction		
NPF	382	888	328	323	342	341	330	319	428	433	493	436	397	522	396	394	NPF		
Perdagangan Besar dan Eceran	25.881	26.144	25.240	25.093	25.599	26.242	26.138	25.897	26.015	26.635	26.791	26.582	27.202	26.607	26.912	27.294	Wholesale and Retail Trade		
NPF	1.799	1.711	1.843	1.866	2.053	2.079	2.021	1.974	1.986	1.951	1.999	2.027	1.436	1.511	1.518	1.555	NPF		
Penyediaan akomodasi dan penyediaan makan minum	1.948	2.041	2.781	2.934	2.893	2.963	2.926	2.922	2.926	2.815	3.252	3.262	3.262	3.262	3.097	3.217	Provision of accommodation and the provision of eating and drinking		
NPF	72	71	48	161	163	171	169	176	174	174	172	171	166	166	164	168	NPF		
Transportasi, pergudangan dan komunikasi	9.446	8.834	7.420	7.293	7.125	7.245	7.156	6.951	6.926	7.022	7.016	7.260	7.270	7.171	7.162	7.230	Transportation, Warehousing and Communications		
NPF	508	767	304	207	247	198	200	288	283	286	204	229	117	141	132	161	NPF		
Perantara Keuangan	11.729	11.273	11.519	11.264	11.381	11.475	11.768	11.434	11.091	11.556	11.209	11.652	11.957	11.672	11.430	11.481	Financial intermediaries		
NPF	408	460	151	209	203	185	152	111	110	92	67	78	83	111	89	105	NPF		
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9.316	9.351	8.338	8.509	8.473	8.365	8.387	8.350	8.523	8.266	8.187	8.237	8.534	8.243	7.723	8.022	Real Estate, Business, Ownership, and Business Services		
NPF	895	952	200	160	149	146	141	115	133	101	120	125	123	127	132	110	NPF		
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	3	9	9	22	22	21	19	25	25	16	16	15	15	15	Government administration, Defense and Compulsory social security		
NPF	1	2	0	0	0	1	1	1	0	0	0	0	0	0	0	0	NPF		
Jasa Pendidikan	3.396	4.213	4.663	4.962	5.014	5.113	5.145	5.192	5.325	5.423	5.462	5.579	5.805	5.442	5.460	5.457	Education Services		
NPF	23	51	25	21	25	26	25	25	27	23	33	28	22	23	27	29	NPF		
Jasa Kesehatan dan Kegiatan Sosial	2.715	3.648	4.348	4.901	4.851	4.982	5.003	4.992	5.505	5.762	6.254	6.216	6.648	6.537	6.100	6.025	Health Services and Social Activities		
NPF	16	57	79	30	32	63	53	53	51	52	50	50	43	50	44	44	NPF		
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.932	4.072	4.435	5.184	5.116	5.243	5.575	5.572	5.478	5.423	5.423	5.390	5.377	5.271	5.186	5.134	Community, Sociocultural, Entertainment and Other Individual Services		
NPF	204	143	176	271	375	363	329	352	360	360	348	307	266	310	298	292	NPF		
Jasa Perorangan yang Melayani Rumah Tangga	333	326	358	364	401	797	985	1.126	1.092	1.047	991	942	878	812	758	700	Individual Services which Serve Households		
NPF	12	11	9	10	11	11	11	12	10	10	10	10	12	13	14	17	NPF		
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	1	-	-	-	-	-	-	-	-	0	-	-	-	-	International Agency and Other Extra Agency International	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF		
Kegiatan yang belum jelas batasannya	532	391	446	280	230	290	140	177	121	198	208	214	332	776	1.064	289	Business Activities which are not clearly defined		
NPF	56	150	223	140	153	194	55	77	42	73	73	46	66	67	45	48	NPF		
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin		
Rumah Tangga																	Households		
Untuk Pemilikan Rumah Tinggal	27.564	30.179	32.680	32.532	33.596	33.924	33.979	34.315	34.556	35.119	35.395	35.595	35.826	35.763	35.885	36.992	For Home Ownership		
NPF	683	770	759	843	892	926	986	983	990	993	981	989	882	965	938	1.014	NPF		
Untuk Pemilikan Flat atau Apartemen	884	829	804	775	759	760	753	746	753	757	761	759	752	746	746	754	For Apartement Ownership		
NPF	23	37	22	20	20	20	23	22	22	24	25	27	20	22	33	32	NPF		
Untuk Pemilikan Ruko atau Rukan	1.346	1.332	1.204	1.209	1.224	1.277	1.278	1.201	1.251	1.253	1.237	1.247	1.254	1.252	1.233	1.344	For Shop House Ownership		
NPF	49	61	73	102	104	106	109	103	106	95	93	91	92	101	96	106	NPF		
Untuk Pemilikan Kendaraan Bermotor	4.260	3.926	4.711	5.144	5.317	5.592	5.647	5.756	5.876	5.954	6.057	6.107	6.096	6.109	6.090	6.075	For Vehicles Ownership		
NPF	46	53	41	46	46	46	48	43	45	44	46	48	48	50	50	76	NPF		
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	27.554	32.129	36.792	38.475	38.265	38.732	38.968	39.548	40.348	41.797	41.797	42.288	43.421	43.630	43.553	44.181	Others		
NPF	416	460	340	372	389	395	401	395	404	398	389	382	359	387	357	414	NPF		
Bukan Lapangan Usaha Lainnya	1.686	1.787	4.909	4.590	4.637	4.271	4.324	4.231	4.229	4.313	4.390	4.493	4.604	4.595	5.964	6.551	Non Industrial Origin - Others		
NPF	91	41	78	141	169	118	155	121	148	113	69	130	104	105	175	133	NPF		
Total Pembiayaan	177.482	189.798	202.298	205.920	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	Total Financing		
Total NPF	7.834	9.030	6.597	7.090	7.424	7.355	7.137	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.585	7.828	Total NPF		

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018	2019										2020			Financing by Industrial Origin
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Pertanian, Perburuan dan Kehutanan	1.647	2.794	3.436	3.449	3.431	3.498	3.953	4.107	4.151	4.910	4.385	4.509	4.609	4.541	4.517	4.804	Agricultures, Hunting and Forestry
NPF	93	117	145	152	320	155	153	155	154	152	157	157	315	314	309	290	NPF
Perikanan	166	166	145	140	138	128	126	123	130	118	114	111	109	106	102	102	Fishery
NPF	7	4	5	6	6	6	5	5	6	5	5	5	5	5	5	5	NPF
Pertambangan dan Penggalian	1.616	1.830	2.382	2.387	2.569	2.568	2.500	2.451	2.434	2.363	2.292	2.363	2.246	2.171	2.223	2.362	Mining and Quarrying
NPF	15	16	16	16	15	12	11	11	11	11	11	11	11	11	11	11	NPF
Industri Pengolahan	4.010	4.871	7.287	7.996	7.275	7.802	7.883	8.257	8.677	8.662	9.026	9.111	8.049	8.274	7.920	9.074	Processing Industry
NPF	575	110	111	126	113	127	127	128	128	67	64	64	66	82	119	124	NPF
Listrik, gas dan air	409	2.859	8.353	8.404	8.397	6.194	6.875	6.887	6.892	6.872	6.859	6.853	6.811	6.790	6.804	6.825	Electricity, Gas and Water
NPF	390	391	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Konstruksi	6.039	11.616	10.473	12.660	12.697	12.708	12.868	13.002	12.724	12.785	13.407	14.092	14.079	13.875	14.108	14.031	Construction
NPF	124	148	404	764	741	730	743	714	748	743	734	888	1.440	1.460	1.527	1.529	NPF
Perdagangan Besar dan Eceran	4.438	6.694	7.926	8.370	8.183	7.756	7.905	8.264	8.227	8.286	8.317	8.535	9.550	10.004	9.995	10.091	Wholesale and Retail Trade
NPF	341	208	271	350	371	379	379	379	357	361	374	381	342	381	401	393	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.095	1.572	1.947	1.855	1.848	1.878	1.762	1.741	1.695	1.750	1.743	1.728	1.726	1.704	1.651	1.640	Provision of accommodation and the provision of eating and drinking
NPF	11	27	11	11	10	10	13	13	14	14	13	13	11	11	15	18	NPF
Transportasi, pergudangan dan komunikasi	1.475	1.253	1.954	1.961	1.862	1.844	1.830	1.885	2.108	2.388	2.404	2.218	2.655	3.090	3.106	3.171	Transportation, Warehousing and Communications
NPF	57	53	78	68	71	72	71	73	56	59	59	29	33	33	33	41	NPF
Perantara Keuangan	7.219	8.310	8.050	7.088	6.635	6.996	6.553	6.379	6.944	7.137	6.965	7.293	7.431	7.212	7.416	7.384	Financial intermediaries
NPF	51	38	26	43	39	46	397	401	387	381	382	390	40	52	59	57	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.480	2.975	4.977	4.395	4.240	4.492	4.465	4.657	4.732	4.690	4.654	4.654	4.870	4.415	4.351	4.358	Real Estate, Business, Ownership, and Business Services
NPF	105	71	447	462	462	462	455	453	459	83	95	94	94	80	80	80	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	389	692	797	798	899	894	881	877	873	866	863	846	836	804	777	766	Education Services
NPF	5	8	12	21	20	20	20	12	20	14	12	13	13	12	12	19	NPF
Jasa Kesehatan dan Kegiatan Sosial	315	372	440	442	443	442	448	451	457	603	611	756	621	556	559	556	Health Services and Social Activities
NPF	4	4	11	15	15	15	15	15	14	21	21	21	11	11	10	11	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	918	854	812	767	766	774	779	762	682	675	659	605	608	620	Community, Sociocultural, Entertainment and Other Individual Services
NPF	55	37	81	177	176	175	178	175	176	179	178	181	222	193	197	196	NPF
Jasa Perorangan yang Melayani Rumah Tangga	4	5	11	10	8	5	8	8	9	10	6	6	7	7	7	8	Individual Services which Serve Households
NPF	0	0	1	1	1	1	1	1	1	1	1	1	1	1	0	0	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	228	147	492	477	332	163	184	119	114	109	107	105	103	90	90	88	Business Activities which are not clearly defined
NPF	2	2	23	39	39	39	38	36	36	36	35	35	37	29	29	30	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	23.631	30.483	39.208	40.724	41.367	42.104	42.394	42.773	43.169	43.880	44.240	44.816	45.390	45.553	46.229	46.732	For Home Ownership
NPF	439	583	656	779	815	799	810	816	827	839	835	859	830	890	865	905	NPF
Untuk Pemilikan Flat atau Apartemen	627	1.127	1.866	2.043	2.083	2.139	2.177	2.227	2.266	2.291	2.287	2.307	2.326	2.351	2.409	2.418	For Apartment Ownership
NPF	10	6	22	21	19	21	21	20	15	16	10	18	19	17	18	49	NPF
Untuk Pemilikan Ruko atau Rukan	1.755	1.810	2.068	2.139	2.147	2.170	2.171	2.177	2.197	2.214	2.228	2.227	2.261	2.255	2.373	2.381	For Shop House Ownership
NPF	53	61	54	64	81	97	86	84	92	86	82	98	91	104	96	106	NPF
Untuk Pemilikan Kendaraan Bermotor	4.347	6.221	5.208	4.588	4.341	4.135	4.009	3.784	3.599	3.457	3.342	3.267	3.290	3.211	3.162	3.050	For Vehicles Ownership
NPF	44	52	72	86	85	86	84	83	75	73	70	69	67	68	65	58	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5.629	8.158	9.070	9.377	9.487	9.664	9.805	10.121	10.349	10.618	10.994	11.136	11.342	11.423	11.550	11.621	Others
NPF	50	57	58	72	76	86	83	82	88	85	82	102	90	109	96	113	NPF
Bukan Lapangan Usaha Lainnya	1.320	1.048	888	915	942	950	956	1.000	980	997	1.020	1.036	1.062	1.149	1.167	1.173	Non Industrial Origin - Others
NPF	31	29	29	32	35	32	34	34	31	29	28	29	29	29	27	28	NPF
Total Pembiayaan	70.525	95.906	117.895	121.073	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	Total Financing
Total NPF	2.464	2.024	2.535	3.305	3.509	3.369	3.722	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	Total NPF

Miliar Rupiah (in Billion IDR)

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Maret 2020 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - March 2020) Miliar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	7.020	1.957	3.943	1.257	23.701	Jawa Barat
NPF	601	213	151	-	501	NPF
Banten	1.066	568	639	305	8.485	Banten
NPF	94	163	25	-	90	NPF
DKI Jakarta	14.151	49.478	10.509	44.481	38.145	DKI Jakarta
NPF	386	1.202	322	752	790	NPF
D.I Yogyakarta	502	119	408	854	2.185	D.I Yogyakarta
NPF	32	75	42	0	33	NPF
Jawa Tengah	3.949	3.173	2.264	2.342	8.327	Jawa Tengah
NPF	644	597	97	177	148	NPF
Jawa Timur	5.302	5.416	2.295	2.292	13.520	Jawa Timur
NPF	393	192	94	32	322	NPF
Bengkulu	189	4	215	4	993	Bengkulu
NPF	24	-	21	-	20	NPF
Jambi	247	238	385	110	2.319	Jambi
NPF	17	-	23	-	44	NPF
Aceh	2.483	256	739	163	14.861	Aceh
NPF	82	2	28	-	42	NPF
Sumatera Utara	2.431	618	1.008	1.755	6.220	Sumatera Utara
NPF	351	50	132	509	212	NPF
Sumatera Barat	745	83	489	198	3.097	Sumatera Barat
NPF	51	2	39	1	39	NPF
Riau	773	74	666	564	4.821	Riau
NPF	52	0	73	28	52	NPF
Sumatera Selatan	1.095	747	688	786	4.557	Sumatera Selatan
NPF	81	7	47	5	112	NPF
Bangka Belitung	87	-	188	0	411	Bangka Belitung
NPF	0	-	0	-	5	NPF
Kepulauan Riau	113	48	153	707	2.928	Kepulauan Riau
NPF	7	10	10	-	31	NPF
Lampung	1.055	126	271	186	1.630	Lampung
NPF	39	3	20	-	40	NPF
Kalimantan Selatan	557	427	645	816	2.499	Kalimantan Selatan
NPF	72	6	30	9	67	NPF
Kalimantan Barat	861	105	1.074	23	2.756	Kalimantan Barat
NPF	12	-	21	-	40	NPF
Kalimantan Timur	845	88	730	343	3.406	Kalimantan Timur
NPF	190	10	43	1	100	NPF
Kalimantan Tengah	183	2	108	351	766	Kalimantan Tengah
NPF	7	-	3	-	24	NPF

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Maret 2020 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - March 2020) Miliar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	124	0	92	0	1.276	Sulawesi Tengah
NPF	13	-	10	-	20	NPF
Sulawesi Selatan	672	480	512	378	5.003	Sulawesi Selatan
NPF	76	41	68	10	124	NPF
Sulawesi Utara	67	-	42	11	527	Sulawesi Utara
NPF	4	-	6	-	10	NPF
Gorontalo	9	11	7	0	243	Gorontalo
NPF	1	-	1	-	4	NPF
Sulawesi Barat	8	13	6	1	400	Sulawesi Barat
NPF	0	-	0	-	3	NPF
Sulawesi Tenggara	169	2	127	2	936	Sulawesi Tenggara
NPF	18	-	11	-	21	NPF
Nusa Tenggara Barat	1.042	80	389	52	6.995	Nusa Tenggara Barat
NPF	70	1	20	0	67	NPF
Bali	319	40	224	221	1.258	Bali
NPF	28	5	28	39	60	NPF
Nusa Tenggara Timur	52	-	11	-	109	Nusa Tenggara Timur
NPF	4	-	1	-	1	NPF
Maluku	3	0	10	0	181	Maluku
NPF	0	-	0	-	1	NPF
Papua	44	4	93	6	305	Papua
NPF	0	-	0	-	6	NPF
Maluku Utara	40	24	26	-	325	Maluku Utara
NPF	1	-	0	-	3	NPF
Papua Barat	13	-	17	-	87	Papua Barat
NPF	1	-	0	-	2	NPF
Lainnya	-	766	-	33	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	46.216	64.948	28.973	58.243	163.272	Total
NPF	3.351	2.579	1.367	1.562	3.034	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Maret 2020 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - March 2020) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.048	1.457	3.689	770	15.399	Jawa Barat
NPF	294	19	123	-	347	NPF
Banten	844	449	515	182	4.460	Banten
NPF	29	116	21	-	72	NPF
DKI Jakarta	10.619	30.986	8.258	22.151	14.681	DKI Jakarta
NPF	232	1.075	250	706	340	NPF
D.I Yogyakarta	426	17	344	402	1.134	D.I Yogyakarta
NPF	10	5	37	-	15	NPF
Jawa Tengah	3.368	2.224	1.439	929	4.046	Jawa Tengah
NPF	576	538	85	132	82	NPF
Jawa Timur	4.671	4.053	1.994	572	7.275	Jawa Timur
NPF	191	128	63	3	189	NPF
Bengkulu	187	4	210	4	992	Bengkulu
NPF	24	-	21	-	20	NPF
Jambi	231	40	359	27	1.779	Jambi
NPF	17	-	23	-	39	NPF
Aceh	2.415	251	738	163	14.653	Aceh
NPF	80	-	28	-	41	NPF
Sumatera Utara	1.216	402	706	1.087	3.186	Sumatera Utara
NPF	55	49	102	307	70	NPF
Sumatera Barat	533	52	302	102	1.849	Sumatera Barat
NPF	29	2	24	1	30	NPF
Riau	602	22	561	398	1.696	Riau
NPF	29	-	19	27	30	NPF
Sumatera Selatan	761	701	557	607	1.805	Sumatera Selatan
NPF	19	0	39	-	40	NPF
Bangka Belitung	62	-	185	-	234	Bangka Belitung
NPF	0	-	0	-	5	NPF
Kepulauan Riau	70	30	123	705	1.237	Kepulauan Riau
NPF	3	-	10	-	18	NPF
Lampung	1.054	15	250	33	1.401	Lampung
NPF	39	3	20	-	31	NPF
Kalimantan Selatan	396	341	556	98	1.231	Kalimantan Selatan
NPF	42	0	11	2	30	NPF
Kalimantan Barat	855	-	1.057	19	1.777	Kalimantan Barat
NPF	12	-	20	-	38	NPF
Kalimantan Timur	621	82	595	150	1.785	Kalimantan Timur
NPF	14	4	13	1	53	NPF
Kalimantan Tengah	183	2	108	351	766	Kalimantan Tengah
NPF	7	-	3	-	24	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Maret 2020 <i>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - March 2020)</i> Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	124	0	92	0	1.276	Sulawesi Tengah
NPF	13	-	10	-	20	NPF
Sulawesi Selatan	481	49	399	157	2.525	Sulawesi Selatan
NPF	42	35	52	-	79	NPF
Sulawesi Utara	67	-	42	11	527	Sulawesi Utara
NPF	4	-	6	-	10	NPF
Gorontalo	9	11	7	0	243	Gorontalo
NPF	1	-	1	-	4	NPF
Sulawesi Barat	5	-	6	-	289	Sulawesi Barat
NPF	0	-	0	-	2	NPF
Sulawesi Tenggara	169	2	127	2	917	Sulawesi Tenggara
NPF	18	-	11	-	21	NPF
Nusa Tenggara Barat	1.017	77	389	51	6.856	Nusa Tenggara Barat
NPF	70	-	20	-	67	NPF
Bali	287	8	163	10	872	Bali
NPF	18	4	9	-	44	NPF
Nusa Tenggara Timur	52	-	11	-	109	Nusa Tenggara Timur
NPF	4	-	1	-	1	NPF
Maluku	3	0	10	0	181	Maluku
NPF	0	-	0	-	1	NPF
Papua	44	4	93	6	305	Papua
NPF	0	-	0	-	6	NPF
Maluku Utara	40	24	26	-	325	Maluku Utara
NPF	1	-	0	-	3	NPF
Papua Barat	13	-	17	-	87	Papua Barat
NPF	1	-	0	-	2	NPF
Lainnya	-	766	-	33	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	37.475	42.069	23.930	29.023	95.897	Total
NPF	1.874	1.977	1.023	1.178	1.775	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Maret 2020 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - March 2020) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	972	500	254	486	8.303	Jawa Barat
NPF	307	195	28	-	153	NPF
Banten	222	119	124	123	4.025	Banten
NPF	65	47	4	-	18	NPF
DKI Jakarta	3.532	18.492	2.251	22.330	23.464	DKI Jakarta
NPF	154	127	72	46	450	NPF
D.I Yogyakarta	75	102	64	452	1.051	D.I Yogyakarta
NPF	21	70	5	0	18	NPF
Jawa Tengah	581	949	825	1.412	4.281	Jawa Tengah
NPF	68	59	11	45	67	NPF
Jawa Timur	631	1.363	301	1.721	6.245	Jawa Timur
NPF	201	64	31	28	133	NPF
Bengkulu	2	-	5	-	1	Bengkulu
NPF	-	-	0	-	0	NPF
Jambi	16	198	26	83	540	Jambi
NPF	0	-	0	-	5	NPF
Aceh	68	6	1	-	208	Aceh
NPF	2	2	-	-	1	NPF
Sumatera Utara	1.215	216	302	668	3.034	Sumatera Utara
NPF	296	0	30	202	141	NPF
Sumatera Barat	212	31	187	96	1.248	Sumatera Barat
NPF	21	0	15	-	9	NPF
Riau	172	52	106	166	3.125	Riau
NPF	23	0	54	1	22	NPF
Sumatera Selatan	334	46	131	180	2.752	Sumatera Selatan
NPF	62	6	8	5	72	NPF
Bangka Belitung	25	-	3	0	176	Bangka Belitung
NPF	0	-	-	-	1	NPF
Kepulauan Riau	43	18	29	2	1.690	Kepulauan Riau
NPF	4	10	0	-	13	NPF
Lampung	1	111	20	153	229	Lampung
NPF	0	-	1	-	9	NPF
Kalimantan Selatan	160	86	89	718	1.268	Kalimantan Selatan
NPF	30	6	19	7	37	NPF
Kalimantan Barat	6	105	16	5	980	Kalimantan Barat
NPF	0	-	1	-	3	NPF
Kalimantan Timur	223	7	135	193	1.621	Kalimantan Timur
NPF	176	6	30	0	47	NPF
Kalimantan Tengah	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	NPF

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Maret 2020 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - March 2020) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	191	432	113	221	2.478	Sulawesi Selatan
NPF	34	6	16	10	45	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	3	13	-	1	111	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	0	-	-	-	19	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	25	3	0	0	140	Nusa Tenggara Barat
NPF	-	1	-	0	-	NPF
Bali	33	32	60	211	386	Bali
NPF	10	1	19	39	16	NPF
Nusa Tenggara Timur	-	-	-	-	-	Nusa Tenggara Timur
NPF	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	NPF
Papua	-	-	-	-	-	Papua
NPF	-	-	-	-	-	NPF
Maluku Utara	-	-	-	-	-	Maluku Utara
NPF	-	-	-	-	-	NPF
Papua Barat	-	-	-	-	-	Papua Barat
NPF	-	-	-	-	-	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	8.741	22.879	5.043	29.219	67.375	Total
NPF	1.476	602	343	384	1.259	NPF

