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# STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS

**2016**

## 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, Januari 2017  
*Jakarta, January 2017*

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 REFERENCE

### Jadwal Publikasi Kedepan

Edisi Desember 2016 akan diterbitkan pada minggu ke III bulan Februari 2016.

### Tanda-tanda, dan Sumber Data

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

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

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

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

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

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### Advance Release Calender (ARC)

December 2016 edition will be released on the 3rd week of February 2016.

### Notes, Symbols and Sources of Data

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

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

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

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

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

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## DAFTAR SINGKATAN LIST OF ABBREVIATION

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



## DAFTAR ISTILAH GLOSSARY

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

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

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**REKAPITULASI PERUBAHAN TABEL DAN KOMPONEN TABEL PADA STATISTIK PERBANKAN SYARIAH (SPS) BARU**

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

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| 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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| 22  | <b>Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah</b>                                                                     | Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit                                                                                                | Tabel 2.6. Komposisi DPK Perbankan Syariah                                | Tabel 14. Komposisi DPK - BUS dan UUS                                                                                      | Perubahan komponen<br>Tambahan rincian BUS-UUS               |
|     | Tabel 22a. Komposisi DPK - Bank Umum Syariah                                                                                                  |                                                                                                                                                                                 |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 22b. Komposisi DPK - Unit Usaha Syariah                                                                                                 |                                                                                                                                                                                 |                                                                           |                                                                                                                            |                                                              |
| 23  | <b>Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah</b>                                        | Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit                                                                     | N/A                                                                       | N/A                                                                                                                        | Tabel baru                                                   |
|     | Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah                                                                     | Depositor Funds Composition of Islamic Commercial Bank                                                                                                                          |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah                                                                    | Depositor Funds Composition of Islamic Business Unit                                                                                                                            |                                                                           |                                                                                                                            |                                                              |
| 24  | <b>Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi</b>                    | Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province                                               |                                                                           | 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                                                 | Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank based on Province                                                                         |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 24b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi                                                | Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province                                                                           |                                                                           |                                                                                                                            |                                                              |
| 25  | <b>Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten</b> | Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District                                   |                                                                           | 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                             | Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District                                                             |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 25.b. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten                            | Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District                                                               |                                                                           |                                                                                                                            |                                                              |

Miliar Rupiah (in Billion IDR)

| Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah<br>(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)<br>Nominal dalam Miliar Rp (Nominal in Billion Rp) |                       |         |                        |         |         |         |         |         |         |         |         |                      |         |                                                                                     |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|---------|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------|---------|-------------------------------------------------------------------------------------|--|
| Periode                                                                                                                                                                                      | 2014                  | 2015    | 2016                   |         |         |         |         |         |         |         |         |                      |         | Indicator                                                                           |  |
|                                                                                                                                                                                              |                       |         | Jan                    | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt                  | Nov     |                                                                                     |  |
| Bank Umum Syariah                                                                                                                                                                            |                       |         | Sharia Commercial Bank |         |         |         |         |         |         |         |         |                      |         |                                                                                     |  |
| CAR (%)                                                                                                                                                                                      | 15,74                 | 15,02   | 15,11                  | 15,44   | 14,90   | 15,43   | 14,78   | 14,72   | 14,86   | 14,87   | 15,43   | 15,27                | 15,78   | CAR (%)                                                                             |  |
| - Modal                                                                                                                                                                                      | 19.585                | 23.409  | 23.130                 | 22.962  | 23.065  | 23.150  | 22.412  | 23.321  | 23.328  | 23.348  | 25.678  | 25.389               | 26.402  | - Capital                                                                           |  |
| - Aktiva Tetap Menurut Risiko                                                                                                                                                                | 124.405               | 155.894 | 153.054                | 148.756 | 154.778 | 150.014 | 151.637 | 158.392 | 156.957 | 157.030 | 166.447 | 166.232              | 167.269 | - Risk Weighted Assets                                                              |  |
| ROA (%)                                                                                                                                                                                      | 0,41                  | 0,49    | 1,01                   | 0,81    | 0,88    | 0,80    | 0,16    | 0,73    | 0,63    | 0,48    | 0,59    | 0,46                 | 0,67    | ROA (%)                                                                             |  |
| - Laba                                                                                                                                                                                       | 822                   | 977     | 2.113                  | 1.712   | 1.853   | 1.698   | 343     | 1.549   | 1.335   | 1.034   | 1.296   | 1.025                | 1.505   | - Profit                                                                            |  |
| - Rata-Rata Total Aset                                                                                                                                                                       | 198.248               | 201.348 | 209.613                | 210.103 | 211.089 | 211.391 | 211.384 | 212.173 | 212.931 | 213.411 | 218.608 | 220.910              | 223.224 | - Average Assets                                                                    |  |
| NPF (%)                                                                                                                                                                                      | 4,95                  | 4,84    | 5,46                   | 5,59    | 5,35    | 5,48    | 6,17    | 5,68    | 5,32    | 5,55    | 4,67    | 4,80                 | 4,68    | NPF (%)                                                                             |  |
| NPF Net (%)                                                                                                                                                                                  | 3,38                  | 3,19    | 3,67                   | 3,76    | 3,62    | 3,67    | 3,59    | 3,73    | 3,21    | 3,19    | 2,49    | 2,45                 | 2,48    | NPF Net %                                                                           |  |
| - Non Performing Financing                                                                                                                                                                   | 7.320                 | 7.456   | 8.304                  | 8.484   | 8.179   | 8.414   | 9.605   | 8.990   | 8.333   | 8.693   | 8.034   | 8.315                | 8.168   | - Non Performing Financing                                                          |  |
| - Non Performing Financing Net                                                                                                                                                               | 4.997                 | 4.915   | 5.581                  | 5.705   | 5.543   | 5.627   | 5.589   | 5.894   | 5.019   | 4.999   | 4.290   | 4.238                | 4.337   | - Non Performing Financing Net                                                      |  |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank                                                                                                                                            | 147.944               | 153.968 | 152.200                | 151.752 | 152.967 | 153.433 | 155.722 | 158.143 | 156.573 | 156.623 | 171.979 | 173.299              | 174.552 | - Total Financing to Non Bank                                                       |  |
| FDR (%)                                                                                                                                                                                      | 86,66                 | 88,03   | 87,86                  | 87,30   | 87,52   | 88,11   | 89,31   | 89,32   | 87,58   | 87,53   | 86,43   | 86,88                | 86,27   | FDR (%)                                                                             |  |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank                                                                                                                                                  | 147.944               | 153.968 | 152.200                | 151.752 | 152.967 | 153.433 | 155.722 | 158.143 | 156.573 | 156.623 | 171.979 | 173.299              | 174.552 | - Total Financing to Non Bank                                                       |  |
| - Dana Pihak Ketiga                                                                                                                                                                          | 170.723               | 174.895 | 173.230                | 173.834 | 174.779 | 174.135 | 174.354 | 177.051 | 178.768 | 178.934 | 198.976 | 199.462              | 202.332 | - Total Third Party Funds                                                           |  |
| BOPO (%)                                                                                                                                                                                     | 96,97 <sup>a)</sup>   | 97,01   | 95,28                  | 94,49   | 94,40   | 94,71   | 99,04   | 95,61   | 96,15   | 96,96   | 96,27   | 97,21                | 95,91   | Operating Expenses to Operations Revenue (%)                                        |  |
| - Biaya Operasional                                                                                                                                                                          | 29.285 <sup>a)</sup>  | 30.945  | 3.822                  | 5.122   | 8.032   | 10.424  | 13.909  | 16.395  | 19.309  | 22.001  | 25.138  | 29.400               | 32.060  | - Operations Expenses                                                               |  |
| - Pendapatan Operasional                                                                                                                                                                     | 30.201 <sup>a)</sup>  | 31.901  | 4.011                  | 5.421   | 8.509   | 11.007  | 14.044  | 17.147  | 20.082  | 22.691  | 26.112  | 30.244               | 33.428  | - Operations Income                                                                 |  |
| Rentabilitas                                                                                                                                                                                 |                       |         |                        |         |         |         |         |         |         |         |         |                      |         | Profitability                                                                       |  |
| NOM (%)                                                                                                                                                                                      | 0,52 <sup>a)</sup>    | 0,52    | 1,20                   | 0,94    | 1,00    | 1,00    | 0,17    | 0,78    | 0,69    | 0,53    | 0,65    | 0,50                 | 0,74    | NOM (%)                                                                             |  |
| - Pendapatan Operasional                                                                                                                                                                     | 916 <sup>a)</sup>     | 955     | 2.271                  | 1.793   | 1.908   | 1.747   | 323     | 1.505   | 1.326   | 1.035   | 1.299   | 1.013                | 1.493   | - Net Operations Income                                                             |  |
| - Rata-rata Aset Produktif                                                                                                                                                                   | 175.548 <sup>a)</sup> | 182.301 | 189.360                | 190.246 | 191.187 | 191.444 | 191.681 | 192.246 | 192.998 | 193.525 | 198.338 | 200.566              | 202.724 | - Average Earning Assets                                                            |  |
| KAP                                                                                                                                                                                          |                       |         |                        |         |         |         |         |         |         |         |         |                      |         | Earning Asset Quality                                                               |  |
| APYD terhadap Aktiva Produktif (%)                                                                                                                                                           | 4,78 <sup>a)</sup>    | 5,19    | 5,96                   | 6,13    | 5,91    | 5,90    | 6,14    | 5,49    | 5,43    | 5,64    | 4,97    | 4,97                 | 5,01    | Classified Earning assets to Earning assets (%)                                     |  |
| - APYD                                                                                                                                                                                       | 10.055                | 10.228  | 11.512                 | 11.972  | 11.677  | 11.599  | 12.107  | 10.949  | 10.967  | 11.370  | 11.183  | 11.256               | 11.535  | - Classified Earning Assets                                                         |  |
| - Total Aset Produktif                                                                                                                                                                       | 210.371               | 197.100 | 193.273                | 195.167 | 197.590 | 196.541 | 197.083 | 199.387 | 202.017 | 201.694 | 225.152 | 226.471              | 230.051 | - Total Earning assets                                                              |  |
| Likuiditas                                                                                                                                                                                   |                       |         |                        |         |         |         |         |         |         |         |         |                      |         | Liquidity                                                                           |  |
| Short Term Mismatch (%)                                                                                                                                                                      | 18,22                 | 20,04   | 22,91                  | 23,67   | 23,40   | 23,25   | 20,32   | 19,47   | 19,41   | 19,92   | 22,53   | 21,71                | 22,99   | Non Core Deposits to Third Party Funds (%)                                          |  |
| - Aktiva Jangka Pendek                                                                                                                                                                       | 27.833                | 32.610  | 36.462                 | 37.443  | 37.820  | 37.252  | 32.704  | 32.025  | 32.064  | 32.896  | 41.818  | 39.888               | 42.812  | - Short-Term Assets                                                                 |  |
| - Kewajiban Jangka Pendek                                                                                                                                                                    | 152.758               | 162.749 | 159.142                | 158.214 | 161.650 | 160.192 | 160.954 | 164.455 | 165.171 | 165.174 | 185.572 | 183.751              | 186.216 | - Short-Term Liabilities                                                            |  |
| Imbal Hasil                                                                                                                                                                                  |                       |         |                        |         |         |         |         |         |         |         |         |                      |         | Yield Proportion                                                                    |  |
| Non Core Deposit terhadap Total DPK (%)                                                                                                                                                      | 52,91                 | 50,35   | 49,87                  | 50,19   | 50,81   | 50,54   | 50,90   | 50,98   | 50,95   | 51,14   | 52,50   | 52,13                | 52,05   | Non Core Deposits to Third Party Funds (%)                                          |  |
| - Non Core Deposit                                                                                                                                                                           | 90.333                | 88.053  | 86.392                 | 87.243  | 88.812  | 88.000  | 88.743  | 90.267  | 91.087  | 91.509  | 104.455 | 103.974              | 105.307 | - Non Core Deposits                                                                 |  |
| - Total DPK                                                                                                                                                                                  | 170.723               | 174.895 | 173.230                | 173.834 | 174.779 | 174.135 | 174.354 | 177.051 | 178.768 | 178.934 | 198.976 | 199.462              | 202.332 | - Total Third Party Funds                                                           |  |
| Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)                                                                                     | 203,48                | 180,50  | 187,21                 | 183,67  | 179,40  | 179,05  | 178,03  | 180,17  | 182,95  | 182,23  | 200,57  | 199,53               | 201,86  | Fixed Yield Portfolios to Floating Yield Portfolios (%)                             |  |
| - Portofolio yang Memiliki Imbal Hasil Tetap                                                                                                                                                 | 99.199                | 98.641  | 99.562                 | 98.606  | 98.558  | 98.789  | 100.063 | 102.112 | 101.647 | 101.479 | 115.164 | 115.826              | 117.106 | - Fixed-rate Yield Portfolios                                                       |  |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap                                                                                                                                           | 48.753                | 54.650  | 53.181                 | 53.687  | 54.937  | 55.174  | 56.206  | 56.675  | 55.561  | 55.688  | 57.418  | 58.049               | 58.013  | - Floating-rate Yield Portfolios                                                    |  |
| Investasi                                                                                                                                                                                    |                       |         |                        |         |         |         |         |         |         |         |         |                      |         | Investment Proportion and Risk                                                      |  |
| Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)                                                                                                                           | 32,85                 | 35,81   | 35,30                  | 35,74   | 36,32   | 36,37   | 36,47   | 36,35   | 35,98   | 36,20   | 34,17   | 34,31                | 34,15   | Profit Sharing Financing to Total Financing to Non Bank (%)                         |  |
| - Total Pembiayaan Basis Mudharabah                                                                                                                                                          | 48.753                | 55.336  | 53.911                 | 54.430  | 55.752  | 55.997  | 56.989  | 57.712  | 56.561  | 56.900  | 58.978  | 59.649               | 59.811  | - Profit Sharing Financing Mudharabah-based                                         |  |
| - Total Pembiayaan                                                                                                                                                                           | 148.425               | 154.527 | 152.744                | 152.293 | 153.495 | 153.963 | 156.269 | 158.787 | 157.207 | 157.167 | 172.582 | 173.875              | 175.120 | - Total Financing                                                                   |  |
| Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah                                                                                               | 2,56                  | 2,81    | 3,07                   | 2,79    | 2,82    | 3,03    | 3,43    | 2,95    | 3,09    | 3,09    | 3,56    | 3,41 <sup>g)</sup>   | 3,63    | Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%) |  |
| - Potensi Kerugian Pembiayaan Bagi Hasil                                                                                                                                                     | 1.250                 | 1.557   | 1.655                  | 1.518   | 1.572   | 1.696   | 1.955   | 1.702   | 1.750   | 1.760   | 2.100   | 2.035 <sup>g)</sup>  | 2.171   | - Potential Loss from Profit Sharing Financing                                      |  |
| - Portofolio Investasi Mudharabah dan Musyarakah                                                                                                                                             | 48.753                | 55.336  | 53.911                 | 54.430  | 55.752  | 55.997  | 56.989  | 57.712  | 56.561  | 56.900  | 58.978  | 59.649 <sup>g)</sup> | 59.811  | - Total Mudharabah and Musyarakah                                                   |  |

Miliar Rupiah (in Billion IDR)

| Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah<br>(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)<br>Nominal dalam Miliar Rp (Nominal in Billion Rp) |        |        |        |        |        |        |        |        |        |        |        |        |        |                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------------------------------------------------------------------------|
| Periode                                                                                                                                                                                      | 2014   | 2015   | 2016   |        |        |        |        |        |        |        |        |        |        | Indicator                                                                           |
|                                                                                                                                                                                              |        |        | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    |                                                                                     |
| Unit Usaha Syariah                                                                                                                                                                           |        |        |        |        |        |        |        |        |        |        |        |        |        | Sharia Business Unit                                                                |
| ROA (%)                                                                                                                                                                                      | 1,97   | 1,81   | 2,08   | 2,08   | 2,27   | 1,87   | 2,06   | 2,09   | 2,16   | 2,22   | 2,23   | 2,35   | 2,34   | ROA (%)                                                                             |
| - Laba                                                                                                                                                                                       | 1.227  | 1.324  | 1.616  | 1.857  | 1.837  | 1.519  | 1.701  | 1.749  | 1.821  | 1.883  | 1.858  | 1.972  | 1.980  | - Profit                                                                            |
| - Rata-Rata Total Aset                                                                                                                                                                       | 62.223 | 73.049 | 77.827 | 78.832 | 80.792 | 81.363 | 82.406 | 83.690 | 84.314 | 84.840 | 83.366 | 83.967 | 84.787 | - Average Assets                                                                    |
| NPF (%)                                                                                                                                                                                      | 2,55   | 3,03   | 3,32   | 3,33   | 3,73   | 3,58   | 3,97   | 3,49   | 3,54   | 3,46   | 3,34   | 3,31   | 3,26   | NPF (%)                                                                             |
| NPF Net (%)                                                                                                                                                                                  | 1,66   | 1,65   | 1,93   | 1,92   | 2,11   | 1,89   | 2,26   | 2,16   | 2,12   | 2,07   | 1,94   | 1,96   | 1,94   | NPF Net %                                                                           |
| - Non Performing Financing                                                                                                                                                                   | 1.312  | 1.791  | 1.993  | 1.993  | 2.260  | 2.181  | 2.466  | 2.237  | 2.247  | 2.206  | 2.105  | 2.108  | 2.144  | - Non Performing Financing                                                          |
| - Non Performing Financing Net                                                                                                                                                               | 856    | 975    | 1.137  | 1.147  | 1.280  | 1.152  | 1.404  | 1.382  | 1.349  | 1.320  | 1.223  | 1.251  | 1.280  | - Non Performing Financing Net                                                      |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank                                                                                                                                            | 51.385 | 59.028 | 59.021 | 59.819 | 60.515 | 60.889 | 62.136 | 64.031 | 63.570 | 63.830 | 63.026 | 63.725 | 65.828 | - Total Financing to Non Bank                                                       |
| FDR (%)                                                                                                                                                                                      | 109,02 | 104,88 | 105,65 | 103,16 | 104,56 | 102,04 | 97,07  | 99,60  | 98,69  | 96,84  | 97,65  | 97,71  | 96,60  | FDR (%)                                                                             |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank                                                                                                                                                  | 51.385 | 59.028 | 59.021 | 59.819 | 60.515 | 60.889 | 62.136 | 64.031 | 63.570 | 63.830 | 63.026 | 63.725 | 65.828 | - Total Financing to Non Bank                                                       |
| - Dana Pihak Ketiga                                                                                                                                                                          | 47.136 | 56.280 | 55.864 | 57.986 | 57.878 | 59.672 | 64.013 | 64.285 | 64.416 | 65.909 | 64.545 | 65.217 | 68.148 | - Total Third Party Funds                                                           |
| BOPO (%)                                                                                                                                                                                     | 80,19  | 83,41  | 81,78  | 77,05  | 78,32  | 81,93  | 80,14  | 79,53  | 79,29  | 79,01  | 78,50  | 77,27  | 77,18  | Operating Expenses to Operations Revenue (%)                                        |
| - Biaya Operasional                                                                                                                                                                          | 4.866  | 6.356  | 600    | 1.057  | 1.677  | 2.330  | 2.869  | 3.453  | 3.970  | 4.546  | 4.926  | 5.438  | 5.996  | - Operations Expenses                                                               |
| - Pendapatan Operasional                                                                                                                                                                     | 6.068  | 7.621  | 733    | 1.372  | 2.141  | 2.843  | 3.580  | 4.342  | 5.007  | 5.753  | 6.274  | 7.037  | 7.769  | - Operations Income                                                                 |
| Rentabilitas                                                                                                                                                                                 |        |        |        |        |        |        |        |        |        |        |        |        |        | Profitability                                                                       |
| NOM (%)                                                                                                                                                                                      | 2,05   | 1,83   | 2,20   | 2,55   | 2,44   | 2,01   | 2,19   | 2,26   | 2,24   | 2,27   | 2,30   | 2,44   | 2,44   | NOM (%)                                                                             |
| - Pendapatan Operasional                                                                                                                                                                     | 1.202  | 1.264  | 1.603  | 1.889  | 1.856  | 1.541  | 1.706  | 1.778  | 1.778  | 1.811  | 1.798  | 1.919  | 1.934  | - Net Operations Income                                                             |
| - Rata-rata Aset Produktif                                                                                                                                                                   | 58.748 | 68.937 | 73.000 | 73.986 | 76.004 | 76.604 | 77.771 | 78.840 | 79.328 | 79.768 | 78.255 | 78.689 | 79.186 | - Average Earning Assets                                                            |
| KAP                                                                                                                                                                                          |        |        |        |        |        |        |        |        |        |        |        |        |        |                                                                                     |
| APYD terhadap Aktiva Produktif (%)                                                                                                                                                           | 2,90   | 3,96   | 4,39   | 4,46   | 4,24   | 4,25   | 4,16   | 3,97   | 3,97   | 3,64   | 3,56   | 3,64   | 3,68   | Classified Earning assets to Earning assets (%)                                     |
| - APYD                                                                                                                                                                                       | 1.873  | 3.124  | 3.236  | 3.378  | 3.419  | 3.354  | 3.461  | 3.370  | 3.450  | 3.043  | 2.976  | 3.020  | 3.107  | - Classified Earning Assets                                                         |
| - Total Aset Produktif                                                                                                                                                                       | 64.488 | 78.893 | 73.683 | 75.674 | 80.621 | 79.004 | 83.122 | 84.992 | 83.098 | 83.518 | 83.540 | 82.909 | 84.434 | - Total Earning assets                                                              |
| Likuiditas                                                                                                                                                                                   |        |        |        |        |        |        |        |        |        |        |        |        |        | Liquidity                                                                           |
| Short Term Mismatch (%)                                                                                                                                                                      | 26,69  | 35,56  | 35,05  | 33,12  | 33,89  | 33,85  | 36,26  | 34,27  | 36,79  | 37,55  | 27,30  | 27,22  | 23,69  | Short Term Mismatch (%)                                                             |
| - Aktiva Jangka Pendek                                                                                                                                                                       | 14.800 | 24.616 | 24.561 | 23.983 | 24.529 | 24.958 | 28.303 | 26.929 | 28.817 | 29.943 | 18.507 | 18.624 | 16.927 | - Short-Term Assets                                                                 |
| - Kewajiban Jangka Pendek                                                                                                                                                                    | 55.446 | 69.227 | 70.069 | 72.405 | 72.387 | 73.734 | 78.063 | 78.571 | 78.335 | 79.733 | 67.792 | 68.422 | 71.455 | - Short-Term Liabilities                                                            |
| Imbal Hasil                                                                                                                                                                                  |        |        |        |        |        |        |        |        |        |        |        |        |        | Yield Proportion                                                                    |
| Non Core Deposit terhadap Total DPK (%)                                                                                                                                                      | 56,65  | 56,94  | 57,54  | 58,04  | 57,95  | 57,95  | 59,96  | 58,31  | 58,00  | 57,98  | 58,45  | 58,79  | 59,95  | Non Core Deposits to Third Party Funds (%)                                          |
| - Non Core Deposit                                                                                                                                                                           | 26.700 | 32.044 | 32.144 | 33.655 | 33.538 | 34.442 | 38.383 | 37.487 | 37.364 | 38.211 | 37.728 | 38.341 | 40.857 | - Non Core Deposits                                                                 |
| - Total DPK                                                                                                                                                                                  | 47.136 | 56.280 | 55.864 | 57.986 | 57.878 | 59.672 | 64.013 | 64.285 | 64.416 | 65.909 | 64.545 | 65.217 | 68.148 | - Total Third Party Funds                                                           |
| Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)                                                                                     | 294,21 | 244,71 | 276,97 | 274,20 | 269,43 | 270,29 | 267,62 | 254,16 | 254,76 | 254,15 | 245,16 | 242,56 | 234,86 | Fixed Yield Portfolios to Floating Yield Portfolios (%)                             |
| - Portofolio yang Memiliki Imbal Hasil Tetap                                                                                                                                                 | 36.399 | 38.833 | 43.675 | 44.153 | 44.474 | 44.783 | 45.579 | 46.306 | 45.986 | 46.130 | 45.084 | 45.478 | 46.543 | - Fixed-rate Yield Portfolios                                                       |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap                                                                                                                                           | 12.372 | 15.869 | 15.769 | 16.103 | 16.506 | 16.568 | 17.031 | 18.219 | 18.051 | 18.151 | 18.389 | 18.750 | 19.817 | - Floating-rate Yield Portfolios                                                    |
| Investasi                                                                                                                                                                                    |        |        |        |        |        |        |        |        |        |        |        |        |        | Investment Proportion and Risk                                                      |
| Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)                                                                                                                           | 28,96  | 33,97  | 33,97  | 34,33  | 34,86  | 35,15  | 35,75  | 37,04  | 37,39  | 37,89  | 39,30  | 39,93  | 41,00  | Profit Sharing Financing to Total Financing to Non Bank (%)                         |
| - Total Pembiayaan Basis Mudharabah                                                                                                                                                          | 14.988 | 20.197 | 20.195 | 20.683 | 21.259 | 21.564 | 22.384 | 23.898 | 23.941 | 24.357 | 24.946 | 25.646 | 27.210 | - Profit Sharing Financing Mudharabah-based                                         |
| - Total Pembiayaan                                                                                                                                                                           | 51.752 | 59.462 | 59.444 | 60.256 | 60.980 | 61.351 | 62.609 | 64.525 | 64.036 | 64.282 | 63.473 | 64.228 | 66.361 | - Total Financing                                                                   |
| Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah                                                                                               | 1,84   | 2,75   | 2,81   | 2,79   | 2,77   | 2,76   | 2,68   | 2,48   | 2,66   | 2,70   | 2,58   | 2,55   | 2,52   | Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%) |
| - Potensi Kerugian Pembiayaan Bagi Hasil                                                                                                                                                     | 276    | 556    | 568    | 576    | 588    | 594    | 600    | 592    | 636    | 658    | 643    | 653    | 686    | - Potential Loss from Profit Sharing Financing                                      |
| - Portofolio Investasi Mudharabah dan Musyarakah                                                                                                                                             | 14.988 | 20.197 | 20.195 | 20.683 | 21.259 | 21.564 | 22.384 | 23.898 | 23.941 | 24.357 | 24.946 | 25.646 | 27.210 | - Total Mudharabah and Musyarakah                                                   |
| Ket: r) Angka-angka diperbaiki<br>*) Angka-angka sementara                                                                                                                                   |        |        |        |        |        |        |        |        |        |        |        |        |        | Note: r) Revised figures<br>*) Provisional Figures                                  |

**Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2016**  
(Sharia Banking Network)

| Indikator                                         | 2014           | 2015           | 2016              |                |                |                |                |                |                |                |                |                             |                | Indicator                                                     |
|---------------------------------------------------|----------------|----------------|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------------------|----------------|---------------------------------------------------------------|
|                                                   |                |                | Jan               | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt                         | Nov            |                                                               |
| <b>Bank Umum Syariah</b>                          |                |                |                   |                |                |                |                |                |                |                |                |                             |                | <b>Sharia Commercial Bank</b>                                 |
| - Total Aset                                      | 204.961        | 213.423        | 209.613           | 210.592        | 213.061        | 212.298        | 211.358        | 216.118        | 217.479        | 216.766        | 241.937        | 241.629                     | 246.361        | - Total Assets                                                |
| - Jumlah Bank                                     | 12             | 12             | 12                | 12             | 12             | 12             | 12             | 12             | 12             | 12             | 13             | 13                          | 13             | - Number of Banks                                             |
| - Jumlah Kantor                                   | 2.163          | 1.990          | 1.970             | 1.926          | 1.918          | 1.869          | 1.844          | 1.807          | 1.799          | 1.776          | 1.897          | 1.885                       | 1.854          | - Number of Offices                                           |
| - KC                                              | 447            | 450            | 452 <sup>r)</sup> | 453            | 450            | 452            | 452            | 455            | 456            | 451            | 475            | 474                         | 458            | Branch Offices                                                |
| - KCP                                             | 1.511          | 1.340          | 1.320             | 1.275          | 1.269          | 1.222          | 1.202          | 1.167          | 1.161          | 1.149          | 1.231          | 1.222                       | 1.208          | Sub Branch Offices                                            |
| - KK                                              | 205            | 200            | 199               | 198            | 199            | 195            | 190            | 185            | 182            | 176            | 191            | 189                         | 188            | Cash Offices                                                  |
| - ATM                                             | 3.350          | 3.571          | 3.574             | 3.575          | 3.568          | 3.577          | 3.577          | 3.583          | 2.965          | 2.922          | 3.127          | 3.127                       | 3.127          | ATMs/ADMs                                                     |
| - Jumlah Tenaga Kerja                             | 41.393         | 51.413         | 51.087            | 50.768         | 50.372         | 50.287         | 50.383         | 50.488         | 49.855         | 49.553         | 50.997         | 51.145 <sup>r)</sup>        | 51.129         | - Number of Employees                                         |
| <b>Unit Usaha Syariah</b>                         |                |                |                   |                |                |                |                |                |                |                |                |                             |                | <b>Sharia Business Unit</b>                                   |
| - Total Aset                                      | 67.383         | 82.839         | 77.827            | 79.838         | 84.710         | 83.079         | 86.577         | 90.107         | 88.063         | 88.521         | 89.826         | 89.376                      | 92.982         | - Total Assets                                                |
| - Jumlah Bank Umum Konvensional yang memiliki UUS | 22             | 22             | 22                | 22             | 22             | 22             | 22             | 22             | 22             | 22             | 21             | 21                          | 21             | - Number of Conventional Banks that have Sharia Business Unit |
| - Jumlah Kantor UUS                               | 320            | 311            | 312               | 312            | 312            | 314            | 313            | 322            | 328            | 328            | 313            | 318                         | 322            | - Number of Offices                                           |
| - KC                                              | 138            | 138            | 138               | 138            | 137            | 139            | 139            | 147            | 149            | 149            | 147            | 150                         | 150            | Branch Offices                                                |
| - KCP                                             | 140            | 129            | 129               | 130            | 130            | 130            | 132            | 132            | 135            | 135            | 122            | 123                         | 126            | Sub Branch Offices                                            |
| - KK                                              | 42             | 44             | 45                | 45             | 45             | 45             | 42             | 43             | 44             | 44             | 44             | 45                          | 46             | Cash Offices                                                  |
| - ATM                                             | 132            | 145            | 145               | 145            | 145            | 145            | 147            | 151            | 151            | 152            | 131            | 133                         | 132            | ATMs/ADMs                                                     |
| - Jumlah Tenaga Kerja                             | 4.425          | 4.403          | 4.355             | 4.338          | 4.357          | 4.387          | 4.408          | 4.435          | 4.748          | 4.776          | 4.549          | 4.518 <sup>r)</sup>         | 4.518          | - Number of Employees                                         |
| <b>Total Aset BUS dan UUS</b>                     | <b>272.343</b> | <b>296.262</b> | <b>287.440</b>    | <b>290.430</b> | <b>297.772</b> | <b>295.377</b> | <b>297.935</b> | <b>306.225</b> | <b>305.542</b> | <b>305.287</b> | <b>331.763</b> | <b>331.005</b>              | <b>339.343</b> | <b>Total Assets</b>                                           |
| <b>Total Kantor BUS dan UUS</b>                   | <b>2.483</b>   | <b>2.301</b>   | <b>2.282</b>      | <b>2.238</b>   | <b>2.230</b>   | <b>2.183</b>   | <b>2.157</b>   | <b>2.129</b>   | <b>2.127</b>   | <b>34</b>      | <b>34</b>      | <b>34</b>                   | <b>34</b>      | <b>Total Number of Offices</b>                                |
| <b>Total ATM BUS dan UUS</b>                      | <b>3.482</b>   | <b>3.716</b>   | <b>3.719</b>      | <b>3.720</b>   | <b>3.713</b>   | <b>3.722</b>   | <b>3.724</b>   | <b>3.734</b>   | <b>3.116</b>   | <b>2.104</b>   | <b>2.210</b>   | <b>2.203</b>                | <b>2.176</b>   | <b>Total Number of ATMs/ADMs</b>                              |
| <b>Total Tenaga Kerja BUS dan UUS</b>             | <b>45.818</b>  | <b>55.816</b>  | <b>55.442</b>     | <b>55.106</b>  | <b>54.729</b>  | <b>54.674</b>  | <b>54.791</b>  | <b>54.923</b>  | <b>54.603</b>  | <b>54.329</b>  | <b>55.546</b>  | <b>55.663 <sup>r)</sup></b> | <b>55.647</b>  | <b>Total Number of Employees</b>                              |
| <b>Bank Pembiayaan Rakyat Syariah</b>             |                |                |                   |                |                |                |                |                |                |                |                |                             |                | <b>Sharia Rural Bank</b>                                      |
| - Jumlah Bank                                     | 163            | 163            | 163               | 164            | 165            | 165            | 166            | 165            | 165            | 165            | 164            | 164                         | 164            | - Number of Banks                                             |
| - Jumlah Kantor                                   | 439            | 446            | 449               | 448            | 454            | 425            | 427            | 428            | 435            | 436            | 430            | 451                         | 453            | - Number of Offices                                           |
| - Jumlah Tenaga Kerja                             | 4.704          | 5.102          | 5.058             | 5.070          | 5.143          | 4.531          | 4.523          | 4.495          | 4.566          | 4.584          | 4.410          | 4.351                       | 4.379          | - Number of Employees                                         |

Ket: <sup>r)</sup> Angka-angka diperbaikiNote: <sup>r)</sup> Revised figures

**Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS November 2016**  
(Individual Sharia Banking Network)

| Kelompok Bank                                                                                                                                                                                                                                       | KPO/KC     | KCP/UPS      | KK         | Group of Banks                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                     | HOO/BO     | SBO/SSU      | CO         |                                                                                                                                                                                                                                        |
| <b>Bank Umum Syariah</b>                                                                                                                                                                                                                            | <b>458</b> | <b>1.208</b> | <b>188</b> | <b>Sharia Commercial Bank</b>                                                                                                                                                                                                          |
| 1 PT. Bank Aceh Syariah                                                                                                                                                                                                                             | 25         | 85           | 15         | 1 PT. Bank Aceh Syariah                                                                                                                                                                                                                |
| 2 PT. Bank Muamalat Indonesia                                                                                                                                                                                                                       | 82         | 194          | 80         | 2 PT. Bank Muamalat Indonesia                                                                                                                                                                                                          |
| 3 PT. Bank Victoria Syariah                                                                                                                                                                                                                         | 8          | 5            | -          | 3 PT. Bank Victoria Syariah                                                                                                                                                                                                            |
| 4 PT. Bank BRISyariah                                                                                                                                                                                                                               | 51         | 205          | 12         | 4 PT. Bank BRISyariah                                                                                                                                                                                                                  |
| 5 PT. Bank Jabar Banten Syariah                                                                                                                                                                                                                     | 8          | 56           | 1          | 5 PT. Bank Jabar Banten Syariah                                                                                                                                                                                                        |
| 6 PT. Bank BNI Syariah                                                                                                                                                                                                                              | 67         | 169          | 18         | 6 PT. Bank BNI Syariah                                                                                                                                                                                                                 |
| 7 PT. Bank Syariah Mandiri                                                                                                                                                                                                                          | 129        | 437          | 54         | 7 PT. Bank Syariah Mandiri                                                                                                                                                                                                             |
| 8 PT. Bank Mega Syariah                                                                                                                                                                                                                             | 31         | 34           | -          | 8 PT. Bank Mega Syariah                                                                                                                                                                                                                |
| 9 PT. Bank Panin Syariah                                                                                                                                                                                                                            | 13         | 5            | 1          | 9 PT. Bank Panin Syariah                                                                                                                                                                                                               |
| 10 PT. Bank Syariah Bukopin                                                                                                                                                                                                                         | 11         | 7            | 4          | 10 PT. Bank Syariah Bukopin                                                                                                                                                                                                            |
| 11 PT. BCA Syariah                                                                                                                                                                                                                                  | 9          | 8            | 3          | 11 PT. BCA Syariah                                                                                                                                                                                                                     |
| 12 PT. Maybank Syariah Indonesia                                                                                                                                                                                                                    | -          | -            | -          | 12 PT. Maybank Syariah Indonesia                                                                                                                                                                                                       |
| 13 PT. Bank Tabungan Pensiunan Nasional Syariah                                                                                                                                                                                                     | 24         | 3            | -          | 13 PT. Bank Tabungan Pensiunan Nasional Syariah                                                                                                                                                                                        |
| <b>Unit Usaha Syariah</b>                                                                                                                                                                                                                           | <b>150</b> | <b>126</b>   | <b>46</b>  | <b>Sharia Business Unit</b>                                                                                                                                                                                                            |
| 14 PT Bank Danamon Indonesia, Tbk                                                                                                                                                                                                                   | 12         | 2            | -          | 13 PT Bank Danamon Indonesia, Tbk                                                                                                                                                                                                      |
| 15 PT Bank Permata, Tbk                                                                                                                                                                                                                             | 11         | 2            | 1          | 14 PT Bank Permata, Tbk                                                                                                                                                                                                                |
| 16 PT Bank Internasional Indonesia, Tbk                                                                                                                                                                                                             | 7          | 1            | -          | 15 PT Bank Internasional Indonesia, Tbk                                                                                                                                                                                                |
| 17 PT Bank CIMB Niaga, Tbk                                                                                                                                                                                                                          | 14         | -            | -          | 16 PT Bank CIMB Niaga, Tbk                                                                                                                                                                                                             |
| 18 PT Bank OCBC NISP, Tbk                                                                                                                                                                                                                           | 10         | -            | -          | 17 PT Bank OCBC NISP, Tbk                                                                                                                                                                                                              |
| 19 PT Bank Sinarmas                                                                                                                                                                                                                                 | 34         | 2            | 10         | 33 PT Bank Sinarmas                                                                                                                                                                                                                    |
| 20 PT Bank Tabungan Negara (Persero), Tbk.                                                                                                                                                                                                          | 22         | 28           | 4          | 34 PT Bank Tabungan Negara (Persero), Tbk.                                                                                                                                                                                             |
| 21 PT BPD DKI                                                                                                                                                                                                                                       | 3          | 12           | 6          | 18 PT BPD DKI                                                                                                                                                                                                                          |
| 22 PT BPD Daerah Istimewa Yogyakarta                                                                                                                                                                                                                | 1          | 3            | 5          | 19 PT BPD Daerah Istimewa Yogyakarta                                                                                                                                                                                                   |
| 23 PT BPD Jawa Tengah                                                                                                                                                                                                                               | 4          | 8            | 6          | 20 PT BPD Jawa Tengah                                                                                                                                                                                                                  |
| 24 PT BPD Jawa Timur, Tbk                                                                                                                                                                                                                           | 7          | 8            | -          | 21 PT BPD Jawa Timur, Tbk                                                                                                                                                                                                              |
| 25 PT BPD Sumatera Utara                                                                                                                                                                                                                            | 5          | 17           | -          | 22 PT BPD Sumatera Utara                                                                                                                                                                                                               |
| 26 PT BPD Jambi                                                                                                                                                                                                                                     | 1          | -            | -          | 24 PT BPD Jambi                                                                                                                                                                                                                        |
| 27 PT BPD Sumatera Barat                                                                                                                                                                                                                            | 3          | 6            | -          | 25 PT BPD Sumatera Barat                                                                                                                                                                                                               |
| 28 PT BPD Riau dan Kepulauan Riau                                                                                                                                                                                                                   | 2          | 3            | 1          | 26 PT BPD Riau dan Kepulauan Riau                                                                                                                                                                                                      |
| 29 PT BPD Sumatera Selatan dan Bangka Belitung                                                                                                                                                                                                      | 3          | 2            | 4          | 27 PT BPD Sumatera Selatan dan Bangka Belitung                                                                                                                                                                                         |
| 30 PT BPD Kalimantan Selatan                                                                                                                                                                                                                        | 2          | 9            | 1          | 28 PT BPD Kalimantan Selatan                                                                                                                                                                                                           |
| 31 PT BPD Kalimantan Barat                                                                                                                                                                                                                          | 1          | 3            | 4          | 29 PT BPD Kalimantan Barat                                                                                                                                                                                                             |
| 32 PD BPD Kalimantan Timur                                                                                                                                                                                                                          | 2          | 13           | 2          | 30 PD BPD Kalimantan Timur                                                                                                                                                                                                             |
| 33 PT BPD Sulawesi Selatan dan Sulawesi Barat                                                                                                                                                                                                       | 4          | -            | 1          | 31 PT BPD Sulawesi Selatan dan Sulawesi Barat                                                                                                                                                                                          |
| 34 PT BPD Nusa Tenggara Barat                                                                                                                                                                                                                       | 2          | 7            | 1          | 32 PT BPD Nusa Tenggara Barat                                                                                                                                                                                                          |
| <b>Bank Pembiayaan Rakyat Syariah</b>                                                                                                                                                                                                               | <b>94</b>  | <b>-</b>     | <b>195</b> | <b>Sharia Rural Bank</b>                                                                                                                                                                                                               |
| <b>TOTAL</b>                                                                                                                                                                                                                                        | <b>702</b> | <b>1.334</b> | <b>429</b> | <b>TOTAL</b>                                                                                                                                                                                                                           |
| Keterangan:<br>- KP = Kantor Pusat<br>- UUS = Unit Usaha Syariah<br>- KPO = Kantor Pusat Operasional<br>- KC = Kantor Cabang<br>- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah<br>- KK = Kantor Kas<br>- Tidak termasuk Layanan Syariah |            |              |            | Note:<br>- HO = Head Office<br>- IBU = Islamic Banking Unit<br>- HOO = Head Operational Office<br>- BO = Branch Office<br>- SBO/SSU = Sub Branch Office/Syari'a Services Unit<br>- CO = Cash Office<br>- Not Include Office Channeling |

**Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS November 2016**  
**(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region )**

| Kelompok Bank                                                                                                                                                                                                                                       | KPO/KC     | KCP/UPS      | KK         | Group of Banks                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                     | HOO/BO     | SBO/SSU      | CO         |                                                                                                                                                                                                                                      |
| <b>Bank Umum Syariah</b>                                                                                                                                                                                                                            | <b>458</b> | <b>1.208</b> | <b>188</b> | <b>Sharia Commercial Bank</b>                                                                                                                                                                                                        |
| 1 Jawa Barat                                                                                                                                                                                                                                        | 60         | 225          | 28         | 1 West Java                                                                                                                                                                                                                          |
| 2 Banten                                                                                                                                                                                                                                            | 19         | 66           | 8          | 2 Banten                                                                                                                                                                                                                             |
| 3 DKI Jakarta                                                                                                                                                                                                                                       | 63         | 160          | 38         | 3 DKI Jakarta                                                                                                                                                                                                                        |
| 4 Yogyakarta                                                                                                                                                                                                                                        | 9          | 24           | 13         | 4 DI Yogyakarta                                                                                                                                                                                                                      |
| 5 Jawa Tengah                                                                                                                                                                                                                                       | 39         | 90           | 20         | 5 Central Java                                                                                                                                                                                                                       |
| 6 Jawa Timur                                                                                                                                                                                                                                        | 43         | 134          | 18         | 6 East Java                                                                                                                                                                                                                          |
| 7 Bengkulu                                                                                                                                                                                                                                          | 5          | 12           | -          | 7 Bengkulu                                                                                                                                                                                                                           |
| 8 Jambi                                                                                                                                                                                                                                             | 7          | 18           | 1          | 8 Jambi                                                                                                                                                                                                                              |
| 9 Nanggroe Aceh Darussalam                                                                                                                                                                                                                          | 36         | 101          | 16         | 9 Nanggroe Aceh Darussalam                                                                                                                                                                                                           |
| 10 Sumatera Utara                                                                                                                                                                                                                                   | 24         | 51           | 5          | 10 North Sumatera                                                                                                                                                                                                                    |
| 11 Sumatera Barat                                                                                                                                                                                                                                   | 10         | 32           | 4          | 11 West Sumatera                                                                                                                                                                                                                     |
| 12 Riau                                                                                                                                                                                                                                             | 11         | 31           | 7          | 12 Riau                                                                                                                                                                                                                              |
| 13 Sumatera Selatan                                                                                                                                                                                                                                 | 15         | 35           | 1          | 13 South Sumatera                                                                                                                                                                                                                    |
| 14 Bangka Belitung                                                                                                                                                                                                                                  | 3          | 8            | -          | 14 Bangka Belitung                                                                                                                                                                                                                   |
| 15 Kepulauan Riau                                                                                                                                                                                                                                   | 6          | 16           | 3          | 15 Riau Islands                                                                                                                                                                                                                      |
| 16 Lampung                                                                                                                                                                                                                                          | 10         | 31           | 2          | 16 Lampung                                                                                                                                                                                                                           |
| 17 Kalimantan Selatan                                                                                                                                                                                                                               | 9          | 19           | 5          | 17 South Kalimantan                                                                                                                                                                                                                  |
| 18 Kalimantan Barat                                                                                                                                                                                                                                 | 9          | 13           | 1          | 18 West Kalimantan                                                                                                                                                                                                                   |
| 19 Kalimantan Timur                                                                                                                                                                                                                                 | 14         | 33           | 4          | 19 East Kalimantan                                                                                                                                                                                                                   |
| 20 Kalimantan Tengah                                                                                                                                                                                                                                | 6          | 6            | -          | 20 Central Kalimantan                                                                                                                                                                                                                |
| 21 Sulawesi Tengah                                                                                                                                                                                                                                  | 6          | 10           | -          | 21 Central Sulawesi                                                                                                                                                                                                                  |
| 22 Sulawesi Selatan                                                                                                                                                                                                                                 | 12         | 32           | 9          | 22 South Sulawesi                                                                                                                                                                                                                    |
| 23 Sulawesi Utara                                                                                                                                                                                                                                   | 4          | 4            | -          | 23 North Sulawesi                                                                                                                                                                                                                    |
| 24 Gorontalo                                                                                                                                                                                                                                        | 2          | 3            | 1          | 24 Gorontalo                                                                                                                                                                                                                         |
| 25 Sulawesi Barat                                                                                                                                                                                                                                   | 2          | 1            | -          | 25 West Sulawesi                                                                                                                                                                                                                     |
| 26 Sulawesi Tenggara                                                                                                                                                                                                                                | 7          | 9            | 2          | 26 South East Sulawesi                                                                                                                                                                                                               |
| 27 Nusa Tenggara Barat                                                                                                                                                                                                                              | 7          | 19           | 2          | 27 West Nusa Tenggara                                                                                                                                                                                                                |
| 28 Bali                                                                                                                                                                                                                                             | 7          | 11           | -          | 28 Bali                                                                                                                                                                                                                              |
| 29 Nusa Tenggara Timur                                                                                                                                                                                                                              | 3          | 1            | -          | 29 East Nusa Tenggara                                                                                                                                                                                                                |
| 30 Maluku                                                                                                                                                                                                                                           | 2          | 3            | -          | 30 Maluku                                                                                                                                                                                                                            |
| 31 Papua                                                                                                                                                                                                                                            | 2          | 5            | -          | 31 Papua                                                                                                                                                                                                                             |
| 32 Maluku Utara                                                                                                                                                                                                                                     | 3          | 3            | -          | 32 North Maluku                                                                                                                                                                                                                      |
| 33 Papua Barat                                                                                                                                                                                                                                      | 2          | 2            | -          | 33 West Papua                                                                                                                                                                                                                        |
| 34 Luar Indonesia                                                                                                                                                                                                                                   | 1          | -            | -          | 34 Outside Indonesia                                                                                                                                                                                                                 |
| Keterangan:<br>- KP = Kantor Pusat<br>- UUS = Unit Usaha Syariah<br>- KPO = Kantor Pusat Operasional<br>- KC = Kantor Cabang<br>- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah<br>- KK = Kantor Kas<br>- Tidak termasuk Layanan Syariah |            |              |            | Note:<br>- HO = Head Office<br>- IBU = Sharia Banking Unit<br>- HOO = Head Operational Office<br>- BO = Branch Office<br>- SBO/SSU = Sub Branch Office/Sharia Services Unit<br>- CO = Cash Office<br>- Not Include Office Channeling |



**Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS November 2016**  
**(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region )**

| Kelompok Bank                                                                                                                                                                                                                                       | KPO/KC     | KCP/UPS      | KK         | Group of Banks                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                     | HOO/BO     | SBO/SSU      | CO         |                                                                                                                                                                                                                                      |
| <b>Unit Usaha Syariah</b>                                                                                                                                                                                                                           | <b>150</b> | <b>126</b>   | <b>46</b>  | <b>Sharia Business Unit</b>                                                                                                                                                                                                          |
| 1 Jawa Barat                                                                                                                                                                                                                                        | 19         | 11           | 7          | 1 West Java                                                                                                                                                                                                                          |
| 2 Banten                                                                                                                                                                                                                                            | 3          | 6            | -          | 2 Banten                                                                                                                                                                                                                             |
| 3 DKI Jakarta                                                                                                                                                                                                                                       | 10         | 16           | 7          | 3 DKI Jakarta                                                                                                                                                                                                                        |
| 4 Yogyakarta                                                                                                                                                                                                                                        | 4          | 4            | 5          | 4 DI Yogyakarta                                                                                                                                                                                                                      |
| 5 Jawa Tengah                                                                                                                                                                                                                                       | 18         | 11           | 7          | 5 Central Java                                                                                                                                                                                                                       |
| 6 Jawa Timur                                                                                                                                                                                                                                        | 23         | 15           | 4          | 6 East Java                                                                                                                                                                                                                          |
| 7 Bengkulu                                                                                                                                                                                                                                          | 1          | -            | -          | 7 Bengkulu                                                                                                                                                                                                                           |
| 8 Jambi                                                                                                                                                                                                                                             | 2          | -            | -          | 8 Jambi                                                                                                                                                                                                                              |
| 9 Nanggroe Aceh Darussalam                                                                                                                                                                                                                          | 4          | -            | -          | 9 Nanggroe Aceh Darussalam                                                                                                                                                                                                           |
| 10 Sumatera Utara                                                                                                                                                                                                                                   | 12         | 17           | -          | 10 North Sumatera                                                                                                                                                                                                                    |
| 11 Sumatera Barat                                                                                                                                                                                                                                   | 5          | 6            | -          | 11 West Sumatera                                                                                                                                                                                                                     |
| 12 Riau                                                                                                                                                                                                                                             | 3          | 1            | 2          | 12 Riau                                                                                                                                                                                                                              |
| 13 Sumatera Selatan                                                                                                                                                                                                                                 | 6          | 2            | 4          | 13 South Sumatera                                                                                                                                                                                                                    |
| 14 Bangka Belitung                                                                                                                                                                                                                                  | -          | 1            | -          | 14 Bangka Belitung                                                                                                                                                                                                                   |
| 15 Kepulauan Riau                                                                                                                                                                                                                                   | 4          | 3            | -          | 15 Riau Islands                                                                                                                                                                                                                      |
| 16 Lampung                                                                                                                                                                                                                                          | 1          | -            | -          | 16 Lampung                                                                                                                                                                                                                           |
| 17 Kalimantan Selatan                                                                                                                                                                                                                               | 7          | 9            | 1          | 17 South Kalimantan                                                                                                                                                                                                                  |
| 18 Kalimantan Barat                                                                                                                                                                                                                                 | 4          | 3            | 4          | 18 West Kalimantan                                                                                                                                                                                                                   |
| 19 Kalimantan Timur                                                                                                                                                                                                                                 | 6          | 13           | 3          | 19 East Kalimantan                                                                                                                                                                                                                   |
| 20 Kalimantan Tengah                                                                                                                                                                                                                                | -          | -            | -          | 20 Central Kalimantan                                                                                                                                                                                                                |
| 21 Sulawesi Tengah                                                                                                                                                                                                                                  | -          | -            | -          | 21 Central Sulawesi                                                                                                                                                                                                                  |
| 22 Sulawesi Selatan                                                                                                                                                                                                                                 | 9          | -            | 1          | 22 South Sulawesi                                                                                                                                                                                                                    |
| 23 Sulawesi Utara                                                                                                                                                                                                                                   | -          | -            | -          | 23 North Sulawesi                                                                                                                                                                                                                    |
| 24 Gorontalo                                                                                                                                                                                                                                        | -          | -            | -          | 24 Gorontalo                                                                                                                                                                                                                         |
| 25 Sulawesi Barat                                                                                                                                                                                                                                   | 1          | -            | -          | 25 West Sulawesi                                                                                                                                                                                                                     |
| 26 Sulawesi Tenggara                                                                                                                                                                                                                                | -          | -            | -          | 26 South East Sulawesi                                                                                                                                                                                                               |
| 27 Nusa Tenggara Barat                                                                                                                                                                                                                              | 5          | 7            | 1          | 27 West Nusa Tenggara                                                                                                                                                                                                                |
| 28 Bali                                                                                                                                                                                                                                             | 3          | 1            | -          | 28 Bali                                                                                                                                                                                                                              |
| 29 Nusa Tenggara Timur                                                                                                                                                                                                                              | -          | -            | -          | 29 East Nusa Tenggara                                                                                                                                                                                                                |
| 30 Maluku                                                                                                                                                                                                                                           | -          | -            | -          | 30 Maluku                                                                                                                                                                                                                            |
| 31 Papua                                                                                                                                                                                                                                            | -          | -            | -          | 31 Papua                                                                                                                                                                                                                             |
| 32 Maluku Utara                                                                                                                                                                                                                                     | -          | -            | -          | 32 North Maluku                                                                                                                                                                                                                      |
| 33 Papua Barat                                                                                                                                                                                                                                      | -          | -            | -          | 33 West Papua                                                                                                                                                                                                                        |
| 34 Luar Indonesia                                                                                                                                                                                                                                   | -          | -            | -          | 34 Outside Indonesia                                                                                                                                                                                                                 |
| <b>Total BUS dan UUS</b>                                                                                                                                                                                                                            | <b>608</b> | <b>1.334</b> | <b>234</b> | <b>Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network</b>                                                                                                                                                 |
| Keterangan:<br>- KP = Kantor Pusat<br>- UUS = Unit Usaha Syariah<br>- KPO = Kantor Pusat Operasional<br>- KC = Kantor Cabang<br>- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah<br>- KK = Kantor Kas<br>- Tidak termasuk Layanan Syariah |            |              |            | Note:<br>- HO = Head Office<br>- IBU = Sharia Banking Unit<br>- HOO = Head Operational Office<br>- BO = Branch Office<br>- SBO/SSU = Sub Branch Office/Sharia Services Unit<br>- CO = Cash Office<br>- Not Include Office Channeling |

**Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah - SPS 2016  
(Office Channeling)**

| Indikator                                 | 2014  | 2015  | 2016  |       |       |       |       |       |       |       |       |       |       | Indicator                                 |
|-------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------------------------------------|
|                                           |       |       | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   |                                           |
| 1 PT. Bank Danamon Indonesia, Tbk         | 145   | 118   | 118   | 118   | 127   | 144   | 148   | 147   | 156   | 480   | 475   | 474   | 474   | 1 PT. Bank Danamon Indonesia, Tbk         |
| 2 PT. Bank Permata, Tbk                   | 279   | 297   | 297   | 292   | 292   | 292   | 292   | 292   | 292   | 292   | 308   | 308   | 308   | 2 PT. Bank Permata, Tbk                   |
| 3 PT. Bank Internasional Indonesia, Tbk   | 444   | 412   | 412   | 412   | 412   | 404   | 396   | 391   | 391   | 391   | 392   | 392   | 392   | 3 PT. Bank Internasional Indonesia, Tbk   |
| 4 PT. Bank CIMB Niaga, Tbk                | 38    | 172   | 172   | 169   | 169   | 164   | 138   | 138   | 136   | 134   | 130   | 130   | 130   | 4 PT. Bank CIMB Niaga, Tbk                |
| 5 PT. Bank OCBC NISP, Tbk                 | 239   | 261   | 261   | 261   | 260   | 264   | 270   | 270   | 270   | 269   | 276   | 276   | 276   | 5 PT. Bank OCBC NISP, Tbk                 |
| 6 PT Bank Sinarmas                        | 5     | 39    | 39    | 39    | 39    | 39    | 39    | 39    | 39    | 39    | 39    | 39    | 39    | 6 PT Bank Sinarmas <sup>2)</sup>          |
| 7 PT. Bank Tabungan Negara (Persero), Tbk | -     | 45    | 45    | 45    | 45    | 45    | 45    | 45    | 45    | 45    | 45    | 45    | 45    | 7 PT. Bank Tabungan Negara (Persero), Tbk |
| 8 UUS BTPN <sup>1)</sup>                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 8 UUS BTPN <sup>1)</sup>                  |
| 9 PT BPD DKI                              | 64    | 72    | 72    | 72    | 72    | 72    | 72    | 72    | 72    | 175   | 175   | 175   | 175   | 9 PT BPD DKI                              |
| 10 PT. BPD DIY                            | 3     | 10    | 10    | 10    | 10    | 10    | 10    | 10    | 11    | 31    | 31    | 31    | 31    | 10 PT. BPD DIY                            |
| 11 PT BPD Jateng                          | 131   | 131   | 131   | 131   | 131   | 131   | 131   | 131   | 145   | 145   | 145   | 145   | 145   | 11 PT BPD Jateng                          |
| 12 PT BPD Jatim, Tbk                      | 97    | 97    | 97    | 97    | 97    | 97    | 97    | 97    | 97    | 97    | 97    | 97    | 97    | 12 PT BPD Jatim, Tbk                      |
| 13 PT Bank Aceh Syariah                   | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 13 PT Bank Aceh Syariah                   |
| 14 PT BPD Sumut                           | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 14 PT BPD Sumut                           |
| 15 PT BPD Jambi                           | 3     | 7     | 7     | 7     | 7     | 7     | 7     | 7     | 7     | 7     | 7     | 7     | 7     | 15 PT BPD Jambi                           |
| 16 PT BPD Sumbar                          | 35    | 34    | 34    | 34    | 34    | 34    | 34    | 34    | 34    | 34    | 34    | 34    | 34    | 16 PT BPD Sumbar                          |
| 17 PT BPD Riau dan Kepri                  | 51    | 52    | 52    | 52    | 51    | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 17 PT BPD Riau dan Kepri                  |
| 18 PT BPD Sumsel dan Babel                | 1     | 5     | 5     | 5     | 7     | 7     | 7     | 7     | 7     | 10    | 10    | 10    | 10    | 18 PT BPD Sumsel dan Babel                |
| 19 PT BPD Kalsel                          | 42    | 46    | 46    | 47    | 47    | 47    | 47    | 47    | 48    | 48    | 48    | 48    | 48    | 19 PT BPD Kalsel                          |
| 20 PT BPD Kalbar                          | 57    | 58    | 58    | 58    | 59    | 62    | 62    | 63    | 63    | 63    | 63    | 64    | 64    | 20 PT BPD Kalbar                          |
| 21 PD BPD Kaltim                          | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 21 PD BPD Kaltim                          |
| 22 PT BPD Sulselbar                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 22 PT BPD Sulselbar                       |
| 23 PT BPD Nusa Tenggara Barat             | 6     | 6     | 6     | 6     | 6     | 6     | 6     | 6     | 6     | 6     | 6     | 6     | 6     | 23 PT BPD Nusa Tenggara Barat             |
| JUMLAH                                    | 1.787 | 2.009 | 2.009 | 2.002 | 2.012 | 2.024 | 2.000 | 1.995 | 2.018 | 2.465 | 2.480 | 2.480 | 2.480 | TOTAL                                     |

<sup>1)</sup> "-" = data tidak tersedia karena UUS spin off menjadi BUS

<sup>2)</sup> "Revisi data BUS-UUS mulai bulan Juni 2014 berdasarkan LSMK"

<sup>1)</sup> "-" = data not available since office channelling was spinoff become Sharia Banking  
<sup>r)</sup> Revised figures

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

Miliar Rupiah (in Billion IDR)

**Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016**  
**(Sharia Commercial Bank and Sharia Business Unit Operations)**  
**Miliar Rp (Billion IDR)**

| Indikator                                                                 | 2014    | 2015    | 2016    |         |         |         |         |         |         |         |         |         |         | Indikator                                              |
|---------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------------------------------|
|                                                                           |         |         | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Agst    | Sep     | Okt     | Nov     |                                                        |
| <b>Komponen Aset</b>                                                      |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>ASSETS</b>                                          |
| 1 Kas                                                                     | 3.636   | 3.905   | 3.469   | 3.347   | 3.214   | 2.934   | 3.270   | 3.885   | 3.564   | 3.166   | 3.885   | 3.827   | 3.866   | 1. Cash                                                |
| 2 Penempatan pada Bank Indonesia                                          | 42.715  | 41.051  | 32.725  | 35.761  | 40.094  | 36.490  | 38.037  | 38.946  | 42.230  | 41.463  | 49.390  | 45.194  | 46.804  | 2. Deposit in Bank Indonesia                           |
| a. Giro                                                                   | 10.903  | 12.001  | 12.108  | 12.106  | 11.688  | 12.200  | 12.215  | 13.421  | 12.861  | 13.055  | 15.314  | 14.653  | 15.012  | a. Deposit                                             |
| b. SBIS                                                                   | 8.130   | 6.280   | 6.275   | 7.188   | 6.994   | 7.683   | 7.225   | 7.470   | 8.130   | 8.947   | 9.442   | 10.335  | 11.042  | b. Bank Indonesia Certificates Syariah                 |
| c. FASBIS                                                                 | 21.294  | 19.218  | 12.538  | 13.361  | 18.649  | 14.701  | 16.785  | 16.101  | 18.572  | 17.569  | 22.928  | 18.687  | 19.461  | c. Fasilitas Simpanan Bank Indonesia Syariah           |
| d. Lainnya                                                                | 2.388   | 3.551   | 1.804   | 3.108   | 2.764   | 1.907   | 1.812   | 1.953   | 2.667   | 1.893   | 1.707   | 1.518   | 1.288   | d. Others                                              |
| 3 Penempatan pada Bank Lain                                               | 5.567   | 7.241   | 6.755   | 5.736   | 6.746   | 6.503   | 5.654   | 7.271   | 6.847   | 6.449   | 6.783   | 6.063   | 6.503   | 3. Placement in Other Banks                            |
| a. Giro                                                                   | 2.149   | 2.460   | 2.559   | 1.977   | 2.605   | 2.772   | 2.001   | 2.480   | 2.557   | 2.501   | 2.421   | 1.817   | 2.078   | a. Demand Deposits                                     |
| b. Tabungan                                                               | 44      | 58      | 43      | 20      | 40      | 21      | 11      | 11      | 25      | 23      | 17      | 24      | 24      | b. Saving Deposits                                     |
| c. Deposito                                                               | 3.234   | 4.676   | 4.145   | 3.678   | 4.097   | 3.686   | 3.623   | 4.759   | 4.263   | 3.838   | 4.315   | 4.214   | 4.384   | c. Time Deposits                                       |
| d. Setoran Jaminan                                                        | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | d. Margin Deposits                                     |
| e. Dana Pelunasan Sukuk                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | e. Sukuk Sinking Fund                                  |
| f. Lainnya                                                                | 139     | 46      | 8       | 60      | 3       | 22      | 18      | 19      | 0       | 33      | 27      | 6       | 16      | f. Others                                              |
| 4 Surat Berharga yang Dimiliki                                            | 12.046  | 21.248  | 22.534  | 22.847  | 24.093  | 23.983  | 23.673  | 22.940  | 21.683  | 23.030  | 24.055  | 27.277  | 27.923  | 4. Investment in Securities                            |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank                               | 11.466  | 20.524  | 21.868  | 22.148  | 23.142  | 23.194  | 22.856  | 21.554  | 20.514  | 21.759  | 22.196  | 24.950  | 25.611  | a. Securities Issued by Non Banks                      |
| b. Diterbitkan oleh Bank Lain                                             | 580     | 725     | 666     | 699     | 951     | 789     | 817     | 1.386   | 1.169   | 1.271   | 1.859   | 2.327   | 2.311   | b. Securities Issued by Other Banks                    |
| 5 Pembiayaan Bagi Hasil                                                   | 64.578  | 76.515  | 75.063  | 76.080  | 77.994  | 78.547  | 80.385  | 82.715  | 81.571  | 82.223  | 84.940  | 86.341  | 88.086  | 5. Profit Sharing Financing                            |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank                   | 63.741  | 75.533  | 74.107  | 75.112  | 77.011  | 77.561  | 79.372  | 81.610  | 80.502  | 81.257  | 83.924  | 85.295  | 87.021  | a. Profit sharing Financing to Non Banks               |
| 1. Mudharabah                                                             | 14.354  | 14.820  | 14.469  | 14.268  | 14.273  | 14.239  | 14.856  | 15.298  | 14.789  | 14.577  | 14.696  | 14.590  | 14.374  | 1. Mudharabah                                          |
| 2. Musyarakah                                                             | 49.336  | 60.713  | 59.638  | 60.845  | 62.737  | 63.322  | 64.516  | 66.313  | 65.713  | 66.680  | 69.228  | 70.706  | 72.647  | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                          | 51      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Others                                              |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain                                 | 837     | 982     | 956     | 968     | 983     | 986     | 1.013   | 1.105   | 1.069   | 966     | 1.016   | 1.045   | 1.065   | b. Profit sharing Financing to Other Banks             |
| 1. Mudharabah                                                             | 695     | 878     | 854     | 864     | 893     | 896     | 903     | 969     | 933     | 898     | 895     | 942     | 963     | 1. Mudharabah                                          |
| 2. Musyarakah                                                             | 142     | 103     | 102     | 104     | 102     | 95      | 110     | 136     | 136     | 68      | 121     | 104     | 102     | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Others                                              |
| 6 Piutang                                                                 | 123.977 | 126.839 | 126.768 | 126.357 | 126.509 | 127.230 | 128.874 | 131.058 | 130.380 | 130.100 | 141.777 | 142.480 | 144.262 | 6. Receivables/Acceptables                             |
| a. Piutang Kepada Pihak Ketiga Bukan Bank                                 | 123.968 | 126.832 | 126.761 | 126.352 | 126.503 | 127.227 | 128.871 | 131.030 | 130.353 | 130.073 | 141.747 | 142.451 | 144.229 | a. Receivables from Non Banks                          |
| 1. Murabahah                                                              | 117.371 | 122.111 | 122.287 | 122.042 | 122.168 | 122.981 | 124.339 | 126.179 | 125.635 | 125.478 | 136.830 | 137.193 | 138.823 | 1. Murabahah                                           |
| 2. Qardh                                                                  | 5.965   | 3.951   | 3.706   | 3.534   | 3.556   | 3.467   | 3.752   | 4.057   | 3.912   | 3.774   | 4.063   | 4.370   | 4.491   | 2. Qardh                                               |
| 3. Istishna'                                                              | 633     | 770     | 769     | 775     | 780     | 779     | 780     | 794     | 805     | 821     | 855     | 888     | 914     | 3. Istishna'                                           |
| b. Piutang Kepada Pihak Kepada Bank Lain                                  | 9       | 7       | 7       | 6       | 6       | 3       | 3       | 28      | 28      | 27      | 29      | 29      | 34      | b. Receivables from Other Banks                        |
| 1. Murabahah                                                              | 9       | 7       | 7       | 6       | 6       | 3       | 3       | 28      | 28      | 27      | 29      | 29      | 34      | 1. Murabahah                                           |
| 2. Qardh                                                                  | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 1       | -       | 2. Qardh                                               |
| 3. Istishna'                                                              | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Istishna'                                           |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa                          | 11.621  | 10.635  | 10.357  | 10.111  | 9.972   | 9.538   | 9.619   | 9.539   | 9.292   | 9.126   | 9.338   | 9.282   | 9.132   | 7. Ijarah including Leasing receivables                |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank | 11.620  | 10.631  | 10.353  | 10.107  | 9.968   | 9.534   | 9.616   | 9.535   | 9.289   | 9.122   | 9.334   | 9.278   | 9.131   | a. Ijarah including Leasing receivables to Non Bank    |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain        | 1       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 1       | b. Ijarah including Leasing receivables to Other Banks |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)         | 2.104   | 1.587   | 2.717   | 3.221   | 1.955   | 3.205   | 2.845   | 2.655   | 3.114   | 3.018   | 4.512   | 3.285   | 3.647   | 8. Other claims                                        |
| 9 Penyertaan                                                              | 100     | 79      | 79      | 79      | 79      | 79      | 79      | 79      | 79      | 79      | 80      | 80      | 80      | 9. Investment in other entities                        |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif                       | 5.025   | 6.363   | 6.597   | 6.682   | 6.487   | 6.637   | 7.969   | 6.817   | 7.193   | 7.510   | 7.570   | 7.848   | 7.752   | 10. Impairment on Productive Assets                    |
| 11 Salam                                                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 11. Salam                                              |
| 12 Aset Istishna dalam Penyelesaian                                       | 15      | 6       | 6       | 6       | 6       | 4       | 6       | 6       | 4       | 4       | 4       | 4       | 4       | 12. Istishna' Assets in Resolution                     |
| 13 Aset Tetap dan inventaris                                              | 3.795   | 4.622   | 4.637   | 4.644   | 4.641   | 4.666   | 4.705   | 4.788   | 4.752   | 4.698   | 4.849   | 4.832   | 4.799   | 13. Fixed Assets and Equipment                         |
| 14 Persediaan                                                             | 1       | 0       | 0       | 0       | 0       | 1       | 0       | 0       | 1       | 0       | 0       | 0       | 0       | 14. Inventories                                        |
| 15 Rupa-rupa Aset                                                         | 7.213   | 8.898   | 8.927   | 8.923   | 8.955   | 8.835   | 8.755   | 9.159   | 9.218   | 9.440   | 9.721   | 10.189  | 11.990  | 15. Other Assets                                       |
| <b>Komponen Kewajiban dan Modal</b>                                       |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>LIABILITIES AND CAPITAL</b>                         |
| 1 Dana Pihak Ketiga                                                       | 217.858 | 231.175 | 229.094 | 231.820 | 232.657 | 233.808 | 238.366 | 241.336 | 243.184 | 244.843 | 263.522 | 264.678 | 270.480 | 1. Third Party Funds                                   |
| a. Dana Simpanan Wadiah                                                   | 29.073  | 32.532  | 30.399  | 31.244  | 31.406  | 31.947  | 33.907  | 35.427  | 35.425  | 34.894  | 35.443  | 34.894  | 35.948  | a. iB Wadia                                            |
| 1. Giro                                                                   | 16.512  | 17.327  | 15.726  | 15.982  | 15.889  | 16.120  | 18.515  | 19.197  | 19.235  | 18.556  | 18.475  | 17.797  | 18.570  | 1. iB Demand Deposits Wadia                            |
| 2. Tabungan                                                               | 12.561  | 15.206  | 14.672  | 15.262  | 15.517  | 15.826  | 15.392  | 16.230  | 16.190  | 16.338  | 16.968  | 17.098  | 17.378  | 2. iB Saving Deposits Wadia                            |
| b. Dana Investasi Non Profit Sharing                                      | 187.638 | 197.475 | 198.656 | 200.536 | 201.151 | 201.861 | 204.459 | 205.910 | 207.759 | 209.949 | 228.079 | 229.784 | 234.532 | b. Non Profit Sharing Investment Fund                  |
| 1. Giro                                                                   | 2.132   | 3.859   | 3.635   | 3.385   | 3.822   | 3.987   | 4.970   | 4.643   | 4.602   | 4.337   | 10.593  | 10.565  | 11.368  | 1. Demand Deposits                                     |
| 2. Tabungan                                                               | 50.949  | 53.388  | 52.948  | 53.798  | 52.538  | 53.143  | 52.643  | 54.013  | 55.311  | 55.929  | 61.386  | 61.819  | 62.819  | 2. Saving Deposits                                     |
| 3. Deposito                                                               | 134.556 | 140.228 | 142.074 | 143.352 | 144.790 | 144.731 | 146.845 | 147.254 | 147.846 | 149.683 | 156.100 | 157.400 | 160.344 | 3. Time Deposits                                       |
| c. Dana Investasi Profit Sharing                                          | 1.148   | 1.168   | 39      | 39      | 100     | -       | -       | -       | -       | -       | -       | -       | -       | c. Profit Sharing Investment Fund                      |
| 1. Giro                                                                   | 4       | 8       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 1. Demand Deposits                                     |
| 2. Tabungan                                                               | 71      | 60      | 8       | 9       | 11      | -       | -       | -       | -       | -       | -       | -       | -       | 2. Saving Deposits                                     |
| 3. Deposito                                                               | 1.072   | 1.101   | 31      | 31      | 89      | -       | -       | -       | -       | -       | -       | -       | -       | 3. Time Deposits                                       |
| 2 Liabilitas kepada Bank Indonesia                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 81      | 1       | 1       | 2. Liabilities to Bank Indonesia                       |
| 3 Liabilitas kepada Bank Lain                                             | 7.632   | 8.468   | 8.139   | 7.603   | 8.825   | 8.059   | 8.004   | 9.869   | 8.902   | 7.861   | 9.320   | 9.450   | 9.642   | 3. Liabilities to other Banks                          |
| a. Giro                                                                   | 552     | 784     | 732     | 680     | 800     | 693     | 826     | 1.387   | 919     | 994     | 639     | 661     | 739     | a. Demand Deposits                                     |
| b. Tabungan                                                               | 886     | 1.215   | 1.212   | 1.099   | 1.068   | 923     | 800     | 660     | 1.103   | 1.138   | 1.209   | 1.359   | 1.374   | b. Saving Deposits                                     |
| c. Deposito                                                               | 5.562   | 6.380   | 6.047   | 5.602   | 6.869   | 6.293   | 6.145   | 7.476   | 6.548   | 5.487   | 7.208   | 7.130   | 7.252   | c. Time Deposits                                       |
| d. Setoran Jaminan                                                        | -       | -       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | d. Margin Deposits                                     |
| e. Dana Pelunasan Sukuk                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | e. Sukuk Sinking Fund                                  |
| f. Lainnya                                                                | 633     | 89      | 148     | 223     | 88      | 151     | 234     | 346     | 332     | 56      | 264     | 299     | 277     | f. Others                                              |

**Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016**  
**(Sharia Commercial Bank and Sharia Business Unit Operations)**  
**Miliar Rp (Billion IDR)**

| Indikator                                                  | 2014   | 2015   | 2016   |        |        |        |        |        |        |        |        |        |        | Indicator                                          |
|------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------------------------------------------------|
|                                                            |        |        | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Agst   | Sep    | Okt    | Nov    |                                                    |
| 4 Surat Berharga yang Diterbitkan                          | 3.937  | 4.346  | 3.288  | 1.293  | 1.860  | 2.163  | 1.908  | 3.188  | 3.541  | 3.394  | 3.783  | 3.722  | 4.273  | 4. Issued Securities                               |
| a. Dimiliki Pihak Ketiga Bukan Bank                        | 2.076  | 2.391  | 2.391  | 594    | 594    | 594    | 494    | 924    | 953    | 953    | 953    | 953    | 1.948  | a. Securities Held by Non Banks                    |
| b. Dimiliki Bank Lain                                      | 1.861  | 1.955  | 897    | 699    | 1.266  | 1.569  | 1.414  | 2.264  | 2.588  | 2.441  | 2.830  | 2.769  | 2.325  | b. Securities Held by Other Banks                  |
| 5 Pembiayaan yang Diterima                                 | 2.256  | 2.281  | 2.280  | 2.333  | 2.330  | 2.328  | 2.341  | 2.328  | 2.383  | 2.587  | 2.755  | 2.489  | 2.504  | 5. Received Borrowing                              |
| 6 Liabilitas Lainnya                                       | 934    | 892    | 831    | 768    | 609    | 642    | 666    | 703    | 596    | 536    | 552    | 417    | 334    | 6. Other Liabilities                               |
| 7 Rupa-Rupa Liabilitas                                     | 19.945 | 26.39  | 21.465 | 22.304 | 26.858 | 23.673 | 22.793 | 24.157 | 22.056 | 20.897 | 24.147 | 22.552 | 23.301 | 7. Miscellaneous Liabilities                       |
| 8 Dana Investasi Profit Sharing lainnya                    | 54     | 22     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 8. Other Profit Sharing Investment Fund            |
| a. Liabilitas kepada Bank Lain                             | 54     | 22     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | a. Liabilities to Other Banks                      |
| b. Surat Berharga                                          | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | b. Issued Securities                               |
| c. Pembiayaan yang Diterima                                | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | c. Received Borrowing                              |
| 9 Modal Pinjaman                                           | -      | -      | -      | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 9. Loan Capital                                    |
| 10 Modal Disetor                                           | 10.644 | 12.413 | 12.376 | 12.376 | 12.358 | 12.359 | 12.759 | 12.759 | 12.759 | 12.809 | 13.871 | 13.871 | 14.372 | 10. Paid-in capital                                |
| 11 Tambahan Modal Disetor                                  | 1.894  | 2.258  | 2.242  | 2.247  | 2.250  | 2.246  | 1.898  | 1.887  | 1.966  | 2.164  | 2.122  | 2.086  | 2.081  | 11. Additional paid-in capital                     |
| 12 Selisih Penilaian kembali Aset Tetap                    | 655    | 1.014  | 1.112  | 1.112  | 1.125  | 1.125  | 1.054  | 1.054  | 1.054  | 1.054  | 1.054  | 1.087  | 1.087  | 12. Differences in Fixed Assets Appraisal          |
| 13 Cadangan                                                | 997    | 2.145  | 2.145  | 2.145  | 2.146  | 2.276  | 2.398  | 2.406  | 2.417  | 2.417  | 3.433  | 3.433  | 3.431  | 13. Reserves                                       |
| a. Cadangan Umum                                           | 996    | 2.129  | 2.129  | 2.129  | 2.131  | 2.260  | 2.383  | 2.390  | 2.390  | 2.390  | 3.268  | 3.268  | 3.268  | a. General Reserves                                |
| b. Cadangan Tujuan                                         | 1      | 16     | 16     | 16     | 16     | 16     | 16     | 16     | 26     | 26     | 165    | 165    | 163    | b. Special Purpose Reserves                        |
| 14 Laba                                                    | 5.539  | 4.858  | 4.467  | 4.430  | 4.754  | 4.700  | 3.746  | 4.537  | 4.684  | 4.725  | 5.124  | 5.223  | 5.838  | 14. Net Income                                     |
| a. Tahun-tahun lalu                                        | 3.752  | 3.072  | 4.183  | 3.885  | 3.932  | 3.760  | 3.061  | 3.111  | 3.100  | 3.100  | 3.100  | 3.100  | 3.067  | a. Previous years                                  |
| b. Tahun berjalan                                          | 1.786  | 1.786  | 284    | 545    | 822    | 939    | 686    | 1.426  | 1.584  | 1.625  | 2.024  | 2.123  | 2.771  | b. Current year                                    |
| Ket: r) Angka-angka diperbaiki<br>*) Angka-angka sementara |        |        |        |        |        |        |        |        |        |        |        |        |        | Note: r) Revised figures<br>*) Provisional Figures |