Tabel 16. Pembiayaan dan NPF BUS dan UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Maret 2020
(Financing and NPF of BUS and UUS to non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - March 2020)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																	Bukan Lapangan Usaha						TOTAL	Location		
	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	234	72	70	1.286	145	2.178	4.351	264	664	657	1.529	2	767	926	831	141	-	62	15.388	232	400	745	6.598	338	37.878	Jawa Barat	
NPF	13	5	11	50	1	542	218	8	4	22	23	-	0	11	45	3	-	13	342	7	17	4	112	19	1.466	NPF	
Banten	10	6	18	350	47	417	433	46	127	428	120	0	244	111	199	3	-	16	6.306	165	121	313	4	112	77	11.062	Banten
NPF	1	-	-	101	-	105	45	1	3	5	5	-	1	0	12	0	-	3	65	1	1	1	13	9	372	NPF	
DKI Jakarta	8.131	640	4.648	16.156	12.381	22.537	15.867	2.827	7.211	12.852	8.260	3	2.188	2.284	2.477	55	-	103	22.207	1.972	1.087	5.845	5.787	1.247	156.764	DKI Jakarta	
NPF	88	1	24	673	633	284	601	10	109	58	79	0	8	2	72	1	-	18	439	58	31	109	115	39	3.452	NPF	
D.I Yogyakarta	37	13	1	132	4	255	354	79	35	95	24	0	582	138	106	19	-	7	1.365	7	55	94	588	77	4.588	D.I Yogyakarta	
NPF	0	1	0	12	-	87	36	2	1	3	1	-	-	0	3	1	-	1	27	-	1	-	3	2	181	NPF	
Jawa Tengah	215	26	22	3.575	12	1.510	2.294	358	476	796	567	-	812	593	322	133	-	15	5.445	60	222	264	2.143	193	20.055	Jawa Tengah	
NPF	6	0	0	1.157	0	108	165	4	6	8	2	-	2	48	3	5	-	3	99	1	12	3	26	8	1.563	NPF	
Jawa Timur	515	289	9	3.978	445	1.653	4.404	267	570	687	438	0	548	845	449	157	-	72	8.785	378	401	463	3.133	360	28.826	Jawa Timur	
NPF	10	6	0	63	-	241	178	7	44	25	14	-	5	10	95	3	-	10	218	3	42	4	43	12	1.033	NPF	
Bengkulu	99	2	2	19	2	9	162	17	10	19	15	-	22	14	20	0	-	2	349	3	36	25	546	34	1.405	Bengkulu	
NPF	6	0	-	2	0	0	31	0	1	-	1	-	1	3	-	-	-	1	12	0	1	1	4	1	65	NPF	
Jambi	208	4	41	24	2	289	167	18	14	23	45	7	63	21	52	1	-	2	551	4	20	35	1.631	77	3.299	Jambi	
NPF	18	0	0	1	-	1	13	1	0	-	3	0	1	0	1	0	-	2	24	1	4	1	10	4	84	NPF	
Aceh	370	105	20	348	81	402	1.680	107	50	173	49	-	16	84	115	17	-	24	1.992	24	45	216	10.843	1.741	18.503	Aceh	
NPF	2	3	2	5	1	10	64	4	5	0	2	-	2	0	9	1	-	1	12	-	1	0	25	4	153	NPF	
Sumatera Utara	1.234	21	2	610	20	1.084	1.430	198	189	161	109	2	80	407	205	42	-	17	3.362	100	235	194	2.271	57	12.032	Sumatera Utara	
NPF	422	5	0	56	0	165	142	116	13	15	30	0	5	1	6	1	-	6	152	3	21	4	26	7	1.253	NPF	
Sumatera Barat	7	366	7	70	1	55	568	44	12	49	18	0	72	131	104	14	-	3	566	10	58	48	2.130	285	4.613	Sumatera Barat	
NPF	15	0	0	4	-	49	4	4	4	0	4	-	4	0	3	0	-	1	22	-	2	0	11	4	132	NPF	
Riau	399	22	1	154	2	242	364	28	34	247	117	0	55	268	131	11	-	4	2.388	6	56	155	2.194	22	6.898	Riau	
NPF	52	0	0	0	0	20	23	2	1	-	2	-	0	0	51	0	-	1	38	0	2	0	11	1	205	NPF	
Sumatera Selatan	303	32	35	78	120	551	848	159	53	89	544	0	175	209	103	16	-	0	2.587	27	133	89	1.678	44	7.873	Sumatera Selatan	
NPF	11	1	1	2	0	58	41	2	1	3	4	-	4	0	11	0	-	0	76	1	9	2	23	1	251	NPF	
Bangka Belitung	103	1	-	1	-	23	9	3	0	119	0	0	2	5	10	0	-	-	88	2	1	11	309	0	686	Bangka Belitung	
NPF	0	0	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	3	-	0	0	2	-	-	0	NPF
Kepulauan Riau	4	4	0	41	617	65	88	25	65	2	16	-	47	16	28	1	-	2	1.431	18	48	56	1.365	11	3.949	Kepulauan Riau	
NPF	0	0	-	2	1	13	2	1	-	-	-	-	5	0	1	-	-	1	25	0	0	0	5	1	58	NPF	
Lampung	255	18	0	247	5	23	707	35	22	29	15	0	68	110	73	28	-	1	912	15	20	68	570	45	3.268	Lampung	
NPF	4	0	0	2	-	5	2	27	0	14	0	-	-	0	1	28	-	0	102	0	1	0	6	4	43	NPF	
Kalimantan Selatan	183	26	508	35	0	271	396	28	471	333	56	0	59	33	34	7	-	6	1.676	16	182	85	504	36	4.945	Kalimantan Selatan	
NPF	2	3	2	9	-	22	52	1	1	10	-	-	8	-	6	0	-	1	46	-	10	1	8	3	184	NPF	
Kalimantan Barat	255	16	3	13	1	42	190	14	133	1.294	16	2	30	11	36	5	-	3	1.002	18	36	50	1.624	26	4.819	Kalimantan Barat	
NPF	5	2	-	0	-	5	13	1	0	0	-	-	3	-	3	0	-	0	24	1	9	0	6	0	73	NPF	
Kalimantan Timur	185	9	69	51	1	404	216	49	139	468	94	0	123	66	119	5	-	5	1.339	43	75	60	1.849	40	5.411	Kalimantan Timur	
NPF	6	1	5	4	0	169	19	1	1	3	5	-	0	4	22	0	-	4	84	3	4	1	8	1	344	NPF	
Kalimantan Tengah	342	0	1	4	0	22	95	4	2	133	8	-	8	8	15	3	-	0	318	4	20	28	386	10	1.411	Kalimantan Tengah	
NPF	0	0	0	0	-	1	5	0	0	2	-	-	2	0	2	0	-	-	18	-	3	0	3	0	34	NPF	
Sulawesi Tengah	5	33	0	8	8	7	100	9	1	15	7	0	5	0	13	3	-	0	211	1	31	14	1.006	14	1.493	Sulawesi Tengah	
NPF	0	0	-	0	-	2	14	0	0	0	4	-	-	0	2	0	-	0	11	0	2	0	7	0	43	NPF	
Sulawesi Selatan	16	11	5	109	1	317	825	39	34	67	217	0	177	121	75	13	-	16	2.757	30	309	84	1.767	57	7.046	Sulawesi Selatan	
NPF	1	2	1	14	-	33	86	6	9	0	2	-	1	24	8	0	-	7	70	-	31	2	14	6	318	NPF	
Sulawesi Utara	5	15	0	4	-	0	43	8	1	-	2	-	13	4	19	0	-	5	100	3	1	9	396	17	647	Sulawesi Utara	
NPF	0	1	-	1	-	0	4	1	-	-	0	-	1	1	1	-	-	1	4	1	-	-	5	0	19	NPF	
Gorontalo	-	-	-	0	-	1	3	11	-	-	2	-	1	-	11	0	-	-	32	1	4	5	201	1	271	Gorontalo	
NPF	-	-	-	0	-	0	-	0	-	-	-	-	-	-	2	0	-	-	4	-	0	-	1	0	7	NPF	
Sulawesi Barat	0	-	-	0	-	16	3	1	-	1	1	-	-	-	1	5	-	-	113	0	7	12	268	-	428	Sulawesi Barat	
NPF	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	-	-	-	1	-	-	-	1	-	3	NPF	
Sulawesi Tenggara	2	5	1	9	0	12	167	12	7	0	25	-	5	6	42	3	-	2	493	3	35	24	368	12	1.236	Sulawesi Tenggara	
NPF	0	2	0	1	0	1	19	1	0	0	1	-	-	4	0	-	-	1	11	-	6	-	3	0	50	NPF	
Nusa Tenggara Barat	149	47	11	78	8	71	960	36	10	58	35	0	30	88	57	16	-	1	1.053	9	53	45	2.950	2.888	8.558	Nusa Tenggara Barat	
NPF	12	1	-	1	0	5	59	2	0	0	1	-	-	0	2	0	-	2	18	0	2	1	14	32	157	NPF	
Bali	10	2	0	38	1	53	466	27	6	20	22	-	15	77	57	12	-	0	749	17	24	64	389	14	2.062	Bali	
NPF	0	0	0	1	-	42	41	9	-	0	-	-	-	5	0	-	-	0	39	1	-	1	17	3	159	NPF	
Nusa Tenggara Timur	0	0	-	1	-	30	0	0	1	0	1	0	11	0	17	2	-	-	22	0	1	2	84	1	172	Nusa Tenggara Timur	
NPF	0	0	-	0	-	-	-	-	-	-	-	-	-	-	3	0	-	-	1	-	-	-	0	-	6	NPF	
Maluku	-	-	-	1	-	7	2	0	-	-	-	-	-	-	2	-	-	-	8	-	1	5	167	-	193	Maluku	
NPF	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	-	-	-	1	-	-	-	0	-	1	NPF	
Papua	1	-	0	0	-	8	24	2	30	47	22	-	-	-	13	-	-	0	76	4	2	14	209	0	452	Papua	
NPF	1	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	3								

Tabel 16a. Pembiayaan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Maret 2020
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - March 2020)
 Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Pengegalian	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 Apartemen	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	233	68	56	792	145	1.214	3.865	253	615	615	1.448	2	762	910	788	141	-	57	7.607	174	189	741	6.356	331	27.363	Jawa Barat	
NPF	12	5	11	46	1	57	202	8	4	18	15	-	0	10	34	3	-	10	206	5	10	4	107	16	783	NPF	
Banten	7	6	18	265	47	158	286	42	112	417	88	0	240	111	182	3	-	7	2.768	29	52	309	1.224	77	6.450	Banten	
NPF	1	-	-	101	-	4	40	1	2	5	4	-	1	0	8	0	-	0	47	1	1	1	238	9	238	NPF	
DKI Jakarta	4.692	574	2.363	10.599	5.837	14.039	9.466	1.502	5.169	6.445	4.848	2	2.000	2.092	2.278	50	-	58	7.118	254	177	2.894	3.805	433	86.695	DKI Jakarta	
NPF	54	1	20	614	633	187	498	4	95	34	54	0	8	2	53	1	-	6	171	15	5	51	76	22	2.603	NPF	
D.I Yogyakarta	27	12	1	100	2	7	276	44	9	81	18	0	456	42	90	19	-	6	646	1	25	82	304	76	2.324	D.I Yogyakarta	
NPF	0	1	0	12	-	0	33	2	1	-	-	-	0	0	2	1	-	1	11	-	1	-	2	1	67	NPF	
Jawa Tengah	208	23	22	2.951	12	425	1.961	293	114	435	238	-	532	410	194	132	-	11	2.256	37	75	232	1.278	169	12.007	Jawa Tengah	
NPF	3	0	0	1.145	0	7	145	3	6	5	2	-	0	1	7	5	-	3	49	0	4	2	19	6	1.413	NPF	
Jawa Timur	499	267	8	2.428	169	1.090	3.616	200	405	339	389	0	499	818	337	156	-	69	3.734	53	149	459	2.553	328	18.565	Jawa Timur	
NPF	9	6	0	55	-	88	148	6	26	9	14	-	3	1	12	3	-	7	124	1	17	4	33	10	575	NPF	
Bengkulu	97	2	2	18	2	9	160	16	10	19	15	-	21	14	19	0	-	2	349	3	36	25	546	33	1.397	Bengkulu	
NPF	6	0	-	2	0	0	30	2	1	-	1	-	1	-	3	-	-	1	12	0	1	4	1	4	1	65	NPF
Jambi	194	4	41	23	2	15	154	17	11	23	31	7	63	21	52	2	-	2	503	4	18	35	1.174	43	2.435	Jambi	
NPF	18	0	0	1	-	1	12	1	0	3	0	-	3	0	1	0	-	3	2	1	0	1	9	4	79	NPF	
Aceh	370	105	20	348	81	336	1.671	107	50	173	49	-	16	84	115	17	-	24	1.788	24	44	216	10.841	1.741	18.220	Aceh	
NPF	2	3	2	5	1	9	62	4	5	0	2	-	2	0	9	1	-	1	11	-	1	0	25	4	149	NPF	
Sumatera Utara	761	9	1	172	20	491	837	183	119	105	35	0	52	399	175	42	-	10	910	27	59	188	1.965	37	6.597	Sumatera Utara	
NPF	234	0	0	36	0	4	38	110	7	15	2	-	0	58	1	-	-	5	31	3	9	4	19	4	583	NPF	
Sumatera Barat	162	4	2	45	0	19	371	34	9	45	7	0	68	123	83	14	-	3	531	9	46	46	1.171	45	2.839	Sumatera Barat	
NPF	4	0	-	3	-	3	31	4	2	0	1	-	4	0	2	0	-	1	21	-	1	0	5	2	86	NPF	
Riau	305	22	1	102	2	16	290	25	27	243	91	0	55	264	126	11	-	3	738	5	30	155	747	22	3.278	Riau	
NPF	9	0	0	0	0	1	14	1	1	-	-	-	0	0	48	0	-	1	22	0	1	0	7	1	105	NPF	
Sumatera Selatan	251	22	34	32	118	300	729	123	30	86	442	0	151	200	93	16	-	0	825	13	34	88	801	44	4.431	Sumatera Selatan	
NPF	194	4	41	23	2	15	154	17	11	23	31	7	63	21	52	2	-	2	503	4	18	35	1.174	43	2.435	NPF	
Bangka Belitung	103	1	0	1	0	2	7	2	0	119	0	-	0	5	9	0	-	0	63	0	5	11	158	0	482	Bangka Belitung	
NPF	0	0	-	0	-	-	-	-	-	-	-	-	-	-	0	-	-	3	-	0	-	0	-	2	-	5	NPF
Kepulauan Riau	4	4	0	40	617	9	75	7	65	2	15	-	47	16	26	70	-	1	497	7	14	38	670	11	2.167	Kepulauan Riau	
NPF	0	0	0	2	1	-	2	1	-	-	-	-	5	0	1	-	-	12	0	0	-	4	1	31	1	31	NPF
Lampung	85	18	0	156	5	23	706	24	11	29	15	0	68	110	73	28	-	1	722	14	14	68	537	45	2.754	Lampung	
NPF	4	2	0	2	-	5	27	1	0	14	0	-	0	0	5	0	-	1	19	0	1	0	6	4	92	NPF	
Kalimantan Selatan	38	26	466	24	0	22	200	8	190	280	22	0	43	27	33	7	-	6	624	6	56	74	434	36	2.622	Kalimantan Selatan	
NPF	2	3	2	1	-	1	36	1	0	3	0	-	1	-	6	0	-	1	19	-	4	1	3	3	85	NPF	
Kalimantan Barat	254	16	3	12	1	39	169	12	35	1.293	16	2	27	9	33	5	-	3	955	18	26	50	702	26	3.708	Kalimantan Barat	
NPF	5	2	-	0	-	3	12	1	0	3	12	0	0	0	3	0	-	0	23	0	1	9	0	5	0	70	NPF
Kalimantan Timur	14	9	54	49	1	108	202	45	135	458	86	0	122	66	91	5	-	2	661	19	38	59	968	39	3.233	Kalimantan Timur	
NPF	0	0	1	0	0	6	10	1	1	-	0	-	0	4	4	0	-	2	4	1	2	4	1	5	1	84	NPF
Kalimantan Tengah	342	0	1	4	0	22	95	4	2	133	8	-	8	8	15	3	-	0	318	4	20	28	386	10	1.411	Kalimantan Tengah	
NPF	0	0	0	0	-	1	5	0	0	2	-	-	2	-	0	0	-	-	18	-	3	0	3	0	34	NPF	
Sulawesi Tengah	5	33	0	8	8	7	100	9	1	15	7	0	5	2	13	3	-	0	211	1	31	14	1.006	14	1.493	Sulawesi Tengah	
NPF	0	0	-	0	-	2	14	0	0	0	4	-	0	0	2	0	-	0	11	0	2	0	7	0	43	NPF	
Sulawesi Selatan	16	11	4	59	1	53	483	31	21	17	40	-	143	117	71	13	-	7	962	9	102	82	1.313	57	3.611	Sulawesi Selatan	
NPF	1	2	1	5	-	3	66	5	9	-	2	-	4	24	6	0	-	4	43	-	16	2	12	6	208	NPF	
Sulawesi Utara	5	15	0	4	-	0	43	8	1	-	2	-	13	4	19	0	-	5	100	3	1	9	396	17	647	Sulawesi Utara	
NPF	0	1	-	0	-	0	4	1	-	-	0	-	-	1	1	-	-	1	0	1	-	-	5	0	19	NPF	
Gorontalo	-	-	-	0	-	1	3	11	-	-	-	-	-	-	1	-	-	-	32	11	5	1	201	1	271	Gorontalo	
NPF	-	-	-	0	-	0	0	-	-	-	-	-	-	-	2	0	-	-	4	-	0	-	1	0	7	NPF	
Sulawesi Barat	0	-	-	0	-	1	3	0	-	0	-	-	-	-	1	5	-	-	51	0	1	11	224	-	299	Sulawesi Barat	
NPF	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	-	-	-	1	-	-	-	1	-	3	NPF	
Sulawesi Tenggara	2	5	1	9	0	12	167	12	7	0	25	-	5	6	42	3	-	2	475	3	35	24	368	12	1.217	Sulawesi Tenggara	
NPF	0	2	0	1	0	1	19	1	0	0	-	-	0	0	4	0	-	1	11	-	6	-	3	0	50	NPF	
Nusa Tenggara Barat	149	47	11	78	8	45	858	35	10	58	35	0	30	88	57	16	-	9	917	7	53	45	2.946	2.888	8.390	Nusa Tenggara Barat	
NPF	12	1	-	1	0	5	59	2	0	0	1	-	0	0	7	0	-	2	18	0	2	1	14	32	156	NPF	
Bali	10	2	0	23	1	14	204	26	5	2	22	-	15	77	56	12	-	0	473	6	64	299	14	1.340	Bali		
NPF	0	0	-	3	12	9	0	0	1	0	0	-	-	0	5	0	-	0	31	1	-	1	9	3	75	NPF	
Nusa Tenggara Timur	0	0	-	1	-	-	30	0	0	1	0	-	11	0	17	2	-	-	22	0	1	2	84	1	172	Nusa Tenggara Timur	
NPF	0	0	-	0	-	1	-	-	0	0	1	-	-	0	3	0	-	-	1	-	-	-	0	-	6	NPF	
Maluku	-	-	-	1	-	7	2	0	-	-	-	-	-	-	-	-	-	-	8	-	1	-	167	-	193	Maluku	
NPF	-	-	-	-	-	0	0	-	-	-	-	-	-	-	0	-	-	-	1	-	-	-	0	-	1	NPF	
Papua	1	-	0	0	-	8	24	2	30	47	22	-	-	-	13	-	-	0	76	4	2	14	209	0	452	Papua	
NPF	-	-	-	-	-	0	0	0	-	0	-	-	-	-	-	-	-	-	3	-	0	2	-	6	-	6	NPF
Maluku Utara	1	1	-	5	-	2	63	6	2	0	2	-	4	0	4	0	-	-	37	4	3	0					

Lokasi	Lapangan Usaha																	Bukan Lapangan Usaha						TOTAL	Location		
	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	Admistrasi 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 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	14	494	-	963	486	10	49	42	81	-	5	16	42	0	-	5	7.781	57	211	-	4	242	7	10.515	Jawa Barat
NPF	0	-	-	3	-	486	15	0	0	3	8	-	0	1	11	0	-	3	136	2	8	-	4	5	3	683	NPF
Banten	2	-	-	85	0	259	147	4	16	11	32	-	4	-	17	-	-	9	3.538	136	68	-	4	278	0	4.812	Banten
NPF	-	-	-	-	-	101	5	-	1	0	1	-	-	-	5	-	-	3	17	0	-	-	-	0	0	134	NPF
DKI Jakarta	3.438	66	2.285	5.557	6.544	8.498	6.401	1.325	2.042	6.407	3.412	1	188	192	200	5	44	15.089	1.718	910	2.951	-	1.981	814	70.069	DKI Jakarta	
NPF	34	-	5	59	-	98	103	6	14	23	25	-	-	-	19	-	-	13	268	43	26	-	57	39	849	NPF	
D.I Yogyakarta	9	1	-	32	2	248	78	36	26	15	6	-	126	96	16	0	-	1	719	6	30	12	283	1	1.744	D.I Yogyakarta	
NPF	-	-	-	0	-	87	3	0	0	3	1	-	-	-	1	0	-	1	16	-	-	-	1	0	115	NPF	
Jawa Tengah	7	3	1	624	0	1.085	333	66	362	362	329	-	280	183	127	0	-	4	3.189	22	148	33	865	24	8.048	Jawa Tengah	
NPF	3	-	-	13	-	101	20	0	-	3	-	-	-	-	1	0	-	-	50	1	7	0	7	2	251	NPF	
Jawa Timur	16	2	1	1.550	276	563	788	67	165	348	49	-	49	27	112	0	-	4	5.051	325	252	5	580	32	10.261	Jawa Timur	
NPF	1	0	-	9	-	153	30	0	18	16	0	-	2	9	83	0	-	3	94	2	26	-	10	2	457	NPF	
Bengkulu	2	-	-	0	-	2	0	1	-	0	-	-	1	-	0	0	-	-	-	-	-	-	-	0	0	7	Bengkulu
NPF	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	NPF
Jambi	17	0	-	1	-	274	13	1	2	-	14	-	-	-	0	-	-	-	48	0	2	0	457	34	863	Jambi	
NPF	-	-	-	0	-	0	0	0	-	-	-	-	-	-	-	-	-	-	3	-	0	-	2	-	5	NPF	
Aceh	-	-	-	0	-	66	9	-	0	-	-	-	-	-	-	-	-	-	205	-	1	-	2	-	283	Aceh	
NPF	-	-	-	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	4	NPF	
Sumatera Utara	473	12	1	438	0	593	592	16	70	56	74	1	27	9	30	1	-	7	2.453	73	176	6	306	21	5.435	Sumatera Utara	
NPF	189	5	0	20	-	160	104	6	6	0	28	-	4	0	5	0	-	2	120	0	12	0	7	3	670	NPF	
Sumatera Barat	203	2	1	24	0	37	198	10	3	4	11	-	5	8	20	-	-	-	35	1	12	2	959	240	1.773	Sumatera Barat	
NPF	11	0	0	2	-	1	18	0	0	3	0	-	0	0	1	-	-	-	1	-	1	-	6	2	46	NPF	
Riau	94	0	-	52	-	227	74	2	7	4	26	-	0	4	5	0	-	1	1.650	0	27	0	1.447	0	3.620	Riau	
NPF	43	-	-	0	-	19	9	1	1	-	2	-	-	-	3	0	-	0	16	-	1	0	4	0	100	NPF	
Sumatera Selatan	52	10	1	46	2	251	119	36	23	3	102	-	24	9	11	-	-	-	1.762	13	99	0	878	0	3.443	Sumatera Selatan	
NPF	3	0	1	1	-	57	7	-	-	2	-	-	4	0	6	-	-	-	55	0	4	0	12	0	153	NPF	
Bangka Belitung	0	0	-	0	-	21	3	1	-	-	-	-	2	-	1	0	-	-	25	-	0	0	150	-	204	Bangka Belitung	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	1	-	1	NPF	
Kepulauan Riau	-	-	-	1	-	56	13	18	0	-	0	-	-	-	2	0	-	1	934	10	34	18	694	0	1.782	Kepulauan Riau	
NPF	-	-	-	-	-	13	0	-	-	-	-	-	-	-	0	-	-	1	12	-	0	1	-	28	28	NPF	
Lampung	170	-	-	91	-	2	12	10	-	-	-	-	-	-	0	-	-	-	190	0	6	-	32	-	514	Lampung	
NPF	-	-	-	-	-	1	0	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	0	-	10	NPF	
Kalimantan Selatan	146	0	42	11	-	249	195	20	281	53	34	-	16	6	1	0	-	-	1.052	10	126	11	70	-	2.322	Kalimantan Selatan	
NPF	-	-	0	8	-	22	16	0	1	1	7	-	-	-	0	-	-	-	27	-	6	0	5	-	99	NPF	
Kalimantan Barat	1	-	-	0	-	2	20	2	98	0	1	-	4	7	2	-	-	-	48	-	10	-	922	-	1.112	Kalimantan Barat	
NPF	0	-	-	0	-	1	0	-	-	-	-	-	-	-	0	-	-	-	2	-	-	-	4	-	1	NPF	
Kalimantan Timur	172	-	15	2	-	296	14	4	4	10	9	-	1	-	28	0	-	-	678	24	37	1	881	0	2.178	Kalimantan Timur	
NPF	6	-	5	1	-	162	8	1	0	3	5	-	-	-	18	0	-	-	43	1	-	-	3	-	259	NPF	
Kalimantan Tengah	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Kalimantan Tengah	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Sulawesi Selatan	0	-	1	50	0	264	341	8	14	50	178	-	34	3	5	-	-	9	1.794	21	207	2	454	0	3.435	Sulawesi Selatan	
NPF	-	-	-	9	-	30	20	1	0	0	0	-	0	0	2	-	-	3	27	-	16	-	2	0	110	NPF	
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Sulawesi Barat	-	-	-	0	-	15	0	0	-	1	-	-	-	-	-	-	-	-	61	-	6	0	44	-	128	Sulawesi Barat	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	NPF	
Sulawesi Tenggara	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	18	-	-	-	0	-	19	Sulawesi Tenggara	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Nusa Tenggara Barat	-	-	0	-	-	25	2	1	-	-	-	-	-	-	-	-	-	-	136	-	0	-	4	-	168	Nusa Tenggara Barat	
NPF	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF	
Bali	-	-	-	15	-	39	261	1	-	18	-	-	-	-	1	-	-	-	276	-	19	-	91	-	721	Bali	
NPF	-	-	-	1	-	39	29	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	8	-	84	NPF	
Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Nusa Tenggara Timur	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Maluku	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Papua	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Papua	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Maluku Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Maluku Utara	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Papua Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Papua Barat	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Outside Indonesia	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total	4.804	102	2.362	9.074	6.825	14.031	10.091	1.640	3.171	7.384	4.358	2	766	556	620	8	-	88									

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

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

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

Note: r) Revised figures
*) Provisional figures

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

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

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

Note: r) Revised figures
*) Provisional figures

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

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

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

Note: r) Revised figures
) Provisional figures

Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah (Average of Margin Rates of Financing Based on Type of Use and Debtor Groups) Persen (Percent)																			
Indikator	2016	2017	2018	2019												2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
1. Modal Kerja	15,44	13,73	12,77	12,47	12,61	12,93	12,91	12,94	12,98	13,37	12,77	12,90	12,16	12,08	12,66	12,28	1. Working Capital		
a. UMKM	19,65	19,66	19,83	19,95	20,16	20,36	20,53	20,46	20,65	21,83	20,44	20,63	19,19	19,42	18,44	18,05	a. Micro, Small and Medium Enterprise		
i. Rupiah	19,72	19,73	19,91	20,13	20,33	20,50	20,65	20,57	20,77	21,97	20,56	20,87	19,41	19,64	18,63	18,29	i. Rupiah		
ii. Valas	7,76	4,66	2,54	3,12	3,18	3,15	2,96	2,64	2,60	3,69	2,74	2,38	2,11	2,06	2,45	2,54	ii. Foreign Exchange		
b. Bukan UMKM	12,51	10,10	8,84	8,34	8,29	8,43	8,37	8,46	8,39	8,96	8,30	8,39	7,91	7,84	8,47	8,19	b. Non Micro, Small and Medium Enterprise		
i. Rupiah	12,88	10,46	9,15	8,64	8,54	8,71	8,71	8,80	8,75	9,24	8,63	8,66	8,16	8,09	8,74	8,51	i. Rupiah		
ii. Valas	7,10	5,52	4,52	4,41	4,48	4,48	3,96	4,18	4,14	4,93	4,02	4,74	3,79	4,13	5,15	4,83	ii. Foreign Exchange		
2. Investasi	12,12	11,11	10,41	10,14	10,21	10,16	10,03	10,15	10,18	10,60	10,18	10,49	9,79	10,20	10,21	9,69	2. Investment		
a. UMKM	14,77	13,58	12,04	12,28	12,35	12,23	12,21	11,99	12,01	12,18	11,99	11,95	10,72	11,58	11,63	11,35	a. Micro, Small and Medium Enterprise		
i. Rupiah	14,85	13,59	12,08	12,34	12,39	12,27	12,25	12,03	12,05	12,22	12,02	11,98	10,75	11,62	11,66	11,39	i. Rupiah		
ii. Valas	6,74	4,79	5,36	5,81	5,39	5,39	5,13	5,01	5,01	5,02	5,20	5,26	5,04	4,50	4,53	4,53	ii. Foreign Exchange		
b. Bukan UMKM	10,92	9,98	9,62	9,23	9,31	9,31	9,15	9,41	9,47	10,00	9,46	9,93	9,41	9,64	9,48	8,86	b. Non Micro, Small and Medium Enterprise		
i. Rupiah	12,17	10,74	10,30	9,78	9,87	9,84	9,65	9,96	10,02	10,56	9,94	10,51	9,97	10,19	10,04	9,44	i. Rupiah		
ii. Valas	6,83	6,69	6,16	5,89	5,89	5,88	5,67	5,53	5,47	5,68	5,65	5,30	4,74	4,66	4,91	4,59	ii. Foreign Exchange		
3. Konsumsi (Bukan UMKM)	11,60	11,19	10,64	10,46	10,57	10,53	10,50	10,49	10,48	10,54	10,47	10,39	9,39	10,25	10,12	9,98	3. Consumption (Non Micro, Small and Medium Enterprise)		
i. Rupiah	11,60	11,19	10,64	10,46	10,57	10,53	10,50	10,49	10,48	10,54	10,47	10,39	9,39	10,25	10,12	9,98	i. Rupiah		
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange		

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah (Average of Margin Rates of Financing Based on Type of Use and Debtor Groups) Persen (Percent)																	
Indikator	2016	2017	2018	2019										2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	16,36	15,25	14,26	13,91	13,91	14,12	14,04	14,17	14,18	14,79	13,94	14,30	13,21	13,33	14,15	13,63	1. Working Capital
a. UMKM	21,19	22,14	23,04	23,03	23,11	23,32	23,52	23,54	23,66	24,40	23,36	23,77	21,87	22,08	20,49	20,06	a. Micro, Small and Medium Enterprise
i. Rupiah	21,28	22,16	23,05	23,17	23,23	23,40	23,58	23,57	23,70	24,44	23,40	23,81	21,91	22,12	20,51	20,13	i. Rupiah
ii. Valas	7,76	10,27	3,84	3,19	3,35	3,37	2,80	1,01	0,92	5,94	2,07	4,32	1,92	1,42	5,04	3,80	ii. Foreign Exchange
b. Bukan UMKM	12,93	10,63	8,92	8,11	7,87	8,09	8,00	8,14	7,94	8,63	7,87	8,05	7,33	7,45	8,35	7,89	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,32	10,83	9,09	8,27	8,02	8,24	8,22	8,35	8,15	8,79	8,06	8,18	7,52	7,63	8,52	8,07	i. Rupiah
ii. Valas	7,30	7,29	5,80	5,22	5,19	5,21	4,22	4,61	4,54	5,98	4,49	5,73	4,01	4,32	5,86	5,66	ii. Foreign Exchange
2. Investasi	12,85	11,83	11,07	10,56	10,63	10,59	10,50	10,62	10,62	11,38	10,55	10,76	9,74	10,31	10,91	10,26	2. Investment
a. UMKM	15,14		12,82	12,44	12,42	12,28	12,27	12,29	12,33	12,60	12,34	12,26	10,74	11,85	11,87	11,53	a. Micro, Small and Medium Enterprise
i. Rupiah	15,23	14,26	12,82	12,44	12,43	12,28	12,27	12,29	12,33	12,60	12,35	12,26	10,74	11,87	11,88	11,55	i. Rupiah
ii. Valas	6,75	4,00	9,00	9,00	9,00	9,00	3,00	-	-	-	3,21	4,35	-	1,64	1,63	1,61	ii. Foreign Exchange
b. Bukan UMKM	11,67	10,59	10,10	9,46	9,58	9,60	9,48	9,67	9,66	10,70	9,54	9,92	9,16	9,41	10,12	9,20	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,57	11,14	10,58	9,86	10,00	10,01	9,91	10,13	10,11	11,15	9,87	10,34	9,52	9,79	10,59	9,67	i. Rupiah
ii. Valas	7,87	7,81	6,96	6,50	6,48	6,46	6,07	5,83	5,75	6,37	6,35	5,65	5,21	5,21	5,81	5,64	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,01	12,01	11,99	11,95	11,91	11,93	11,93	12,04	11,94	11,91	10,25	11,80	11,62	11,40	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,34	12,47	12,01	12,01	11,99	11,95	11,91	11,93	11,93	12,04	11,94	11,91	10,25	11,80	11,62	11,40	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah (Average of Margin Rates of Financing Based on Type of Use and Debtor Groups) Persen (Percent)																	
Indikator	2016	2017	2018	2019										2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	12,11	9,76	9,47	9,33	9,62	9,75	9,78	9,67	9,86	9,63	9,69	9,39	9,42	8,96	8,96	8,91	1. Working Capital
a. UMKM	13,73	11,59	11,20	10,74	10,86	10,76	10,73	10,62	10,77	9,61	10,57	10,04	9,89	9,77	9,66	9,41	a. Micro, Small and Medium Enterprise
i. Rupiah	13,73	11,73	11,35	10,88	11,03	10,93	10,90	10,78	10,95	9,84	10,75	10,45	10,30	10,18	10,10	9,90	i. Rupiah
ii. Valas	-	1,94	2,45	3,04	3,03	3,01	3,03	3,01	2,96	3,00	2,95	2,09	2,14	2,14	2,15	2,19	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,68	8,78	9,11	9,26	9,31	9,22	9,45	9,63	9,30	9,12	9,21	8,65	8,69	8,73	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,38	9,55	9,27	9,36	9,59	9,91	9,99	9,96	10,22	10,19	10,02	9,72	9,62	9,08	9,13	9,37	i. Rupiah
ii. Valas	6,37	3,36	3,11	3,63	3,57	3,62	3,62	3,69	3,69	3,49	3,48	3,49	3,37	3,89	4,19	3,89	ii. Foreign Exchange
2. Investasi	9,77	9,38	9,21	9,38	9,47	9,44	9,25	9,38	9,49	9,38	9,59	10,07	9,86	10,01	9,07	8,81	2. Investment
a. UMKM	12,93	11,45	10,16	11,63	12,07	12,03	11,99	10,88	10,87	10,56	10,77	10,81	10,65	10,56	10,49	10,50	a. Micro, Small and Medium Enterprise
i. Rupiah	12,98	11,46	10,25	11,91	12,27	12,22	12,17	11,03	11,01	10,70	10,88	10,93	10,76	10,67	10,61	10,63	i. Rupiah
ii. Valas	6,62	5,76	5,17	5,71	5,22	5,23	5,23	5,23	5,23	5,24	5,32	5,31	5,31	5,28	5,30	5,30	ii. Foreign Exchange
b. Bukan UMKM	8,89	8,64	8,86	8,92	8,93	8,94	8,75	9,10	9,23	9,18	9,36	9,94	9,72	9,91	8,82	8,52	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10,84	9,78	9,80	9,67	9,68	9,62	9,34	9,75	9,90	9,82	10,03	10,73	10,52	10,68	9,46	9,22	i. Rupiah
ii. Valas	5,31	4,98	5,38	5,32	5,35	5,36	5,29	5,27	5,23	5,10	5,08	5,03	4,39	4,20	4,15	3,64	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10,34	9,35	8,72	8,33	8,61	8,57	8,54	8,49	8,47	8,44	8,41	8,27	8,17	8,09	8,04	7,96	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10,34	9,35	8,72	8,33	8,61	8,57	8,54	8,49	8,47	8,44	8,41	8,27	8,17	8,09	8,04	7,96	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019												2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Penerima Pembiayaan Lapangan Usaha																			Financing to Business Sector
Pertanian, perburuan dan Kehutanan	14,15	14,01	12,86	13,09	13,47	13,39	12,46	13,45	13,54	13,47	13,52	13,37	13,19	13,31	13,47	12,72	13,08	13,47	<i>Agricultures, Hunting and Forestry</i>
a. Rupiah	14,47	14,22	12,99	13,21	13,59	13,50	12,55	13,54	13,63	13,54	13,65	13,51	13,34	13,46	13,60	13,08	13,46	13,60	a. Rupiah
b. Valas	6,00	6,00	5,76	5,78	5,80	5,81	5,83	5,85	5,89	5,91	6,42	5,66	5,28	5,16	5,84	4,18	5,16	5,84	b. Foreign Exchange
Perikanan	12,80	12,03	13,14	9,63	10,79	11,16	11,15	10,83	11,13	13,94	10,55	13,24	10,40	9,82	12,58 ^{r)}	12,20	12,58	12,20	<i>Fishery</i>
a. Rupiah	12,85	12,03	13,14	9,63	10,79	11,16	11,15	10,83	11,13	13,94	10,55	13,24	10,40	9,82	12,58	12,20	12,58	12,20	a. Rupiah
b. Valas	7,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	9,62	9,60	7,85	6,10	6,11	6,25	6,12	6,13	6,16	8,94	6,02	7,28	5,49	5,60	8,85 ^{r)}	6,60	8,85 ^{r)}	6,60	<i>Mining and Quarrying</i>
a. Rupiah	12,57	11,81	11,94	7,99	7,65	7,68	7,53	7,49	7,58	12,39	7,39	9,19	6,91	7,17	13,47	8,84	13,47	8,84	a. Rupiah
b. Valas	6,83	7,12	5,75	5,09	5,15	5,13	4,97	4,97	4,93	5,99	4,82	5,94	4,47	4,45	5,60	5,27	4,45	5,60	b. Foreign Exchange
Industri Pengolahan	11,06	10,86	9,74	9,37	9,32	9,32	9,23	9,33	9,08	9,56	8,94	8,98	8,42	8,57	9,13	8,52	9,13	8,52	<i>Processing Industry</i>
a. Rupiah	12,01	11,85	10,54	10,26	10,03	10,09	10,13	10,27	10,05	10,42	9,83	9,83	8,99	9,15	9,76 ^{r)}	9,13	9,76 ^{r)}	9,13	a. Rupiah
b. Valas	5,90	4,75	5,26	5,17	5,32	5,20	4,69	4,76	4,69	4,94	4,58	4,70	3,80	3,95	4,38	4,25	3,95	4,38	b. Foreign Exchange
Listrik, gas dan air	10,34	8,51	7,99	7,53	7,70	8,41	6,24	8,18	8,18	8,40	8,13	9,42	9,43	7,80	7,58	10,34	9,43	7,80	<i>Electricity, Gas and Water</i>
a. Rupiah	12,16	8,02	8,26	8,05	7,91	8,77	6,64	8,67	8,68	8,88	8,40	10,52	10,15	10,15	8,31	12,16	10,15	8,31	a. Rupiah
b. Valas	7,65	7,27	6,40	6,39	6,37	6,44	5,84	5,24	5,18	5,53	6,39	4,45	4,47	4,49	4,48	4,39	4,49	4,48	b. Foreign Exchange
Konstruksi	12,34	10,14	9,75	9,83	9,67	9,61	9,70	9,71	9,90	10,15	9,73	9,65	9,07	9,11	9,28	9,33	9,11	9,28	<i>Construction</i>
a. Rupiah	12,51	10,21	9,80	9,89	9,73	9,66	9,75	9,76	9,95	10,19	9,78	9,69	9,12	9,15	9,31	9,38	9,15	9,31	a. Rupiah
b. Valas	5,84	5,63	5,96	4,26	4,28	4,28	4,67	4,66	4,66	6,00	4,32	5,82	4,15	4,84	5,77	4,69	4,84	5,77	b. Foreign Exchange
Perdagangan Besar dan Eceran	20,04	18,89	18,74	18,40	18,72	18,44	18,39	18,07	18,34	18,92	18,52	18,99	17,46	17,56	17,88	17,54	17,56	17,88	<i>Wholesale and Retail Trade</i>
a. Rupiah	20,10	19,03	19,01	18,68	18,99	18,69	18,64	18,30	18,56	19,15	18,74	19,25	17,82	17,92	18,32	18,03	17,92	18,32	a. Rupiah
b. Valas	7,33	6,25	5,36	4,94	4,96	4,94	4,76	4,94	4,75	4,61	4,51	4,49	4,24	4,20	4,19	3,95	4,20	4,19	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	14,23	12,79	11,63	11,97	12,17	12,19	12,32	12,65	12,80	12,10	12,04	11,89	11,05	12,33	11,98	11,86	11,98	11,86	<i>Provision of accommodation and the provision of eating and drinking</i>
a. Rupiah	14,24	12,80	11,63	11,97	12,17	12,19	12,32	12,65	12,80	12,10	12,04	11,89	11,05	12,33	11,98	11,86	11,98	11,86	a. Rupiah
b. Valas	7,00	6,00	5,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11,19	10,62	10,08	10,08	10,06	10,22	10,12	10,28	10,01	10,49	10,52	10,70	9,47	9,91	10,60	9,84	10,60	9,84	<i>Transportation, Warehousing and Communications</i>
a. Rupiah	11,88	11,08	10,76	10,97	10,96	11,05	11,00	10,67	11,05	11,16	11,16	11,41	10,02	10,70	11,46	10,86	11,46	10,86	a. Rupiah
b. Valas	7,89	8,02	6,15	5,14	5,12	5,23	4,84	5,40	5,33	5,54	4,62	4,72	4,29	4,73	5,20	4,58	4,73	5,20	b. Foreign Exchange
Perantara Keuangan	13,95	10,88	9,84	9,92	9,85	9,93	10,05	10,08	9,95	9,96	10,02	9,46	9,62	9,59	9,52	9,55	9,52	9,55	<i>Financial intermediaries</i>
a. Rupiah	13,96	11,14	9,85	9,93	9,86	9,94	10,06	10,09	9,96	9,97	10,03	9,47	9,63	9,60	9,53	9,56	9,53	9,56	a. Rupiah
b. Valas	6,99	9,74	4,40	4,40	4,40	4,40	4,40	4,40	4,40	4,40	4,40	4,39	3,21	4,40	4,39	4,39	4,40	4,39	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12,88	11,23	10,35	9,13	9,09	9,18	9,08	8,90	8,93	10,25	8,95	9,47	8,41	8,40	9,85	8,65	9,85	8,65	<i>Real Estate, Business, Ownership, and Business Services</i>
a. Rupiah	13,23	11,58	10,89	9,37	9,33	9,41	9,29	9,11	9,14	10,53	9,18	9,73	8,71	8,63	10,12 ^{r)}	8,89	10,12 ^{r)}	8,89	a. Rupiah
b. Valas	5,77	3,63	2,35	3,87	3,82	3,89	3,89	4,09	4,06	3,96	3,74	3,69	4,66	3,80	5,06	4,95	3,80	5,06	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial	14,38	11,83	12,26	16,00	15,91	14,09	14,08	14,03	14,16	11,73	11,80	13,44	13,93	13,90	12,31	12,23	13,90	12,31	<i>Government administration, Defense and Compulsory social security</i>
Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a. Rupiah	14,38	11,83	12,26	16,00	15,91	14,09	14,08	14,03	14,16	11,73	11,80	13,44	13,93	13,90	12,31	12,23	13,90	12,31	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13,45	12,63	11,25	11,25	11,24	11,26	11,20	11,26	11,27	11,33	11,18	11,11	9,82	10,73	10,77	10,62	10,73	10,77	<i>Education Services</i>
a. Rupiah	13,53	12,63	11,25	11,25	11,24	11,26	11,20	11,26	11,27	11,33	11,18	11,11	9,82	10,73	10,77	10,62	10,73	10,77	a. Rupiah
b. Valas	8,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13,19	12,52	10,69	10,51	11,30	11,20	11,13	11,18	11,16	9,63	9,02	8,50	8,35	8,96	9,27	9,42	8,96	9,27	<i>Health Services and Social Activities</i>
a. Rupiah	13,19	12,52	10,69	10,51	11,30	11,20	11,13	11,18	11,16	9,63	9,02	8,50	8,35	8,96	9,27	9,42	8,96	9,27	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16,87	15,01	14,37	12,19	12,18	12,14	11,71	11,67	11,64	12,76	11,50	12,11	11,53	11,14	12,42	11,71	11,53	12,42	<i>Community, Socio-cultural, Entertainment and Other Individual Services</i>
a. Rupiah	17,24	15,51	14,37	12,19	12,18	12,14	11,71	11,67	11,64	12,76	11,50	12,11	11,53	11,14	12,42	11,71	11,53	12,42	a. Rupiah
b. Valas	8,15	5,87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	34,94	39,25	42,76	45,33	46,23	50,52	51,20	51,66	51,67	51,59	51,49	51,17	48,71	48,53	48,25	47,67	48,53	48,25	<i>Individual Services which Serve Households</i>
a. Rupiah	34,94	39,25	42,76	45,33	46,23	50,52	51,20	51,66	51,67	51,59	51,49	51,17	48,71	48,53	48,25	47,67	48,53	48,25	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	17,33 ^{r)}	17,33 ^{r)}	0 ^{r)}	0 ^{r)}	-	-	<i>International Agency and Other Extra Agency International</i>
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	17,33 ^{r)}	17,33 ^{r)}	0 ^{r)}	0 ^{r)}	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14,44	12,10	7,55	7,67	10,03	10,90	14,10	14,84	15,46	15,38	14,17	14,52	14,66	13,17	12,16	13,82	13,17	12,16	<i>Business Activities which are not clearly defined</i>
a. Rupiah	14,44	12,10	7,55	7,67	10,03	10,90	14,10	14,84	15,46	15,38	14,17	14,52	14,66	13,17	12,16	13,82	13,17	12,16	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																			Financing to Non Industrial Origin
Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>House Hold</i>
Untuk Pemilikan Rumah Tinggal	11,32	10,57	9,85	9,46	9,64	9,61	9,56	9,55	9,54	9,61	9,50	9,42	7,97	9,25	9,04	8,87	9,25	9,04	<i>For Home Ownership</i>
a. Rupiah	11,32	10,57	9,85	9,46	9,64	9,61	9,56	9,55	9,54	9,61	9,50	9,42	7,97	9,25	9,04	8,87	9,25	9,04	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	11,29	9,94	9,11	8,84	8,80	8,78	8,74	8,69	8,67	8,80	8,60	8,42	8,18	8,17	8,18	7,91	8,17	8,18	<i>For Apartment Ownership</i>
a. Rupiah	11,29	9,94	9,11	8,84	8,80	8,78	8,74	8,69	8,67	8,80	8,60	8,42	8,18	8,17	8,18	7,91	8,17	8,18	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	11,72	10,85	10,05	9,78	9,77	9,62	9,58	9,59	9,44	9,52	9,55	9,41	7,23	9,07	8,81	8,53	9,07	8,81	<i>For Shop House Ownership</i>
a. Rupiah	11,72	10,85	10,05	9,78	9,77	9,62	9,58	9,59	9,44	9,52	9,55	9,41	7,23	9,07	8,81	8,53	9,07	8,81	