Miliar Rupiah (in Billion IDR)

| Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2016<br>(Sharia Commercial Bank Operations)<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                        |
|-------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------------------------------|
| Indikator                                                                                                               | 2014    | 2015    | 2016    |         |         |         |         |         |         |         |         |         |         | Indicator                                              |
|                                                                                                                         |         |         | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Agst    | Sep     | Okt     | Nov     |                                                        |
| <b>Komponen Aset</b>                                                                                                    |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>ASSETS</b>                                          |
| 1 Kas                                                                                                                   | 3.301   | 3.495   | 3.110   | 2.984   | 2.866   | 2.593   | 2.928   | 3.434   | 3.161   | 2.785   | 3.592   | 3.512   | 3.567   | 1. Cash                                                |
| 2 Penempatan pada Bank Indonesia                                                                                        | 32.428  | 25.797  | 22.565  | 24.952  | 25.252  | 23.618  | 23.441  | 23.850  | 28.931  | 28.201  | 34.806  | 31.731  | 33.394  | 2. Deposit in Bank Indonesia                           |
| a. Giro                                                                                                                 | 8.270   | 8.761   | 8.731   | 8.668   | 8.284   | 8.661   | 8.797   | 9.380   | 8.996   | 9.098   | 11.139  | 10.460  | 10.524  | a. Deposit                                             |
| b. SBIS                                                                                                                 | 4.720   | 3.385   | 3.500   | 4.008   | 3.908   | 4.553   | 3.955   | 3.850   | 4.530   | 5.075   | 5.920   | 6.595   | 7.740   | b. Bank Indonesia Certificates Syariah                 |
| c. FASBIS                                                                                                               | 17.738  | 10.120  | 8.537   | 9.172   | 10.302  | 8.505   | 8.885   | 8.678   | 12.746  | 12.144  | 16.052  | 13.167  | 13.846  | c. Fasilitas Simpanan Bank Indonesia Syariah           |
| d. Lainnya                                                                                                              | 1.700   | 3.531   | 1.797   | 3.104   | 2.758   | 1.899   | 1.803   | 1.942   | 2.659   | 1.884   | 1.695   | 1.510   | 1.283   | d. Others                                              |
| 3 Penempatan pada Bank Lain                                                                                             | 3.287   | 3.598   | 3.794   | 3.034   | 3.540   | 3.476   | 2.634   | 3.525   | 2.992   | 2.909   | 2.992   | 2.955   | 2.983   | 3. Placement in Other Banks                            |
| a. Giro                                                                                                                 | 2.130   | 2.447   | 2.548   | 1.965   | 2.530   | 2.462   | 1.813   | 2.445   | 2.329   | 2.228   | 2.193   | 1.794   | 1.712   | a. Demand Deposits                                     |
| b. Tabungan                                                                                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | b. Saving Deposits                                     |
| c. Deposito                                                                                                             | 1.017   | 1.104   | 1.238   | 1.008   | 1.006   | 1.005   | 801     | 1.061   | 661     | 595     | 771     | 1.153   | 1.253   | c. Time Deposits                                       |
| d. Setoran Jaminan                                                                                                      | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | d. Margin Deposits                                     |
| e. Dana Pelunasan Sukuk                                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | e. Sukuk Sinking Fund                                  |
| f. Lainnya                                                                                                              | 139     | 46      | 8       | 60      | 3       | 7       | 18      | 19      | 0       | 33      | 27      | 6       | 16      | f. Others                                              |
| 4 Surat Berharga yang Dimiliki                                                                                          | 10.208  | 18.270  | 19.144  | 19.041  | 20.107  | 19.933  | 19.228  | 18.881  | 17.689  | 18.875  | 19.676  | 21.583  | 22.448  | 4. Investment in Securities                            |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank                                                                             | 9.728   | 17.665  | 18.488  | 18.353  | 19.266  | 19.154  | 18.471  | 17.505  | 16.546  | 17.730  | 17.918  | 19.347  | 20.333  | a. Securities Issued by Non Banks                      |
| b. Diterbitkan oleh Bank Lain                                                                                           | 480     | 605     | 656     | 689     | 841     | 779     | 757     | 1.376   | 1.143   | 1.145   | 1.758   | 2.236   | 2.115   | b. Securities Issued by Other Banks                    |
| 5 Pembiayaan Bagi Hasil                                                                                                 | 49.225  | 55.886  | 54.446  | 54.963  | 56.271  | 56.523  | 57.531  | 58.326  | 57.166  | 57.416  | 59.548  | 60.193  | 60.345  | 5. Profit Sharing Financing                            |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank                                                                 | 48.753  | 55.336  | 53.911  | 54.430  | 55.752  | 55.997  | 56.989  | 57.712  | 56.561  | 56.900  | 58.978  | 59.649  | 59.811  | a. Profit sharing Financing to Non Banks               |
| 1. Mudharabah                                                                                                           | 8.424   | 7.979   | 7.806   | 7.613   | 7.552   | 7.561   | 8.103   | 8.422   | 8.094   | 7.912   | 8.001   | 7.880   | 7.688   | 1. Mudharabah                                          |
| 2. Musyarakah                                                                                                           | 40.278  | 47.357  | 46.105  | 46.816  | 48.200  | 48.435  | 48.885  | 49.290  | 48.467  | 48.988  | 50.976  | 51.769  | 52.124  | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                                                                        | 51      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Others                                              |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain                                                                               | 472     | 550     | 535     | 533     | 520     | 526     | 542     | 614     | 605     | 516     | 570     | 544     | 534     | b. Profit sharing Financing to Other Banks             |
| 1. Mudharabah                                                                                                           | 330     | 452     | 438     | 438     | 426     | 438     | 440     | 485     | 476     | 455     | 454     | 444     | 436     | 1. Mudharabah                                          |
| 2. Musyarakah                                                                                                           | 142     | 98      | 97      | 95      | 94      | 88      | 102     | 129     | 129     | 61      | 116     | 100     | 98      | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Others                                              |
| 6 Piutang                                                                                                               | 97.283  | 97.076  | 96.763  | 95.833  | 95.661  | 95.930  | 97.142  | 98.815  | 98.443  | 98.244  | 111.273 | 111.901 | 112.947 | 6. Receivables/Acceptables                             |
| a. Piutang Kepada Pihak Ketiga Bukan Bank                                                                               | 97.276  | 97.071  | 96.757  | 95.829  | 95.657  | 95.928  | 97.140  | 98.788  | 98.417  | 98.218  | 111.245 | 111.872 | 112.915 | a. Receivables from Non Banks                          |
| 1. Murabahah                                                                                                            | 91.867  | 93.642  | 93.561  | 92.815  | 92.630  | 93.017  | 93.982  | 95.341  | 95.114  | 95.084  | 107.839 | 108.194 | 109.158 | 1. Murabahah                                           |
| 2. Qardh                                                                                                                | 5.256   | 3.308   | 3.080   | 2.897   | 2.914   | 2.799   | 3.048   | 3.340   | 3.196   | 3.030   | 3.302   | 3.577   | 3.659   | 2. Qardh                                               |
| 3. Istishna'                                                                                                            | 153     | 120     | 117     | 116     | 114     | 112     | 110     | 108     | 107     | 105     | 104     | 102     | 98      | 3. Istishna'                                           |
| b. Piutang Kepada Pihak Ketiga Bank Lain                                                                                | 7       | 5       | 5       | 4       | 4       | 2       | 2       | 27      | 26      | 26      | 28      | 28      | 33      | b. Receivables from Other Banks                        |
| 1. Murabahah                                                                                                            | 7       | 5       | 5       | 4       | 4       | 2       | 2       | 27      | 26      | 26      | 28      | 28      | 33      | 1. Murabahah                                           |
| 2. Qardh                                                                                                                | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 1       | -       | 2. Qardh                                               |
| 3. Istishna'                                                                                                            | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Istishna'                                           |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa                                                                        | 1.917   | 1.564   | 1.535   | 1.497   | 1.562   | 1.511   | 1.596   | 1.646   | 1.598   | 1.507   | 1.761   | 1.781   | 1.827   | 7. Ijarah including Leasing receivables                |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank                                               | 1.916   | 1.561   | 1.532   | 1.494   | 1.559   | 1.508   | 1.593   | 1.643   | 1.595   | 1.504   | 1.757   | 1.778   | 1.826   | a. Ijarah including Leasing receivables to Non Bank    |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain                                                      | 1       | 3       | 3       | 3       | 3       | 3       | 3       | 3       | 3       | 3       | 4       | 4       | 1       | b. Ijarah including Leasing receivables to Other Banks |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptas                                                         | 2.104   | 1.587   | 2.292   | 2.380   | 1.349   | 2.232   | 1.555   | 1.744   | 1.836   | 1.319   | 2.951   | 2.634   | 3.076   | 8. Other claims                                        |
| 9 Penyertaan                                                                                                            | 100     | 79      | 79      | 79      | 79      | 79      | 79      | 79      | 79      | 79      | 80      | 80      | 80      | 9. Investment in other entities                        |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif                                                                     | 4.070   | 4.896   | 5.065   | 5.128   | 4.802   | 4.890   | 6.186   | 5.246   | 5.557   | 5.855   | 5.978   | 6.263   | 6.110   | 10. Impairment on Productive Assets                    |
| 11 Salam                                                                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 11. Salam                                              |
| 12 Aset Istishna dalam Penyelesaian                                                                                     | 2       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 12. Istishna' Assets in Resolution                     |
| 13 Aset Tetap dan inventaris                                                                                            | 3.632   | 4.419   | 4.434   | 4.442   | 4.441   | 4.466   | 4.505   | 4.569   | 4.533   | 4.480   | 4.636   | 4.618   | 4.581   | 13. Fixed Assets and Equipment                         |
| 14 Persediaan                                                                                                           | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 14. Inventories                                        |
| 15 Rupa-rupa Aset                                                                                                       | 5.545   | 6.546   | 7.396   | 6.516   | 6.734   | 6.828   | 6.904   | 6.492   | 6.607   | 6.805   | 6.600   | 6.903   | 7.224   | 15. Other Assets                                       |
| <b>Komponen Kewajiban dan Modal</b>                                                                                     |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>LIABILITIES AND CAPITAL</b>                         |
| 1 Dana Pihak Ketiga                                                                                                     | 170.723 | 174.895 | 173.230 | 173.834 | 174.779 | 174.135 | 174.354 | 177.051 | 178.768 | 178.934 | 198.976 | 199.462 | 202.332 | 1. Third Party Funds                                   |
| a. Dana Simpanan Wadiah                                                                                                 | 22.705  | 24.915  | 23.398  | 23.760  | 24.208  | 24.625  | 26.451  | 27.524  | 27.632  | 27.036  | 27.572  | 27.131  | 27.539  | a. IB Wadia                                            |
| 1. Giro                                                                                                                 | 12.867  | 12.991  | 11.818  | 11.823  | 11.933  | 12.205  | 14.522  | 15.024  | 15.070  | 14.362  | 14.349  | 13.839  | 14.028  | 1. IB Demand Deposits Wadia                            |
| 2. Tabungan                                                                                                             | 9.838   | 11.924  | 11.580  | 11.937  | 12.275  | 12.419  | 11.929  | 12.500  | 12.562  | 12.674  | 13.223  | 13.292  | 13.511  | 2. IB Saving Deposits Wadia                            |
| b. Dana Investasi Non Profit Sharing                                                                                    | 146.901 | 148.896 | 149.832 | 150.074 | 150.571 | 149.511 | 147.903 | 149.527 | 151.137 | 151.898 | 171.404 | 172.331 | 174.793 | b. Non Profit Sharing Investment Fund                  |
| 1. Giro                                                                                                                 | 935     | 1.872   | 1.911   | 1.606   | 1.735   | 1.759   | 1.939   | 1.918   | 1.822   | 1.839   | 7.868   | 7.932   | 8.442   | 1. Demand Deposits                                     |
| 2. Tabungan                                                                                                             | 40.515  | 40.758  | 40.445  | 40.729  | 39.833  | 39.868  | 39.051  | 39.537  | 40.460  | 40.511  | 46.550  | 47.070  | 47.580  | 2. Saving Deposits                                     |
| 3. Deposito                                                                                                             | 105.451 | 106.266 | 107.475 | 107.738 | 109.003 | 107.884 | 106.913 | 108.072 | 108.855 | 109.548 | 116.985 | 117.329 | 118.771 | 3. Time Deposits                                       |
| c. Dana Investasi Profit Sharing                                                                                        | 1.117   | 1.083   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | c. Profit Sharing Investment Fund                      |
| 1. Giro                                                                                                                 | 4       | 8       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 1. Demand Deposits                                     |
| 2. Tabungan                                                                                                             | 65      | 50      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 2. Saving Deposits                                     |
| 3. Deposito                                                                                                             | 1.047   | 1.025   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Time Deposits                                       |
| 2 Liabilitas kepada Bank Indonesia                                                                                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 81      | 1       | 1       | 2. Liabilities to Bank Indonesia                       |
| 3 Liabilitas kepada Bank Lain                                                                                           | 5.282   | 6.122   | 5.161   | 5.256   | 6.344   | 5.718   | 5.835   | 6.692   | 6.021   | 5.130   | 6.448   | 6.361   | 6.593   | 3. Liabilities to other Banks                          |
| a. Giro                                                                                                                 | 358     | 404     | 415     | 351     | 441     | 340     | 507     | 609     | 501     | 668     | 311     | 335     | 332     | a. Demand Deposits                                     |
| b. Tabungan                                                                                                             | 626     | 799     | 802     | 683     | 657     | 579     | 525     | 378     | 633     | 635     | 688     | 663     | 717     | b. Saving Deposits                                     |
| c. Deposito                                                                                                             | 3.760   | 4.832   | 3.808   | 4.001   | 5.160   | 4.651   | 4.705   | 5.589   | 4.757   | 3.588   | 5.352   | 5.266   | 5.457   | c. Time Deposits                                       |
| d. Setoran Jaminan                                                                                                      | -       | -       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | d. Margin Deposits                                     |
| e. Dana Pelunasan Sukuk                                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | e. Sukuk Sinking Fund                                  |
| f. Lainnya                                                                                                              | 537     | 88      | 136     | 221     | 86      | 149     | 98      | 115     | 130     | 54      | 97      | 97      | 86      | f. Others                                              |

**Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2016**  
**(Sharia Commercial Bank Operations)**  
**Miliar Rp (Billion IDR)**

| Indikator                               | 2014   | 2015   | 2016   |        |        |        |        |        |        |        |        |        |        |                                           | Indicator |
|-----------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------------------------------|-----------|
|                                         |        |        | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    |                                           |           |
| 4 Surat Berharga yang Diterbitkan       | 3.437  | 3.791  | 2.788  | 793    | 1.360  | 1.663  | 1.508  | 1.988  | 2.391  | 2.244  | 2.633  | 2.572  | 3.123  | 4. Issued Securities                      |           |
| a. Dimiliki Pihak Ketiga Bukan Bank     | 1.797  | 2.112  | 2.112  | 315    | 315    | 315    | 315    | 315    | 315    | 315    | 315    | 315    | 1.315  | a. Securities Held by Non Banks           |           |
| b. Dimiliki Bank Lain                   | 1.640  | 1.679  | 676    | 478    | 1.045  | 1.348  | 1.193  | 1.673  | 2.076  | 1.929  | 2.318  | 2.257  | 1.808  | b. Securities Held by Other Banks         |           |
| 5 Pembiayaan yang Diterima              | 2.252  | 1.950  | 1.950  | 1.950  | 1.950  | 1.950  | 1.950  | 1.950  | 1.950  | 2.150  | 2.323  | 2.065  | 2.065  | 5. Received Borrowing                     |           |
| 6 Liabilitas Lainnya                    | 930    | 888    | 821    | 765    | 603    | 638    | 664    | 701    | 590    | 525    | 547    | 414    | 328    | 6. Other Liabilities                      |           |
| 7 Rupa-Rupa Liabilitas                  | 3.926  | 4.522  | 4.415  | 4.683  | 4.490  | 4.581  | 4.483  | 4.552  | 4.537  | 4.465  | 5.312  | 5.288  | 5.493  | 7. Miscellaneous Liabilities              |           |
| 8 Dana Investasi Profit Sharing lainnya | 54     | 22     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 8. Other Profit Sharing Investment Fund   |           |
| a. Liabilitas kepada Bank Lain          | 54     | 22     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | a. Liabilities to Other Banks             |           |
| b. Surat Berharga                       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | b. Issued Securities                      |           |
| c. Pembiayaan yang Diterima             | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | c. Received Borrowing                     |           |
| 9 Modal Pinjaman                        | -      | -      | -      | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 2.000  | 9. Loan Capital                           |           |
| 10 Modal Disetor                        | 10.644 | 12.413 | 12.376 | 12.376 | 12.358 | 12.359 | 12.759 | 12.759 | 12.759 | 12.809 | 13.871 | 13.871 | 14.372 | 10. Paid-in capital                       |           |
| 11 Tambahan Modal Disetor               | 1.794  | 2.258  | 2.240  | 2.244  | 2.239  | 2.231  | 1.883  | 1.871  | 1.935  | 2.131  | 2.090  | 2.056  | 2.071  | 11. Additional paid-in capital            |           |
| 12 Selisih Penilaian kembali Aset Tetap | 655    | 1.014  | 1.112  | 1.112  | 1.125  | 1.125  | 1.054  | 1.054  | 1.054  | 1.054  | 1.054  | 1.087  | 1.087  | 12. Differences in Fixed Assets Appraisal |           |
| 13 Cadangan                             | 997    | 2.145  | 2.145  | 2.145  | 2.146  | 2.276  | 2.398  | 2.406  | 2.417  | 2.417  | 3.433  | 3.433  | 3.431  | 13. Reserves                              |           |
| a. Cadangan Umum                        | 996    | 2.129  | 2.129  | 2.129  | 2.131  | 2.260  | 2.383  | 2.390  | 2.390  | 2.390  | 3.268  | 3.268  | 3.268  | a. General Reserves                       |           |
| b. Cadangan Tujuan                      | 1      | 16     | 16     | 16     | 16     | 16     | 16     | 16     | 26     | 26     | 165    | 165    | 163    | b. Special Purpose Reserves               |           |
| 14 Laba                                 | 4.268  | 3.402  | 3.375  | 3.435  | 3.667  | 3.624  | 2.469  | 3.096  | 3.057  | 2.908  | 3.170  | 3.020  | 3.466  | 14. Net Income                            |           |
| a. Tahun-tahun lalu                     | 3.566  | 2.767  | 3.224  | 3.198  | 3.299  | 3.182  | 2.483  | 2.533  | 2.522  | 2.522  | 2.522  | 2.522  | 2.490  | a. Previous years                         |           |
| b. Tahun berjalan                       | 702    | 635    | 151    | 238    | 368    | 441    | (14)   | 563    | 535    | 385    | 647    | 498    | 976    | b. Current year                           |           |
| Ket: r) Angka-angka diperbaiki          |        |        |        |        |        |        |        |        |        |        |        |        |        | Note: r) Revised figures                  |           |
| *) Angka-angka sementara                |        |        |        |        |        |        |        |        |        |        |        |        |        | *) Provisional Figures                    |           |

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

Note: r) Revised figures  
 \*) Provisional Figures

Miliar Rupiah (in Billion IDR)

**Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2016**  
**(Sharia Business Unit Operations)**  
**Miliar Rp (Billion IDR)**