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

Indikator	2016	2017	2018	2019												2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Penerima Pembiayaan Lapangan Usaha																			Financing to Business Sector
Pertanian, perburuan dan kehutanan	9.77	10.02	10.26	10.13	10.20	10.14	8.41	10.93	10.98	10.45	10.81	10.11	10.40	10.38	10.35	9.20	9.20	9.20	Agricultures, Hunting and Forestry
a. Rupiah	10.71	10.45	10.53	10.35	10.41	10.33	8.50	11.08	11.12	10.55	10.92	10.26	10.59	10.57	10.47	9.75	9.75	9.75	a. Rupiah
b. Valas	6.00	6.00	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	3.96	3.25	2.92	3.73	3.03	3.03	3.03	b. Foreign Exchange
Perikanan	12.24	11.71	11.76	11.68	11.67	11.74	11.75	11.83	11.74	11.76	11.79	11.74	11.70	11.20	11.19	11.14	11.14	11.14	Fishery
a. Rupiah	12.72	11.71	11.76	11.68	11.67	11.74	11.75	11.83	11.74	11.76	11.79	11.74	11.70	11.20	11.19	11.14	11.14	11.14	a. Rupiah
b. Valas	7.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	6.41	5.77	5.12	5.49	5.55	5.67	5.58	5.62	5.62	5.44	5.58	5.52	5.03	4.95	4.84	4.11	4.11	4.11	Mining and Quarrying
a. Rupiah	12.69	10.74	8.72	9.87	8.54	8.81	8.56	8.62	8.61	8.42	8.88	9.00	8.88	8.70	8.49	8.37	8.37	8.37	a. Rupiah
b. Valas	5.04	4.59	4.61	4.53	4.53	4.54	4.44	4.45	4.45	4.26	4.26	4.28	3.63	3.58	3.53	2.72	2.72	2.72	b. Foreign Exchange
Industri Pengolahan	8.10	7.42	7.96	7.52	7.86	7.64	7.67	7.83	7.86	7.99	7.66	7.66	7.53	7.95	7.76	7.51	7.51	7.51	Processing Industry
a. Rupiah	10.75	9.62	9.76	9.74	9.85	9.47	9.46	9.99	10.02	9.80	9.57	9.26	9.14	8.88	8.95	8.69	8.69	8.69	a. Rupiah
b. Valas	5.34	4.20	5.05	4.80	5.00	4.94	4.89	4.78	4.73	4.77	4.61	4.56	3.98	3.89	3.80	3.70	3.70	3.70	b. Foreign Exchange
Listrik, gas dan air	7.24	7.75	8.40	8.59	8.58	9.29	9.25	9.22	9.02	8.66	8.68	12.02	11.98	12.00	7.92	7.88	7.88	7.88	Electricity, Gas and Water
a. Rupiah	12.14	8.16	8.47	8.66	8.64	9.42	9.36	9.33	9.13	8.76	8.78	12.28	12.23	12.23	8.01	7.97	7.97	7.97	a. Rupiah
b. Valas	7.00	6.54	6.60	6.74	6.75	6.74	6.69	6.65	6.48	6.35	6.28	6.03	5.96	6.03	5.91	5.83	5.83	5.83	b. Foreign Exchange
Konstruksi	11.05	9.36	10.53	10.61	10.61	10.61	10.66	10.26	10.78	10.94	10.76	10.60	10.65	10.62	10.53	10.56	10.56	10.56	Construction
a. Rupiah	11.05	9.36	10.53	10.61	10.61	10.61	10.66	10.26	10.78	10.94	10.76	10.60	10.65	10.62	10.53	10.56	10.56	10.56	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Perdagangan Besar dan Eceran	12.05	10.81	9.73	9.40	9.99	9.76	9.77	9.42	9.99	9.49	9.68	9.47	9.02	8.57	8.29	8.56	8.56	8.56	Wholesale and Retail Trade
a. Rupiah	12.11	10.87	9.91	9.57	10.17	9.94	9.94	9.58	10.16	9.69	9.89	9.71	9.44	8.95	8.74	9.11	9.11	9.11	a. Rupiah
b. Valas	5.87	3.82	1.49	1.47	1.37	1.24	1.24	1.16	1.11	1.10	1.10	2.18	3.14	3.14	3.19	3.03	3.03	3.03	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	10.53	10.60	10.17	10.25	10.30	10.18	10.13	10.14	10.22	10.19	10.20	9.82	9.76	9.70	9.62	9.58	9.58	9.58	Provision of accommodation and the provision of eating and drinking
a. Rupiah	10.54	10.61	10.18	10.25	10.30	10.18	10.13	10.14	10.22	10.19	10.20	9.82	9.76	9.70	9.62	9.58	9.58	9.58	a. Rupiah
b. Valas	7.00	6.00	5.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11.63	10.18	10.12	9.97	9.56	9.56	10.10	10.05	9.39	8.49	11.88	12.08	10.25	10.40	10.25	9.83	9.83	9.83	Transportation, Warehousing and Communications
a. Rupiah	12.34	10.58	10.59	10.39	9.96	9.96	10.54	10.46	9.70	8.69	12.28	13.06	10.82	11.85	11.76	11.57	11.57	11.57	a. Rupiah
b. Valas	5.59	5.34	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.19	5.19	3.85	3.90	5.16	5.06	4.63	4.63	4.63	b. Foreign Exchange
Perantara Keuangan	12.50	10.09	9.83	9.73	10.19	10.21	10.32	10.31	10.05	10.09	10.11	9.43	9.21	8.90	9.00	8.95	8.95	8.95	Financial intermediaries
a. Rupiah	12.50	10.09	9.83	9.73	10.19	10.21	10.32	10.31	10.05	10.09	10.11	9.43	9.21	8.90	9.00	8.95	8.95	8.95	a. Rupiah
b. Valas	-	2.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	10.37	9.01	8.53	8.89	8.88	8.98	8.93	8.53	8.88	8.65	9.06	8.97	8.25	8.07	8.36	8.37	8.37	8.37	Real Estate, Business, Ownership, and Business Services
a. Rupiah	11.06	10.12	9.74	9.56	9.56	9.63	9.56	9.12	9.54	9.27	9.72	9.64	9.14	8.71	8.89	9.01	9.01	9.01	a. Rupiah
b. Valas	5.46	1.75	2.17	3.71	3.70	3.69	3.67	3.90	3.87	3.82	3.75	3.71	4.69	3.95	5.15	5.02	5.02	5.02	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial	11.56	9.71	10.78	10.56	10.43	10.19	10.20	10.11	10.11	10.11	12.14	7.21	11.98	11.92	11.86	11.80	11.80	11.80	Government administration, Defense and Compulsory social security
Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a. Rupiah	11.56	9.71	10.78	10.56	10.43	10.19	10.20	10.11	10.11	10.11	12.14	7.21	11.98	11.92	11.86	11.80	11.80	11.80	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	12.51	10.79	10.88	10.81	10.67	10.64	10.60	10.61	10.65	10.63	10.73	10.18	9.85	9.64	9.21	9.04	9.04	9.04	Education Services
a. Rupiah	12.51	10.79	10.88	10.81	10.67	10.64	10.60	10.61	10.65	10.63	10.73	10.18	9.85	9.64	9.21	9.04	9.04	9.04	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13.30	12.22	11.03	10.71	11.02	10.69	10.69	10.70	11.04	8.20	8.24	6.57	8.28	8.01	7.97	7.97	7.97	7.97	Health Services and Social Activities
a. Rupiah	13.30	12.22	11.03	10.71	11.02	10.69	10.69	10.70	11.04	8.20	8.24	6.57	8.28	8.01	7.97	7.97	7.97	7.97	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	24.10	18.72	16.18	15.72	16.07	16.33	16.29	16.26	16.16	15.55	16.11	16.02	16.10	15.72	15.48	15.30	15.30	15.30	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	24.10	18.72	16.18	15.72	16.07	16.33	16.29	16.26	16.16	15.55	16.11	16.02	16.10	15.72	15.48	15.30	15.30	15.30	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	13.29	12.81	13.16	10.65	13.56	14.06	13.46	13.43	13.13	12.95	13.12	13.08	12.25	12.23	12.25	12.48	12.48	12.48	Individual Services which Serve Households
a. Rupiah	13.29	12.81	13.16	10.65	13.56	14.06	13.46	13.43	13.13	12.95	13.12	13.08	12.25	12.23	12.25	12.48	12.48	12.48	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	17.58	19.41	6.87	9.77	13.22	18.78	17.55	22.00	22.05	22.19	21.94	21.91	21.76	22.66	22.49	22.23	22.23	22.23	Business Activities which are not clearly defined
a. Rupiah	17.58	19.41	6.87	9.77	13.22	18.78	17.55	22.00	22.05	22.19	21.94	21.91	21.76	22.66	22.49	22.23	22.23	22.23	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																			Financing to Non Industrial Origin
Rumah Tangga																			House Hold
Untuk Pemilikan Rumah Tinggal	10.44	9.30	8.42	7.98	8.28	8.24	8.22	8.20	8.18	8.15	8.14	8.00	7.91	7.81	7.75	7.67	7.67	7.67	For Home Ownership
a. Rupiah	10.44	9.30	8.42	7.98	8.28	8.24	8.22	8.20	8.18	8.15	8.14	8.00	7.91	7.81	7.75	7.67	7.67	7.67	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	10.32	8.68	8.06	7.98	7.99	7.97	7.97	7.89	7.87	7.83	7.79	7.58	7.44	7.30	7.22	7.05	7.05	7.05	For Apartment Ownership
a. Rupiah	10.32	8.68	8.06	7.98	7.99	7.97	7.97	7.89	7.87	7.83	7.79	7.58	7.44	7.30	7.22	7.05	7.05	7.05	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	10.90	9.87	9.07	8.88	8.87	8.88	8.84	8.74	8.68	8.63	8.56	8.27	8.05	7.85	7.73	7.57	7.57	7.57	For Shop House Ownership
a. Rupiah	10.90	9.87	9.07	8.88	8.87	8.88	8.84	8.74	8.68	8.63	8.56	8.27	8.05	7.85	7.73	7.57	7.57	7.57	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	10.24	9.69	10.16	10.58	10.61	10.61	10.59	10.63	10.63	10.62	10.60	10.37	10.39	10.62	10.68	10.71	10.71	10.71	For Vehicles Ownership
a. Rupiah	10.24	9.69	10.16	10.58	10.61	10.61	10.59	10.											

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

Tipe	2016	2017	2018	2019												2020			Type
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Dana Pihak Ketiga	22.198.718	25.836.223	29.068.132	34.255.472	30.502.033	30.220.274	30.614.001	31.024.099	31.384.296	31.726.453	31.892.458	32.143.158	32.177.779	32.470.410	32.797.614	33.116.060	Third Party Fund		
1. Dana Simpanan Wadiah	12.266.656	14.447.605	16.497.628	20.072.024	17.323.451	17.010.220	17.342.513	17.580.439	17.792.744	17.980.957	18.041.688	18.165.842	18.163.854	18.365.679	18.564.328	18.741.866	1. Demand Deposits Wadia		
a. Giro	235.862	194.284	220.970	2.634.142	229.737	232.828	233.468	236.540	240.316	243.756	246.673	250.113	251.654	253.541	256.346	260.101	a. Demand Deposits Wadia		
b. Tabungan	12.030.794	14.253.961	16.276.658	17.438.685	17.093.714	17.097.023	17.109.045	17.343.899	17.552.428	17.737.201	17.795.015	17.915.729	17.913.221	18.112.138	18.307.982	18.481.765	b. IB Saving Deposits Wadia		
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.570.503	14.183.448	13.178.582	13.210.054	13.271.488	13.443.660	13.591.552	13.745.496	13.850.770	13.977.316	14.013.925	14.104.729	14.233.286	14.374.194	2. Non Profit Sharing Investment Fund		
a. Giro	64.776	64.361	67.372	2.934.426	68.142	69.065	68.415	68.557	69.324	69.136	69.106	70.913	68.751	68.626	69.081	69.363	a. Demand Deposits		
b. Tabungan	9.555.911	10.986.347	12.129.152	9.786.038	12.729.421	12.756.270	12.815.091	12.984.233	13.130.207	13.281.090	13.381.015	13.503.798	13.538.071	13.623.742	13.747.841	13.886.921	b. Saving Deposits		
c. Deposito	311.375	338.298	373.979	1.463.172	381.019	384.719	387.982	390.870	392.021	395.270	400.649	402.605	407.417	412.361	416.364	417.910	c. Time Deposits		
3. Dana Investasi Profit Sharing	-	-	1	-	-	-	-	-	-	-	-	-	-	2	-	-	3. Profit Sharing Investment Fund		
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits		
b. Tabungan	-	-	1	-	-	-	-	-	-	-	-	-	-	2	-	-	b. Saving Deposits		
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits		
Pembiayaan, Piutang dan Salam	4.515.930	5.400.966	5.343.836	5.429.546	5.495.040	5.412.472	5.586.984	5.637.018	5.695.965	5.683.445	5.769.779	5.760.163	5.804.312	5.815.422	5.900.594	5.899.516	Financing, Receivables/Acceptables, Ijarah and Salam		
1. Pembiayaan Bagi Hasil	97.299	95.925	101.626	106.325	108.343	108.202	110.965	112.462	114.537	117.588	120.582	124.643	127.550	128.839	131.737	134.278	1. Profit Sharing Financing		
a. Mudharabah	35.948	28.171	19.638	18.425	17.981	17.460	16.935	16.649	16.321	15.881	15.514	15.220	14.803	14.441	14.225	14.040	a. Mudharabah		
b. Musyarakah	61.351	67.754	81.988	87.900	90.362	93.283	94.030	95.813	98.216	101.707	105.068	109.423	112.746	114.397	117.512	120.229	b. Musyarakah		
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	9	c. Others		
2. Piutang	4.382.865	5.283.827	5.198.275	5.266.659	5.328.999	5.360.636	5.419.862	5.469.556	5.527.409	5.513.190	5.598.302	5.587.364	5.633.083	5.646.725	5.730.512	5.728.576	2. Receivables/Acceptables		
a. Murabahah	4.096.459	4.693.889	4.519.794	4.581.273	4.636.054	4.669.471	4.727.494	4.769.002	4.824.636	4.806.345	4.879.487	4.859.306	4.896.871	4.900.367	4.948.282	4.938.060	a. Murabahah		
b. Qardh	282.253	585.885	672.264	678.935	686.456	684.568	685.697	693.784	695.894	699.794	711.663	720.774	730.480	738.891	774.696	782.916	b. Qardh		
c. Istishna'	4.153	5.065	6.217	6.451	6.489	6.597	6.671	6.770	6.879	7.051	7.152	7.284	7.445	7.467	7.534	7.600	c. Istishna'		
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	43.935	58.002	57.698	56.909	56.157	55.000	54.019	52.667	50.895	48.156	43.871	39.858	38.345	36.662	3. Ijarah including Leasing receivables		
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	a. Syndication Financing		
b. Pembiayaan secara Channeling	208	14	25.224	39.126	38.611	37.694	36.932	35.566	34.338	32.683	30.306	27.145	22.307	17.722	15.628	13.614	b. Financing through Channeling		
c. Pembiayaan secara Executing	-	3	3	3	3	3	3	2	2	2	2	2	2	2	2	1	c. Financing through Executing		
d. Pembiayaan Sewa Lainnya	35.558	21.343	18.708	18.873	19.084	19.212	19.221	19.432	19.679	19.982	20.587	21.009	21.562	22.134	22.715	23.047	d. Other Ijarah		
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam		

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018	2019												2020			Type
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Dana Pihak Ketiga	18.543.305	21.337.918	24.067.983	24.730.868	25.030.817	24.845.907	25.287.577	25.615.145	25.906.278	26.200.227	26.300.539	26.481.233	26.553.798	26.795.190	27.068.563	27.349.209	Third Party Fund		
1. Dana Simpanan Wadiah	10.583.944	12.393.912	14.233.316	14.673.036	14.864.549	14.673.036	15.060.932	15.260.522	15.450.809	15.623.193	15.663.952	15.755.678	15.830.705	16.013.725	16.199.849	16.369.727	1. Demand Deposits Wadia		
a. Giro	219.538	176.470	200.646	205.968	208.127	211.148	211.777	214.691	218.130	221.356	224.079	227.332	228.789	230.704	233.339	235.304	a. Demand Deposits Wadia		
b. Tabungan	10.364.406	12.218.082	14.032.670	14.467.871	14.656.422	14.781.519	14.849.155	15.045.831	15.232.679	15.401.837	15.439.873	15.528.346	15.602.937	15.783.021	15.966.510	16.134.423	b. iB Saving Deposits Wadia		
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.834.667	10.057.832	10.166.268	10.172.871	10.226.645	10.354.623	10.455.469	10.577.034	10.636.587	10.725.555	10.723.093	10.781.465	10.868.714	10.979.482	2. Non Profit Sharing Investment Fund		
a. Giro	56.687	55.030	56.514	57.041	56.913	57.689	56.982	56.980	57.568	57.184	56.902	58.510	56.192	55.969	56.304	56.462	a. Demand Deposits		
b. Tabungan	7.649.029	8.618.506	9.484.449	9.703.547	9.811.516	9.816.016	9.867.926	9.994.207	10.093.701	10.212.826	10.270.009	10.356.901	10.354.615	10.410.541	10.495.883	10.606.994	b. Saving Deposits		
c. Deposito	253.645	270.697	293.704	297.432	297.839	299.166	301.737	303.436	304.200	307.024	309.676	310.144	312.445	314.955	316.527	316.026	c. Time Deposits		
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund		
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits		
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits		
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits		
Pembiayaan, Piutang dan Salam	4.037.949	4.382.584	4.160.742	4.263.804	4.337.978	4.263.804	4.443.684	4.504.519	4.579.686	4.581.938	4.679.609	4.674.696	4.721.074	4.738.633	4.823.967	4.826.592	Financing, Receivables/Acceptables, Ijarah and Salam		
1. Pembiayaan Bagi Hasil	65.860	58.408	55.465	58.097	59.314	58.097	60.183	60.545	61.370	63.325	65.266	67.033	69.146	69.918	71.645	73.351	1. Profit Sharing Financing		
a. Mudharabah	19.662	13.780	8.554	7.718	7.459	7.224	6.933	6.713	6.479	6.238	6.057	5.889	5.658	5.495	5.382	5.291	a. Mudharabah		
b. Musyarakah	46.198	44.628	46.911	50.379	51.855	53.414	53.250	53.832	54.891	57.087	59.209	61.144	63.488	64.423	66.263	68.060	b. Musyarakah		
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others		
2. Piutang	3.948.055	4.313.022	4.096.679	4.198.256	4.269.528	4.309.740	4.374.232	4.434.539	4.508.710	4.508.710	4.603.829	4.596.673	4.640.547	4.656.499	4.739.427	4.739.940	2. Receivables/Acceptables		
a. Murabahah	3.772.278	4.125.965	3.895.349	3.989.872	4.056.205	4.102.765	4.168.485	4.228.099	4.301.161	4.301.161	4.392.035	4.383.687	4.426.662	4.439.961	4.493.657	4.493.554	a. Murabahah		
b. Qardh	175.618	187.934	201.240	208.297	213.238	206.891	205.670	206.367	207.477	207.477	211.726	212.922	215.534	216.478	245.712	246.329	b. Qardh		
c. Istishna'	159	135	90	87	85	84	77	73	72	72	68	64	63	60	58	57	c. Istishna'		
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.598	8.891	9.136	9.242	9.269	9.435	9.606	9.903	10.514	10.990	11.573	12.216	12.895	13.301	3. Ijarah including Leasing receivables		
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing		
b. Pembiayaan secara Channeling	-	-	12	11	11	11	11	10	10	9	9	9	9	8	8	8	b. Financing through Channeling		
c. Pembiayaan secara Executing	-	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1	c. Financing through Executing		
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.584	8.878	9.123	9.229	9.254	9.423	9.594	9.892	10.503	10.979	11.562	12.206	12.885	13.292	d. Other Ijarah		
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam		

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018	2019												2020			Type
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Dana Pihak Ketiga	3.655.413	4.498.305	5.000.149	9.524.604	5.471.216	5.374.367	5.326.424	5.408.954	5.478.018	5.526.226	5.591.919	5.661.925	5.623.981	5.675.220	5.729.051	5.766.851	Third Party Fund		
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.264.312	5.398.988	2.458.902	2.337.184	2.281.581	2.319.917	2.341.935	2.357.764	2.377.736	2.410.164	2.333.149	2.351.954	2.364.479	2.372.139	1. Demand Deposits Wadia		
a. Giro	16.324	17.814	20.324	2.428.174	21.610	21.680	21.691	21.849	22.186	22.400	22.594	22.781	22.865	22.837	23.007	24.797	a. Demand Deposits Wadia		
b. Tabungan	1.666.388	2.035.879	2.243.988	2.970.814	2.437.292	2.315.504	2.259.890	2.298.068	2.319.749	2.335.364	2.355.142	2.387.383	2.310.284	2.329.117	2.341.472	2.347.342	b. iB Saving Deposits Wadia		
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.735.836	4.125.616	3.012.314	3.037.183	3.044.843	3.089.037	3.136.083	3.168.462	3.214.183	3.251.761	3.290.832	3.323.264	3.364.572	3.394.712	2. Non Profit Sharing Investment Fund		
a. Giro	8.089	9.331	10.858	2.877.385	11.229	11.376	11.433	11.577	11.756	11.952	12.204	12.403	12.559	12.657	12.777	12.901	a. Demand Deposits		
b. Tabungan	1.906.882	2.367.841	2.644.703	82.491	2.917.905	2.940.254	2.947.165	2.990.026	3.036.506	3.068.264	3.111.006	3.146.897	3.183.456	3.213.201	3.251.958	3.279.927	b. Saving Deposits		
c. Deposito	57.730	67.601	80.275	1.165.740	83.180	85.553	86.245	87.434	87.821	88.246	90.973	92.461	94.972	97.406	99.837	101.884	c. Time Deposits		
3. Dana Investasi Profit Sharing	-	-	1	-	-	-	-	-	-	-	-	-	-	2	-	-	3. Profit Sharing Investment Fund		
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits		
b. Tabungan	-	-	1	-	-	-	-	-	-	-	-	-	-	2	-	-	b. Saving Deposits		
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits		
Pembiayaan, Piutang dan Salam	477.981	1.018.382	1.183.094	1.165.742	1.157.062	1.148.668	1.143.300	1.132.499	1.116.279	1.101.507	1.090.170	1.085.467	1.083.238	1.076.789	1.076.627	1.072.924	Financing, Receivables/Acceptables, Ijarah and Salam		
1. Pembiayaan Bagi Hasil	31.439	37.517	46.161	48.228	48.029	50.105	50.782	51.917	53.167	54.263	55.316	57.610	58.404	58.921	60.092	60.927	1. Profit Sharing Financing		
a. Mudharabah	16.286	14.391	11.084	10.707	10.522	10.236	10.002	9.936	9.842	9.643	9.457	9.331	9.145	8.946	8.843	8.749	a. Mudharabah		
b. Musyarakah	15.153	23.126	35.077	37.521	38.507	39.869	40.780	41.981	43.325	44.620	45.859	48.279	49.258	49.974	51.249	52.169	b. Musyarakah		
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	9	c. Others		
2. Piutang	434.810	970.805	1.101.596	1.068.403	1.059.471	1.050.896	1.045.630	1.035.017	1.018.699	1.004.480	994.473	990.691	992.536	990.226	991.085	988.636	2. Receivables/Acceptables		
a. Murabahah	324.181	567.924	624.445	591.401	579.849	566.706	559.009	540.903	523.475	505.184	487.452	475.619	470.209	460.406	454.625	444.506	a. Murabahah		
b. Qardh	106.635	397.951	471.024	470.638	473.218	477.677	480.027	487.417	488.417	492.317	499.937	507.852	514.946	522.413	528.984	536.587	b. Qardh		
c. Istisna'	3.994	4.930	6.127	6.364	6.404	6.513	6.594	6.697	6.807	6.979	7.084	7.220	7.382	7.407	7.476	7.543	c. Istisna'		
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	35.337	49.111	48.562	47.667	46.888	45.565	44.413	42.764	40.381	37.166	32.298	27.642	25.450	23.361	3. Ijarah including Leasing receivables		
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing		
b. Pembiayaan secara Channeling	208	14	25.212	39.115	38.600	37.683	36.921	35.556	34.328	32.674	30.297	27.136	22.298	17.714	15.620	13.606	b. Financing through Channeling		
c. Pembiayaan secara Executing	-	1	1	1	1	1	1	1	-	-	-	-	-	-	-	-	c. Financing through Executing		
d. Pembiayaan Sewa Lainnya	11.524	10.055	10.124	9.995	9.961	9.983	9.967	10.009	10.085	10.090	10.084	10.030	10.000	9.928	9.830	9.755	d. Other Ijarah		
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam		

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah (Number of Customer of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit)																	
Tipe	2016	2017	2018	2019										2020			Type
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Dana Pihak Ketiga	18.521.091	21.692.463	24.334.556	25.272.206	25.560.944	25.578.902	25.614.458	25.936.797	26.224.906	26.524.604	26.739.500	26.961.008	27.015.606	27.273.711	27.549.401	27.041.125	Third Party Fund
Pembiayaan, Piutang dan Salam	3.801.121	4.520.667	4.866.831	4.905.705	4.937.638	4.941.085	4.969.641	4.996.259	5.032.230	5.066.301	5.095.192	5.108.122	5.155.858	5.179.646	5.258.198	5.272.358	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures

Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah (Number of Customer of Financing and Third Party Fund Sharia Commercial Bank)																	
Tipe	2016	2017	2018	2019										2020			Type
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Dana Pihak Ketiga	15.488.398	17.955.556	19.996.197	20.551.031	20.794.404	20.906.873	20.988.240	21.231.879	21.455.167	21.707.708	21.862.494	22.020.915	22.120.609	22.337.191	22.566.790	22.799.563	Third Party Fund
Pembiayaan, Piutang dan Salam	3.360.698	3.543.254	3.722.263	3.778.791	3.819.394	3.831.135	3.865.013	3.902.762	3.955.290	4.004.485	4.045.137	4.063.167	4.113.683	4.144.030	4.223.309	4.241.562	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures

Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah (Number of Customer of Financing and Third Party Fund Sharia Business Unit)																	
Tipe	2016	2017	2018	2019									2020			Type	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
Dana Pihak Ketiga	3.032.693	3.736.907	4.338.359	4.721.175	4.766.540	4.672.029	4.626.218	4.704.918	4.769.739	4.816.896	4.877.006	4.940.093	4.894.997	4.936.520	4.982.611	4.241.562	Third Party Fund
Pembiayaan, Piutang dan Salam	440.423	977.413	1.144.568	1.126.914	1.118.244	1.109.950	1.104.628	1.093.497	1.076.940	1.061.816	1.050.055	1.044.955	1.042.175	1.035.616	1.034.889	1.030.796	Financing, Receivables/Acceptables, Ijarah and Salam