| Indikator                                                                 | 2014   | 2015   | 2016               |        |        |        |        |        |        |        |        |        |        | Indicator                                              |
|---------------------------------------------------------------------------|--------|--------|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------------------------------------|
|                                                                           |        |        | Jan                | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ag     | Sep    | Okt    | Nov    |                                                        |
| Komponen Aset                                                             |        |        |                    |        |        |        |        |        |        |        |        |        |        |                                                        |
| 1 Kas                                                                     | 335    | 410    | 358                | 363    | 348    | 341    | 342    | 451    | 403    | 382    | 293    | 315    | 299    | ASSETS                                                 |
| 2 Penempatan pada Bank Indonesia                                          | 10.287 | 15.254 | 10.160             | 10.810 | 14.842 | 12.872 | 14.597 | 15.095 | 13.299 | 13.262 | 14.585 | 13.462 | 13.410 | 2. Deposit in Bank Indonesia                           |
| a. Giro                                                                   | 2.633  | 3.241  | 3.377              | 3.437  | 3.405  | 3.539  | 3.418  | 4.041  | 3.865  | 3.956  | 4.175  | 4.194  | 4.488  | a. Deposit                                             |
| b. SBIS                                                                   | 3.410  | 2.895  | 2.775              | 3.180  | 3.086  | 3.130  | 3.270  | 3.620  | 3.600  | 3.872  | 3.522  | 3.740  | 3.302  | b. Bank Indonesia Certificates Syariah                 |
| c. FASBIS                                                                 | 3.556  | 9.098  | 4.001              | 4.189  | 8.346  | 6.195  | 7.900  | 7.423  | 5.826  | 5.425  | 6.876  | 5.520  | 5.615  | c. Fasilitas Simpanan Bank Indonesia Syariah           |
| d. Lainnya                                                                | 688    | 20     | 7                  | 4      | 5      | 7      | 9      | 11     | 8      | 9      | 12     | 8      | 5      | d. Others                                              |
| 3 Penempatan pada Bank Lain                                               | 2.281  | 3.642  | 2.961              | 2.702  | 3.205  | 3.027  | 3.020  | 3.746  | 3.855  | 3.539  | 3.791  | 3.108  | 3.520  | 3. Placement in Other Banks                            |
| a. Giro                                                                   | 19     | 12     | 11                 | 11     | 74     | 310    | 188    | 36     | 228    | 273    | 228    | 23     | 366    | a. Demand Deposits                                     |
| b. Tabungan                                                               | 44     | 58     | 43                 | 20     | 40     | 21     | 11     | 11     | 25     | 23     | 17     | 24     | 24     | b. Saving Deposits                                     |
| c. Deposito                                                               | 2.218  | 3.572  | 2.907              | 2.671  | 3.091  | 2.681  | 2.822  | 3.699  | 3.602  | 3.243  | 3.545  | 3.061  | 3.131  | c. Time Deposits                                       |
| d. Setoran Jaminan                                                        | -      | -      | -                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | d. Margin Deposits                                     |
| e. Dana Pelunasan Sukuk                                                   | -      | -      | -                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | e. Sukuk Sinking Fund                                  |
| f. Lainnya                                                                | -      | -      | -                  | -      | -      | 15     | -      | -      | -      | -      | -      | -      | -      | f. Others                                              |
| 4 Surat Berharga yang Dimiliki                                            | 1.837  | 2.978  | 3.390              | 3.806  | 3.986  | 4.050  | 4.446  | 4.059  | 3.994  | 4.155  | 4.379  | 5.694  | 5.474  | 4. Investment in Securities                            |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank                               | 1.737  | 2.858  | 3.380              | 3.796  | 3.876  | 4.040  | 4.386  | 4.049  | 3.968  | 4.029  | 4.278  | 5.603  | 5.278  | a. Securities Issued by Non Banks                      |
| b. Diterbitkan oleh Bank Lain                                             | 100    | 120    | 10                 | 10     | 110    | 10     | 60     | 10     | 26     | 126    | 101    | 91     | 196    | b. Securities Issued by Other Banks                    |
| 5 Pembiayaan Bagi Hasil                                                   | 15.353 | 20.629 | 20.617             | 21.118 | 21.722 | 22.024 | 22.854 | 24.390 | 24.405 | 24.807 | 25.392 | 26.148 | 27.741 | 5. Profit Sharing Financing                            |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank                   | 14.988 | 20.197 | 20.195             | 20.683 | 21.259 | 21.564 | 22.384 | 23.898 | 23.941 | 24.357 | 24.946 | 25.646 | 27.210 | a. Profit sharing Financing to Non Banks               |
| 1. Mudharabah                                                             | 5.930  | 6.841  | 6.663              | 6.654  | 6.722  | 6.678  | 6.753  | 6.876  | 6.695  | 6.665  | 6.694  | 6.710  | 6.686  | 1. Mudharabah                                          |
| 2. Musyarakah                                                             | 9.058  | 13.356 | 13.533             | 14.028 | 14.537 | 14.886 | 15.631 | 17.022 | 17.246 | 17.692 | 18.252 | 18.937 | 20.523 | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                          | -      | -      | -                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 3. Others                                              |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain                                 | 365    | 431    | 421                | 435    | 463    | 460    | 471    | 491    | 464    | 450    | 445    | 502    | 531    | b. Profit sharing Financing to Other Banks             |
| 1. Mudharabah                                                             | 365    | 426    | 416                | 426    | 455    | 452    | 463    | 484    | 457    | 443    | 441    | 498    | 528    | 1. Mudharabah                                          |
| 2. Musyarakah                                                             | -      | 5      | 5                  | 9      | 8      | 8      | 7      | 7      | 7      | 7      | 4      | 4      | 4      | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                          | -      | -      | -                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 3. Others                                              |
| 6 Piutang                                                                 | 26.695 | 29.763 | 30.005             | 30.524 | 30.848 | 31.301 | 31.732 | 32.243 | 31.937 | 31.856 | 30.504 | 30.579 | 31.315 | 6. Receivables/Acceptables                             |
| a. Piutang Kepada Pihak Ketiga Bukan Bank                                 | 26.693 | 29.762 | 30.004             | 30.523 | 30.847 | 31.299 | 31.731 | 32.241 | 31.936 | 31.855 | 30.503 | 30.578 | 31.314 | a. Receivables from Non Banks                          |
| 1. Murabahah                                                              | 25.504 | 28.469 | 28.727             | 29.227 | 29.538 | 29.964 | 30.358 | 30.838 | 30.522 | 30.394 | 28.992 | 28.999 | 29.666 | 1. Murabahah                                           |
| 2. Qardh                                                                  | 708    | 642    | 626                | 637    | 642    | 667    | 717    | 716    | 745    | 761    | 793    | 831    | 871    | 2. Qardh                                               |
| 3. Istishna'                                                              | 480    | 650    | 652                | 660    | 667    | 667    | 669    | 686    | 698    | 716    | 751    | 786    | 817    | 3. Istishna'                                           |
| b. Piutang Kepada Pihak Kepada Bank Lain                                  | 2      | 1      | 1                  | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | b. Receivables from Other Banks                        |
| 1. Murabahah                                                              | 2      | 1      | 1                  | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1. Murabahah                                           |
| 2. Qardh                                                                  | -      | -      | -                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 2. Qardh                                               |
| 3. Istishna'                                                              | -      | -      | -                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 3. Istishna'                                           |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa                          | 9.705  | 9.070  | 8.822              | 8.614  | 8.410  | 8.027  | 8.023  | 7.893  | 7.694  | 7.619  | 7.577  | 7.500  | 7.305  | 7. Ijarah including Leasing receivables                |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank | 9.705  | 9.069  | 8.821              | 8.613  | 8.409  | 8.026  | 8.022  | 7.892  | 7.693  | 7.618  | 7.577  | 7.500  | 7.305  | a. Ijarah including Leasing receivables to Non Bank    |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain        | -      | 1      | 1                  | 1      | 1      | 1      | 1      | 1      | 1      | 1      | -      | -      | -      | b. Ijarah including Leasing receivables to Other Banks |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptas           | -      | -      | 425                | 841    | 606    | 974    | 1.290  | 910    | 1.278  | 1.699  | 1.561  | 651    | 572    | 8. Other claims                                        |
| 9 Penyertaan                                                              | -      | -      | -                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 9. Investment in other entities                        |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif                       | 955    | 1.467  | 1.531              | 1.554  | 1.685  | 1.747  | 1.783  | 1.572  | 1.636  | 1.656  | 1.592  | 1.585  | 1.642  | 10. Impairment on Productive Assets                    |
| 11 Salam                                                                  | -      | -      | -                  | -      | 6      | -      | -      | -      | -      | -      | -      | -      | -      | 11. Salam                                              |
| 12 Aset Istishna dalam Penyelesaian                                       | 14     | 5      | 5                  | 5      | 201    | 4      | 6      | 6      | 3      | 4      | 3      | 4      | 4      | 12. Istishna' Assets in Resolution                     |
| 13 Aset Tetap dan inventaris                                              | 163    | 202    | 203                | 202    | 200    | 200    | 219    | 219    | 218    | 213    | 213    | 219    | 219    | 13. Fixed Assets and Equipment                         |
| 14 Persediaan                                                             | 1      | -      | 0                  | 0      | 0      | 1      | 0      | 0      | 0      | -      | 0      | 0      | 0      | 14. Inventories                                        |
| 15 Rupa-rupa Aset                                                         | 1.668  | 2.352  | 2.411 <sup>0</sup> | 2.408  | 2.221  | 2.007  | 1.851  | 2.667  | 2.611  | 2.635  | 3.121  | 3.286  | 4.766  | 15. Other Assets                                       |
| Komponen Kewajiban dan Modal                                              |        |        |                    |        |        |        |        |        |        |        |        |        |        |                                                        |
| 1 Dana Pihak Ketiga                                                       | 47.136 | 56.280 | 55.864             | 57.986 | 57.878 | 59.672 | 64.013 | 64.285 | 64.416 | 65.909 | 64.545 | 65.217 | 68.148 | LIABILITIES AND CAPITAL                                |
| a. Dana Simpanan Wadiah                                                   | 6.368  | 7.617  | 7.000              | 7.485  | 7.198  | 7.322  | 7.456  | 7.903  | 7.793  | 7.858  | 7.870  | 7.764  | 8.409  | 1. Third Party Funds                                   |
| 1. Giro                                                                   | 3.645  | 4.335  | 3.908              | 4.159  | 3.956  | 3.915  | 3.993  | 4.173  | 4.165  | 4.194  | 4.126  | 3.958  | 4.542  | a. iB Wadia                                            |
| 2. Tabungan                                                               | 2.723  | 3.282  | 3.092              | 3.326  | 3.242  | 3.407  | 3.463  | 3.730  | 3.628  | 3.665  | 3.744  | 3.806  | 3.867  | 1. iB Demand Deposits Wadia                            |
| b. Dana Investasi Non Profit Sharing                                      | 40.737 | 48.578 | 48.825             | 50.462 | 50.579 | 52.350 | 56.556 | 56.382 | 56.623 | 58.051 | 56.675 | 57.453 | 59.739 | b. Non Profit Sharing Investment Fund                  |
| 1. Giro                                                                   | 1.197  | 1.987  | 1.723              | 1.779  | 2.087  | 2.228  | 3.032  | 2.724  | 2.780  | 2.497  | 2.725  | 2.632  | 2.926  | 1. Demand Deposits                                     |
| 2. Tabungan                                                               | 10.434 | 12.630 | 12.502             | 13.069 | 12.705 | 13.275 | 13.592 | 14.476 | 14.851 | 15.418 | 14.836 | 14.750 | 15.239 | 2. Saving Deposits                                     |
| 3. Deposito                                                               | 29.106 | 33.962 | 34.599             | 35.614 | 35.787 | 36.847 | 39.932 | 39.182 | 38.991 | 40.136 | 39.114 | 40.070 | 41.573 | 3. Time Deposits                                       |
| c. Dana Investasi Profit Sharing                                          | 31     | 85     | 39                 | 39     | 100    | -      | -      | -      | -      | -      | -      | -      | -      | c. Profit Sharing Investment Fund                      |
| 1. Giro                                                                   | -      | -      | -                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 1. Demand Deposits                                     |
| 2. Tabungan                                                               | 6      | 9      | 8                  | 9      | 11     | -      | -      | -      | -      | -      | -      | -      | -      | 2. Saving Deposits                                     |
| 3. Deposito                                                               | 25     | 76     | 31                 | 31     | 89     | -      | -      | -      | -      | -      | -      | -      | -      | 3. Time Deposits                                       |
| 2 Liabilitas kepada Bank Indonesia                                        | -      | -      | -                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 2. Liabilities to Bank Indonesia                       |
| 3 Liabilitas kepada Bank Lain                                             | 2.350  | 2.346  | 2.978              | 2.347  | 2.481  | 2.341  | 2.169  | 3.178  | 2.882  | 2.731  | 2.872  | 3.089  | 3.049  | 3. Liabilities to other Banks                          |
| a. Giro                                                                   | 194    | 380    | 317                | 329    | 359    | 353    | 319    | 778    | 418    | 326    | 329    | 326    | 407    | a. Demand Deposits                                     |
| b. Tabungan                                                               | 259    | 416    | 410                | 416    | 411    | 344    | 275    | 282    | 471    | 503    | 521    | 697    | 657    | b. Saving Deposits                                     |
| c. Deposito                                                               | 1.802  | 1.548  | 2.239              | 1.601  | 1.709  | 1.642  | 1.439  | 1.887  | 1.790  | 1.899  | 1.855  | 1.864  | 1.795  | c. Time Deposits                                       |
| d. Setoran Jaminan                                                        | -      | -      | -                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | d. Margin Deposits                                     |
| e. Dana Pelunasan Sukuk                                                   | -      | -      | -                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | e. Sukuk Sinking Fund                                  |
| f. Lainnya                                                                | 96     | 1      | 12                 | 2      | 2      | 2      | 136    | 231    | 202    | 2      | 167    | 202    | 190    | f. Others                                              |



**Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2016**  
**(Sharia Business Unit Operations)**  
**Miliar Rp (Billion IDR)**

| Indikator                               | 2014   | 2015   | 2016   |        |        |        |        |        |        |        |        |        |        | Indikator                                 |
|-----------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------------------------------|
|                                         |        |        | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    |                                           |
| 4 Surat Berharga yang Diterbitkan       | 500    | 555    | 500    | 500    | 500    | 500    | 400    | 1.200  | 1.150  | 1.150  | 1.150  | 1.150  | 1.150  | 4. Issued Securities                      |
| a. Dimiliki Pihak Ketiga Bukan Bank     | 279    | 279    | 279    | 279    | 279    | 279    | 179    | 609    | 638    | 638    | 638    | 638    | 633    | a. Securities Held by Non Banks           |
| b. Dimiliki Bank Lain                   | 221    | 276    | 221    | 221    | 221    | 221    | 221    | 591    | 512    | 512    | 512    | 512    | 517    | b. Securities Held by Other Banks         |
| 5 Pembiayaan yang Diterima              | 4      | 331    | 330    | 383    | 380    | 378    | 391    | 378    | 433    | 437    | 432    | 424    | 439    | 5. Received Borrowing                     |
| 6 Liabilitas Lainnya                    | 4      | 3      | 10     | 3      | 6      | 4      | 3      | 3      | 6      | 10     | 5      | 3      | 6      | 6. Other Liabilities                      |
| 7 Rupa-Rupa Liabilitas                  | 16.019 | 21.868 | 17.051 | 17.621 | 22.368 | 19.093 | 18.310 | 19.606 | 17.519 | 16.432 | 18.835 | 17.264 | 17.808 | 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                        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 9. Loan Capital                           |
| 10 Modal Disetor                        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 10. Paid-in capital                       |
| 11 Tambahan Modal Disetor               | 100    | (0)    | 1      | 3      | 11     | 15     | 15     | 16     | 31     | 33     | 32     | 30     | 10     | 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                                 | 1.271  | 1.456  | 1.092  | 995    | 1.087  | 1.076  | 1.277  | 1.442  | 1.627  | 1.818  | 1.954  | 2.203  | 2.372  | 14. Net Income                            |
| a. Tahun-tahun lalu                     | 187    | 305    | 959    | 688    | 633    | 578    | 578    | 578    | 578    | 578    | 578    | 578    | 578    | a. Previous years                         |
| b. Tahun berjalan                       | 1.084  | 1.151  | 133    | 307    | 454    | 498    | 700    | 864    | 1.049  | 1.240  | 1.376  | 1.625  | 1.795  | b. Current year                           |

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

Note: r) Revised figures  
 \*) Provisional Figures

Miliar Rupiah (in Billion IDR)

| Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016<br>(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)<br>Miliar Rp (Billion IDR) |        |       |       |       |       |       |       |       |       |       |       |       |       |                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------------------------------------|
| Indikator                                                                                                                                                                                         | 2014   | 2015  | 2016  |       |       |       |       |       |       |       |       |       |       | Indicator                                                             |
|                                                                                                                                                                                                   |        |       | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   |                                                                       |
| <b>Tagihan Komitmen</b>                                                                                                                                                                           |        |       |       |       |       |       |       |       |       |       |       |       |       | <b>Claim commitment</b>                                               |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik                                                                                                                                           | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | 3     | -     | -     | - Financing facilities from other entities that are not yet withdrawn |
| - Posisi pembelian spot yang masih berjalan                                                                                                                                                       | 472    | -     | -     | 1     | 8     | -     | 3     | 9     | 1     | 0     | 39    | 13    | 2     | - Spot purchases                                                      |
| - Posisi pembelian forward yang masih berjalan                                                                                                                                                    | -      | 136   | 164   | 126   | 510   | 498   | 501   | 501   | 500   | -     | 816   | 745   | 743   | - Forward purchases                                                   |
| - Lainnya                                                                                                                                                                                         | 110    | 33    | 27    | 19    | -     | -     | -     | 5     | 5     | 29    | 11    | 73    | 17    | - Others                                                              |
| <b>Kewajiban Komitmen</b>                                                                                                                                                                         |        |       |       |       |       |       |       |       |       |       |       |       |       | <b>Liabilities commitment</b>                                         |
| - Fasilitas piutang qardh yang belum ditarik                                                                                                                                                      | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Qardh facilities that are not yet withdrawn                         |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik                                                                                                                                          | 25.944 | 6.518 | 6.673 | 6.760 | 7.578 | 6.743 | 6.972 | 6.094 | 6.144 | 6.081 | 6.655 | 6.644 | 7.667 | - Financing facilities to customers that are not yet withdrawn        |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik                                                                                                                                | 376    | 73    | 71    | 83    | 95    | 54    | 81    | 71    | 58    | 49    | 57    | 115   | 134   | - Other bank financing facilities                                     |
| - Irrevocable L/C yang masih berjalan                                                                                                                                                             | 785    | 368   | 224   | 211   | 312   | 340   | 306   | 245   | 183   | 312   | 209   | 157   | 181   | - Irrevocable L/Cs                                                    |
| - Posisi penjualan spot yang masih berjalan                                                                                                                                                       | 0      | -     | 46    | 12    | 5     | 41    | 8     | 38    | 65    | 57    | 107   | 73    | 33    | - Spot sales                                                          |
| - Posisi penjualan forward yang masih berjalan                                                                                                                                                    | 569    | 132   | 191   | 153   | 662   | 670   | 501   | 501   | 500   | 500   | 819   | 729   | 744   | - Forward sales                                                       |
| - Lainnya                                                                                                                                                                                         | 1.791  | 1.299 | 1.294 | 1.284 | 1.894 | 1.255 | 1.741 | 1.240 | 1.229 | 1.226 | 1.190 | 1.061 | 1.161 | - Others                                                              |
| <b>Tagihan Kontijensi</b>                                                                                                                                                                         |        |       |       |       |       |       |       |       |       |       |       |       |       | <b>Claim Contingency</b>                                              |
| - Garansi (Kafalah) yang diterima                                                                                                                                                                 | 25     | 311   | 237   | 311   | 309   | 307   | 1.280 | 223   | 221   | 246   | 211   | 211   | 219   | - Kafalah guarantees received                                         |
| - Pendapatan yang akan diterima                                                                                                                                                                   | 2.417  | 947   | 978   | 1.006 | 1.178 | 1.434 | 1.463 | 1.252 | 1.242 | 1.279 | 1.240 | 1.149 | 1.194 | - Income will be received                                             |
| - Lainnya                                                                                                                                                                                         | 715    | 423   | 565   | 542   | 344   | 344   | 366   | 306   | 264   | 254   | 406   | 309   | 112   | - Others                                                              |
| <b>Kewajiban Kontijensi</b>                                                                                                                                                                       |        |       |       |       |       |       |       |       |       |       |       |       |       | <b>Liabilities Contingency</b>                                        |
| - Garansi (Kafalah) yang diberikan                                                                                                                                                                | 1.851  | 3.367 | 3.022 | 3.091 | 3.170 | 2.977 | 3.216 | 3.190 | 3.471 | 3.188 | 3.675 | 3.867 | 3.675 | - Guarantees issued                                                   |
| - Lainnya                                                                                                                                                                                         | 105    | 127   | 133   | 137   | 53    | 37    | 98    | 90    | 39    | 44    | 40    | 129   | 5     | - Others                                                              |
| <b>Lainnya</b>                                                                                                                                                                                    |        |       |       |       |       |       |       |       |       |       |       |       |       | <b>Others</b>                                                         |
| - Aktiva produktif yang dihapusbuku                                                                                                                                                               | 4.878  | 7.238 | 7.493 | 7.506 | 7.797 | 7.972 | 8.060 | 8.300 | 8.275 | 8.469 | 9.557 | 9.453 | 9.545 | - Written off earning assets                                          |
| - Penerusan dana mudharabah muqayyadah                                                                                                                                                            | 1.523  | 725   | 725   | 725   | 755   | 755   | 755   | 725   | 725   | 713   | 613   | 613   | 541   | - Channeling of mudharabah muqayyadah                                 |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                                    |        |       |       |       |       |       |       |       |       |       |       |       |       | Note: r) Revised figures                                              |

Miliar Rupiah (in Billion IDR)

| Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2016<br>(Off Balance Sheet Account - Sharia Commercial Bank)<br>Miliar Rp (Billion IDR) |        |       |       |       |       |       |       |       |       |       |       |       |       |                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------------------------------------|
| Indikator                                                                                                                                          | 2014   | 2015  | 2016  |       |       |       |       |       |       |       |       |       |       | Indicator                                                             |
|                                                                                                                                                    |        |       | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   |                                                                       |
| <b>Tagihan Komitmen</b>                                                                                                                            |        |       |       |       |       |       |       |       |       |       |       |       |       | <b>Claim commitment</b>                                               |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik                                                                                            | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | 3     | -     | -     | - Financing facilities from other entities that are not yet withdrawn |
| - Posisi pembelian spot yang masih berjalan                                                                                                        | 472    | -     | -     | 1     | 8     | -     | 3     | 9     | 1     | 0     | 39    | 13    | 2     | - Spot purchases                                                      |
| - Posisi pembelian forward yang masih berjalan                                                                                                     | -      | 136   | 164   | 126   | 510   | 498   | 501   | 501   | 500   | -     | 816   | 745   | 743   | - Forward purchases                                                   |
| - Lainnya                                                                                                                                          | 110    | 33    | 27    | 19    | -     | -     | -     | 5     | 5     | 29    | 11    | 73    | 17    | - Others                                                              |
| <b>Kewajiban Komitmen</b>                                                                                                                          |        |       |       |       |       |       |       |       |       |       |       |       |       | <b>Liabilities commitment</b>                                         |
| - Fasilitas piutang qardh yang belum ditarik                                                                                                       | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Qardh facilities that are not yet withdrawn                         |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik                                                                                           | 23.455 | 3.997 | 4.188 | 4.288 | 5.171 | 4.408 | 4.353 | 3.501 | 3.601 | 3.615 | 3.880 | 3.834 | 4.091 | - Financing facilities to customers that are not yet withdrawn        |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik                                                                                 | 303    | 50    | 50    | 50    | 48    | 21    | 48    | 39    | 30    | 27    | 35    | 21    | 23    | - Other bank financing facilities                                     |
| - Irrevocable L/C yang masih berjalan                                                                                                              | 785    | 358   | 223   | 208   | 311   | 338   | 306   | 240   | 178   | 312   | 203   | 154   | 181   | - Irrevocable L/Cs                                                    |
| - Posisi penjualan spot yang masih berjalan                                                                                                        | 0      | -     | 46    | 12    | 5     | 41    | 8     | 38    | 65    | 57    | 107   | 73    | 33    | - Spot sales                                                          |
| - Posisi penjualan forward yang masih berjalan                                                                                                     | 569    | 132   | 191   | 153   | 662   | 670   | 501   | 501   | 500   | 500   | 819   | 729   | 744   | - Forward sales                                                       |
| - Lainnya                                                                                                                                          | 1.788  | 1.297 | 1.293 | 1.283 | 1.893 | 1.254 | 1.741 | 1.239 | 1.229 | 1.226 | 1.190 | 1.058 | 1.161 | - Others                                                              |
| <b>Tagihan Kontijensi</b>                                                                                                                          |        |       |       |       |       |       |       |       |       |       |       |       |       | <b>Claim Contingency</b>                                              |
| - Garansi (Kafalah) yang diterima                                                                                                                  | 25     | 311   | 237   | 311   | 309   | 307   | 1.280 | 223   | 221   | 246   | 211   | 211   | 219   | - Kafalah guarantees received                                         |
| - Pendapatan yang akan diterima                                                                                                                    | 2.383  | 852   | 884   | 905   | 987   | 1.200 | 1.266 | 1.047 | 1.040 | 1.074 | 1.032 | 929   | 971   | - Income will be received                                             |
| - Lainnya                                                                                                                                          | 7      | 6     | 8     | 8     | 10    | 9     | 9     | 9     | 9     | 9     | 153   | 9     | 9     | - Others                                                              |
| <b>Kewajiban Kontijensi</b>                                                                                                                        |        |       |       |       |       |       |       |       |       |       |       |       |       | <b>Liabilities Contingency</b>                                        |
| - Garansi (Kafalah) yang diberikan                                                                                                                 | 1.380  | 2.734 | 2.458 | 2.551 | 2.645 | 2.462 | 2.621 | 2.478 | 2.722 | 2.699 | 3.556 | 3.750 | 3.560 | - Guarantees issued                                                   |
| - Lainnya                                                                                                                                          | 11     | 1     | 8     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | - Others                                                              |
| <b>Lainnya</b>                                                                                                                                     |        |       |       |       |       |       |       |       |       |       |       |       |       | <b>Others</b>                                                         |
| - Aktiva produktif yang dihapusbuku                                                                                                                | 4.270  | 5.966 | 6.196 | 6.208 | 6.456 | 6.500 | 6.581 | 6.808 | 6.786 | 6.939 | 7.995 | 7.889 | 7.973 | - Written off earning assets                                          |
| - Penerusan dana mudharabah muqayyadah                                                                                                             | 50     | 50    | 50    | 50    | 50    | 50    | 50    | 50    | 50    | 50    | 50    | 50    | 50    | - Channeling of mudharabah muqayyadah                                 |

Miliar Rupiah (in Billion IDR)

**Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2016**  
**(Off Balance Sheet Account - Sharia Business Unit)**  
**Miliar Rp (Billion IDR)**

| Indikator                                                          | 2014  | 2015  | 2016  |       |       |       |       |       |       |       |       |       |       | Indicator                                                             |
|--------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------------------------------------|
|                                                                    |       |       | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   |                                                                       |
| <b>Tagihan Komitmen</b>                                            |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Claim commitment</b>                                               |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik            | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Financing facilities from other entities that are not yet withdrawn |
| - Posisi pembelian spot yang masih berjalan                        | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Spot purchases                                                      |
| - Posisi pembelian forward yang masih berjalan                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Forward purchases                                                   |
| - Lainnya                                                          | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Others                                                              |
| <b>Kewajiban Komitmen</b>                                          |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Liabilities commitment</b>                                         |
| - Fasilitas piutang qardh yang belum ditarik                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Qardh facilities that are not yet withdrawn                         |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik           | 2.489 | 2.521 | 2.485 | 2.472 | 2.407 | 2.335 | 2.619 | 2.593 | 2.543 | 2.466 | 2.775 | 2.811 | 3.575 | - Financing facilities to customers that are not yet withdrawn        |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik | 73    | 24    | 21    | 34    | 47    | 32    | 33    | 31    | 29    | 21    | 23    | 94    | 110   | - Other bank financing facilities                                     |
| - Irrevocable L/C yang masih berjalan                              | -     | 10    | 1     | 3     | 2     | 2     | 0     | 5     | 5     | 1     | 6     | 3     | 0     | - Irrevocable L/Cs                                                    |
| - Posisi penjualan spot yang masih berjalan                        | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Spot sales                                                          |
| - Posisi penjualan forward yang masih berjalan                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Forward sales                                                       |
| - Lainnya                                                          | 4     | 2     | 1     | 1     | 1     | 0     | 0     | 0     | 0     | 0     | 0     | 4     | 0     | - Others                                                              |
| <b>Tagihan Kontijensi</b>                                          |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Claim Contingency</b>                                              |
| - Garansi (Kafalah) yang diterima                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Kafalah guarantees received                                         |
| - Pendapatan yang akan diterima                                    | 34    | 95    | 94    | 101   | 191   | 234   | 197   | 205   | 202   | 205   | 208   | 220   | 224   | - Income will be received                                             |
| - Lainnya                                                          | 708   | 416   | 558   | 534   | 334   | 335   | 357   | 297   | 255   | 244   | 253   | 299   | 104   | - Others                                                              |
| <b>Kewajiban Kontijensi</b>                                        |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Liabilities Contingency</b>                                        |
| - Garansi (Kafalah) yang diberikan                                 | 470   | 633   | 563   | 540   | 525   | 515   | 596   | 712   | 748   | 489   | 118   | 117   | 115   | - Guarantees issued                                                   |
| - Lainnya                                                          | 94    | 127   | 125   | 136   | 53    | 37    | 97    | 89    | 38    | 43    | 39    | 128   | 3     | - Others                                                              |
| <b>Lainnya</b>                                                     |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Others</b>                                                         |
| - Aktiva produktif yang dihapusbuku                                | 608   | 1.272 | 1.297 | 1.298 | 1.340 | 1.471 | 1.480 | 1.492 | 1.489 | 1.530 | 1.562 | 1.565 | 1.571 | - Written off earning assets                                          |
| - Penerusan dana mudharabah muqayyadah                             |       |       |       |       |       |       |       |       |       |       |       |       |       | - Channeling of mudharabah muqayyadah                                 |
|                                                                    | 1.473 | 675   | 675   | 675   | 705   | 705   | 705   | 675   | 675   | 663   | 563   | 563   | 491   |                                                                       |