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019												2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
1 Dana Simpanan Wadiah	38.361	47.033	54.344	54.680	55.869	55.752	56.766	58.940	57.671	57.059	57.821	62.192	65.751	67.071	68.366	69.626	iB Wadia		
a. Giro	20.153	24.897	26.435	26.048	26.757	25.010	26.000	27.132	25.895	24.868	24.899	28.776	30.331	31.775	32.329	33.157	a. Demand Deposits Wadia		
i. Rupiah	17.221	21.581	23.543	20.681	20.656	20.049	21.069	23.817	22.841	21.929	21.909	25.825	25.517	22.881	25.128	24.733	i. Rupiah		
ii. Valas	2.932	3.315	2.892	5.367	6.101	4.962	4.931	3.315	3.054	2.939	2.991	2.951	4.814	8.894	7.202	8.424	ii. Foreign Currency		
b. Tabungan	18.208	22.137	27.909	28.632	29.113	30.742	30.766	31.807	31.775	32.191	32.922	33.417	35.420	35.297	36.036	36.469	b. iB Saving Deposits Wadia		
i. Rupiah	18.037	21.938	27.635	28.335	28.814	30.449	30.463	31.482	31.446	31.852	32.543	33.051	34.964	34.834	35.558	35.971	i. Rupiah		
ii. Valas	170	199	274	297	299	293	303	325	330	339	379	365	456	462	478	498	ii. Foreign Currency		
2 Dana Investasi Non Profit Sharing	240.974	287.854	317.484	328.053	325.363	319.913	329.858	325.309	325.296	332.744	344.535	346.205	350.807	347.871	352.537	344.839	Non Profit Sharing Investment Fund		
a. Giro	7.820	15.291	17.161	22.386	22.081	20.692	26.919	25.145	20.988	21.190	24.268	23.228	27.321	29.993	28.733	29.423	a. Demand Deposits		
i. Rupiah	7.388	13.280	15.501	18.660	20.497	19.402	25.635	24.050	19.758	19.921	22.794	21.861	26.225	26.488	26.741	27.427	i. Rupiah		
ii. Valas	432	2.011	1.661	3.725	1.584	1.289	1.284	1.095	1.229	1.269	1.474	1.367	1.096	3.505 ^{r)}	1.992 ^{r)}	1.996 ^{r)}	ii. Foreign Currency		
b. Tabungan	66.980	76.361	86.529	85.028	84.659	86.824	87.952	89.320	88.947	90.380	90.538	91.068	97.839	95.280	96.114	95.702	b. Saving Deposits		
i. Rupiah	66.088	75.463	85.507	83.853	83.489	85.618	86.572	87.891	87.455	88.897	89.050	89.684	96.377	93.761	94.448	93.753	i. Rupiah		
ii. Valas	892	898	1.022	1.176	1.170	1.206	1.380	1.429	1.483	1.483	1.488	1.384	1.462	1.519	1.666	1.949	ii. Foreign Currency		
c. Deposito	166.174	196.202	213.794	220.640	218.623	212.397	214.988	210.844	215.361	221.174	229.728	231.908	225.646	222.598	227.690	219.714	c. Time Deposits		
i. Rupiah	155.646	186.721	203.133	208.395	207.863	201.963	204.484	201.371	205.487	210.583	219.894	222.131	215.660	211.541	212.204	203.072	i. Rupiah		
a. 1 Bulan	109.417	137.718	146.936	147.414	145.836	136.696	135.921	131.014	135.866	132.467	139.735	146.391	143.545	137.832	140.374	134.076	a. 1 month		
b. 3 Bulan	30.095	30.436	34.036	38.796	38.406	37.373	40.062	41.079	39.408	47.188	49.890	45.494	43.316	45.093	44.122	39.546	b. 3 month		
c. 6 Bulan	9.531	9.710	11.612	10.783	10.748	10.816	12.171	13.132	13.931	15.077	15.025	15.901	14.534	14.586	16.033	16.917	c. 6 month		
d. 12 Bulan	6.588	8.758	10.543	11.387	12.855	17.054	16.311	16.118	16.266	15.834	15.228	13.921	13.845	13.596	11.242	12.106	d. 12 month		
e. >12 Bulan	15	99	5	16	18	24	19	28	15	18	16	425 ^{r)}	421 ^{r)}	433 ^{r)}	435 ^{r)}	426 ^{r)}	e. >12 month		
ii. Valas	10.528	9.481	10.661	12.245	10.760	10.434	10.503	9.473	9.875	10.591	9.833	9.777	9.986	11.057	15.486	16.642	ii. Foreign Currency		
a. 1 Bulan	8.295	7.842	8.171	9.292	6.973	6.460	7.236	5.640	6.517	6.755	5.751	6.125	5.961	6.704	11.990	12.554	a. 1 month		
b. 3 Bulan	1.730	1.316	1.377	1.285	1.938	2.068	1.582	2.102	1.758	2.014	2.262	1.622	2.326	2.707	1.833	1.866	b. 3 month		
c. 6 Bulan	315	188	663	779	900	1.073	896	922	725	1.171	1.224	1.311	887	863	920	1.284	c. 6 month		
d. 12 Bulan	189	136	450	889	949	833	789	809	875	651	597	719	813	783	743	922	d. 12 month		
e. >12 Bulan	0	0	-	0	-	0	-	1	-	0	-	0	-	-	0	16	e. >12 month		
3 Dana Investasi Profit Sharing	-	-	-	-	-	Profit Sharing Investment Fund													
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits		
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah		
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency		
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits		
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah		
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency		
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits		
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah		
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month		
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month		
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month		
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month		
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month		
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency		
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month		
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month		
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month		
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month		
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month		

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019												2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
1 Dana Simpanan Wadiah	29.470	35.933	40.954	42.580	44.013	43.969	44.663	46.344	45.203	44.938	45.818	46.911	51.737	53.858	54.622	55.122	IB Wadia		
a. Giro	15.375	18.792	18.553	19.584	20.645	19.210	19.906	20.559	19.585	18.842	19.167	19.824	22.821	25.018	25.317	25.528	a. Demand Deposits Wadia		
i. Rupiah	12.638	15.920	15.942	14.501	14.797	14.518	15.234	17.693	16.733	16.116	16.366	17.094	18.243	16.425	18.433	17.613	i. Rupiah		
ii. Valas	2.736	2.872	2.611	5.083	5.847	4.693	4.672	2.866	2.852	2.727	2.801	2.730	4.578	8.593	6.884	7.914	ii. Foreign Currency		
b. Tabungan	14.095	17.141	22.402	22.996	23.368	24.758	24.757	25.785	25.618	26.095	26.651	27.087	28.916	28.840	29.305	29.594	b. iB Saving Deposits Wadia		
i. Rupiah	13.968	17.000	22.228	22.800	23.171	24.566	24.547	25.561	25.398	25.865	26.384	26.825	28.572	28.492	28.973	29.255	i. Rupiah		
ii. Valas	127	141	174	196	197	202	210	224	220	230	267	262	345	348	332	339	ii. Foreign Currency		
2 Dana Investasi Non Profit Sharing	176.937	202.460	216.652	220.128	216.426	212.722	221.905	219.372	218.393	222.405	230.649	228.177	237.241	232.627	236.447	234.240	Non Profit Sharing Investment Fund		
a. Giro	4.278	7.619	9.002	15.349	15.561	13.411	19.275	16.846	13.695	13.590	17.514	16.368	19.255	21.302	21.494	21.962	a. Demand Deposits		
i. Rupiah	4.149	7.038	8.819	12.727	14.907	13.128	19.016	16.698	13.617	13.517	17.414	16.272	19.176	20.136	20.867	21.173	i. Rupiah		
ii. Valas	128	581	183	2.622	654	284	259	148	77	72	100	96	79	626 ^{r)}	1.166 ^{r)}	789 ^{r)}	ii. Foreign Currency		
b. Tabungan	50.637	57.488	65.642	63.388	62.795	64.023	64.604	65.668	65.585	66.437	66.373	67.072	71.743	69.383	69.535	69.715	b. Saving Deposits		
i. Rupiah	50.601	57.440	65.575	63.260	62.666	63.862	64.449	65.514	65.437	66.288	66.223	66.924	71.591	69.227	69.375	69.564	i. Rupiah		
ii. Valas	36	48	66	127	129	161	155	154	149	149	150	148	152	156	160	151	ii. Foreign Currency		
c. Deposito	122.022	137.353	142.008	141.392	138.070	135.287	138.026	136.858	139.113	142.379	146.761	144.737	146.243	141.942	145.419	142.564	c. Time Deposits		
i. Rupiah	112.709	129.960	133.798	134.977	132.270	129.757	132.481	131.301	133.522	136.539	141.422	139.316	140.824	135.673	138.193	134.589	i. Rupiah		
a. 1 Bulan	82.724	95.065	101.784	99.801	97.967	93.810	94.790	93.432	92.550	93.217	99.244	97.028	99.003	95.817	98.527	93.799	a. 1 month		
b. 3 Bulan	19.126	20.686	18.157	20.848	20.064	21.681	22.614	22.017	23.627	25.616	23.943	24.843	25.337	23.261	22.906	23.112	b. 3 month		
c. 6 Bulan	5.939	6.508	6.779	7.324	6.880	6.435	7.227	7.801	9.064	9.542	9.744	8.170	7.861	8.116	8.263	8.707	c. 6 month		
d. 12 Bulan	4.906	7.696	7.073	6.989	7.349	7.810	7.831	8.024	8.266	8.148	8.475	9.260	8.613	8.462	8.478	8.956	d. 12 month		
e. >12 Bulan	14	6	5	15	9	21	18	27	15	16	16	14	11	18	19	15	e. >12 month		
ii. Valas	9.313	7.392	8.210	6.414	5.800	5.530	5.545	5.557	5.591	5.839	5.339	5.421	5.419	6.268	7.225	7.975	ii. Foreign Currency		
a. 1 Bulan	7.518	5.844	7.054	5.247	4.269	3.734	4.131	4.072	4.003	4.262	3.576	3.476	3.859	4.814	6.084	6.400	a. 1 month		
b. 3 Bulan	1.339	1.306	856	311	628	888	626	703	756	411	563	748	985	901	555	277	b. 3 month		
c. 6 Bulan	268	110	145	299	322	292	174	158	161	722	768	792	143	136	189	774	c. 6 month		
d. 12 Bulan	188	132	154	558	581	616	613	624	671	444	432	405	431	417	398	507	d. 12 month		
e. >12 Bulan	0	0	-	0	-	0	1	-	0	0	-	0	-	-	0	16	e. >12 month		
3 Dana Investasi Profit Sharing	-	-	-	Profit Sharing Investment Fund															
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits		
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah		
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency		
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits		
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah		
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency		
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits		
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah		
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month		
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month		
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month		
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month		
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month		
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency		
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month		
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month		
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month		
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month		
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month		

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 22b. Komposisi DPK - Unit Usaha Syariah (Depositor Funds Composition of Sharia Business Unit) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019										2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Dana Simpanan Wadiah	8.891	11.101	13.389	12.100	11.857	11.783	12.103	12.103	12.468	12.121	12.003	15.281	14.014	13.213	13.744	14.504	iB Wadia
a. Giro	4.778	6.105	7.883	6.463	6.112	5.800	6.094	6.094	6.310	6.026	5.732	8.952	7.510	6.757	7.013	7.629	a. Demand Deposits Wadia
i. Rupiah	4.583	5.661	7.601	6.180	5.859	5.531	5.835	5.835	6.109	5.814	5.543	8.731	7.274	6.456	6.695	7.120	i. Rupiah
ii. Valas	196	444	281	283	254	269	259	259	202	212	190	221	237	301	318	509	ii. Foreign Currency
b. Tabungan	4.112	4.996	5.507	5.637	5.744	5.983	6.009	6.009	6.158	6.095	6.271	6.329	6.504	6.457	6.732	6.875	b. iB Saving Deposits Wadia
i. Rupiah	4.069	4.937	5.406	5.536	5.643	5.893	5.916	5.916	6.048	5.987	6.159	6.226	6.393	6.342	6.585	6.716	i. Rupiah
ii. Valas	43	59	100	101	101	90	93	93	110	108	112	103	111	114	147	159	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	64.037	85.394	100.832	107.925	108.937	107.191	107.954	107.954	106.904	110.338	113.886	118.027	113.566	115.244	116.089	110.599	Non Profit Sharing Investment Fund
a. Giro	3.542	7.672	8.160	7.037	6.520	7.280	7.643	7.643	7.293	7.600	6.754	6.860	8.067	8.690	7.240	7.462	a. Demand Deposits
i. Rupiah	3.238	6.241	6.682	5.933	5.591	6.275	6.619	6.619	6.141	6.403	5.380	5.590	7.050	6.351	5.874	6.254	i. Rupiah
ii. Valas	304	1.431	1.478	1.103	929	1.005	1.024	1.024	1.152	1.196	1.375	1.270	1.017	2.239 ⁷⁾	1.366 ⁷⁾	1.208 ⁷⁾	ii. Foreign Currency
b. Tabungan	16.343	18.873	20.887	21.640	21.864	22.801	23.349	23.349	23.362	23.943	24.165	23.996	26.096	25.897	26.579	25.987	b. Saving Deposits
i. Rupiah	15.487	18.023	19.932	20.592	20.823	21.756	22.123	22.123	22.019	22.609	22.828	22.760	24.786	24.534	25.072	24.188	i. Rupiah
ii. Valas	857	850	955	1.048	1.041	1.045	1.225	1.225	1.343	1.334	1.338	1.236	1.310	1.363	1.506	1.798	ii. Foreign Currency
c. Deposito	44.152	58.849	71.786	79.248	80.553	77.109	76.962	76.962	76.248	78.796	82.966	87.171	79.403	80.657	82.271	77.151	c. Time Deposits
i. Rupiah	42.937	56.761	69.335	73.418	75.593	72.206	72.003	72.003	71.965	74.044	78.472	82.815	74.836	75.868	74.011	68.483	i. Rupiah
a. 1 Bulan	26.693	42.653	45.152	47.613	47.869	42.886	41.131	41.131	43.316	39.250	40.491	49.363	44.542	42.015	41.847	40.277	a. 1 month
b. 3 Bulan	10.969	9.750	15.879	17.948	18.342	15.691	17.447	17.447	15.781	21.573	25.946	20.651	17.979	21.832	21.215	16.435	b. 3 month
c. 6 Bulan	3.593	3.202	4.834	3.459	3.868	4.381	4.944	4.944	4.867	5.535	5.281	7.730	6.673	6.470	7.771	8.210	c. 6 month
d. 12 Bulan	1.682	1.062	3.470	4.397	5.506	9.245	8.480	8.480	8.000	7.686	6.753	4.661	5.232	5.134	2.764	3.150	d. 12 month
e. >12 Bulan	1	93	0	1	9	3	1	1	1	1	1	410 ⁷⁾	410 ⁷⁾	416 ⁷⁾	414 ⁷⁾	411 ⁷⁾	e. >12 month
ii. Valas	1.215	2.089	2.451	5.830	4.960	4.903	4.959	4.959	4.284	4.752	4.494	4.356	4.568	4.789	8.260	8.668	ii. Foreign Currency
a. 1 Bulan	777	1.998	1.117	4.045	2.704	2.726	3.105	3.105	2.514	2.493	2.174	2.650	2.101	1.891	5.906	6.154	a. 1 month
b. 3 Bulan	391	10	520	974	1.310	1.179	957	957	1.002	1.602	1.698	874	1.341	1.806	1.278	1.589	b. 3 month
c. 6 Bulan	47	78	518	480	578	781	721	721	564	449	456	518	743	727	731	510	c. 6 month
d. 12 Bulan	0	4	296	331	367	217	176	176	204	207	165	314	382	366	346	415	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

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

Indikator	2016	2017	2018	2019												2020			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
Total Dana Pihak Ketiga	279.335	334.888	371.828	382.734	381.233	375.665	386.624	384.249	382.967	389.802	402.356	408.397	416.558	414.942	420.902	414.465	Total Third Party Fund		
i. Rupiah	264.380	318.982	355.318	359.925	361.319	357.481	368.224	368.611	366.987	373.182	386.190	392.553	398.744	389.505	394.079	384.955	i. Rupiah		
ii. Valas	14.955	15.906	16.510	22.809	19.913	18.183	18.401	15.637	15.980	16.620	16.166	15.844	17.814	25.437	26.824	29.510	ii. Foreign Exchange		
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	370.285	381.153	379.664	374.099	384.980	382.665	381.371	388.295	400.743	406.326	415.126	413.599	419.674	413.074	1. Residents' Third Party Funds		
a. Pemerintah	42.284	84.046	74.507	88.390	86.688	74.285	79.141	75.093	73.201	79.556	97.125	98.198	90.201	96.247	98.922	98.742	a. Government		
i. Rupiah	41.193	78.181	69.087	76.531	77.897	68.007	73.302	71.515	69.140	75.189	93.332	94.434	86.391	84.638	87.557	85.152	i. Rupiah		
ii. Valas	1.091	5.865	5.420	11.859	8.790	6.278	5.839	3.578	4.061	4.367	3.793	3.764	3.811	11.610	11.365	13.590	ii. Foreign Exchange		
b. Swasta	235.888	249.733	295.779	292.763	292.976	299.814	305.839	307.571	308.170	308.739	303.618	308.128	324.925	317.351	320.751	314.332	b. Private Sector		
1. Institusi Keuangan Non Bank	23.436	28.326	26.698	27.360	27.689	28.910	30.707	31.174	31.476	33.174	35.103	34.809	35.502	34.877	35.265	33.208	1. Non bank Financial Institutions		
i. Rupiah	23.320	28.224	26.290	27.240	27.607	28.821	30.606	30.850	31.365	33.001	34.952	34.717	35.331	34.692	35.118	32.981	i. Rupiah		
ii. Valas	116	102	408	120	81	89	101	323	111	173	152	92	171	185	227	227	ii. Foreign Exchange		
2. Bukan Lembaga Keuangan (termasuk	64.969	72.214	98.102	93.875	91.708	92.721	94.678	93.399	93.303	91.012	82.151	84.050	90.996	85.456	87.106	81.858	2. Non Financial Corporations (including Other Private Sector)		
i. Rupiah	56.935	66.023	92.262	88.159	85.993	86.209	87.716	87.240	87.259	84.939	76.210	78.346	83.556	78.194	78.620	73.806	i. Rupiah		
ii. Valas	8.034	6.191	5.840	5.716	5.715	6.512	6.962	6.159	6.044	6.072	5.941	5.703	7.440	7.262	8.486	8.052	ii. Foreign Exchange		
3. Perseorangan	147.483	149.193	170.979	171.528	173.580	178.182	180.454	182.998	183.391	184.554	186.363	189.269	198.427	197.018	198.380	199.266	3. Individuals		
i. Rupiah	142.496	146.194	167.295	167.590	169.392	173.997	176.179	178.574	178.789	179.631	181.268	184.150	193.132	191.476	192.440	192.608	i. Rupiah		
ii. Valas	4.986	3.000	3.684	3.938	4.187	4.185	4.275	4.424	4.602	4.923	5.096	5.120	5.295	5.542	5.940	6.658	ii. Foreign Exchange		
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.543	1.581	1.569	1.566	1.645	1.584	1.596	1.507	1.612	2.071	1.432	1.344	1.229	1.392	2. Non Residents' Third Party Funds		
i. Rupiah	436	361	385	405	428	446	421	432	434	422	429	906	334	505	343	408	i. Rupiah		
ii. Valas	727	748	1.157	1.176	1.140	1.120	1.224	1.152	1.162	1.086	1.184	1.165	1.098	838	886	983	ii. Foreign Exchange		

Ket: *) Angka-angka diperbaiki

Note: *) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah (Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019									2020			Indicator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
Total Dana Pihak Ketiga	206.407	238.393	257.606	262.709	260.439	256.690	266.568	265.716	263.596	267.343	276.466	275.088	288.978	286.485	291.069	289.362	Total Third Party Fund
i. Rupiah	194.066	227.359	246.362	248.266	247.811	245.820	255.727	256.768	254.707	258.325	267.809	266.431	278.405	269.954	275.842	272.195	i. Rupiah
ii. Valas	12.341	11.033	11.245	14.443	12.628	10.871	10.840	8.949	8.889	9.018	8.657	8.657	10.572	16.531	15.227	17.168	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	256.399	261.491	259.235	255.539	265.326	264.544	262.389	266.215	275.223	273.857	287.835	285.574	290.133	288.291	1. Residents' Third Party Funds
a. Pemerintah	28.123	64.079	53.756	62.986	61.840	52.302	57.708	53.123	52.428	52.881	70.351	67.876	68.046	71.832	72.191	73.158	a. Government
i. Rupiah	27.302	58.565	48.787	54.408	55.012	47.991	53.917	50.481	49.635	49.974	67.433	64.879	64.992	61.878	63.987	63.231	i. Rupiah
ii. Valas	820	5.514	4.968	8.578	6.828	4.311	3.791	2.642	2.793	2.907	2.917	2.997	3.054	9.954	8.204	9.927	ii. Foreign Exchange
b. Swasta	177.440	173.519	202.643	198.505	197.395	203.237	207.618	211.420	209.960	213.334	204.873	205.981	219.789	213.742	217.942	215.133	b. Private Sector
1. Institusi Keuangan Non Bank	14.178	18.046	17.510	16.467	16.002	18.072	19.327	19.015	19.331	20.330	21.459	20.584	21.806	21.321	21.569	19.911	1. Non bank Financial Institutions
i. Rupiah	14.073	17.962	17.121	16.397	15.939	18.009	19.262	18.943	19.242	20.228	21.358	20.544	21.692	21.214	21.472	19.835	i. Rupiah
ii. Valas	105	84	389	70	64	62	65	71	89	102	101	40	115	107	97	76	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk	48.217	42.585	55.803	53.746	52.269	52.364	53.731	55.724	53.578	55.192	44.242	44.298	50.204	45.633	48.567	47.048	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41.254	39.490	52.918	51.083	49.654	49.042	50.060	52.762	50.916	52.554	42.128	42.214	46.350	42.461	45.127	43.627	i. Rupiah
ii. Valas	6.963	3.095	2.885	2.664	2.615	3.322	3.672	2.962	2.661	2.638	2.115	2.084	3.854	3.171	3.441	3.421	ii. Foreign Exchange
3. Perseorangan	115.045	112.888	129.330	128.292	129.123	132.802	134.560	136.681	137.052	137.813	139.172	141.099	147.779	146.788	147.805	148.174	3. Individuals
i. Rupiah	111.283	111.258	127.441	126.298	127.117	130.674	132.412	134.502	134.823	135.493	136.801	138.691	145.291	144.293	145.170	145.373	i. Rupiah
ii. Valas	3.762	1.629	1.889	1.994	2.006	2.128	2.147	2.179	2.229	2.320	2.371	2.408	2.487	2.495	2.635	2.801	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	1.208	1.218	1.203	1.151	1.242	1.172	1.207	1.128	1.243	1.231	1.143	911	936	1.072	2. Non Residents' Third Party Funds
i. Rupiah	154	84	94	80	89	104	76	79	90	77	89	103	81	108	86	129	i. Rupiah
ii. Valas	690	711	1.114	1.137	1.114	1.047	1.165	1.094	1.117	1.051	1.154	1.129	1.062	803	850	943	ii. Foreign Exchange

Ket. r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah (Depositor Funds Composition Based on Depositor's Group of Sharia Business Unit) Miliar Rp (Billion IDR)																		
Indikator	2016	2017	2018	2019										2020			Indikator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Total Dana Pihak Ketiga	72.928	96.495	114.222	120.025	120.794	118.974	120.057	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	Total Third Party Fund	
i. Rupiah	70.314	91.623	108.956	111.659	113.508	111.661	112.496	111.844	112.281	114.857	118.381	118.381	126.122	120.338	119.551	118.237	112.761	i. Rupiah
ii. Valas	2.614	4.872	5.265	8.366	7.286	7.313	7.560	6.688	7.091	7.602	7.508	7.187	7.242	8.906	11.596	12.342	11.596	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	72.609	96.181	113.887	119.662	120.429	118.560	119.654	118.121	118.983	122.080	125.520	132.469	127.291	128.025	129.541	124.783	1. Residents' Third Party Funds	
a. Pemerintah	14.161	19.967	20.751	25.404	24.847	21.983	21.433	21.970	20.773	26.675	26.775	30.322	22.155	24.415	26.731	25.583	a. Government	
i. Rupiah	13.890	19.616	20.299	22.123	22.885	20.017	19.385	21.034	19.505	25.216	25.899	29.556	21.398	22.760	23.570	21.921	i. Rupiah	
ii. Valas	271	351	452	3.281	1.962	1.966	2.048	936	1.268	1.460	876	767	756	1.655	3.161	3.663	ii. Foreign Exchange	
b. Swasta	58.448	76.214	93.136	94.258	95.581	96.577	98.220	96.151	98.210	95.405	98.745	102.147	105.136	103.610	102.810	99.199	b. Private Sector	
1. Institusi Keuangan Non Bank	9.258	10.280	9.188	10.893	11.686	10.839	11.379	12.159	12.145	12.844	13.645	14.225	13.695	13.556	13.696	13.297	1. Non bank Financial Institutions	
i. Rupiah	9.247	10.262	9.169	10.843	11.669	10.812	11.343	11.907	12.123	12.773	13.594	14.173	13.639	13.479	13.646	13.147	i. Rupiah	
ii. Valas	11	18	20	50	18	27	36	252	22	71	51	52	56	78	50	151	ii. Foreign Exchange	
2. Bukan Lembaga Keuangan (termasuk	16.752	29.629	42.299	40.129	39.439	40.357	40.947	37.675	39.726	35.820	37.909	39.751	40.792	39.823	38.539	34.811	2. Non Financial Corporations (including Other Private Sector)	
i. Rupiah	15.682	26.533	39.343	37.077	36.340	37.167	37.657	34.478	36.343	32.386	34.083	36.132	37.207	35.733	33.494	30.179	i. Rupiah	
ii. Valas	1.071	3.097	2.955	3.053	3.099	3.190	3.290	3.197	3.383	3.434	3.826	3.619	3.586	4.091	5.045	4.631	ii. Foreign Exchange	
3. Perseorangan	32.438	36.306	41.649	43.236	44.456	45.380	45.894	46.317	46.339	46.741	47.192	48.170	50.648	50.230	50.575	51.091	3. Individuals	
i. Rupiah	31.214	34.935	39.854	41.292	42.275	43.323	43.766	44.072	43.966	44.138	44.466	45.458	47.841	47.183	47.271	47.235	i. Rupiah	
ii. Valas	1.224	1.370	1.795	1.944	2.181	2.057	2.128	2.245	2.374	2.603	2.725	2.712	2.808	3.047	3.305	3.857	ii. Foreign Exchange	
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	335	363	365	415	403	412	389	379	369	840	289	432	293	320	2. Non Residents' Third Party Funds	
i. Rupiah	282	277	292	325	339	342	345	353	344	344	339	803	254	397	257	279	i. Rupiah	
ii. Valas	37	37	43	38	26	73	58	59	45	35	30	36	36	35	41	41	ii. Foreign Exchange	

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Maret 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - March 2020)						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	58.524	37.878	44.884	84,39%	Jawa Barat	
Banten	15.390	11.062	13.597	81,36%	Banten	
DKI Jakarta	384.301	156.764	187.845	83,45%	DKI Jakarta	
DI Yogyakarta	7.442	4.068	6.329	64,27%	DI Yogyakarta	
Jawa Tengah	27.720	20.055	20.541	97,64%	Jawa Tengah	
Jawa Timur	41.008	28.826	31.456	91,64%	Jawa Timur	
Bengkulu	1.687	1.405	935	150,18%	Bengkulu	
Jambi	3.726	3.299	2.126	155,15%	Jambi	
Nanggroe Aceh Darussalam	33.766	18.503	25.126	73,64%	Nanggroe Aceh Darussalam	
Sumatera Utara	17.622	12.032	14.472	83,14%	Sumatera Utara	
Sumatera Barat	6.512	4.613	5.418	85,14%	Sumatera Barat	
Riau	9.627	6.898	7.237	95,32%	Riau	
Sumatera Selatan	10.905	7.873	6.822	115,41%	Sumatera Selatan	
Bangka Belitung	1.008	686	850	80,69%	Bangka Belitung	
Kepulauan Riau	4.316	3.949	2.731	144,61%	Kepulauan Riau	
Lampung	4.351	3.268	3.026	108,01%	Lampung	
Kalimantan Selatan	8.993	4.945	6.113	80,88%	Kalimantan Selatan	
Kalimantan Barat	5.666	4.819	2.871	167,88%	Kalimantan Barat	
Kalimantan Timur	8.800	5.411	7.690	70,37%	Kalimantan Timur	
Kalimantan Tengah	1.589	1.411	928	152,06%	Kalimantan Tengah	
Sulawesi Tengah	1.702	1.493	1.146	130,25%	Sulawesi Tengah	
Sulawesi Selatan	9.169	7.046	6.012	117,19%	Sulawesi Selatan	
Sulawesi Utara	694	647	329	196,75%	Sulawesi Utara	
Gorontalo	433	271	298	90,85%	Gorontalo	
Sulawesi Barat	534	428	281	152,18%	Sulawesi Barat	
Sulawesi Tenggara	1.748	1.236	1.188	104,07%	Sulawesi Tenggara	
NTB	14.625	8.558	9.616	88,99%	NTB	
Bali	2.454	2.062	1.309	157,46%	Bali	
NTT	192	172	123	139,84%	NTT	
Maluku	437	193	431	44,89%	Maluku	
Papua	830	452	698	64,79%	Papua	
Maluku Utara	784	414	614	67,52%	Maluku Utara	
Papua Barat	434	117	414	28,23%	Papua Barat	
Luar Indonesia	1.292	799	1.010	79,12%	Outside Indonesia	

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Maret 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - March 2020)						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	44.805	27.363	35.917	76,18%	Jawa Barat	
Banten	10.599	6.450	9.749	66,16%	Banten	
DKI Jakarta	233.809	86.695	118.626	73,08%	DKI Jakarta	
DI Yogyakarta	5.409	2.324	5.076	45,78%	DI Yogyakarta	
Jawa Tengah	16.884	12.007	13.445	89,31%	Jawa Tengah	
Jawa Timur	27.138	18.565	21.620	85,87%	Jawa Timur	
Bengkulu	1.646	1.397	895	156,17%	Bengkulu	
Jambi	2.490	2.435	1.425	170,94%	Jambi	
Nanggroe Aceh Darussalam	33.111	18.220	24.778	73,53%	Nanggroe Aceh Darussalam	
Sumatera Utara	9.030	6.597	7.568	87,17%	Sumatera Utara	
Sumatera Barat	3.826	2.839	3.405	83,39%	Sumatera Barat	
Riau	4.947	3.278	4.596	71,33%	Riau	
Sumatera Selatan	5.232	4.431	3.812	116,22%	Sumatera Selatan	
Bangka Belitung	787	482	669	72,13%	Bangka Belitung	
Kepulauan Riau	2.442	2.167	1.702	127,31%	Kepulauan Riau	
Lampung	3.761	2.754	2.907	94,72%	Lampung	
Kalimantan Selatan	4.271	2.622	3.627	72,30%	Kalimantan Selatan	
Kalimantan Barat	3.797	3.708	2.151	172,36%	Kalimantan Barat	
Kalimantan Timur	5.778	3.233	5.534	58,42%	Kalimantan Timur	
Kalimantan Tengah	1.589	1.411	928	152,06%	Kalimantan Tengah	
Sulawesi Tengah	1.702	1.493	1.146	130,25%	Sulawesi Tengah	
Sulawesi Selatan	4.668	3.611	4.038	89,43%	Sulawesi Selatan	
Sulawesi Utara	694	647	329	196,75%	Sulawesi Utara	
Gorontalo	433	271	298	90,85%	Gorontalo	
Sulawesi Barat	388	299	225	133,36%	Sulawesi Barat	
Sulawesi Tenggara	1.725	1.217	1.174	103,73%	Sulawesi Tenggara	
NTB	14.347	8.390	9.470	88,60%	NTB	
Bali	1.588	1.340	967	138,66%	Bali	
NTT	192	172	123	139,84%	NTT	
Maluku	437	193	431	44,89%	Maluku	
Papua	830	452	698	64,79%	Papua	
Maluku Utara	784	414	614	67,52%	Maluku Utara	
Papua Barat	434	117	414	28,23%	Papua Barat	
Luar Indonesia	1.292	799	1.010	79,12%	Outside Indonesia	

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Maret 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - March 2020)						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	13.719	10.515	8.967	117,26%	Jawa Barat	
Banten	4.791	4.612	3.848	119,85%	Banten	
DKI Jakarta	150.492	70.069	69.219	101,23%	DKI Jakarta	
DI Yogyakarta	2.033	1.744	1.253	139,16%	DI Yogyakarta	
Jawa Tengah	10.836	8.048	7.096	113,42%	Jawa Tengah	
Jawa Timur	13.870	10.261	9.836	104,32%	Jawa Timur	
Bengkulu	41	7	41	18,33%	Bengkulu	
Jambi	1.236	863	702	123,09%	Jambi	
Nanggroe Aceh Darussalam	654	283	348	81,16%	Nanggroe Aceh Darussalam	
Sumatera Utara	8.592	5.435	6.905	78,72%	Sumatera Utara	
Sumatera Barat	2.686	1.773	2.013	88,09%	Sumatera Barat	
Riau	4.680	3.620	2.641	137,08%	Riau	
Sumatera Selatan	5.673	3.443	3.009	114,40%	Sumatera Selatan	
Bangka Belitung	221	204	182	112,21%	Bangka Belitung	
Kepulauan Riau	1.874	1.782	1.029	173,23%	Kepulauan Riau	
Lampung	591	514	119	433,93%	Lampung	
Kalimantan Selatan	4.722	2.322	2.486	93,41%	Kalimantan Selatan	
Kalimantan Barat	1.869	1.112	720	154,50%	Kalimantan Barat	
Kalimantan Timur	3.022	2.178	2.156	101,05%	Kalimantan Timur	
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah	
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah	
Sulawesi Selatan	4.501	3.435	1.974	173,98%	Sulawesi Selatan	
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara	
Gorontalo	-	-	-	0,00%	Gorontalo	
Sulawesi Barat	146	128	56	227,02%	Sulawesi Barat	
Sulawesi Tenggara	22	19	14	132,25%	Sulawesi Tenggara	
NTB	278	168	146	114,72%	NTB	
Bali	866	721	343	210,49%	Bali	
NTT	-	-	-	0,00%	NTT	
Maluku	-	-	-	0,00%	Maluku	
Papua	-	-	-	0,00%	Papua	
Maluku Utara	-	-	-	0,00%	Maluku Utara	
Papua Barat	-	-	-	0,00%	Papua Barat	
Luar Indonesia	-	-	-	0,00%	Outside Indonesia	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.330	3.086	3.207	96,24%	Kab. Tangerang	Banten
	Kab. Serang	2.293	1.727	1.734	99,59%	Kab. Serang	
	Kota Cilegon	2.763	1.564	2.056	76,08%	Kota Cilegon	
	Kota Tangerang	6.300	4.409	5.910	74,59%	Kota Tangerang	
	Kota Serang	72	3	69	3,72%	Kota Serang	
	Kota Tangerang Selatan	632	274	621	44,10%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	629	612	612	100,05%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	742	633	645	98,13%	Kab. Purwakarta	
	Kab. Karawang	565	499	450	111,00%	Kab. Karawang	
	Kab. Bogor	3	-	3	0,00%	Kab. Bogor	
	Kab. Sukabumi	302	311	202	153,74%	Kab. Sukabumi	
	Kab. Cianjur	722	560	482	116,11%	Kab. Cianjur	
	Kab. Bandung	222	1	219	0,61%	Kab. Bandung	
	Kab. Garut	302	241	292	82,48%	Kab. Garut	
	Kab. Majalengka	39	12	38	32,16%	Kab. Majalengka	
	Kota Bandung	21.694	14.122	14.761	95,67%	Kota Bandung	
	Kota Bogor	8.895	5.549	7.137	77,75%	Kota Bogor	
	Kota Sukabumi	746	556	591	94,10%	Kota Sukabumi	
	Kota Cirebon	5.872	3.761	3.973	94,65%	Kota Cirebon	
	Kota Tasikmalaya	3.074	2.431	1.482	164,02%	Kota Tasikmalaya	
	Kota Cimahi	367	229	360	63,44%	Kota Cimahi	
	Kota Depok	3.731	1.889	3.631	52,01%	Kota Depok	
Kota Bekasi	10.619	6.472	10.005	64,69%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	128.135	42.508	73.330	57,97%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	9.008	7.738	5.405	143,16%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	16.938	11.915	12.572	94,77%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	179.373	86.166	84.273	102,25%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	50.846	8.437	12.265	68,78%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	7.442	4.068	6.329	64,27%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	1.033	668	577	115,81%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	123	53	114	46,33%	Kab. Kendal	
	Kab. Tegal	633	603	128	472,94%	Kab. Tegal	
	Kab. Pati	191	142	187	75,90%	Kab. Pati	
	Kab. Kudus	1.126	664	908	73,11%	Kab. Kudus	
	Kab. Banyumas	1.808	1.168	1.565	74,66%	Kab. Banyumas	
	Kab. Cilacap	327	133	320	41,76%	Kab. Cilacap	
	Kota Semarang	11.145	7.499	8.775	85,46%	Kota Semarang	
	Kota Salatiga	109	62	107	57,86%	Kota Salatiga	
	Kota Pekalongan	1.763	948	1.399	67,76%	Kota Pekalongan	
	Kota Tegal	1.455	1.303	736	176,94%	Kota Tegal	
Jawa Timur	Kota Surakarta	8.007	6.813	5.726	118,97%	Kota Surakarta	Jawa Timur
	Kab. Gresik	990	833	881	94,64%	Kab. Gresik	
	Kab. Sidoarjo	3.914	3.164	2.184	144,87%	Kab. Sidoarjo	
	Kab. Pamekasan	624	366	586	62,49%	Kab. Pamekasan	
	Kab. Banyuwangi	400	382	301	126,81%	Kab. Banyuwangi	
	Kab. Jember	1.779	1.158	1.530	75,69%	Kab. Jember	
	Kab. Madiun	580	434	467	92,87%	Kab. Madiun	
	Kab. Bojonegoro	353	298	344	86,68%	Kab. Bojonegoro	
	Kota Surabaya	22.925	16.448	17.149	95,91%	Kota Surabaya	
	Kota Malang	5.872	3.995	4.744	84,22%	Kota Malang	
	Kota Pasuruan	153	84	135		Kota Pasuruan	
	Kota Blitar	280	152	276	55,26%	Kota Blitar	
	Kota Kediri	2.812	1.217	2.598	46,83%	Kota Kediri	
	Kota Madiun	325	293	260	112,69%	Kota Madiun	
Bengkulu	Kota Bengkulu	1.687	1.405	935	150,18%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3.726	3.299	2.126	155,15%	Kota Jambi	Jambi

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	877	665	853	77,91%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	870	775	363	213,63%	Kab. Aceh Timur	
	Kab. Aceh Selatan	847	775	405	191,28%	Kab. Aceh Selatan	
	Kab. Aceh Barat	799	704	743	94,69%	Kab. Aceh Barat	
	Kab. Aceh Tengah	661	584	577	101,12%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.000	978	261	374,05%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	422	402	196	205,32%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	816	701	786	89,20%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	665	583	398	146,25%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	366	331	264	125,31%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	529	498	478	104,16%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	333	286	328	87,20%	Kab. Aceh Jaya	
	Kab. Nagan Raya	560	506	313	161,51%	Kab. Nagan Raya	
	Kab. Simeuleu	674	526	536	98,25%	Kab. Simeuleu	
	Kab. Bener Meriah	559	507	328	154,81%	Kab. Bener Meriah	
	Kab. Pidie Jaya	429	279	422	66,17%	Kab. Pidie Jaya	
	Kab. Subulussalam	295	287	135	212,07%	Kab. Subulussalam	
	Kota Banda Aceh	18.779	5.941	14.655	40,54%	Kota Banda Aceh	
	Kota Sabang	243	198	192	103,04%	Kota Sabang	
	Kota Lhokseumawe	3.064	2.320	2.132	108,81%	Kota Lhokseumawe	
Kota Langsa	976	658	760	86,63%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	625	500	569	87,94%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	280	118	277	42,45%	Kab. Langkat	
	Kab. Karo	43	35	42	82,62%	Kab. Karo	
	Kab. Labuhan Batu	287	218	282	77,09%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	370	334	226	148,23%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.518	1.120	1.101	101,72%	Kota Pematang Siantar	
	Kota Tanjung Balai	92	29	84	34,80%	Kota Tanjung Balai	
	Kota Sibolga	256	191	123	155,17%	Kota Sibolga	
	Kota Medan	13.336	8.878	11.149	79,63%	Kota Medan	
	Kota Padang Sidempuan	816	609	619	98,25%	Kota Padang Sidempuan	
Sumatera Barat	Kab. Tanah Datar	139	136	61	222,54%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	1.172	783	1.138	68,85%	Kota Bukittinggi	
	Kota Padang	4.189	2.689	3.711	72,46%	Kota Padang	
	Kota Solok	318	319	100	317,78%	Kota Solok	
	Kota Payakumbuh	694	685	408	167,92%	Kota Payakumbuh	
Riau	Kab. Bengkalis	442	74	437	16,99%	Kab. Bengkalis	Riau
	Kota Pekanbaru	8.635	6.476	6.265	103,37%	Kota Pekanbaru	
	Kota Dumai	550	348	535	65,01%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	1.163	1.023	972	105,23%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	3.154	2.926	1.759	166,38%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	523	445	364	122,25%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	103	98	96	101,87%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	9.552	6.770	5.746	117,82%	Kota Palembang	
	Kota Lubuklinggau	313	314	297	106,02%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	414	246	319	77,10%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	1.008	686	850	80,69%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	288	231	274	84,19%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.841	2.870	2.548	112,65%	Kota Bandar Lampung	
	Kota Metro	223	167	204	82,01%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	538	245	450	54,45%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	399	249	312	79,90%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	254	134	248	53,93%	Kab. Tabalong	
	Kota Banjarmasin	7.184	4.084	4.491	90,96%	Kota Banjarmasin	
	Kota Banjarbaru	618	232	612	37,87%	Kota Banjarbaru	
Kab. Sambas	329	321	131	244,48%	Kab. Sambas		

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Barat	Kab. Ketapang	138	133	31		Kab. Ketapang	Kalimantan Barat
	Kota Pontianak	4.911	4.086	2.579	158,42%	Kota Pontianak	
	Kota Singkawang	288	279	130	215,22%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	355	175	345	50,83%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	4.633	2.495	3.715	67,16%	Kota Samarinda	
	Kota Balikpapan	3.379	2.559	3.205	79,85%	Kota Balikpapan	
	Kota Bontang	433	183	426	42,88%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	446	444	120	368,99%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	145	144	99	145,36%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	998	823	708	116,18%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	512	498	304	163,46%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.191	995	842	118,23%	Kota Palu	
Sulawesi Barat	Kab Mamuju	534	428	281	152,18%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	8.149	6.066	5.375	112,86%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	95	89	85	105,44%	Kota Pare-Pare	
	Kab. Bone	576	552	379	145,51%	Kab. Bone	
	Kota Palopo	139	135	89	150,42%	Kota Palopo	
	Kab. Maros	210	204	84	243,17%	Kab. Maros	
Gorontalo	Kota Gorontalo	433	271	298	90,85%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.748	1.236	1.188	104,07%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	694	647	329	196,75%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	494	475	477	99,75%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	742	594	464	128,12%	Kab. Lombok Tengah	
	Kab. Lombok Timur	903	845	695	121,53%	Kab. Lombok Timur	
	Kab. Sumbawa	859	828	350	236,42%	Kab. Sumbawa	
	Kab. Dompu	584	575	270	212,81%	Kab. Dompu	
	Kab. Sumbawa Barat	383	365	210	173,88%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	301	164	296	55,43%	Kab. Lombok Utara	
	Kota Mataram	9.531	3.905	6.396	61,06%	Kota Mataram	
	Kota. Bima	827	807	459	175,86%	Kota. Bima	
Bali	Kota Denpasar	2.454	2.062	1.309	157,46%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	192	172	123	139,84%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	437	193	431	44,89%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	784	414	614	67,52%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	434	117	414	28,23%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	830	452	698	64,79%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.292	799	1.010	79,12%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Maret 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - March 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	940	865	842	102,73%	Kab. Tangerang	Banten
	Kab. Serang	2.293	1.727	1.734	99,59%	Kab. Serang	
	Kota Cilegon	1.812	624	1.790	34,87%	Kota Cilegon	
	Kota Tangerang	4.851	2.958	4.693	63,02%	Kota Tangerang	
	Kota Serang	72	3	69	3,72%	Kota Serang	
	Kota Tangerang Selatan	632	274	621	44,10%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	629	612	612	100,05%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	742	633	645	98,13%	Kab. Purwakarta	
	Kab. Karawang	536	497	421	118,06%	Kab. Karawang	
	Kab. Bogor	-	-	-	0,00%	Kab. Bogor	
	Kab. Sukabumi	302	311	202	153,74%	Kab. Sukabumi	
	Kab. Cianjur	722	560	482	116,11%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	302	241	292	82,48%	Kab. Garut	
	Kab. Majalengka	39	12	38	32,16%	Kab. Majalengka	
	Kota Bandung	15.629	10.056	9.902	101,56%	Kota Bandung	
	Kota Bogor	6.440	3.142	6.113	51,40%	Kota Bogor	
	Kota Sukabumi	710	553	555	99,59%	Kota Sukabumi	
	Kota Cirebon	3.295	2.262	2.503	90,36%	Kota Cirebon	
	Kota Tasikmalaya	2.122	1.530	1.382	110,76%	Kota Tasikmalaya	
	Kota Cimahi	367	229	360	63,44%	Kota Cimahi	
Kota Depok	3.731	1.889	3.631	52,01%	Kota Depok		
Kota Bekasi	9.240	4.836	8.777	55,09%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	72.916	13.964	44.758	31,20%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	9.008	7.738	5.405	143,16%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	16.938	11.915	12.572	94,77%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	121.807	48.687	46.094	105,63%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	13.139	4.391	9.798	44,81%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	5.409	2.324	5.076	45,78%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	1.033	668	577	115,81%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	123	53	114	46,33%	Kab. Kendal	
	Kab. Tegal	633	603	128	472,94%	Kab. Tegal	
	Kab. Pati	191	142	187	75,90%	Kab. Pati	
	Kab. Kudus	849	400	781	51,21%	Kab. Kudus	
	Kab. Banyumas	1.586	961	1.426	67,39%	Kab. Banyumas	
	Kab. Cilacap	327	133	320	41,76%	Kab. Cilacap	
	Kota Semarang	4.445	3.061	3.938	77,74%	Kota Semarang	
	Kota Salatiga	109	62	107	57,86%	Kota Salatiga	
	Kota Pekalongan	1.312	534	1.224	43,65%	Kota Pekalongan	
Kota Tegal	727	583	619	94,25%	Kota Tegal		
Kota Surakarta	5.550	4.807	4.026	119,40%	Kota Surakarta		
Jawa Timur	Kab. Gresik	847	698	766	91,10%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	3.142	2.609	1.956	133,34%	Kab. Sidoarjo	
	Kab. Pamekasan	624	366	586	62,49%	Kab. Pamekasan	
	Kab. Banyuwangi	400	382	301	126,81%	Kab. Banyuwangi	
	Kab. Jember	1.520	972	1.356	71,64%	Kab. Jember	
	Kab. Madiun	580	434	467	92,87%	Kab. Madiun	
	Kab. Bojonegoro	353	298	344	86,68%	Kab. Bojonegoro	
	Kota Surabaya	12.625	8.873	9.301	95,39%	Kota Surabaya	
	Kota Malang	3.794	2.429	3.508	69,25%	Kota Malang	
	Kota Pasuruan	153	84	135	62,19%	Kota Pasuruan	
	Kota Blitar	280	152	276	55,26%	Kota Blitar	
	Kota Kediri	2.595	1.045	2.447	42,70%	Kota Kediri	
Kota Madiun	225	223	176	126,90%	Kota Madiun		
Bengkulu	Kota Bengkulu	1.646	1.397	895	156,17%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.490	2.435	1.425	170,94%	Kota Jambi	Jambi