Miliar Rupiah (in Billion IDR)

**Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016**  
**(Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement)**  
**Miliar Rp (Billion IDR)**

| Indikator                                                             | 2014    | 2015    | 2016  |       |        |        |        |        |        |        |        |        |        | Indikator                                                                             |
|-----------------------------------------------------------------------|---------|---------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------------------------------------------------------------------------|
|                                                                       |         |         | Jan   | Feb   | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    |                                                                                       |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:       | 32.615  | 43.042  | 3.781 | 6.727 | 10.173 | 13.410 | 16.888 | 20.217 | 23.401 | 26.635 | 29.130 | 32.961 | 36.281 | 1 Operating Income from:                                                              |
| a. Penempatan pada Bank Indonesia                                     | 1.105   | 1.342   | 97    | 190   | 289    | 387    | 494    | 589    | 676    | 792    | 902    | 1.028  | 1.165  | a. Placement in Bank Indonesia                                                        |
| b. Penempatan pada Bank Syariah Lain                                  | 210     | 237     | 23    | 48    | 69     | 89     | 110    | 129    | 150    | 173    | 173    | 196    | 218    | b. Placement in Other Banks                                                           |
| c. Surat Berharga                                                     | 873     | 1.166   | 220   | 264   | 407    | 541    | 679    | 817    | 954    | 1.084  | 1.233  | 1.401  | 1.539  | c. Investment in Securities                                                           |
| d. Pembiayaan yang Diberikan:                                         | 21.976  | 24.977  | 2.447 | 4.310 | 6.449  | 8.539  | 10.744 | 12.891 | 15.084 | 17.195 | 18.884 | 21.608 | 23.948 | d. Financing :                                                                        |
| i. Pendapatan Bagi Hasil                                              | 6.381   | 7.523   | 885   | 1.307 | 1.802  | 2.495  | 3.178  | 3.876  | 4.518  | 5.222  | 5.422  | 6.569  | 7.266  | i. Profit Sharing                                                                     |
| a. Mudharabah                                                         | 1.723   | 1.890   | 158   | 310   | 464    | 623    | 775    | 921    | 1.086  | 1.241  | 1.395  | 1.553  | 1.712  | a. Mudharabah                                                                         |
| b. Musyarakah                                                         | 4.657   | 5.633   | 726   | 997   | 1.338  | 1.872  | 2.403  | 2.954  | 3.432  | 3.981  | 4.027  | 5.016  | 5.554  | b. Musyarakah                                                                         |
| c. Pendapatan Bagi Hasil Lainnya                                      | 1       | 0       | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | c. Other profit sharing                                                               |
| ii. Piutang                                                           | 14.424  | 16.238  | 1.459 | 2.810 | 4.354  | 5.657  | 7.080  | 8.432  | 9.881  | 11.203 | 12.547 | 14.037 | 15.553 | ii. Receivables/Acceptables                                                           |
| a. Murabahah                                                          | 14.128  | 15.773  | 1.418 | 2.732 | 4.237  | 5.496  | 6.878  | 8.187  | 9.596  | 10.873 | 12.174 | 13.618 | 15.087 | a. Murabahah                                                                          |
| b. Ujrah                                                              | 205     | 373     | 31    | 60    | 92     | 127    | 160    | 194    | 226    | 262    | 297    | 333    | 371    | b. Qardh                                                                              |
| c. Istishna'                                                          | 76      | 92      | 9     | 17    | 26     | 34     | 42     | 51     | 59     | 68     | 76     | 85     | 95     | c. Istishna'                                                                          |
| d. Piutang Lainnya                                                    | 14      | 0       | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | d. Other Receivables/                                                                 |
| iii. Pendapatan Sewa (Ijarah)                                         | 1.171   | 1.217   | 104   | 193   | 293    | 388    | 486    | 584    | 685    | 770    | 915    | 1.002  | 1.129  | iii. Leasing Receivables/                                                             |
| iv. Salam                                                             | -       | -       | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | iv. Salam                                                                             |
| e. Lainnya                                                            | 8.452   | 15.320  | 995   | 1.915 | 2.959  | 3.853  | 4.862  | 5.791  | 6.536  | 7.392  | 7.938  | 8.728  | 9.410  | e. Others                                                                             |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:          | 16.096  | 24.529  | 2.041 | 3.977 | 6.027  | 7.947  | 9.924  | 11.807 | 13.531 | 15.408 | 16.404 | 18.676 | 20.319 | 2 Revenue Sharing for Investment Fund Mudharabah Holders:                             |
| a. Dana Investasi Non Profit Sharing                                  | 15.110  | 24.229  | 2.041 | 3.976 | 6.025  | 7.947  | 9.924  | 11.807 | 13.454 | 15.407 | 16.404 | 18.676 | 20.319 | a. Non Profit Sharing Investment Fund                                                 |
| b. Dana Investasi Profit Sharing                                      | 986     | 300     | 0     | 1     | 1      | 0      | 0      | 0      | 77     | 0      | 0      | 0      | 0      | b. Profit Sharing Investment Fund                                                     |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)        | 16.519  | 18.513  | 1.740 | 2.751 | 4.147  | 5.463  | 6.964  | 8.409  | 9.870  | 11.227 | 12.726 | 14.284 | 15.962 | 3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2) |
| 4 Pendapatan Operasional Lainnya                                      | 7.715   | 8.754   | 1.955 | 1.979 | 3.405  | 4.337  | 5.652  | 7.141  | 8.302  | 9.310  | 10.837 | 13.123 | 14.368 | 4 Other Operating Income                                                              |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga                   | 58      | 90      | 8     | 17    | 25     | 33     | 42     | 50     | 67     | 79     | 89     | 101    | 136    | a. Income from Mark-to-Market and Sale of Securities                                  |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah     | 15      | 7       | 0     | 0     | 0      | 0      | 0      | 1      | 1      | 1      | 1      | 1      | 1      | b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah                           |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi                     | 1.884   | 1.585   | 112   | 215   | 347    | 482    | 600    | 847    | 860    | 983    | 1.113  | 1.261  | 1.391  | c. Income from Investment, Fees,Commission, Provision                                 |
| d. Pendapatan Lainnya                                                 | 5.758   | 7.073   | 1.835 | 1.746 | 3.033  | 3.822  | 5.010  | 6.243  | 7.374  | 8.247  | 9.634  | 11.759 | 12.840 | d. Other Income                                                                       |
| 5 Total Pendapatan Operasional (3 + 4)                                | 24.235  | 27.267  | 3.695 | 4.729 | 7.552  | 9.800  | 12.616 | 15.550 | 18.172 | 20.537 | 23.563 | 27.407 | 30.330 | 5 Total of Operating Income                                                           |
| 6 Total Beban Operasional                                             | 17.942  | 22.011  | 3.372 | 4.116 | 6.611  | 8.704  | 11.770 | 13.909 | 16.361 | 18.640 | 21.240 | 24.964 | 27.188 | 6 Total of Operating Costs                                                            |
| a. Beban Imbalan kepada BI                                            | 1       | -       | -     | -     | -      | -      | -      | 0      | 1      | 1      | 1      | 1      | 1      | a. Yield to BI                                                                        |
| b. Bonus Titipan Wadiah                                               | 405     | 335     | 24    | 44    | 67     | 92     | 119    | 147    | 171    | 197    | 224    | 252    | 308    | b. Wadiah Bonuses                                                                     |
| c. Kerugian atas MTM dan Penjualan Surat Berharga                     | 26      | 18      | 1     | 2     | 2      | 3      | 6      | 7      | 9      | 10     | 13     | 16     | 21     | c. Loss from Mark-to-Market and Sale of Securities                                    |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi                  | 1       | 34      | 2     | 2     | 3      | 5      | 6      | 8      | 10     | 13     | 14     | 20     | 23     | d. Loss from Investment and Cost of Commission/Provision                              |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya                 | 7.288   | 10.235  | 2.272 | 2.043 | 3.553  | 4.598  | 6.566  | 7.601  | 9.174  | 10.486 | 12.033 | 14.627 | 15.708 | e. Impairment                                                                         |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris | 1.187   | 1.115   | 95    | 191   | 292    | 392    | 493    | 584    | 682    | 787    | 880    | 981    | 1.085  | f. Depreciation/Amortization and Cost of Fixed Assets Maintenance                     |
| g. Beban Risiko Operasional                                           | 9       | 26      | 0     | 0     | 6      | 16     | 18     | 19     | 19     | 19     | 19     | 20     | 20     | g. Cost of Operational Risk                                                           |
| h. Kerugian Restrukturisasi Pembiayaan                                | 1       | 4       | 1     | 1     | 1      | 5      | 5      | 5      | 5      | 7      | 16     | 16     | 16     | h. Loss from Financing Restructuring                                                  |
| i. Beban Tenaga Kerja                                                 | 5.339   | 6.087   | 555   | 1.089 | 1.631  | 2.208  | 2.753  | 3.367  | 3.856  | 4.317  | 4.849  | 5.439  | 5.999  | i. Cost of Human Resources                                                            |
| ii. Biaya Tenaga Kerja                                                | 5.220   | 5.911   | 546   | 1.071 | 1.599  | 2.173  | 2.707  | 3.310  | 3.789  | 4.239  | 4.762  | 5.342  | 5.891  | i. Labour Cost                                                                        |
| iii. Biaya Pendidikan dan Pelatihan Tenaga Kerja                      | 112     | 167     | 8     | 17    | 29     | 32     | 43     | 53     | 62     | 73     | 81     | 92     | 102    | ii. Training Cost                                                                     |
| iv. Penelitian dan Pengembangan                                       | 8       | 9       | 1     | 2     | 3      | 3      | 3      | 4      | 5      | 5      | 6      | 5      | 6      | iii. Research and Development                                                         |
| j. Beban Operasional Lainnya                                          | 3.684   | 4.157   | 422   | 742   | 1.054  | 1.385  | 1.805  | 2.170  | 2.435  | 2.804  | 3.192  | 3.591  | 4.007  | j. Other Operating Costs                                                              |
| i. Promosi                                                            | 300     | 358     | 16    | 31    | 49     | 72     | 94     | 124    | 148    | 175    | 197    | 229    | 252    | i. Promotion                                                                          |
| ii. Biaya Lainnya                                                     | 3.384   | 3.798   | 406   | 711   | 1.005  | 1.313  | 1.711  | 2.046  | 2.287  | 2.629  | 2.995  | 3.362  | 3.755  | ii. Other Costs                                                                       |
| 7 Laba/Rugi Operasional (5 - 6)                                       | 6.293   | 5.256   | 323   | 614   | 941    | 1.096  | 846    | 1.641  | 1.811  | 1.897  | 2.323  | 2.443  | 3.142  | 7 Operating Profit/Loss (5 - 6)                                                       |
| 8 Pendapatan Non Operasional                                          | 477     | 348     | 15    | 29    | 49     | 62     | 107    | 151    | 203    | 208    | 217    | 238    | 250    | 8 Non Operating Income                                                                |
| 9 Beban Non Operasional                                               | 4.722   | 3.303   | 27    | 47    | 68     | 86     | 101    | 143    | 172    | 161    | 175    | 184    | 197    | 9 Non Operating Cost                                                                  |
| 10 Laba/Rugi Non Operasional (8 - 9)                                  | (4.244) | (2.955) | (12)  | (19)  | (18)   | (24)   | 6      | 8      | 30     | 47     | 42     | 54     | 53     | 10 Non Operating Profit/Loss (8 - 9)                                                  |
| 11 Laba/Rugi Tahun Berjalan (7 + 10)                                  | 2.049   | 2.301   | 311   | 595   | 923    | 1.072  | 851    | 1.649  | 1.841  | 1.944  | 2.365  | 2.498  | 3.194  | 11 Year-to-date Profit/Loss (7 + 10)                                                  |
| 12 Tranfer Laba/Rugi                                                  | 846     | 1.705   | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | 12 Transfer of Profit/Loss                                                            |
| 13 Pajak Penghasilan                                                  | (137)   | (334)   | (27)  | (50)  | (101)  | (133)  | (166)  | (223)  | (257)  | (290)  | (342)  | (375)  | (423)  | 13 Income Tax                                                                         |
| 14 Laba/Rugi Bersih                                                   | 1.733   | 1.786   | 284   | 545   | 822    | 939    | 686    | 1.426  | 1.584  | 1.654  | 2.024  | 2.123  | 2.771  | 14 Net Profit/Loss                                                                    |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

**Tabel 8a. Laporan Laba Rugi Bank Umum Syariah - SPS 2016**  
**(Sharia Commercial Bank Condensed Income Statement)**  
**Miliar Rp (Billion IDR)**

| Indikator                                                             | 2014    | 2015    | 2016  |       |       |        |        |        |        |        |        |        |        | Indikator                                                                             |
|-----------------------------------------------------------------------|---------|---------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------------------------------------------------------------------------|
|                                                                       |         |         | Jan   | Feb   | Mar   | Apr    | Mei    | Jun    | Jul    | Agst   | Sep    | Okt    | Nov    |                                                                                       |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:       | 25.853  | 34.418  | 3.021 | 5.286 | 7.987 | 10.489 | 13.202 | 15.733 | 18.088 | 20.457 | 22.585 | 25.628 | 28.185 | 1 Operating Income from:                                                              |
| a. Penempatan pada Bank Indonesia                                     | 727     | 953     | 62    | 128   | 193   | 254    | 323    | 378    | 426    | 500    | 567    | 657    | 759    | a. Placement in Bank Indonesia                                                        |
| b. Penempatan pada Bank Syariah Lain                                  | 42      | 62      | 7     | 14    | 20    | 25     | 31     | 35     | 40     | 44     | 48     | 55     | 62     | b. Placement in Other Banks                                                           |
| c. Surat Berharga                                                     | 773     | 1.016   | 203   | 227   | 353   | 470    | 590    | 705    | 815    | 923    | 1.048  | 1.180  | 1.288  | c. Investment in Securities                                                           |
| d. Pembiayaan yang Diberikan:                                         | 17.212  | 18.952  | 1.893 | 3.214 | 4.781 | 6.326  | 7.957  | 9.501  | 11.121 | 12.635 | 13.921 | 16.064 | 17.834 | d. Financing :                                                                        |
| i. Pendapatan Bagi Hasil                                              | 5.204   | 5.761   | 710   | 960   | 1.272 | 1.786  | 2.281  | 2.784  | 3.235  | 3.736  | 4.235  | 4.675  | 5.151  | i. Profit Sharing                                                                     |
| a. Mudharabah                                                         | 1.158   | 1.120   | 88    | 173   | 257   | 348    | 429    | 505    | 598    | 681    | 763    | 849    | 928    | a. Mudharabah                                                                         |
| b. Musyarakah                                                         | 4.046   | 4.641   | 622   | 788   | 1.014 | 1.438  | 1.852  | 2.279  | 2.637  | 3.055  | 2.973  | 3.825  | 4.222  | b. Musyarakah                                                                         |
| c. Pendapatan Bagi Hasil Lainnya                                      | 1       | 0       | -     | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | c. Other profit sharing                                                               |
| ii. Piutang                                                           | 11.752  | 12.991  | 1.164 | 2.223 | 3.464 | 4.479  | 5.596  | 6.627  | 7.782  | 8.799  | 10.021 | 11.224 | 12.464 | ii. Receivables/Acceptables                                                           |
| a. Murabahah                                                          | 11.552  | 12.620  | 1.132 | 2.163 | 3.373 | 4.353  | 5.438  | 6.436  | 7.560  | 8.542  | 9.730  | 10.898 | 12.103 | a. Murabahah                                                                          |
| b. Ujrah                                                              | 166     | 353     | 30    | 58    | 87    | 121    | 153    | 184    | 215    | 248    | 281    | 316    | 351    | b. Qardh                                                                              |
| c. Istishna'                                                          | 21      | 18      | 2     | 3     | 4     | 5      | 6      | 7      | 8      | 8      | 9      | 10     | 11     | c. Istishna'                                                                          |
| d. Piutang Lainnya                                                    | 14      | 0       | -     | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | d. Other Receivables/Acceptables                                                      |
| iii. Pendapatan Sewa (Ijarah)                                         | 256     | 200     | 19    | 30    | 46    | 62     | 80     | 89     | 103    | 101    | 164    | 165    | 218    | iii. Leasing Receivables/                                                             |
| iv. Salam                                                             | -       | -       | -     | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | iv. Salam                                                                             |
| e. Lainnya                                                            | 7.099   | 13.435  | 856   | 1.704 | 2.640 | 3.413  | 4.301  | 5.114  | 5.686  | 6.356  | 7.001  | 7.673  | 8.242  | e. Others                                                                             |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:          | 12.276  | 19.646  | 1.637 | 3.229 | 4.887 | 6.425  | 8.015  | 9.513  | 10.783 | 12.203 | 13.100 | 14.988 | 16.306 | 2 Revenue Sharing for Investment Fund Mudharabah Holders:                             |
| a. Dana Investasi Non Profit Sharing                                  | 11.292  | 19.350  | 1.637 | 3.229 | 4.887 | 6.425  | 8.015  | 9.513  | 10.783 | 12.203 | 13.100 | 14.988 | 16.306 | a. Non Profit Sharing Investment Fund                                                 |
| b. Dana Investasi Profit Sharing                                      | 984     | 296     | -     | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | b. Profit Sharing Investment Fund                                                     |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)        | 13.577  | 14.772  | 1.384 | 2.056 | 3.100 | 4.064  | 5.187  | 6.220  | 7.304  | 8.254  | 9.485  | 10.640 | 11.879 | 3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2) |
| 4 Pendapatan Operasional Lainnya                                      | 7.057   | 7.873   | 1.843 | 1.837 | 3.131 | 3.977  | 5.199  | 6.607  | 7.758  | 8.710  | 10.179 | 12.392 | 13.583 | 4 Other Operating Income                                                              |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga                   | 57      | 89      | 7     | 17    | 24    | 33     | 42     | 50     | 67     | 79     | 88     | 100    | 135    | a. Income from Mark-to-Market and Sale of Securities                                  |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyaddah    | 0       | 0       | 0     | 0     | 0     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | b. Income from Bank as Mudharib in Mudharabah Al Muqayyaddah                          |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi                     | 1.640   | 1.298   | 90    | 182   | 283   | 387    | 480    | 607    | 683    | 783    | 888    | 1.001  | 1.092  | c. Income from Investment, Fees, Commission, Provision                                |
| d. Pendapatan Lainnya                                                 | 5.360   | 6.486   | 1.746 | 1.639 | 2.824 | 3.558  | 4.678  | 5.950  | 7.007  | 7.848  | 9.203  | 11.290 | 12.356 | d. Other Income                                                                       |
| 5 Total Pendapatan Operasional (3 + 4)                                | 20.634  | 22.645  | 3.228 | 3.894 | 6.231 | 8.041  | 10.386 | 12.827 | 15.062 | 16.964 | 19.665 | 23.032 | 25.461 | 5 Total of Operating Income                                                           |
| 6 Total Beban Operasional                                             | 15.543  | 18.653  | 3.039 | 3.595 | 5.754 | 7.459  | 10.251 | 12.074 | 14.288 | 16.274 | 18.690 | 22.188 | 24.093 | 6 Total of Operating Costs                                                            |
| a. Beban Imbalan kepada BI                                            | 1       | -       | -     | -     | -     | -      | -      | 0      | 1      | 1      | 1      | 1      | 1      | a. Yield to BI                                                                        |
| b. Bonus Titipan Wadiah                                               | 345     | 257     | 21    | 39    | 59    | 81     | 105    | 123    | 142    | 164    | 187    | 211    | 233    | b. Wadiah Bonuses                                                                     |
| c. Kerugian atas MTM dan Penjualan Surat Berharga                     | 24      | 17      | 1     | 1     | 1     | 2      | 5      | 7      | 9      | 10     | 12     | 16     | 21     | c. Loss from Mark-to-Market and Sale of Securities                                    |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi                  | 0       | 32      | 2     | 2     | 2     | 4      | 4      | 7      | 8      | 10     | 12     | 18     | 19     | d. Loss from Investment and Cost of Commission/Provision                              |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya                 | 6.506   | 8.789   | 2.129 | 1.852 | 3.186 | 4.028  | 5.898  | 6.838  | 8.280  | 9.504  | 10.968 | 13.524 | 14.491 | e. Impairment                                                                         |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris | 1.061   | 981     | 84    | 170   | 260   | 349    | 437    | 518    | 604    | 698    | 783    | 873    | 966    | f. Depreciation/Amortization and Cost of Fixed Assets Maintenance                     |
| g. Beban Risiko Operasional                                           | 8       | 26      | 0     | 0     | 6     | 6      | 8      | 8      | 9      | 8      | 9      | 9      | 9      | g. Cost of Operational Risk                                                           |
| h. Kerugian Restrukturisasi Pembiayaan                                | 1       | 4       | 1     | 1     | 1     | 5      | 5      | 5      | 5      | 7      | 16     | 16     | 16     | h. Loss from Financing Restructuring                                                  |
| i. Beban Tenaga Kerja                                                 | 4.651   | 5.289   | 492   | 963   | 1.439 | 1.943  | 2.418  | 2.938  | 3.353  | 3.740  | 4.246  | 4.771  | 5.266  | i. Cost of Human Resources                                                            |
| ii. Biaya Tenaga Kerja                                                | 4.546   | 5.130   | 484   | 947   | 1.410 | 1.914  | 2.378  | 2.889  | 3.295  | 3.672  | 4.168  | 4.683  | 5.166  | ii. Labour Cost                                                                       |
| iii. Biaya Pendidikan dan Pelatihan Tenaga Kerja                      | 98      | 153     | 8     | 15    | 27    | 28     | 37     | 47     | 55     | 65     | 74     | 84     | 95     | iii. Training Cost                                                                    |
| iv. Penelitian dan Pengembangan                                       | 7       | 7       | 0     | 0     | 2     | 2      | 2      | 3      | 3      | 3      | 4      | 5      | 5      | iv. Research and Development                                                          |
| j. Beban Operasional Lainnya                                          | 2.946   | 3.258   | 308   | 567   | 800   | 1.041  | 1.372  | 1.630  | 1.878  | 2.131  | 2.457  | 2.749  | 3.071  | j. Other Operating Costs                                                              |
| i. Promosi                                                            | 256     | 302     | 13    | 25    | 39    | 58     | 75     | 97     | 117    | 136    | 155    | 178    | 199    | i. Promotion                                                                          |
| ii. Biaya Lainnya                                                     | 2.690   | 2.956   | 295   | 542   | 761   | 984    | 1.297  | 1.533  | 1.761  | 1.995  | 2.302  | 2.571  | 2.872  | ii. Other Costs                                                                       |
| 7 Laba/Rugi Operasional (5 - 6)                                       | 5.091   | 3.992   | 189   | 299   | 477   | 583    | 135    | 752    | 774    | 690    | 974    | 844    | 1.368  | 7 Operating Profit/Loss (5 - 6)                                                       |
| 8 Pendapatan Non Operasional                                          | 52      | 103     | 2     | 10    | 18    | 21     | 50     | 73     | 69     | 69     | 73     | 83     | 86     | 8 Non Operating Income                                                                |
| 9 Beban Non Operasional                                               | 4.320   | 3.118   | 15    | 23    | 32    | 38     | 41     | 50     | 64     | 69     | 75     | 73     | 75     | 9 Non Operating Cost                                                                  |
| 10 Laba/Rugi Non Operasional (8 - 9)                                  | (4.269) | (3.015) | (13)  | (13)  | (14)  | (16)   | 8      | 22     | 5      | (1)    | (2)    | 10     | 11     | 10 Non Operating Profit/Loss (8 - 9)                                                  |
| 11 Laba/Rugi Tahun Berjalan (7 + 10)                                  | 822     | 977     | 176   | 285   | 463   | 566    | 143    | 775    | 779    | 689    | 972    | 854    | 1.379  | 11 Year-to-date Profit/Loss (7 + 10)                                                  |
| 12 Transfer Laba/Rugi                                                 | 666     | 1.544   | -     | -     | -     | -      | -      | -      | -      | -      | -      | -      | -      | 12 Transfer of Profit/Loss                                                            |
| 13 Pajak Penghasilan                                                  | (120)   | (322)   | (25)  | (48)  | (95)  | (125)  | (157)  | (212)  | (244)  | (275)  | (356)  | (403)  | (403)  | 13 Income Tax                                                                         |
| 14 Laba/Rugi Bersih                                                   | 702     | 635     | 151   | 238   | 368   | 441    | (14)   | 563    | 535    | 414    | 647    | 498    | 976    | 14 Net Profit/Loss                                                                    |

\*,-: Data Tidak Tersedia

\*,-: Data not available

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

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

Miliar Rupiah (in Billion IDR)

**Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2016**  
**(Sharia Business Unit Condensed Income Statement)**  
**Miliar Rp (Billion IDR)**

| Indikator                                                             | 2014  | 2015  | 2016 |       |       |       |       |       |       |       |       |       |       | Indikator                                                                             |
|-----------------------------------------------------------------------|-------|-------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------------------------------------------------------|
|                                                                       |       |       | Jan  | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Agst  | Sep   | Okt   | Nov   |                                                                                       |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:       | 6.762 | 8.624 | 760  | 1.442 | 2.186 | 2.921 | 3.686 | 4.484 | 5.313 | 6.177 | 6.546 | 7.332 | 8.096 | 1 Operating Income from:                                                              |
| a. Penempatan pada Bank Indonesia                                     | 378   | 390   | 35   | 63    | 96    | 133   | 171   | 211   | 251   | 291   | 335   | 371   | 406   | a. Placement in Bank Indonesia                                                        |
| b. Penempatan pada Bank Syariah Lain                                  | 168   | 175   | 16   | 34    | 49    | 65    | 79    | 94    | 110   | 129   | 125   | 141   | 156   | b. Placement in Other Banks                                                           |
| c. Surat Berharga                                                     | 100   | 150   | 17   | 38    | 54    | 71    | 89    | 112   | 139   | 161   | 185   | 222   | 252   | c. Investment in Securities                                                           |
| d. Pembiayaan yang Diberikan:                                         | 4.764 | 6.026 | 554  | 1.096 | 1.668 | 2.213 | 2.786 | 3.390 | 3.963 | 4.560 | 4.963 | 5.544 | 6.114 | d. Financing :                                                                        |
| i. Pendapatan Bagi Hasil                                              | 1.177 | 1.762 | 174  | 346   | 531   | 709   | 897   | 1.091 | 1.283 | 1.486 | 1.686 | 1.894 | 2.116 | i. Profit Sharing                                                                     |
| a. Mudharabah                                                         | 565   | 770   | 70   | 137   | 207   | 275   | 346   | 416   | 488   | 560   | 632   | 704   | 784   | a. Mudharabah                                                                         |
| b. Musyarakah                                                         | 612   | 992   | 104  | 209   | 323   | 434   | 551   | 675   | 795   | 926   | 1.054 | 1.190 | 1.332 | b. Musyarakah                                                                         |
| c. Pendapatan Bagi Hasil Lainnya                                      | -     | -     | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | c. Other profit sharing                                                               |
| ii. Piutang                                                           | 2.672 | 3.247 | 295  | 586   | 890   | 1.178 | 1.484 | 1.804 | 2.099 | 2.405 | 2.526 | 2.813 | 3.089 | ii. Receivables/Acceptables                                                           |
| a. Murabahah                                                          | 2.577 | 3.153 | 286  | 569   | 864   | 1.144 | 1.440 | 1.751 | 2.036 | 2.331 | 2.443 | 2.720 | 2.984 | a. Murabahah                                                                          |
| b. Ujrah                                                              | 39    | 19    | 1    | 3     | 4     | 6     | 7     | 9     | 11    | 14    | 16    | 17    | 21    | b. Qardh                                                                              |
| c. Istishna'                                                          | 56    | 74    | 7    | 14    | 22    | 29    | 37    | 44    | 52    | 60    | 67    | 76    | 84    | c. Istishna'                                                                          |
| d. Piutang Lainnya                                                    | -     | -     | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | d. Other Receivables/Acceptables                                                      |
| iii. Pendapatan Sewa (Ijarah)                                         | 915   | 1.017 | 85   | 163   | 247   | 326   | 406   | 495   | 582   | 669   | 751   | 837   | 910   | iii. Leasing Receivables/                                                             |
| iv. Salam                                                             | -     | -     | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | iv. Salam                                                                             |
| e. Lainnya                                                            | 1.353 | 1.885 | 138  | 211   | 320   | 440   | 561   | 676   | 850   | 1.036 | 937   | 1.054 | 1.169 | e. Others                                                                             |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:          | 3.820 | 4.883 | 405  | 748   | 1.140 | 1.522 | 1.910 | 2.294 | 2.747 | 3.204 | 3.304 | 3.689 | 4.012 | 2 Revenue Sharing for Investment Fund Mudharabah Holders:                             |
| a. Dana Investasi Non Profit Sharing                                  | 3.818 | 4.879 | 405  | 747   | 1.139 | 1.522 | 1.909 | 2.294 | 2.670 | 3.204 | 3.304 | 3.688 | 4.012 | a. Non Profit Sharing Investment Fund                                                 |
| b. Dana Investasi Profit Sharing                                      | 2     | 5     | 0    | 1     | 1     | 0     | 0     | 0     | 77    | 0     | 0     | 0     | 0     | b. Profit Sharing Investment Fund                                                     |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)        | 2.942 | 3.741 | 356  | 694   | 1.046 | 1.399 | 1.777 | 2.189 | 2.566 | 2.973 | 3.241 | 3.644 | 4.083 | 3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2) |
| 4 Pendapatan Operasional Lainnya                                      | 659   | 881   | 111  | 142   | 274   | 360   | 453   | 534   | 544   | 600   | 657   | 731   | 785   | 4 Other Operating Income                                                              |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga                   | 1     | 1     | 1    | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | a. Income from Mark-to-Market and Sale of Securities                                  |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah     | 15    | 6     | 0    | 0     | 0     | 0     | 0     | 1     | 1     | 1     | 1     | 1     | 1     | b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah                           |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi                     | 244   | 287   | 22   | 33    | 64    | 96    | 120   | 240   | 176   | 200   | 225   | 260   | 299   | c. Income from Investment, Fees, Commission, Provision                                |
| d. Pendapatan Lainnya                                                 | 398   | 587   | 89   | 108   | 209   | 263   | 332   | 292   | 367   | 399   | 430   | 469   | 484   | d. Other Income                                                                       |
| 5 Total Pendapatan Operasional (3 + 4)                                | 3.601 | 4.622 | 467  | 836   | 1.320 | 1.759 | 2.230 | 2.724 | 3.110 | 3.573 | 3.899 | 4.375 | 4.869 | 5 Total of Operating Income                                                           |
| 6 Total Beban Operasional                                             | 2.399 | 3.358 | 333  | 521   | 856   | 1.245 | 1.519 | 1.835 | 2.073 | 2.366 | 2.550 | 2.776 | 3.096 | 6 Total of Operating Costs                                                            |
| a. Beban Imbalan kepada BI                                            | -     | -     | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | a. Yield to BI                                                                        |
| b. Bonus Titipan Wadiah                                               | 60    | 78    | 3    | 6     | 9     | 11    | 14    | 24    | 29    | 33    | 37    | 41    | 75    | b. Wadiah Bonuses                                                                     |
| c. Kerugian atas MTM dan Penjualan Surat Berharga                     | 2     | 1     | -    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 1     | c. Loss from Mark-to-Market and Sale of Securities                                    |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi                  | 1     | 2     | 0    | 1     | 1     | 1     | 1     | 1     | 3     | 3     | 2     | 2     | 3     | d. Loss from Investment and Cost of Commission/Provision                              |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya                 | 782   | 1.446 | 143  | 191   | 366   | 570   | 668   | 763   | 894   | 982   | 1.065 | 1.103 | 1.218 | e. Impairment                                                                         |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris | 126   | 134   | 11   | 21    | 33    | 44    | 56    | 66    | 77    | 88    | 97    | 108   | 119   | f. Depreciation/Amortization and Cost of Fixed Assets Maintenance                     |
| g. Beban Risiko Operasional                                           | 0     | 0     | 0    | 0     | 0     | 10    | 11    | 11    | 11    | 11    | 11    | 11    | 11    | g. Cost of Operational Risk                                                           |
| h. Kerugian Restrukturisasi Pembiayaan                                | -     | -     | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | h. Loss from Financing Restructuring                                                  |
| i. Beban Tenaga Kerja                                                 | 689   | 798   | 63   | 126   | 193   | 265   | 335   | 429   | 503   | 577   | 603   | 668   | 733   | i. Cost of Human Resources                                                            |
| ii. Biaya Tenaga Kerja                                                | 674   | 781   | 62   | 123   | 189   | 260   | 328   | 422   | 494   | 567   | 594   | 659   | 725   | ii. Labour Cost                                                                       |
| iii. Biaya Pendidikan dan Pelatihan Tenaga Kerja                      | 14    | 14    | 0    | 1     | 3     | 4     | 6     | 6     | 7     | 8     | 7     | 8     | 8     | iii. Training Cost                                                                    |
| iv. Penelitian dan Pengembangan                                       | 1     | 2     | 1    | 1     | 1     | 1     | 1     | 1     | 2     | 2     | 2     | 1     | 1     | iv. Research and Development                                                          |
| j. Beban Operasional Lainnya                                          | 738   | 898   | 114  | 175   | 255   | 343   | 433   | 540   | 557   | 672   | 735   | 842   | 935   | j. Other Operating Costs                                                              |
| i. Promosi                                                            | 44    | 56    | 3    | 6     | 10    | 15    | 19    | 27    | 31    | 39    | 42    | 51    | 53    | i. Promotion                                                                          |
| ii. Biaya Lainnya                                                     | 694   | 842   | 111  | 169   | 245   | 329   | 414   | 513   | 526   | 634   | 693   | 791   | 883   | ii. Other Costs                                                                       |
| 7 Laba/Rugi Operasional (5 - 6)                                       | 1.202 | 1.264 | 134  | 315   | 464   | 519   | 711   | 889   | 1.037 | 1.207 | 1.349 | 1.599 | 1.773 | 7 Operating Profit/Loss (5 - 6)                                                       |
| 8 Pendapatan Non Operasional                                          | 426   | 245   | 13   | 19    | 31    | 41    | 58    | 79    | 133   | 140   | 144   | 155   | 164   | 8 Non Operating Income                                                                |
| 9 Beban Non Operasional                                               | 401   | 185   | 12   | 24    | 36    | 48    | 60    | 93    | 108   | 92    | 99    | 110   | 122   | 9 Non Operating Cost                                                                  |
| 10 Laba/Rugi Non Operasional (8 - 9)                                  | 24    | 60    | 1    | (5)   | (5)   | (7)   | (2)   | (14)  | 25    | 48    | 45    | 45    | 42    | 10 Non Operating Profit/Loss (8 - 9)                                                  |
| 11 Laba/Rugi Tahun Berjalan (7 + 10)                                  | 1.227 | 1.324 | 135  | 310   | 459   | 506   | 709   | 874   | 1.062 | 1.255 | 1.393 | 1.644 | 1.815 | 11 Year-to-date Profit/Loss (7 + 10)                                                  |
| 12 Transfer Laba/Rugi                                                 | 179   | 161   | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 12 Transfer of Profit/Loss                                                            |
| 13 Pajak Penghasilan                                                  | (16)  | (12)  | (2)  | (3)   | (6)   | (8)   | (9)   | (11)  | (13)  | (15)  | (17)  | (19)  | (20)  | 13 Income Tax                                                                         |
| 14 Laba/Rugi Bersih                                                   | 1.031 | 1.151 | 133  | 307   | 454   | 498   | 700   | 864   | 1.049 | 1.240 | 1.376 | 1.625 | 1.795 | 14 Net Profit/Loss                                                                    |

\*): Data Tidak Tersedia

\*): Data not available

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

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



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

| Indikator                       | 2014    | 2015    | 2016    |         |         |         |         |         |         |         |         |         |         | Indicator                                   |
|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------|
|                                 |         |         | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     |                                             |
| 1. Lancar                       | 227.257 | 241.755 | 229.788 | 231.835 | 239.520 | 238.148 | 242.807 | 250.330 | 249.773 | 249.153 | 271.875 | 272.206 | 276.206 | 1. Current                                  |
| 2. Dalam Perhatian Khusus       | 13.406  | 19.507  | 22.039  | 23.513  | 22.886  | 21.606  | 19.976  | 17.474  | 19.189  | 19.795  | 20.764  | 20.372  | 21.719  | 2. Special Mention                          |
| 3. Kurang Lancar                | 2.474   | 2.417   | 2.984   | 2.821   | 2.866   | 2.858   | 3.625   | 3.135   | 2.379   | 2.650   | 2.221   | 2.441   | 2.005   | 3. Sub-Standard                             |
| 4. Diragukan                    | 1.702   | 924     | 996     | 1.217   | 1.303   | 1.213   | 1.400   | 1.283   | 1.364   | 1.552   | 1.305   | 1.131   | 1.463   | 4. Doubtful                                 |
| 5. Macet                        | 4.721   | 6.132   | 6.553   | 6.717   | 6.537   | 6.789   | 7.267   | 7.030   | 7.058   | 6.915   | 6.831   | 7.065   | 7.062   | 5. Lost                                     |
| Total Aset Produktif            | 249.560 | 270.735 | 262.360 | 266.103 | 273.113 | 270.614 | 275.074 | 279.252 | 279.763 | 280.065 | 302.996 | 303.215 | 308.456 | Total Earning Assets                        |
| Rasio Aset Produktif Non Lancar | 3,57    | 3,50    | 4,01    | 4,04    | 3,92    | 4,01    | 4,47    | 4,10    | 3,86    | 3,97    | 3,42    | 3,51    | 3,41    | Percentage of Non Performing Earning Assets |

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

| Indikator                       | 2014    | 2015    | 2016    |         |         |         |         |         |         |         |         |         |         | Indicator                                   |
|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------|
|                                 |         |         | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     |                                             |
| 1. Lancar                       | 168.229 | 169.873 | 163.272 | 163.881 | 166.273 | 166.559 | 167.068 | 172.836 | 174.447 | 172.923 | 195.144 | 196.296 | 198.944 | 1. Current                                  |
| 2. Dalam Perhatian Khusus       | 10.357  | 15.102  | 17.530  | 18.504  | 18.365  | 16.988  | 15.753  | 13.039  | 14.521  | 15.395  | 16.388  | 15.810  | 16.985  | 2. Special Mention                          |
| 3. Kurang Lancar                | 2.106   | 2.210   | 2.645   | 2.460   | 2.357   | 2.330   | 2.878   | 2.596   | 1.866   | 2.205   | 1.852   | 2.061   | 1.635   | 3. Sub-Standard                             |
| 4. Diragukan                    | 1.457   | 774     | 812     | 1.045   | 1.041   | 955     | 1.213   | 1.061   | 1.148   | 1.324   | 1.084   | 911     | 1.254   | 4. Doubtful                                 |
| 5. Macet                        | 3.990   | 4.684   | 5.101   | 5.240   | 5.035   | 5.379   | 5.720   | 5.539   | 5.524   | 5.369   | 5.303   | 5.544   | 5.484   | 5. Lost                                     |
| Total Aset Produktif            | 186.138 | 192.642 | 189.360 | 191.131 | 193.071 | 192.212 | 192.632 | 195.071 | 197.506 | 197.216 | 219.771 | 220.622 | 224.303 | Total Earning Assets                        |
| Rasio Aset Produktif Non Lancar | 4,06    | 3,98    | 4,52    | 4,58    | 4,37    | 4,51    | 5,09    | 4,71    | 4,32    | 4,51    | 3,75    | 3,86    | 3,73    | Percentage of Non Performing Earning Assets |

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

| Indikator                       | 2014   | 2015   | 2016   |        |        |        |        |        |        |        |        |        |        | Indicator                                   |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------------------------------|
|                                 |        |        | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    |                                             |
| 1. Lancar                       | 59.028 | 71.882 | 66.515 | 67.954 | 73.246 | 71.589 | 75.738 | 77.494 | 75.326 | 76.230 | 76.731 | 75.910 | 77.262 | 1. Current                                  |
| 2. Dalam Perhatian Khusus       | 3.049  | 4.405  | 4.509  | 5.009  | 4.521  | 4.617  | 4.222  | 4.435  | 4.668  | 4.400  | 4.376  | 4.561  | 4.734  | 2. Special Mention                          |
| 3. Kurang Lancar                | 368    | 207    | 339    | 360    | 509    | 528    | 747    | 539    | 512    | 445    | 369    | 380    | 371    | 3. Sub-Standard                             |
| 4. Diragukan                    | 245    | 150    | 184    | 171    | 263    | 258    | 187    | 222    | 216    | 229    | 221    | 220    | 209    | 4. Doubtful                                 |
| 5. Macet                        | 732    | 1.448  | 1.452  | 1.477  | 1.502  | 1.410  | 1.548  | 1.491  | 1.534  | 1.545  | 1.528  | 1.521  | 1.577  | 5. Lost                                     |
| Total Aset Produktif            | 63.422 | 78.093 | 73.000 | 74.972 | 80.042 | 78.402 | 82.441 | 84.181 | 82.257 | 82.849 | 83.225 | 82.592 | 84.153 | Total Earning Assets                        |
| Rasio Aset Produktif Non Lancar | 2,12   | 2,31   | 2,71   | 2,68   | 2,84   | 2,80   | 3,01   | 2,68   | 2,75   | 2,68   | 2,54   | 2,57   | 2,56   | 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 2016**  
*(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)*  
**Miliar Rp (Billion IDR)**

| Indikator                                                   | 2014          | 2015          | 2016          |               |               |               |               |               |               |               |               |               |               | Indicator                                                  |
|-------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------------------------------------------------|
|                                                             |               |               | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           |                                                            |
| <b>Surat Berharga dimiliki berdasarkan Jenis</b>            | <b>12.046</b> | <b>21.248</b> | <b>22.534</b> | <b>22.847</b> | <b>24.093</b> | <b>23.983</b> | <b>23.673</b> | <b>22.940</b> | <b>21.683</b> | <b>23.030</b> | <b>24.055</b> | <b>27.277</b> | <b>27.923</b> | <b>Securities Owned Based on Instrument Categories</b>     |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)          | 1.521         | 2.887         | 2.824         | 2.870         | 2.529         | 1.743         | 1.332         | 2.097         | 1.577         | 2.084         | 2.507         | 3.569         | 3.980         | 1 <b>Sharia Money Market Securities (SBPU Sharia)</b>      |
| a. Surat Perbendaharaan Negara Syariah                      | 951           | 2.285         | 2.365         | 2.378         | 1.807         | 1.196         | 644           | 842           | 618           | 1.045         | 1.023         | 1.691         | 2.276         | a. Sharia SPN                                              |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA)         | 380           | 160           | 30            | 70            | 340           | 148           | 302           | 798           | 600           | 701           | 1.250         | 1.707         | 1.565         | b. Interbank Mudharabah Investment Certificates (SIMA)     |
| c. SBPU Syariah Lainnya                                     | 190           | 443           | 429           | 422           | 382           | 399           | 385           | 457           | 359           | 338           | 234           | 171           | 140           | c. Other Sharia Money Market Securities                    |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)         | 10.525        | 18.361        | 19.710        | 19.976        | 21.564        | 22.240        | 22.341        | 20.843        | 20.106        | 20.946        | 21.548        | 23.708        | 23.942        | 2 <b>Sharia Capital Market Securities (SBPM Sharia)</b>    |
| a. Surat Berharga Syariah Negara (SBSN)                     | 8.007         | 15.242        | 16.504        | 16.737        | 18.354        | 18.997        | 18.892        | 17.340        | 16.604        | 17.448        | 17.957        | 19.931        | 20.215        | a. Sharia SBN (SBSN)                                       |
| b. Sertifikat Reksadana Syariah                             | 1.324         | 1.527         | 1.528         | 1.528         | 1.530         | 1.529         | 1.719         | 1.712         | 1.722         | 1.720         | 1.730         | 1.740         | 1.771         | b. Sharia Mutual Fund Certificates                         |
| c. Sukuk Subordinasi                                        | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 76            | c. Subordinated Sukuk                                      |
| d. Sukuk Lainnya                                            | 1.054         | 1.444         | 1.506         | 1.539         | 1.539         | 1.571         | 1.588         | 1.648         | 1.624         | 1.622         | 1.673         | 1.881         | 1.745         | d. Others Sukuk                                            |
| e. SBPM Syariah Lainnya                                     | 111           | 119           | 143           | 143           | 111           | 113           | 113           | 114           | 126           | 126           | 158           | 126           | 136           | e. Other Sharia Capital Market Securities                  |
| <b>Surat Berharga diterbitkan berdasarkan Jenis</b>         | <b>3.937</b>  | <b>4.346</b>  | <b>3.288</b>  | <b>1.293</b>  | <b>1.860</b>  | <b>2.163</b>  | <b>1.908</b>  | <b>3.188</b>  | <b>3.541</b>  | <b>3.394</b>  | <b>3.783</b>  | <b>3.722</b>  | <b>4.273</b>  | <b>Securities Issued Based on Instrument Categories</b>    |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)          | 1.437         | 1.221         | 278           | 247           | 860           | 1.163         | 1.008         | 1.588         | 1.891         | 1.744         | 2.133         | 2.072         | 1.623         | 1 <b>Sharia Money Market Securities (SBPU Sharia)</b>      |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA)         | 1.437         | 1.221         | 278           | 247           | 860           | 1.163         | 1.008         | 1.588         | 1.891         | 1.744         | 2.133         | 2.072         | 1.623         | a. Sharia SPN                                              |
| b. SBPU Syariah Lainnya                                     | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | b. Other Sharia Money Market Securities                    |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)         | 2.500         | 3.125         | 3.010         | 1.047         | 1.000         | 1.000         | 900           | 1.600         | 1.650         | 1.650         | 1.650         | 1.650         | 2.650         | 2 <b>Sharia Capital Market Securities (SBPM Sharia)</b>    |
| a. Sukuk Subordinasi                                        | 2.000         | 2.125         | 2.010         | 47            | -             | -             | -             | -             | -             | -             | -             | -             | 1.000         | a. Sharia Mutual Fund Certificates                         |
| b. Sukuk Lainnya                                            | 500           | 1.000         | 1.000         | 1.000         | 1.000         | 1.000         | 900           | 1.600         | 1.650         | 1.650         | 1.650         | 1.650         | 1.650         | b. Subordinated Sukuk                                      |
| c. SBPM Syariah Lainnya                                     | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | c. Other Sharia Capital Market Securities                  |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori</b>         | <b>12.046</b> | <b>21.248</b> | <b>22.534</b> | <b>22.847</b> | <b>24.093</b> | <b>23.983</b> | <b>23.673</b> | <b>22.940</b> | <b>21.683</b> | <b>23.030</b> | <b>24.055</b> | <b>27.277</b> | <b>27.923</b> | <b>Securities Owned Based on Measurement Methods</b>       |
| 1 Surat Berharga Pasar Uang Syariah                         | 1.521         | 2.887         | 2.824         | 2.870         | 2.529         | 1.743         | 1.332         | 2.097         | 1.577         | 2.084         | 2.507         | 3.569         | 3.980         | 1 <b>Sharia Money Market Securities</b>                    |
| a. Diukur Pada Nilai Wajar                                  | 328           | 633           | 680           | 570           | 574           | 544           | 595           | 802           | 559           | 506           | 696           | 438           | 459           | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | -             | 246           | 296           | 298           | 199           | 187           | 237           | 334           | 286           | 351           | 353           | 213           | 164           | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | 328           | 387           | 384           | 272           | 375           | 358           | 359           | 468           | 273           | 155           | 343           | 225           | 295           | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 1.193         | 2.254         | 2.144         | 2.301         | 1.956         | 1.199         | 737           | 1.294         | 1.018         | 1.577         | 1.811         | 3.131         | 3.522         | b. Measured at Face Value - Held to Maturity               |
| 2 Surat Berharga Pasar Modal Syariah                        | 10.525        | 18.361        | 19.710        | 19.976        | 21.564        | 22.240        | 22.341        | 20.843        | 20.106        | 20.946        | 21.548        | 23.708        | 23.942        | 2 <b>Sharia Capital Market Securities</b>                  |
| a. Diukur Pada Nilai Wajar                                  | 5.711         | 7.825         | 7.815         | 3.239         | 3.257         | 3.583         | 3.777         | 3.661         | 3.611         | 3.998         | 4.523         | 5.101         | 5.283         | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | 1.009         | 2.446         | 2.449         | 2.223         | 2.196         | 2.480         | 2.473         | 2.363         | 2.304         | 2.283         | 2.540         | 2.941         | 3.075         | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | 4.702         | 5.380         | 5.367         | 1.016         | 1.061         | 1.102         | 1.304         | 1.298         | 1.307         | 1.715         | 1.983         | 2.160         | 2.208         | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 4.814         | 10.536        | 11.895        | 16.738        | 18.307        | 18.657        | 18.564        | 17.183        | 16.495        | 16.948        | 17.025        | 18.608        | 18.660        | b. Measured at Face Value - Held to Maturity               |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori</b>      | <b>3.937</b>  | <b>4.346</b>  | <b>3.288</b>  | <b>1.293</b>  | <b>1.860</b>  | <b>2.163</b>  | <b>1.908</b>  | <b>3.188</b>  | <b>3.541</b>  | <b>3.394</b>  | <b>3.783</b>  | <b>3.722</b>  | <b>4.273</b>  | <b>Securities Issued Based on Measurement Methods</b>      |
| 1 Surat Berharga Pasar Uang Syariah                         | 1.437         | 1.221         | 278           | 247           | 860           | 1.163         | 1.008         | 1.588         | 1.891         | 1.744         | 2.133         | 2.072         | 1.623         | 1 <b>Sharia Money Market Securities</b>                    |
| a. Diukur Pada Nilai Wajar                                  | 90            | 55            | -             | -             | -             | -             | -             | 215           | -             | 193           | 542           | -             | 195           | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | -             | -             | -             | -             | -             | -             | -             | 215           | -             | 193           | 195           | -             | 145           | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | 90            | 55            | -             | -             | -             | -             | -             | -             | -             | -             | 347           | -             | 50            | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 1.347         | 1.166         | 278           | 247           | 860           | 1.163         | 1.008         | 1.373         | 1.891         | 1.551         | 1.591         | 2.072         | 1.428         | b. Measured at Face Value - Held to Maturity               |
| 2 Surat Berharga Pasar Modal Syariah                        | 2.500         | 3.125         | 3.010         | 1.047         | 1.000         | 1.000         | 900           | 1.600         | 1.650         | 1.650         | 1.650         | 1.650         | 2.650         | 2 <b>Sharia Capital Market Securities</b>                  |
| a. Diukur Pada Nilai Wajar                                  | 1.500         | 1.625         | 1.510         | 47            | -             | -             | -             | -             | -             | -             | -             | -             | -             | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | 1.500         | 1.625         | 1.510         | 47            | -             | -             | -             | -             | -             | -             | -             | -             | -             | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 1.000         | 1.500         | 1.500         | 1.000         | 1.000         | 1.000         | 900           | 1.600         | 1.650         | 1.650         | 1.650         | 1.650         | 2.650         | b. Measured at Face Value - Held to Maturity               |