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Maret 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - March 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	877	665	853	77,91%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	870	775	363	213,63%	Kab. Aceh Timur	
	Kab. Aceh Selatan	847	775	405	191,28%	Kab. Aceh Selatan	
	Kab. Aceh Barat	799	704	743	94,69%	Kab. Aceh Barat	
	Kab. Aceh Tengah	661	584	577	101,12%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.000	978	261	374,05%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	422	402	196	205,32%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	816	701	786	89,20%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	665	583	398	146,25%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	366	331	264	125,31%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	529	498	478	104,16%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	333	286	328	87,20%	Kab. Aceh Jaya	
	Kab. Nagan Raya	560	506	313	161,51%	Kab. Nagan Raya	
	Kab. Simeuleu	674	526	536	98,25%	Kab. Simeuleu	
	Kab. Bener Meriah	559	507	328	154,81%	Kab. Bener Meriah	
	Kab. Pidie Jaya	429	279	422	66,17%	Kab. Pidie Jaya	
	Kab. Subulussalam	295	287	135	212,07%	Kab. Subulussalam	
	Kota Banda Aceh	18.277	5.659	14.457	39,15%	Kota Banda Aceh	
	Kota Sabang	243	198	192	103,04%	Kota Sabang	
	Kota Lhokseumawe	2.912	2.319	1.982	117,01%	Kota Lhokseumawe	
Kota Langsa	976	658	760	86,63%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	625	500	569	87,94%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	280	118	277	42,45%	Kab. Langkat	
	Kab. Karo	43	35	42	82,62%	Kab. Karo	
	Kab. Labuhan Batu	287	218	282	77,09%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.128	727	943	77,08%	Kota Pematang Siantar	
	Kota Tanjung Balai	92	29	84	34,80%	Kota Tanjung Balai	
	Kota Sibolga	104	102	41	249,77%	Kota Sibolga	
	Kota Medan	5.909	4.430	4.837	91,58%	Kota Medan	
Kota Padang Sidempuan	562	438	492	89,00%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	1.024	676	996	67,85%	Kota Bukittinggi	
	Kota Padang	2.490	1.866	2.140	87,19%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
	Kota Payakumbuh	311	297	269	110,64%	Kota Payakumbuh	
Riau	Kab. Bengkalis	442	74	437	16,99%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.955	2.856	3.624	78,81%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	550	348	535	65,01%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	455	332	438	75,76%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1.988	1.835	1.264	145,18%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	161	81	158	51,61%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	103	98	96	101,87%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.490	3.941	3.185	123,72%	Kota Palembang	
	Kota Lubuklinggau	64	65	55	118,85%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	414	246	319	77,10%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	787	482	669	72,13%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	288	231	274	84,19%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.250	2.356	2.429	96,98%	Kota Bandar Lampung	
	Kota Metro	223	167	204	82,01%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	357	190	353	53,77%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	254	134	248	53,93%	Kab. Tabalong	
	Kota Banjarmasin	3.207	2.088	2.578	80,97%	Kota Banjarmasin	
	Kota Banjarbaru	453	211	447	47,08%	Kota Banjarbaru	
	Kab. Sambas	153	149	82	181,48%	Kab. Sambas	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Maret 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - March 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Barat	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	Kalimantan Barat
	Kota Pontianak	3.518	3.436	2.008	171,11%	Kota Pontianak	
	Kota Singkawang	126	123	61	200,83%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	355	175	345	50,83%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.655	1.281	2.494	51,36%	Kota Samarinda	
	Kota Balikpapan	2.335	1.594	2.269	70,25%	Kota Balikpapan	
Kalimantan Tengah	Kota Bontang	433	183	426	42,88%	Kota Bontang	Kalimantan Tengah
	Kab. Kotawaringin Barat	446	444	120	368,99%	Kab. Kotawaringin Barat	
	Kab. Kotawaringin Timur	145	144	99	145,36%	Kab. Kotawaringin Timur	
Sulawesi Tengah	Kota Palangkaraya	998	823	708	116,18%	Kota Palangkaraya	Sulawesi Tengah
	Kab. Morowali	512	498	304	163,46%	Kab. Morowali	
Sulawesi Barat	Kota Palu	1.191	995	842	118,23%	Kota Palu	Sulawesi Barat
	Kab Mamuju	388	299	225	133,36%	Kab Mamuju	
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.858	2.835	3.485	81,37%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	95	89	85	105,44%	Kota Pare-Pare	
	Kab. Bone	576	552	379	145,51%	Kab. Bone	
	Kota Palopo	139	135	89	150,42%	Kota Palopo	
Gorontalo	Kab. Maros	-	-	-	0,00%	Kab. Maros	Gorontalo
	Kota Gorontalo	433	271	298	90,85%	Kota Gorontalo	
Sulawesi Tenggara	Kota Kendari	1.725	1.217	1.174	103,73%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	694	647	329	196,75%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	494	475	477	99,75%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	742	594	464	128,12%	Kab. Lombok Tengah	
	Kab. Lombok Timur	903	845	695	121,53%	Kab. Lombok Timur	
	Kab. Sumbawa	859	828	350	236,42%	Kab. Sumbawa	
	Kab. Dompu	584	575	270	212,81%	Kab. Dompu	
	Kab. Sumbawa Barat	383	365	210	173,88%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	301	164	296	55,43%	Kab. Lombok Utara	
	Kota Mataram	9.253	3.737	6.250	59,80%	Kota Mataram	
Bali	Kota Bima	827	807	459	175,86%	Kota Bima	Bali
	Kota Denpasar	1.588	1.340	967	138,66%	Kota Denpasar	
Nusa Tenggara Timur	Kota Kupang	192	172	123	139,84%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	437	193	431	44,89%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	784	414	614	67,52%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	434	117	414	28,23%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	830	452	698	64,79%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.292	799	1.010	79,12%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Maret 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - March 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2.390	2.221	2.365	93,93%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	951	940	267	352,63%	Kota Cilegon	
	Kota Tangerang	1.449	1.451	1.217	119,22%	Kota Tangerang	
	Kota Serang	-	-	-	0,00%	Kota Serang	
Jawa Barat	Kota Tangerang Selatan	-	-	-	0,00%	Kota Tangerang Selatan	Jawa Barat
	Kab. Bekasi	-	-	-	0,00%	Kab. Bekasi	
	Kab. Purwakarta	-	-	-	0,00%	Kab. Purwakarta	
	Kab. Karawang	29	2	29	7,49%	Kab. Karawang	
	Kab. Bogor	3	-	3	0,00%	Kab. Bogor	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	222	1	219	0,61%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	6.065	4.066	4.859	83,68%	Kota Bandung	
	Kota Bogor	2.455	2.407	1.024	235,16%	Kota Bogor	
	Kota Sukabumi	36	3	36	8,80%	Kota Sukabumi	
	Kota Cirebon	2.578	1.499	1.470	101,94%	Kota Cirebon	
	Kota Tasikmalaya	952	900	100	898,03%	Kota Tasikmalaya	
Kota Cimahi	-	-	-	0,00%	Kota Cimahi		
Kota Depok	-	-	-	0,00%	Kota Depok		
Kota Bekasi	1.379	1.636	1.228	133,26%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	55.219	28.544	28.573	99,90%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	-	-	-	0,00%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	-	-	-	0,00%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	57.566	37.479	38.179	98,17%	Wil. Kota Jakarta Selatan	
D.I. Yogyakarta	Wil. Kota Jakarta Timur	37.707	4.046	2.468	163,97%	Wil. Kota Jakarta Timur	DI Yogyakarta
	Kota Yogyakarta	2.033	1.744	1.253	139,16%	Kota Yogyakarta	
Jawa Tengah	Kab. Semarang	-	-	-	0,00%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	-	-	-	0,00%	Kab. Kendal	
	Kab. Tegal	-	-	-	0,00%	Kab. Tegal	
	Kab. Pati	-	-	-	0,00%	Kab. Pati	
	Kab. Kudus	277	264	127	207,47%	Kab. Kudus	
	Kab. Banyumas	222	207	139	149,38%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	6.700	4.438	4.837	91,74%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	451	414	175	236,60%	Kota Pekalongan	
Jawa Timur	Kota Tegal	728	720	118	612,27%	Kota Tegal	Jawa Timur
	Kota Surakarta	2.457	2.006	1.700	117,97%	Kota Surakarta	
	Kab. Gresik	143	136	115	118,21%	Kab. Gresik	
	Kab. Sidoarjo	771	555	228	244,02%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
Jawa Timur	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	Jawa Timur
	Kab. Jember	259	187	174	107,26%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	10.300	7.576	7.848	96,53%	Kota Surabaya	
	Kota Malang	2.079	1.566	1.236	126,68%	Kota Malang	
	Kota Pasuruan	-	-	-	0,00%	Kota Pasuruan	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	218	172	151	113,72%	Kota Kediri	
	Kota Madiun	100	70	84	83,01%	Kota Madiun	
Bengkulu	Kota Bengkulu	41	7	41	18,33%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.236	863	702	123,09%	Kota Jambi	Jambi

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Maret 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - March 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	-	-	-	0,00%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	-	-	-	0,00%	Kab. Aceh Timur	
	Kab. Aceh Selatan	-	-	-	0,00%	Kab. Aceh Selatan	
	Kab. Aceh Barat	-	-	-	0,00%	Kab. Aceh Barat	
	Kab. Aceh Tengah	-	-	-	0,00%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	-	-	-	0,00%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	-	-	-	0,00%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	-	-	-	0,00%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	-	-	-	0,00%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	-	-	-	0,00%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	-	-	-	0,00%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	-	-	-	0,00%	Kab. Aceh Jaya	
	Kab. Nagan Raya	-	-	-	0,00%	Kab. Nagan Raya	
	Kab. Simeuleu	-	-	-	0,00%	Kab. Simeuleu	
	Kab. Bener Meriah	-	-	-	0,00%	Kab. Bener Meriah	
	Kab. Pidie Jaya	-	-	-	0,00%	Kab. Pidie Jaya	
Kab. Subulussalam	-	-	-	0,00%	Kab. Subulussalam		
Kota Banda Aceh	502	282	198	142,31%	Kota Banda Aceh		
Kota Sabang	-	-	-	0,00%	Kota Sabang		
Kota Lhokseumawe	152	1	150	0,74%	Kota Lhokseumawe		
Kota Langsa	-	-	-	0,00%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	370	334	226	148,23%	Kota Tebing Tinggi	
	Kota Pematang Siantar	390	393	158	248,49%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	152	90	83	108,46%	Kota Sibolga	
Kota Medan	7.426	4.448	6.311	70,47%	Kota Medan		
Kota Padang Sidempuan	253	170	127	134,12%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	139	136	61	222,54%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	148	107	142	75,88%	Kab. Tanah Datar	
	Kota Padang	1.699	823	1.571	52,40%	Kota Padang	
	Kota Solok	318	319	100	317,78%	Kota Solok	
Riau	Kota Payakumbuh	382	387	139	278,68%	Kota Payakumbuh	Riau
	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	
	Kota Pekanbaru	4.680	3.620	2.641	137,08%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	-	-	-	0,00%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	708	691	534	129,39%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1.166	1.091	495	220,57%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	363	364	206	176,24%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.062	2.829	2.561	110,48%	Kota Palembang	
Bangka Belitung	Kota Lubuklinggau	249	249	242	103,12%	Kota Lubuklinggau	Bangka Belitung
	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	
	Kota Pangkal Pinang	221	204	182	112,21%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	591	514	119	433,93%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0,00%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	181	55	97	56,93%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	399	249	312	79,90%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	3.977	1.997	1.912	104,41%	Kota Banjarmasin	
	Kota Banjarbaru	166	21	165	12,92%	Kota Banjarbaru	
Kab. Sambas	176	173	49	348,80%	Kab. Sambas		

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Maret 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - March 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Barat	Kab. Ketapang	138	133	31	433,99%	Kab. Ketapang	Kalimantan Barat
	Kota Pontianak	1.393	650	571	113,80%	Kota Pontianak	
	Kota Singkawang	162	156	68	228,14%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	1.978	1.213	1.220	99,45%	Kota Samarinda	
	Kota Balikpapan	1.044	965	935	103,13%	Kota Balikpapan	
	Kota Bontang	-	-	-	0,00%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	-	-	-	0,00%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	-	-	-	0,00%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	-	-	-	0,00%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	-	-	-	0,00%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	-	-	-	0,00%	Kota Palu	
Sulawesi Barat	Kab Mamuju	146	128	56	227,02%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	4.291	3.231	1.890	170,91%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	-	-	-	0,00%	Kota Pare-Pare	
	Kab. Bone	-	-	-	0,00%	Kab. Bone	
	Kota Palopo	-	-	-	0,00%	Kota Palopo	
	Kab. Maros	210	204	84	243,17%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	22	19	14	132,25%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	-	-	-	0,00%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kab. Sumbawa	-	-	-	0,00%	Kab. Sumbawa	
	Kab. Dompu	-	-	-	0,00%	Kab. Dompu	
	Kab. Sumbawa Barat	-	-	-	0,00%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	-	-	-	0,00%	Kab. Lombok Utara	
	Kota Mataram	278	168	146	114,72%	Kota Mataram	
Kota. Bima	-	-	-	0,00%	Kota. Bima		
Bali	Kota Denpasar	866	721	343	210,49%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	0,00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	0,00%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	-	-	-	0,00%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	-	-	-	0,00%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	-	-	-	0,00%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	-	-	-	0,00%	DI LUAR INDONESIA	Outside Indonesia

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

Provinsi	2016	2017	2018	2019										2020			Province
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Jawa Barat	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	29	29	28	27	27	27	27	28	28	28	28	28	28	28	27	27	6 Jawa Timur
7 Bengkulu	2	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	10	9	9	9	9	9	9	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 Sumatera Utara
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 Sumatera Barat
12 Riau	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 Kalimantan Selatan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 Kalimantan Barat
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 Kalimantan Timur
20 Kalimantan Tengah	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Kalimantan Tengah
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Sulawesi Tengah
22 Sulawesi Selatan	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	22 Sulawesi Selatan
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 Sulawesi Utara
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	25 Sulawesi Barat
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 Sulawesi Tenggara
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 Nusa Tenggara Barat
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 Nusa Tenggara Timur
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	31 Papua
32 Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	33 Maluku Utara
Total	166	167	167	165	164	164	164	165	165	165	164	164	164	164	163	163	Total

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

Indikator	2016	2017	2018	2019									2020			Indikator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
AKTIVA																	
1 Kas	93.656	96.883	110.317	115.618	101.293	93.312	141.648	150.257	144.552	137.989	138.477	150.448	112.646	130.736	138.821	122.047	1 Cash
2 Penempatan pada Bank Lain	2.026.653	2.525.357	2.681.735	2.265.526	1.981.997	1.725.502	1.928.432	2.200.693	2.360.439	2.417.269	2.465.291	2.714.288	2.864.351	2.952.422	2.743.408	2.502.334	2 Placement in Other Bank
3 Pembiayaan	6.662.556	7.763.951	9.084.467	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva <i>Istishna</i> dalam Penyelesaian	-	-	487	1.433	1.433	1.595	1.595	671	681	3.913	763	700	473	501	531	1.252	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	151.015	168.610	252.409	190.399	188.970	192.468	194.219	200.745	217.140	202.103	202.216	201.623	186.664	193.666	216.141	220.561	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	251.845	297.797	410.657	408.573	414.052	418.397	415.766	421.965	423.566	423.516	430.608	432.398	448.015	471.744	476.833	491.277	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	274.105	324.997	326.479	412.130	417.227	436.356	428.709	442.989	450.191	456.754	463.424	461.144	576.153	465.957	581.099	470.186	8 Other assets
TOTAL AKTIVA*	9.157.801	10.840.375	12.361.734	12.409.824	12.282.518	12.218.936	12.448.034	12.865.415	13.104.848	13.315.433	13.518.527	13.892.917	13.758.294	14.155.296	14.151.335	14.044.856	TOTAL AKTIVA*
PASIVA																	
1 Dana Pihak Ketiga	5.823.964	6.987.280	8.134.938	8.135.985	8.030.510	7.958.806	8.099.759	8.417.124	8.546.771	8.635.339	8.691.083	8.903.003	8.731.890	9.093.701	9.078.262	9.102.946	1 Depositor Funds
2 Kewajiban kepada Bank Lain	1.654.957	1.964.754	2.160.484	2.174.552	2.146.088	2.147.317	2.206.430	2.274.048	2.337.828	2.404.992	2.522.067	2.610.973	2.423.048	2.570.938	2.555.363	2.502.405	2 Liabilities to other Bank
3 Pinjaman Diterima	129.350	115.354	123.616	116.360	130.707	125.765	136.780	139.047	131.819	155.812	144.640	156.238	291.080	232.867	257.764	145.722	3 Received Borrowing
4 Kewajiban lainnya	69.485	93.275	118.594	103.374	94.386	97.588	90.330	92.827	106.282	104.953	98.593	103.599	89.466	80.601	92.527	336.646	4 Other Current Liabilities
5 Pinjaman Subordinasi	550	550	550	550	550	550	550	550	550	550	550	550	-	-	-	-	5 Subordinated Loan
6 Rupa-rupa Pasiva**	136.720	152.555	167.408	190.656	186.755	188.861	194.767	200.768	209.445	211.983	214.458	233.170	376.445	239.592	245.483	82.014	6 Other Liabilities
7 Modal disetor (<i>Paid-in capital</i>)	908.335	1.062.060	1.176.830	1.179.712	1.196.250	1.218.330	1.213.830	1.222.100	1.243.089	1.247.011	1.247.874	1.250.766	1.182.883	1.238.479	1.247.832	1.291.057	7 Paid-in capital
8 Tambahan modal disetor	142.328	104.469	127.968	142.200	137.862	122.137	128.474	121.866	118.659	121.925	135.432	137.961	156.567	166.775	146.431	147.715	8 Additional paid-in capital
9 Seisih Penilaian kembali Aktiva Tetap	19.239	23.891	20.391	19.330	19.330	19.330	19.330	19.330	19.330	19.330	18.760	21.205	18.760	18.760	18.760	19.204	9 Different Appraisal Fixed Asset
10 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 Reserves
a. Cadangan Umum	120.245	135.789	153.936	161.059	165.444	168.446	169.150	168.049	170.023	171.973	171.964	171.944	162.853	170.090	181.367	189.392	a. General Reserves
b. Cadangan Tujuan	33.265	44.567	46.176	49.292	52.129	53.735	53.969	55.471	53.585	53.775	53.577	53.496	43.089	50.243	47.555	49.103	b. Special Purpose Reserves
11 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 Net Income
a. Tahun-tahun lalu	(39.656)	(57.349)	(42.828)	84.979	44.774	21.705	17.063	12.302	11.861	12.213	16.943	16.556	20.105	265.808	231.238	109.606	a. Previous years
b. Tahun berjalan	159.003	213.179	173.671	51.777	77.732	96.366	117.602	141.932	155.605	175.577	202.588	233.455	262.108	27.442	48.754	69.045	b. Current year
TOTAL PASIVA*	9.157.784	10.840.375	12.361.734	12.409.824	12.282.518	12.218.936	12.448.034	12.865.415	13.104.848	13.315.433	13.518.527	13.892.917	13.758.294	14.155.296	14.151.335	14.044.856	TOTAL PASIVA*

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

** : Data tidak tersedia

^{*)} : Angka-angka sementara

“-”: Data not available

*) Provisional Figures

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

Indikator	2016	2017	2018	2019									2020			Indikator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
A. Pendapatan																	A. Revenue
1 Pendapatan Operasional	1.391.233	1.590.687	1.781.691	480.259	640.244	813.317	973.971	1.147.844	1.319.443	1.490.875	1.666.764	1.844.781	1.944.605	182.573	355.704	531.781	1 Operating Revenue
2 Pendapatan Operasional Lainnya	121.522	146.455	188.813	46.950	62.489	79.532	94.174	111.945	130.125	148.250	166.351	191.079	203.120	20.179	38.693	55.447	2 Other operating Revenue
3 Pendapatan non operasional	11.294	21.889	11.322	3.173	3.867	6.635	7.495	8.667	9.921	10.587	10.969	12.410	13.913	1.059	1.822	2.896	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	547.598	622.946	678.852	181.725	241.040	300.992	364.005	427.745	492.351	557.025	622.203	688.775	714.944	68.901	137.567	205.280	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	976.450	1.136.085	1.302.975	348.657	465.560	598.492	711.636	840.711	967.138	1.092.687	1.221.881	1.359.495	1.446.694	134.909	258.651	384.844	Total Revenue
B. Beban																	B. Expenses
1 Beban operasional	713.858	799.359	960.895	260.742	339.212	437.256	514.376	602.030	698.994	789.154	877.550	965.684	1.001.739	91.237	179.619	270.764	1 Operating Expenses
2 Beban operasional lainnya	56.337	60.220	87.695	16.271	22.376	30.859	38.067	47.248	54.804	61.910	67.043	77.386	90.091	8.595	16.238	25.139	2 Other Operating Expenses
3 Beban non operasional	7.824	10.499	14.189	3.983	4.698	6.205	7.384	8.760	10.400	11.792	13.329	14.280	15.839	1.344	2.340	3.710	3 Non Operating Expenses
Total Beban	778.018	870.078	1.062.779	280.996	366.287	474.319	559.827	658.038	764.198	862.857	957.922	1.057.350	1.107.668	101.176	198.197	299.613	Total Expenses
C. Laba tahun berjalan	198.432	266.007	240.196	67.661	99.274	124.172	151.809	182.673	202.940	229.831	263.960	302.145	339.025	33.733	60.454	85.232	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	3.383	4.116	5.067	1.477	2.012	2.636	3.268	3.844	4.353	4.875	5.395	5.802	6.272	608	1.074	1.424	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	195.049	261.890	235.129	66.184	97.261	121.536	148.541	178.829	198.587	224.955	258.564	296.343	332.753	33.126	59.381	83.808	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	36.046	48.712	61.458	14.407	19.529	25.171	30.939	36.896	42.982	49.378	55.976	62.888	69.861	5.684	10.550	14.636	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	159.003	213.179	173.671	51.777	77.732	96.366	117.602	141.932	155.605	175.577	202.588	233.455	262.108	27.442	48.754	69.045	G. Net Income
r) Angka-angka diperbaiki																	r) Revised Figures
s) Angka-angka sementara																	s) Provisional Figures

Juta Rupiah (in Million IDR)

Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (Cost of Promotion, Education and Training - Sharia Rural Bank)																	
Indikator	2016	2017	2018	2019										2020			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Biaya promosi	16.816	18.277	19.212	3.560	5.038	8.346	9.568	11.101	12.742	14.515	16.085	17.960	16.884	1.405	2.724	4.008	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	17.763	23.536	27.073	6.241	8.787	10.800	12.575	15.326	18.013	20.678	24.187	27.546	56.370	4.854	4.531	6.321	2 Cost of education and training
Total	34.579	41.813	46.285	9.801	13.825	19.145	22.143	26.427	30.755	35.193	40.272	45.507	73.254	6.259	7.255	10.329	Total

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

Indikator	2015	2016	2017	2018	2019									2020			Indikator		
					Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar	
Tagihan Komitmen																			Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	88.096	71.184	46.500	91.300	75.300	58.300	53.300	44.500	66.226	66.226	12.171	33.560	28.574	28.574	- Unused Fund Borrowings Facilities	
- Lainnya	1.050	1.050	1.050	1.050	1.050	1.050	1.050	2.426	2.426	2.445	3.330	3.330	3.330	3.439	3.439	3.494	3.290	- Others	
Kewajiban Komitmen																			Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	8.671	9.753	8.601	8.217	7.896	7.351	7.574	7.814	7.869	7.859	35.234	36.706	38.159	36.205	- Unused Financing facilities granted to customer	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused Financing facilities granted to other Sharia banks
- Lainnya	2.230	2.038	1.855	9.538	5.627	5.911	5.939	5.912	5.887	5.508	5.450	5.380	5.325	4.306	4.520	3.752	3.906	- Others	
Tagihan Komitmen																			Contingent Receivables
- Garansi (Kafalah) yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	77.359	88.751	2.076.594	325.799	124.553	127.800	129.450	133.686	129.019	134.162	134.262	158.705	129.483	88.973	97.752	102.235	115.570	- Accrued Income	
- Lainnya	5.698	6.542	6.919	7.089	7.609	6.301	5.307	5.818	5.031	5.040	5.032	5.185	5.129	5.601	5.601	5.598	5.600	- Others	
Aktiva produktif yang dihapusbuku	128.476	148.023	176.221	222.374	245.262	247.912	252.663	260.488	253.834	253.238	276.982	280.486	281.307	221.483	255.272	261.312	287.536	- Written off earning assets	
Penerusan dana mudharabah muqayyadah	67.071	63.266	48.639	36.596	34.812	34.335	32.773	32.351	31.868	31.067	30.679	29.336	28.872	14.801	14.740	13.673	16.653	- Channeling of mudharabah muqayyadah	

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

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

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

Indikator	2016	2017	2018	2019										2020			Indikator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	2.161.305	2.578.278	2.998.201	2.910.941	2.804.612	2.709.411	2.773.313	2.981.309	3.037.632	3.032.665	3.014.110	3.151.960	3.202.792	3.215.725	3.125.463	3.073.896	2 iB Saving Deposits	
a Akad Wadiah	1.178.603	1.457.999	1.738.702	1.646.840	1.575.939	1.575.068	1.618.046	1.768.299	1.811.394	1.774.206	1.743.422	1.852.793	1.873.868	1.890.590	1.796.977	1.743.526	a Wadia	
b Akad Mudharabah	982.702	1.120.278	1.259.499	1.264.100	1.228.673	1.134.343	1.155.267	1.213.011	1.226.238	1.258.459	1.270.688	1.299.166	1.328.924	1.325.135	1.328.486	1.330.370	b Mudharaba	
3 Deposito iB - Akad Mudharabah	3.662.658	4.409.003	5.136.737	5.225.045	5.225.898	5.249.394	5.326.447	5.435.815	5.509.139	5.602.674	5.676.972	5.751.044	5.529.098	5.877.976	5.952.800	6.029.050	3 iB Time Deposits - Mudharaba	
a 1 Bulan	461.386	549.304	538.766	580.137	578.771	564.938	567.551	566.172	554.994	574.064	571.112	559.918	392.842	406.634	494.442	433.682	a 1 month	
b 3 Bulan	506.445	730.517	782.724	790.673	777.674	769.929	759.727	755.730	810.769	816.078	807.678	822.805	634.705	692.466	699.898	697.736	b 3 months	
c 6 Bulan	723.491	777.670	901.025	887.269	868.000	868.406	879.937	903.119	919.985	939.414	966.429	977.536	731.535	734.103	745.822	742.296	c 6 months	
d 12 Bulan	1.947.335	2.329.815	2.880.772	2.935.805	2.968.451	3.006.632	3.082.621	3.166.648	3.182.919	3.225.626	3.280.837	3.337.868	2.812.410	3.024.027	2.997.564	3.101.569	d 12 months	
e > 12 Bulan	24.001	21.695	33.449	31.161	33.002	39.490	36.610	44.146	40.472	47.493	50.916	52.916	957.605	1.020.746	1.015.074	1.053.767	e > 12 months	
Total	5.823.964	6.987.280	8.134.938	8.135.985	8.030.510	7.958.806	8.099.759	8.417.124	8.546.771	8.635.339	8.691.083	8.903.003	8.731.890	9.093.701	9.078.262	9.102.946	Total	

"-": Data tidak tersedia

"-": Data not available

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

Akad	2016	2017	2018	2019										2020			Contract
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Akad <i>Mudharabah</i>	156.256	124.497	180.956	177.796	186.294	203.112	204.416	196.307	215.405	212.723	227.505	232.575	240.606	220.848	196.986	249.179	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	774.949	776.696	837.915	858.292	882.586	918.301	911.848	943.654	928.133	969.700	1.030.663	1.084.182	1.121.004	1.135.809	1.073.291	1.198.255	<i>Musharaka</i>
Akad <i>Murabahah</i>	5.053.764	5.904.751	6.940.379	7.154.381	7.263.563	7.392.992	7.376.154	7.454.207	7.534.097	7.615.697	7.681.113	7.735.914	7.457.774	7.711.400	7.854.630	7.912.797	<i>Murabaha</i>
Akad <i>Salam</i>	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<i>Salam</i>
Akad <i>Istishna</i>	9.423	21.426	35.387	37.022	38.082	40.577	43.273	48.166	49.193	52.070	55.581	63.221	67.178	67.238	68.496	69.105	<i>Istishna</i>
Akad <i>Ijarah</i>	6.763	22.316	46.579	53.305	55.225	56.851	56.447	59.261	56.636	53.961	50.287	49.273	41.508	48.961	48.392	49.860	<i>Ijara</i>
Akad <i>Qardh</i>	145.865	189.866	185.360	205.160	216.122	198.366	207.512	211.732	210.433	209.117	206.009	202.572	176.856	201.370	213.439	229.017	<i>Qardh</i>
Multijasa	515.523	724.398	857.890	910.985	913.613	926.043	926.454	936.259	948.662	964.825	971.022	967.826	838.394	941.975	971.551	970.107	<i>Multi Purpose Financing</i>
Total	6.662.556	7.763.951	9.084.467	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	Total

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

SEKTOR EKONOMI	2016	2017	2018	2019									2020			ECONOMIC SECTOR	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
Pertanian, kehutanan dan sarana pertanian	366.192	360.973	374.467	318.461	318.853	323.106	328.677	328.926	321.615	352.183	353.404	318.646	652.376	687.806	700.647	683.654	Agriculture, forestry and agricultural facilities
Pertambangan	7.117	17.501	19.889	26.487	27.187	27.734	26.053	26.020	25.077	24.868	24.605	25.311	20.971	29.097	29.519	31.929	Mining
Perindustrian	57.687	72.722	119.758	146.368	157.551	170.440	173.858	178.671	185.647	195.256	191.588	188.699	222.639	148.649	136.511	158.235	Manufacturing
Listrik, gas dan air	10.460	12.494	13.104	14.831	14.551	13.863	13.632	14.674	14.289	15.744	15.039	14.860	8.582	7.871	9.532	9.537	Water, gas and electricity
Konstruksi	459.986	591.662	694.666	727.184	756.914	795.173	799.996	807.363	807.082	837.920	857.922	895.069	659.984	723.434	721.547	724.242	Construction
Perdagangan, restoran dan hotel	1.650.750	1.761.280	2.032.457	2.022.491	2.049.135	2.102.432	2.081.421	2.106.405	2.054.201	2.057.486	2.077.643	2.115.420	1.364.285	1.405.118	1.371.522	1.418.431	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	92.697	91.667	103.582	108.211	111.436	117.591	114.199	115.855	119.853	121.249	126.246	126.120	553.633	575.076	588.353	584.908	Transport, cargo storage and communication
Jasa dunia usaha	586.186	560.407	618.505	704.207	723.243	756.064	752.190	775.283	814.938	837.168	866.876	850.796	1.725.539	1.823.497	1.697.756	777.642	Business Services
Jasa sosial/masyarakat	631.688	718.380	769.445	778.692	807.895	838.927	837.423	844.861	889.827	867.495	928.085	1.021.971	3.193.984	3.424.272	3.652.120	2.193.314	Social Services
Lain-lain	2.799.794	3.576.863	4.338.594	4.550.011	4.588.722	4.590.913	4.598.654	4.651.528	4.710.030	4.768.725	4.780.773	4.778.669	1.541.147	1.502.783	1.519.277	4.096.430	Others
Total	6.662.556	7.763.951	9.084.467	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.140	10.327.603	10.426.783	10.678.320	Total

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

JENIS PENGGUNAAN	2016	2017	2018	2019										2020			TYPE OF USAGE
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Modal Kerja	2.737.167	2.956.073	3.428.706	3.445.617	3.548.103	3.714.392	3.687.229	3.739.803	3.753.662	3.804.189	3.887.552	3.954.183	4.401.468	4.590.721	4.588.526	4.793.827	Working Capital
Investasi	1.125.595	1.231.015	1.317.166	1.401.315	1.418.661	1.430.938	1.440.220	1.458.254	1.478.868	1.505.179	1.553.855	1.602.710	1.508.260	1.591.972	1.537.325	1.575.925	Investment
Konsumsi	2.799.794	3.576.863	4.338.594	4.550.011	4.588.722	4.590.913	4.598.654	4.651.528	4.710.030	4.768.725	4.780.773	4.778.669	4.033.592	4.144.909	4.300.932	4.308.568	Consumption
Total	6.662.556	7.763.951	9.084.467	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	Total
r) Angka-angka diperbaiki																	r) : Revised Figures

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

GOLONGAN PEMBIAYAAN	2016	2017	2018	2019										2020			TYPE OF FINANCING
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Usaha Kecil dan Menengah	3.570.606	3.767.877	4.086.485	4.140.508	4.218.223	4.218.223	4.341.056	4.398.327	4.419.986	4.550.117	4.671.493	4.791.584	5.841.290	6.030.078	5.974.399	6.108.146	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	3.091.950	3.996.074	4.997.982	5.256.435	5.337.263	5.337.263	5.385.047	5.451.258	5.522.574	5.527.977	5.550.687	5.543.979	4.102.030	4.297.525	4.452.385	4.570.175	Non Small and Medium Enterprises
Total	6.662.556	7.763.951	9.084.467	9.396.942	9.555.486	9.555.486	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	Total

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

KOLEKTIBILITAS PEMBIAYAAN	2016	2017	2018	2019										2020			COLLECTIBILITY OF FINANCING
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Lancar	6.087.260	7.012.068	8.239.483	8.578.896	8.705.781	8.889.312	8.867.650	8.989.833	9.073.445	9.245.094	9.375.734	9.516.524	9.242.948	9.554.187	9.589.500	9.790.101	Performing Financing
Non Lancar	575.296	751.883	844.983	818.046	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	Non Performing Financing
- Kurang Lancar	109.241	158.628	147.712	205.486	225.474	234.613	232.938	213.524	207.479	218.161	232.807	203.592	141.161	208.016	261.397	263.923	Sub-Standard
- Diragukan	100.645	123.194	146.322	116.093	128.415	122.825	114.686	130.547	132.801	132.294	128.900	130.607	124.271	121.168	118.812	131.123	Doubtful
- Macet	365.409	470.061	550.949	496.468	495.816	489.492	510.829	515.682	528.834	482.546	484.739	484.840	434.940	444.231	457.074	493.173	Lost
Total Pembiayaan	6.662.556	7.763.951	9.084.467	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	Total Financing
Persentase NPF	8,63%	9,68%	9,30%	8,71%	8,89%	8,70%	8,83%	8,73%	8,74%	8,27%	8,28%	7,92%	7,04%	7,49%	8,03%	8,03%	Percentage of NPFs

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

SEKTOR EKONOMI	2016	2017	2018	2019										2020			ECONOMIC SECTOR
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Pertanian, kehutanan dan sarana pertanian	59.130	83.043	99.908	44.156	46.124	45.357	48.390	50.397	48.173	49.004	49.471	48.873	68.156	71.595	85.245	85.346	Agriculture, forestry and agricultural facilities
Pertambangan	673	997	1.483	3.154	4.744	4.678	5.434	5.538	5.711	4.388	3.844	3.956	1.944	2.122	2.357	2.334	Mining
Perindustrian	10.307	11.812	10.468	10.735	11.645	11.430	11.487	11.800	12.652	12.183	12.739	11.706	8.634	10.534	11.532	11.803	Manufacturing
Listrik, gas dan air	1.648	2.439	3.948	4.345	4.453	2.703	4.323	4.088	3.304	4.014	3.292	3.522	981	1.090	2.351	1.168	Water, gas and electricity
Konstruksi	34.778	60.509	75.624	80.633	88.037	97.747	100.924	101.911	99.072	101.944	107.034	101.768	50.225	53.759	69.495	64.393	Construction
Perdagangan, restoran dan hotel	213.901	282.329	291.534	287.646	294.524	293.956	292.000	283.541	279.633	274.126	279.717	270.868	174.918	178.279	183.160	194.213	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	14.130	16.690	16.674	16.831	17.245	17.757	18.535	19.829	17.915	16.872	16.698	14.470	20.645	22.972	25.935	33.450	Transport, cargo storage and communication
Jasa dunia usaha	55.079	38.199	46.988	49.651	43.213	44.346	45.228	46.395	50.225	38.210	40.068	38.179	117.259	121.220	124.961	142.822	Business Services
Jasa sosial/masyarakat	60.098	81.269	97.106	91.800	98.492	99.347	102.704	107.840	108.598	102.961	100.305	99.711	186.260	205.257	219.485	248.871	Social Services
Lain-lain	125.552	174.597	201.251	229.095	241.230	229.610	229.428	228.413	243.832	229.297	233.279	225.986	71.350	106.588	112.764	103.818	Others
Total	575.296	751.883	844.983	818.046	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	Total

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

JENIS PENGGUNAAN	2016	2017	2018	2019										2020			TYPE OF USAGE
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Modal Kerja	376.063	487.550	538.563	481.418	497.427	503.289	514.021	509.765	505.626	487.163	491.573	472.011	398.500	455.673	483.067	507.631	Working Capital
Investasi	73.680	89.735	105.169	107.534	111.049	114.032	115.004	121.575	119.656	116.541	121.594	121.041	113.487	114.946	136.198	143.992	Investment
Konsumsi	125.552	174.597	201.251	229.095	241.230	229.610	229.428	228.413	243.832	229.297	233.279	225.986	188.385	202.797	218.019	236.596	Consumption
Total	575.296	751.883	844.983	818.046	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	Total

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

GOLONGAN PEMBIAYAAN	2016	2017	2018	2019										2020			TYPE OF FINANCING
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Usaha Kecil dan Menengah	429.268	549.656	592.524	534.891	546.853	555.482	561.047	558.611	559.036	533.899	540.912	524.084	493.659	532.230	579.335	607.478	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	146.028	202.227	252.459	283.156	302.852	291.448	297.405	301.141	310.079	299.101	305.534	294.955	206.713	241.186	257.948	280.741	Non Small and Medium Enterprises
Total	575.296	751.883	844.983	818.046	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	Total

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

Jenis	2016	2017	2018	2019									2020			Type																	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar																
Dana Pihak Ketiga	1.256.091	1.385.182	1.552.335	1.519.171	1.525.177	1.541.916	1.556.309	1.570.731	1.586.962	1.606.695	1.619.705	1.638.005	1.608.833	1.628.004	1.643.193	1.643.193	Depositor Funds																
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Demand Deposits</i>																
Tabungan iB	1.210.460	1.335.086	1.497.618	1.463.598	1.470.424	1.488.183	1.502.088	1.515.558	1.530.969	1.549.576	1.561.732	1.579.585	1.550.374	1.568.507	1.584.218	1.591.639	<i>Saving Deposits</i>																
Deposito iB	45.631	50.096	54.717	55.573	54.753	53.733	54.221	55.173	55.993	57.119	57.973	58.420	58.459	59.497	58.975	59.446	<i>Time Deposits</i>																
Pembiayaan	250.425	293.482	327.606	339.698	344.323	345.713	350.386	353.702	357.812	353.051	356.367	357.247	357.960	365.955	373.152	374.925	Financing																
Akad Mudharabah	1.042	1.432	2.750	2.903	2.940	2.991	2.995	3.043	3.149	3.285	3.390	3.467	2.854	3.418	3.511	3.505	<i>Mudharaba</i>																
Akad Musyarakah	5.109	5.100	5.189	5.046	5.273	5.444	5.449	5.465	5.370	5.584	6.659	7.197	7.557	7.707	8.046	8.489	<i>Musharaka</i>																
Akad Murabahah	197.605	231.745	258.617	265.197	268.928	273.324	274.681	277.030	281.313	277.633	281.264	280.954	281.369	287.074	291.276	291.127	<i>Murabaha</i>																
Akad Salam	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Salam</i>																
Akad Istishna	302	183	160	153	153	158	164	184	185	191	201	220	234	234	235	233	<i>Istishna</i>																
Akad Ijarah	23.354	28.521	32.086	36.918	37.576	34.227	37.397	38.022	37.294	35.256	33.568	34.274	35.026	37.327	38.976	40.269	<i>Qardh</i>																
Akad Qardh	440	592	676	690	673	669	667	683	680	683	696	698	635	659	681	700	<i>Ijara</i>																
Multijasa	22.569	25.909	28.128	28.791	28.780	28.900	29.033	29.275	29.821	30.419	30.589	30.437	30.285	29.536	30.427	30.602	<i>Multi Purpose Financing</i>																
Total	1.506.516	1.678.664	1.879.941	1.858.869	1.869.500	1.887.629	1.906.695	1.924.433	1.944.774	1.959.746	1.976.072	1.995.252	1.966.793	1.993.959	2.016.346	2.026.010	Total																
" - " : Data tidak tersedia r) Angka-angka diperbaiki *) Angka-angka sementara																	" - " : Data not available r) Revised figures *) Provisional figures																

Tabel 41. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah (Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank)																	
Jenis	2016	2017	2018	2019									2020			Type	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	3,23	2,99	2,88	2,78	2,76	2,78	2,68	2,70	2,69	2,54	2,53	3,23	2,85	2,91	2,74	2,62	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	10,81	9,91	9,43	9,11	9,19	9,49	9,14	9,28	9,39	9,46	9,29	9,24	7,16	7,89	6,36	7,49	a 1 month
b 3 Bulan	8,49	8,09	8,10	7,85	7,72	8,09	7,76	7,93	8,07	7,97	7,82	7,86	8,40	8,42	7,66	8,56	b 3 months
c 6 Bulan	8,69	9,45	9,21	8,50	8,38	9,09	8,70	8,98	8,70	8,45	8,63	9,05	9,80	9,80	8,71	9,83	c 6 months
d 12 Bulan	10,13	9,67	9,73	9,26	9,12	9,67	9,17	9,53	9,50	9,33	9,44	9,90	10,17	9,41	8,30	11,50	d 12 months
e > 12 Bulan	12,92	9,14	8,52	7,91	8,41	12,24	8,19	15,72	8,82	8,95	8,92	9,25	8,25	9,14	7,42	17,16	e > 12 months
Pembiayaan																	Financing
1 Akad Mudharabah	17,86	17,42	16,45	15,76	15,63	15,76	16,05	16,28	15,30	15,03	14,88	15,41	17,18	16,62	16,79	17,45	1 Mudharaba
2 Akad Musyarakah	19,58	19,15	18,44	17,84	18,04	17,81	17,65	17,42	17,51	17,30	17,52	17,30	20,33	22,66	21,92	21,65	2 Musharaka
3 Akad Murabahah	17,99	17,46	17,82	17,77	17,81	17,82	17,95	18,00	18,03	18,23	18,29	18,89	19,71	19,73	19,41	20,16	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	8,88	13,26	9,95	10,24	10,44	10,58	10,57	10,54	10,57	10,77	10,96	11,24	20,51	12,88	12,95	12,86	5 Istishna
6 Akad Ijarah ¹⁾	16,52	6,51	17,29	16,42	14,98	15,42	13,81	14,46	15,12	14,84	14,64	14,12	10,63	10,81	9,97	9,91	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	14,70	14,10	13,44	13,40	13,38	13,43	13,20	13,10	13,15	13,28	13,05	13,05	18,54	20,10	19,56	20,27	8 Multi Purpose Financing ¹⁾
¹⁾ Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa "-": Data tidak tersedia																	

Tabel 42. Rasio Keuangan Bank Pembiayaan Rakyat Syariah (Financial Ratios of Sharia Rural Bank)																	
Rasio	2016	2017	2018	2019										2020			Ratio
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 CAR	21,73%	20,81%	19,33%	20,19%	19,85%	21,21%	19,54%	19,22%	19,58%	19,48%	19,61%	19,27%	17,99%	23,28%	29,96%	26,80%	1 CAR
2 ROA	2,27%	2,55%	1,87%	2,36%	2,47%	2,48%	2,51%	2,59%	2,54%	2,52%	2,52%	2,27%	2,61%	2,23%	2,70%	2,73%	2 ROA
3 ROE	16,18%	19,40%	12,86%	18,08%	19,11%	19,12%	19,37%	20,10%	19,50%	19,38%	19,44%	17,07%	27,30%	21,66%	29,21%	29,94%	3 ROE
4 NPF	8,63%	9,68%	9,30%	8,71%	8,89%	8,70%	8,83%	8,73%	8,74%	8,27%	8,28%	7,92%	7,05%	7,50%	8,07%	8,31%	4 NPF
5 FDR	114,40%	111,12%	111,67%	115,50%	118,99%	122,33%	120,08%	117,02%	116,33%	116,71%	117,62%	116,09%	113,59%	113,27%	115,73%	117,29%	5 FDR
6 BOPO	87,09%	85,34%	87,66%	87,00%	85,74%	86,12%	85,78%	85,47%	85,95%	85,89%	85,45%	85,05%	84,12%	83,22%	84,54%	85,34%	6 BOPO

Tabel 43. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset <i>(Number of Sharia Rural Bank based on Total Assets)</i>																		
Total Aset (Rp)	2016	2017	2018	2019										2020			Total Assets (in IDR)	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
< 1 Miliar	2	2	1	1	1	1	1	2	1	1	1	1	1	12	4	3	1	< 1 Billion
1 s.d. 5 Miliar	7	6	7	7	6	5	5	5	5	5	4	4	4	4	4	4	4	1 up to 5 Billion
> 5 s.d. 10 Miliar	19	18	13	10	11	13	14	12	11	11	9	10	9	9	10	9	9	>5 up to 10 Billion
> 10 Miliar	138	141	146	147	146	145	144	146	148	148	150	149	139	147	146	149	149	> 10 Billion
Total	166	167	167	165	164	164	164	165	165	165	164	164	164	164	163	163	163	Total
r) Angka-angka diperbaiki																	r) Revised figure	
"-" : Data tidak																	"-": Data not available	

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

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	367.783	249.573	242.056	103,11	8,51	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	214.131	142.726	138.232	103,25	4,54	<i>Sumatera Utara</i>
Sumatera Barat	236.526	179.809	175.145	102,66	7,71	<i>Sumatera Barat</i>
Sumatera Selatan	24.716	15.693	11.960	131,22	5,51	<i>Sumatera Selatan</i>
Bangka Belitung	449.511	358.600	403.195	88,94	27,95	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	<i>Jambi</i>
Bengkulu	72.345	62.556	53.638	116,63	17,26	<i>Bengkulu</i>
Riau	48.906	30.085	39.614	75,95	9,90	<i>Riau</i>
Kepulauan Riau	153.693	129.773	88.719	146,28	17,88	<i>Kepulauan Riau</i>
Lampung	711.372	541.309	305.842	176,99	4,27	<i>Lampung</i>
DKI Jakarta	13.060	8.575	9.165	93,56	18,98	<i>DKI Jakarta</i>
Jawa Barat	4.481.446	3.468.056	2.762.158	125,56	6,33	<i>Jawa Barat</i>
Banten	1.089.369	769.619	822.970	93,52	11,93	<i>Banten</i>
Jawa Tengah	1.808.502	1.391.271	1.199.393	116,00	8,74	<i>Jawa Tengah</i>
DI Yogyakarta	918.603	611.899	645.771	94,75	10,74	<i>DI Yogyakarta</i>
Jawa Timur	2.279.303	1.802.113	1.529.212	117,85	8,31	<i>Jawa Timur</i>
Bali	15.099	9.678	11.578	83,58	4,90	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	7.508	3.562	4.703	75,75	9,39	<i>Kalimantan Tengah</i>
Kalimantan Timur	13.951	5.391	8.301	64,95	6,91	<i>Kalimantan Timur</i>
Kalimantan Selatan	61.600	44.150	47.767	92,43	5,89	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	-	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	387	-	62	-	-	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	-	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	-	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	137.384	103.568	45.497	227,64	10,81	<i>Sulawesi Selatan</i>
Maluku	-	-	-	0,00	0,00	<i>Maluku</i>
Maluku Utara	164.566	109.292	79.684	137,16	1,78	<i>Maluku Utara</i>
NTB	775.096	641.022	478.286	134,02	2,87	<i>NTB</i>
NTT	-	-	-	-	-	<i>NTT</i>
Papua Barat	-	-	-	-	-	<i>Papua Barat</i>
Papua	-	-	-	0,00	0,00	<i>Papua</i>
Total	14.044.856	10.678.320	9.102.946	117,29	8,31	TOTAL

"-": Data tidak tersedia

"-": Data not available

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

Propinsi	Pertanian, kehutanan dan sarana pertanian Agriculture, forestry and agricultural facilities	Pertambangan Mining	Perindustrian Manufacturing	Listrik, gas dan air Water, gas and electricity	Konstruksi Construction	Perdagangan, restoran dan hotel Trade, restaurants and hotels	Pengangkutan, pergudangan dan komunikasi Transport, cargo storage and communication	Jasa dunia usaha Business Services	Jasa sosial / masyarakat Social Services	Lain-lain Others	Province
Nanggroe Aceh Darussalam	4.221	808	3.216	5	2.445	148.446	567	8.432	71.913	9.521	Nanggroe Aceh Darussalam
Sumatera Utara	56.044	40	1.463	68	1.537	19.546	1.661	11.555	47.702	3.110	Sumatera Utara
Sumatera Barat	23.830	113	2.807	55	8.110	48.971	5.704	6.027	70.728	13.465	Sumatera Barat
Sumatera Selatan	2.125	-	1.487	100	67	1.290	249	600	701	9.074	Sumatera Selatan
Bangka Belitung	64.905	680	2.276	536	34.796	113.687	8.375	50.392	66.627	16.327	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	33.489	-	99	-	3.360	5.167	18	7.017	334	13.073	Bengkulu
Riau	585	-	-	95	308	986	186	183	20.056	7.685	Riau
Kepulauan Riau	2.479	1.041	13.805	915	3.681	15.701	12.672	60.378	5.747	13.354	Kepulauan Riau
Lampung	28.451	346	2.130	165	6.198	23.700	845	142.396	326.810	10.270	Lampung
DKI Jakarta	304	333	24	-	113	1.115	108	3.147	2.559	873	DKI Jakarta
Jawa Barat	351.497	11.792	23.695	1.736	100.063	474.077	10.086	414.782	1.548.703	531.624	Jawa Barat
Banten	928	1.148	5.387	18	28.489	62.906	2.293	96.668	525.311	46.471	Banten
Jawa Tengah	48.577	3.635	20.809	2.464	293.215	133.014	13.820	302.619	335.865	237.253	Jawa Tengah
DI Yogyakarta	7.444	451	10.216	662	65.086	81.064	16.842	143.621	159.222	127.290	DI Yogyakarta
Jawa Timur	55.192	5.682	67.405	2.604	147.623	212.178	507.309	269.675	278.472	255.972	Jawa Timur
Bali	-	-	-	-	618	1.408	-	516	7.116	21	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	115	-	-	14	285	529	169	361	1.931	159	Kalimantan Tengah
Kalimantan Timur	56	-	167	-	-	99	-	4.698	244	128	Kalimantan Timur
Kalimantan Selatan	2.484	-	150	-	11.729	16.435	3.156	1.370	522	8.304	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	105	138	882	-	4.429	10.895	495	36.986	46.959	2.680	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	1.000	5.103	-	125	93.431	9.633	Maluku Utara
NTB	825	5.723	2.218	99	11.091	42.114	353	101.033	228.724	248.841	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	-	-	-	-	-	-	-	Papua
TOTAL	683.654	31.929	158.235	9.537	724.242	1.418.431	584.908	1.662.582	3.839.675	1.565.129	TOTAL

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Maret 2020 <i>(Financing of Sharia Rural Bank based on Type of Usage and Province - March 2020)</i>				
Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	122.278	47.827	79.467	Nanggroe Aceh Darussalam
Sumatera Utara	46.427	13.894	82.405	Sumatera Utara
Sumatera Barat	77.602	50.229	51.978	Sumatera Barat
Sumatera Selatan	6.498	-	9.196	Sumatera Selatan
Bangka Belitung	153.090	110.243	95.267	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	11.399	23.653	27.504	Bengkulu
Riau	7.694	3.188	19.202	Riau
Kepulauan Riau	31.389	20.849	77.536	Kepulauan Riau
Lampung	47.959	166.592	326.758	Lampung
DKI Jakarta	5.622	-	2.953	DKI Jakarta
Jawa Barat	1.144.274	323.281	2.000.501	Jawa Barat
Banten	484.493	109.212	175.915	Banten
Jawa Tengah	760.561	241.648	389.062	Jawa Tengah
DI Yogyakarta	291.438	100.947	219.514	DI Yogyakarta
Jawa Timur	1.318.830	174.199	309.083	Jawa Timur
Bali	3.793	1.826	4.059	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	952	533	2.077	Kalimantan Tengah
Kalimantan Timur	1.001	3.890	500	Kalimantan Timur
Kalimantan Selatan	36.623	979	6.548	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	16.391	3.328	83.849	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	74.885	12.804	21.603	Maluku Utara
NTB	150.627	166.802	323.593	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	-	-	-	Papua
TOTAL	4.793.827	1.575.925	4.308.568	TOTAL
"-" : Data tidak tersedia				"-" : Data not available

Juta Rupiah (in Million IDR)

Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Maret 2020 (Financing of Sharia Rural Bank based on Type of Financing and Province - March 2020)			
Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	145.355	104.218	Nanggroe Aceh Darussalam
Sumatera Utara	39.239	103.488	Sumatera Utara
Sumatera Barat	101.149	78.660	Sumatera Barat
Sumatera Selatan	6.498	9.196	Sumatera Selatan
Bangka Belitung	358.600	-	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	15.855	46.700	Bengkulu
Riau	10.140	19.946	Riau
Kepulauan Riau	23.865	105.908	Kepulauan Riau
Lampung	102.247	439.062	Lampung
DKI Jakarta	5.439	3.135	DKI Jakarta
Jawa Barat	2.439.746	1.028.310	Jawa Barat
Banten	482.545	287.074	Banten
Jawa Tengah	874.303	516.968	Jawa Tengah
DI Yogyakarta	289.519	322.380	DI Yogyakarta
Jawa Timur	1.029.611	772.502	Jawa Timur
Bali	1.969	7.708	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	3.516	46	Kalimantan Tengah
Kalimantan Timur	339	5.052	Kalimantan Timur
Kalimantan Selatan	37.197	6.953	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	45.079	58.489	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	14.466	94.826	Maluku Utara
NTB	81.467	559.555	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	-	-	Papua
TOTAL	6.108.146	4.570.175	TOTAL



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