Ket: \*) Angka Sementara

Note: \*) Provisional Figures

**Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2016**  
*(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)*  
**Miliar Rp (Billion IDR)**

| Indikator                                                   | 2014          | 2015          | 2016          |               |               |               |               |               |               |               |               |               |               | Indicator                                                  |
|-------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------------------------------------------------|
|                                                             |               |               | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           |                                                            |
| <b>Surat Berharga dimiliki berdasarkan Jenis</b>            | <b>10.208</b> | <b>18.270</b> | <b>19.144</b> | <b>19.041</b> | <b>20.107</b> | <b>19.933</b> | <b>19.228</b> | <b>18.881</b> | <b>17.689</b> | <b>18.875</b> | <b>19.676</b> | <b>21.583</b> | <b>22.448</b> | <b>Securities Owned Based on Instrument Categories</b>     |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>   | <b>470</b>    | <b>2.521</b>  | <b>2.528</b>  | <b>2.573</b>  | <b>2.230</b>  | <b>1.694</b>  | <b>1.083</b>  | <b>1.796</b>  | <b>1.331</b>  | <b>1.673</b>  | <b>2.120</b>  | <b>3.291</b>  | <b>3.646</b>  | <b>1 Sharia Money Market Securities (SBPU Sharia)</b>      |
| a. Surat Perbendaharaan Negara Syariah                      | -             | 2.039         | 2.069         | 2.080         | 1.608         | 1.147         | 546           | 646           | 472           | 834           | 811           | 1.478         | 2.112         | a. Sharia SPN                                              |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA)         | 280           | 40            | 30            | 70            | 240           | 148           | 152           | 693           | 500           | 501           | 1.075         | 1.642         | 1.395         | b. Interbank Mudharabah Investment Certificates (SIMA)     |
| c. SBPU Syariah Lainnya                                     | 190           | 443           | 429           | 422           | 382           | 399           | 385           | 457           | 359           | 338           | 234           | 171           | 140           | c. Other Sharia Money Market Securities                    |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>  | <b>9.739</b>  | <b>15.749</b> | <b>16.616</b> | <b>16.468</b> | <b>17.877</b> | <b>18.239</b> | <b>18.144</b> | <b>17.085</b> | <b>16.358</b> | <b>17.202</b> | <b>17.556</b> | <b>18.292</b> | <b>18.802</b> | <b>2 Sharia Capital Market Securities (SBPM Sharia)</b>    |
| a. Surat Berharga Syariah Negara (SBSN)                     | 7.440         | 12.842        | 13.632        | 13.476        | 14.914        | 15.274        | 15.002        | 13.844        | 13.095        | 13.943        | 14.204        | 14.779        | 15.219        | a. Sharia SBN (SBSN)                                       |
| b. Sertifikat Reksadana Syariah                             | 1.324         | 1.527         | 1.528         | 1.528         | 1.530         | 1.529         | 1.719         | 1.712         | 1.722         | 1.720         | 1.730         | 1.740         | 1.771         | b. Sharia Mutual Fund Certificates                         |
| c. Sukuk Subordinasi                                        | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 30            | 76            | c. Subordinated Sukuk                                      |
| d. Sukuk Lainnya                                            | 850           | 1.246         | 1.298         | 1.306         | 1.307         | 1.308         | 1.295         | 1.395         | 1.395         | 1.394         | 1.445         | 1.628         | 1.611         | d. Others Sukuk                                            |
| e. SBPM Syariah Lainnya                                     | 94            | 104           | 128           | 128           | 96            | 98            | 98            | 103           | 115           | 115           | 147           | 115           | 125           | e. Other Sharia Capital Market Securities                  |
| <b>Surat Berharga diterbitkan berdasarkan Jenis</b>         | <b>3.437</b>  | <b>3.791</b>  | <b>2.788</b>  | <b>793</b>    | <b>1.360</b>  | <b>1.663</b>  | <b>1.508</b>  | <b>1.988</b>  | <b>2.391</b>  | <b>2.244</b>  | <b>2.633</b>  | <b>2.572</b>  | <b>3.123</b>  | <b>Securities Issued Based on Instrument Categories</b>    |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>   | <b>1.437</b>  | <b>1.166</b>  | <b>278</b>    | <b>247</b>    | <b>860</b>    | <b>1.163</b>  | <b>1.008</b>  | <b>1.488</b>  | <b>1.891</b>  | <b>1.744</b>  | <b>2.133</b>  | <b>2.072</b>  | <b>1.623</b>  | <b>1 Sharia Money Market Securities (SBPU Sharia)</b>      |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA)         | 1.437         | 1.166         | 278           | 247           | 860           | 1.163         | 1.008         | 1.488         | 1.891         | 1.744         | 2.133         | 2.072         | 1.623         | a. Sharia SPN                                              |
| b. SBPU Syariah Lainnya                                     | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | b. Other Sharia Money Market Securities                    |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>  | <b>2.000</b>  | <b>2.625</b>  | <b>2.510</b>  | <b>547</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>1.500</b>  | <b>2 Sharia Capital Market Securities (SBPM Sharia)</b>    |
| a. Sukuk Subordinasi                                        | 2.000         | 2.125         | 2.010         | 47            | -             | -             | -             | -             | -             | -             | -             | -             | 1.000         | a. Sharia Mutual Fund Certificates                         |
| b. Sukuk Lainnya                                            | -             | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | b. Subordinated Sukuk                                      |
| c. SBPM Syariah Lainnya                                     | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | c. Other Sharia Capital Market Securities                  |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori</b>         | <b>10.208</b> | <b>18.270</b> | <b>19.144</b> | <b>19.041</b> | <b>20.107</b> | <b>19.933</b> | <b>19.228</b> | <b>18.881</b> | <b>17.689</b> | <b>18.875</b> | <b>19.676</b> | <b>21.583</b> | <b>22.448</b> | <b>Securities Owned Based on Measurement Methods</b>       |
| <b>1 Surat Berharga Pasar Uang Syariah</b>                  | <b>470</b>    | <b>2.521</b>  | <b>2.528</b>  | <b>2.573</b>  | <b>2.230</b>  | <b>1.694</b>  | <b>1.083</b>  | <b>1.796</b>  | <b>1.331</b>  | <b>1.673</b>  | <b>2.120</b>  | <b>3.291</b>  | <b>3.646</b>  | <b>1 Sharia Money Market Securities</b>                    |
| a. Diukur Pada Nilai Wajar                                  | 328           | 387           | 384           | 272           | 375           | 495           | 497           | 607           | 412           | 296           | 484           | 225           | 295           | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | -             | -             | -             | -             | -             | 138           | 138           | 139           | 140           | 140           | 141           | -             | -             | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | 328           | 387           | 384           | 272           | 375           | 358           | 359           | 468           | 273           | 155           | 343           | 225           | 295           | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 141           | 2.134         | 2.144         | 2.301         | 1.856         | 1.199         | 587           | 1.189         | 918           | 1.377         | 1.636         | 3.066         | 3.352         | b. Measured at Face Value - Held to Maturity               |
| <b>2 Surat Berharga Pasar Modal Syariah</b>                 | <b>9.739</b>  | <b>15.749</b> | <b>16.616</b> | <b>16.468</b> | <b>17.877</b> | <b>18.239</b> | <b>18.144</b> | <b>17.085</b> | <b>16.358</b> | <b>17.202</b> | <b>17.556</b> | <b>18.292</b> | <b>18.802</b> | <b>2 Sharia Capital Market Securities</b>                  |
| a. Diukur Pada Nilai Wajar                                  | 5.269         | 7.314         | 7.303         | 2.927         | 2.956         | 3.109         | 3.285         | 2.839         | 2.787         | 3.182         | 3.454         | 3.908         | 4.102         | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | 567           | 2.014         | 2.017         | 1.971         | 1.956         | 2.144         | 2.134         | 1.694         | 1.635         | 1.612         | 1.870         | 2.272         | 2.432         | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | 4.702         | 5.300         | 5.287         | 955           | 1.000         | 965           | 1.151         | 1.145         | 1.152         | 1.571         | 1.584         | 1.636         | 1.669         | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 4.469         | 8.434         | 9.313         | 13.542        | 14.921        | 15.130        | 14.859        | 14.246        | 13.571        | 14.020        | 14.101        | 14.384        | 14.700        | b. Measured at Face Value - Held to Maturity               |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori</b>      | <b>3.437</b>  | <b>3.791</b>  | <b>2.788</b>  | <b>793</b>    | <b>1.360</b>  | <b>1.663</b>  | <b>1.508</b>  | <b>1.988</b>  | <b>2.391</b>  | <b>2.244</b>  | <b>2.633</b>  | <b>2.572</b>  | <b>3.123</b>  | <b>Securities Issued Based on Measurement Methods</b>      |
| <b>1 Surat Berharga Pasar Uang Syariah</b>                  | <b>1.437</b>  | <b>1.166</b>  | <b>278</b>    | <b>247</b>    | <b>860</b>    | <b>1.163</b>  | <b>1.008</b>  | <b>1.488</b>  | <b>1.891</b>  | <b>1.744</b>  | <b>2.133</b>  | <b>2.072</b>  | <b>1.623</b>  | <b>1 Sharia Money Market Securities</b>                    |
| a. Diukur Pada Nilai Wajar                                  | 90            | -             | -             | -             | -             | -             | -             | 115           | -             | 193           | 542           | -             | 195           | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | -             | -             | -             | -             | -             | -             | -             | 115           | -             | 193           | 195           | -             | 145           | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | 90            | -             | -             | -             | -             | -             | -             | -             | -             | -             | 347           | -             | 50            | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 1.347         | 1.166         | 278           | 247           | 860           | 1.163         | 1.008         | 1.373         | 1.891         | 1.551         | 1.591         | 2.072         | 1.428         | b. Measured at Face Value - Held to Maturity               |
| <b>2 Surat Berharga Pasar Modal Syariah</b>                 | <b>2.000</b>  | <b>2.625</b>  | <b>2.510</b>  | <b>547</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>500</b>    | <b>1.500</b>  | <b>2 Sharia Capital Market Securities</b>                  |
| a. Diukur Pada Nilai Wajar                                  | 1.500         | 1.625         | 1.510         | 47            | -             | -             | -             | -             | -             | -             | -             | -             | -             | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | 1.500         | 1.625         | 1.510         | 47            | -             | -             | -             | -             | -             | -             | -             | -             | -             | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 500           | 1.000         | 1.000         | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 1.500         | b. Measured at Face Value - Held to Maturity               |

Ket: \*) Angka Sementara

Note: \*) Provisional Figures

**Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah - SPS 2016**  
*(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)*  
**Miliar Rp (Billion IDR)**

| Indikator                                                   |                                                             | 2014                               | 2015  | 2016  |       |       |       |       |       |       |       |       |       |       | Indicator                                                  |
|-------------------------------------------------------------|-------------------------------------------------------------|------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------------------------------------------------------------|
|                                                             |                                                             |                                    |       | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   |                                                            |
| Surat Berharga dimiliki berdasarkan Jenis                   |                                                             | 1.837                              | 2.978 | 3.390 | 3.806 | 3.986 | 4.050 | 4.446 | 4.059 | 3.994 | 4.155 | 4.379 | 5.694 | 5.474 | Securities Owned Based on Instrument Categories            |
| 1                                                           | Surat Berharga Pasar Uang Syariah (SBPU Syariah)            | 1.051                              | 366   | 296   | 298   | 299   | 49    | 248   | 301   | 246   | 411   | 387   | 278   | 334   | 1 Sharia Money Market Securities (SBPU Sharia)             |
|                                                             | a. Surat Perbendaharaan Negara Syariah                      | 951                                | 246   | 296   | 298   | 199   | 49    | 98    | 196   | 146   | 211   | 212   | 213   | 164   | a. Sharia SPN                                              |
|                                                             | b. Sertifikat Investasi Mudharabah AntarBank (SIMA)         | 100                                | 120   | -     | -     | 100   | -     | 150   | 105   | 100   | 200   | 175   | 65    | 170   | b. Interbank Mudharabah Investment Certificates (SIMA)     |
|                                                             | c. SBPU Syariah Lainnya                                     | -                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | c. Other Sharia Money Market Securities                    |
| 2                                                           | Surat Berharga Pasar Modal Syariah (SBPM Syariah)           | 786                                | 2.612 | 3.094 | 3.508 | 3.687 | 4.001 | 4.197 | 3.759 | 3.748 | 3.744 | 3.992 | 5.416 | 5.141 | 2 Sharia Capital Market Securities (SBPM Sharia)           |
|                                                             | a. Surat Berharga Syariah Negara (SBSN)                     | 567                                | 2.400 | 2.871 | 3.261 | 3.439 | 3.724 | 3.890 | 3.495 | 3.509 | 3.505 | 3.753 | 5.152 | 4.996 | a. Sharia SBN (SBSN)                                       |
|                                                             | b. Sertifikat Reksadana Syariah                             | -                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Sharia Mutual Fund Certificates                         |
|                                                             | c. Sukuk Subordinasi                                        | -                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | c. Subordinated Sukuk                                      |
|                                                             | d. Sukuk Lainnya                                            | 203                                | 198   | 208   | 232   | 232   | 262   | 292   | 252   | 228   | 228   | 228   | 253   | 134   | d. Others Sukuk                                            |
| e. SBPM Syariah Lainnya                                     |                                                             | 16                                 | 14    | 15    | 15    | 15    | 15    | 15    | 11    | 11    | 11    | 11    | 11    | 11    | e. Other Sharia Capital Market Securities                  |
| Surat Berharga diterbitkan berdasarkan Jenis                |                                                             | 500                                | 555   | 500   | 500   | 500   | 500   | 400   | 1.200 | 1.150 | 1.150 | 1.150 | 1.150 | 1.150 | Securities Issued Based on Instrument Categories           |
| 1                                                           | Surat Berharga Pasar Uang Syariah (SBPU Syariah)            | -                                  | 55    | -     | -     | -     | -     | -     | 100   | -     | -     | -     | -     | -     | 1 Sharia Money Market Securities (SBPU Sharia)             |
|                                                             | a. Sertifikat Investasi Mudharabah AntarBank (SIMA)         | -                                  | 55    | -     | -     | -     | -     | -     | 100   | -     | -     | -     | -     | -     | a. Sharia SPN                                              |
|                                                             | b. SBPU Syariah Lainnya                                     | -                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Other Sharia Money Market Securities                    |
| 2                                                           | Surat Berharga Pasar Modal Syariah (SBPM Syariah)           | 500                                | 500   | 500   | 500   | 500   | 500   | 400   | 1.100 | 1.150 | 1.150 | 1.150 | 1.150 | 1.150 | 2 Sharia Capital Market Securities (SBPM Sharia)           |
|                                                             | a. Sukuk Subordinasi                                        | -                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Sharia Mutual Fund Certificates                         |
|                                                             | b. Sukuk Lainnya                                            | 500                                | 500   | 500   | 500   | 500   | 500   | 400   | 1.100 | 1.150 | 1.150 | 1.150 | 1.150 | 1.150 | c. Subordinated Sukuk                                      |
| c. SBPM Syariah Lainnya                                     |                                                             | -                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | d. Other Sharia Capital Market Securities                  |
| Surat Berharga Dimiliki Berdasarkan Kategori                |                                                             | 1.837                              | 2.978 | 3.390 | 3.806 | 3.986 | 4.050 | 4.446 | 4.059 | 3.994 | 4.155 | 4.379 | 5.694 | 5.474 | Securities Owned Based on Measurement Methods              |
| 1                                                           | Surat Berharga Pasar Uang Syariah                           | 1.051                              | 366   | 296   | 298   | 299   | 49    | 248   | 301   | 246   | 411   | 387   | 278   | 334   | 1 Sharia Money Market Securities                           |
|                                                             | a. Diukur Pada Nilai Wajar                                  | -                                  | 246   | 296   | 298   | 199   | 49    | 98    | 196   | 146   | 211   | 212   | 213   | 164   | a. Measured at Fair Value:                                 |
|                                                             | 1. Melalui Laporan Laba/Rugi                                | -                                  | 246   | 296   | 298   | 199   | 49    | 98    | 196   | 146   | 211   | 212   | 213   | 164   | 1. Through Income Statement                                |
|                                                             | 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | -                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 2. Through Other Comprehensive Income - Available for Sale |
|                                                             | b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 1.051                              | 120   | -     | -     | 100   | -     | 150   | 105   | 100   | 200   | 175   | 65    | 170   | b. Measured at Face Value - Held to Maturity               |
|                                                             | 2                                                           | Surat Berharga Pasar Modal Syariah | 786   | 2.612 | 3.094 | 3.508 | 3.687 | 4.001 | 4.197 | 3.759 | 3.748 | 3.744 | 3.992 | 5.416 | 5.141                                                      |
| a.                                                          | Diukur Pada Nilai Wajar                                     | 442                                | 511   | 512   | 312   | 301   | 474   | 492   | 822   | 824   | 815   | 1.069 | 1.193 | 1.181 | a. Measured at Fair Value:                                 |
|                                                             | 1. Melalui Laporan Laba/Rugi                                | 442                                | 431   | 432   | 251   | 240   | 336   | 339   | 669   | 670   | 671   | 670   | 669   | 642   | 1. Through Income Statement                                |
|                                                             | 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | -                                  | 80    | 80    | 61    | 61    | 137   | 153   | 153   | 154   | 144   | 399   | 524   | 539   | 2. Through Other Comprehensive Income - Available for Sale |
|                                                             | b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 344                                | 2.101 | 2.582 | 3.196 | 3.386 | 3.527 | 3.706 | 2.936 | 2.924 | 2.928 | 2.923 | 4.223 | 3.959 | b. Measured at Face Value - Held to Maturity               |
|                                                             | Surat Berharga Diterbitkan berdasarkan Kategori             |                                    | 500   | 555   | 500   | 500   | 500   | 500   | 400   | 1.200 | 1.150 | 1.150 | 1.150 | 1.150 | Securities Issued Based on Measurement Methods             |
|                                                             | 1                                                           | Surat Berharga Pasar Uang Syariah  | -     | 55    | -     | -     | -     | -     | -     | 100   | -     | -     | -     | -     | -                                                          |
| a. Diukur Pada Nilai Wajar                                  |                                                             | -                                  | 55    | -     | -     | -     | -     | -     | 100   | -     | -     | -     | -     | -     | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                |                                                             | -                                  | -     | -     | -     | -     | -     | -     | 100   | -     | -     | -     | -     | -     | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual |                                                             | -                                  | 55    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  |                                                             | -                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Measured at Face Value - Held to Maturity               |
| 2                                                           |                                                             | Surat Berharga Pasar Modal Syariah | 500   | 500   | 500   | 500   | 500   | 500   | 400   | 1.100 | 1.150 | 1.150 | 1.150 | 1.150 | 1.150                                                      |
|                                                             | a. Diukur Pada Nilai Wajar                                  | -                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | a. Measured at Fair Value:                                 |
|                                                             | 1. Melalui Laporan Laba/Rugi                                | -                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 1. Through Income Statement                                |
|                                                             | 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | -                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 2. Through Other Comprehensive Income - Available for Sale |
|                                                             | b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 500                                | 500   | 500   | 500   | 500   | 500   | 400   | 1.100 | 1.150 | 1.150 | 1.150 | 1.150 | 1.150 | b. Measured at Face Value - Held to Maturity               |

**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                        | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | Indicator                               |
|----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------------------------------|
|                                  |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                         |
| 1. Pembiayaan Bagi Hasil         | 63.741         | 75.533         | 74.107         | 75.112         | 77.011         | 77.561         | 79.372         | 81.610         | 80.502         | 81.257         | 83.924         | 85.295         | 87.021         | 1. Profit Sharing Financing             |
| NPF                              | 3.374          | 3.414          | 3.913          | 3.970          | 3.775          | 3.772          | 4.035          | 3.761          | 3.440          | 3.682          | 3.570          | 3.557          | 3.735          | NPF                                     |
| a. Mudharabah                    | 14.354         | 14.820         | 14.469         | 14.268         | 14.273         | 14.239         | 14.856         | 15.298         | 14.789         | 14.577         | 14.696         | 14.590         | 14.374         | a. Mudharabah                           |
| NPF                              | 519            | 323            | 339            | 383            | 360            | 342            | 424            | 298            | 310            | 357            | 341            | 340            | 420            | NPF                                     |
| b. Musyarakah                    | 49.336         | 60.713         | 59.638         | 60.845         | 62.737         | 63.322         | 64.516         | 66.313         | 65.713         | 66.680         | 69.228         | 70.706         | 72.647         | b. Musyarakah                           |
| NPF                              | 2.844          | 3.091          | 3.574          | 3.587          | 3.415          | 3.430          | 3.611          | 3.463          | 3.130          | 3.325          | 3.229          | 3.218          | 3.316          | NPF                                     |
| c. Pembiayaan Bagi Hasil Lainnya | 51             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. Other Profit Sharing Financing       |
| NPF                              | 11             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| 2. Piutang                       | 123.968        | 126.832        | 126.761        | 126.352        | 126.503        | 127.227        | 128.871        | 131.030        | 130.353        | 130.073        | 141.747        | 142.451        | 144.229        | 2. Receivables/Acceptables              |
| NPF                              | 5.092          | 5.643          | 6.169          | 6.326          | 6.448          | 6.667          | 7.704          | 7.127          | 6.796          | 6.876          | 6.288          | 6.538          | 6.290          | NPF                                     |
| a. Murabahah                     | 117.371        | 122.111        | 122.287        | 122.042        | 122.168        | 122.981        | 124.339        | 126.179        | 125.635        | 125.478        | 136.830        | 137.193        | 138.823        | a. Murabahah                            |
| NPF                              | 4.844          | 5.502          | 6.014          | 6.171          | 6.304          | 6.533          | 7.571          | 6.998          | 6.672          | 6.759          | 6.168          | 6.426          | 6.189          | NPF                                     |
| b. Qardh                         | 5.965          | 3.951          | 3.706          | 3.534          | 3.556          | 3.467          | 3.752          | 4.057          | 3.912          | 3.774          | 4.063          | 4.370          | 4.491          | b. Qardh                                |
| NPF                              | 225            | 121            | 136            | 134            | 124            | 115            | 112            | 111            | 105            | 99             | 103            | 95             | 84             | NPF                                     |
| c. Istishna'                     | 633            | 770            | 769            | 775            | 780            | 779            | 780            | 794            | 805            | 821            | 855            | 888            | 914            | c. Istishna'                            |
| NPF                              | 23             | 20             | 19             | 21             | 20             | 20             | 21             | 18             | 19             | 18             | 17             | 17             | 17             | NPF                                     |
| 3. Pembiayaan Sewa (Ijarah)      | 11.620         | 10.631         | 10.353         | 10.107         | 9.968          | 9.534          | 9.616          | 9.535          | 9.289          | 9.122          | 9.334          | 9.278          | 9.131          | 3. Ijarah including Leasing receivables |
| NPF                              | 166            | 191            | 182            | 181            | 216            | 156            | 333            | 339            | 345            | 341            | 281            | 327            | 286            | NPF                                     |
| a. Pembiayaan Sindikasi          | 231            | 160            | 155            | 150            | 145            | -              | -              | -              | -              | -              | -              | -              | -              | a. Syndication Financing                |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| b. Pembiayaan secara Channeling  | 19             | 8              | 22             | 22             | 7              | 7              | 7              | 7              | 7              | 7              | 6              | 8              | 8              | b. Financing through Channeling         |
| NPF                              | 2              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| c. Pembiayaan secara Executing   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. Financing through Executing          |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| d. Pembiayaan Sewa Lainnya       | 11.371         | 10.463         | 10.176         | 9.935          | 9.815          | 9.527          | 9.609          | 9.528          | 9.282          | 9.115          | 9.328          | 9.270          | 9.123          | d. Other Ijarah                         |
| NPF                              | 164            | 191            | 182            | 181            | 216            | 156            | 333            | 339            | 345            | 341            | 281            | 327            | 286            | NPF                                     |
| 4. Salam                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | 4. Salam                                |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| <b>Total Kredit</b>              | <b>199.330</b> | <b>212.996</b> | <b>211.221</b> | <b>211.571</b> | <b>213.482</b> | <b>213.482</b> | <b>217.858</b> | <b>222.175</b> | <b>220.143</b> | <b>220.452</b> | <b>235.005</b> | <b>237.024</b> | <b>240.381</b> | <b>Total Financing</b>                  |
| <b>NPF</b>                       | <b>8.632</b>   | <b>9.248</b>   | <b>10.264</b>  | <b>10.477</b>  | <b>10.439</b>  | <b>10.439</b>  | <b>12.072</b>  | <b>11.228</b>  | <b>10.580</b>  | <b>10.899</b>  | <b>10.139</b>  | <b>10.423</b>  | <b>10.312</b>  | <b>Total NPF</b>                        |



**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                        | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | Indicator                               |
|----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------------------------------|
|                                  |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                         |
| 1. Pembiayaan Bagi Hasil         | 48.753         | 55.336         | 53.911         | 54.430         | 55.752         | 55.997         | 56.989         | 57.712         | 56.561         | 56.900         | 58.978         | 59.649         | 59.811         | 1. Profit Sharing Financing             |
| NPF                              | 3.035          | 2.926          | 3.298          | 3.335          | 3.149          | 3.121          | 3.355          | 3.090          | 2.772          | 3.012          | 2.930          | 2.909          | 3.055          | NPF                                     |
| a. Mudharabah                    | 8.424          | 7.979          | 7.806          | 7.613          | 7.552          | 7.561          | 8.103          | 8.422          | 8.094          | 7.912          | 8.001          | 7.880          | 7.688          | a. Mudharabah                           |
| NPF                              | 383            | 179            | 195            | 228            | 211            | 190            | 268            | 161            | 165            | 198            | 196            | 194            | 265            | NPF                                     |
| b. Musyarakah                    | 40.278         | 47.357         | 46.105         | 46.816         | 48.200         | 48.435         | 48.885         | 49.290         | 48.467         | 48.988         | 50.976         | 51.769         | 52.124         | b. Musyarakah                           |
| NPF                              | 2.640          | 2.748          | 3.103          | 3.107          | 2.938          | 2.930          | 3.087          | 2.928          | 2.607          | 2.814          | 2.733          | 2.716          | 2.791          | NPF                                     |
| c. Pembiayaan Bagi Hasil Lainnya | 51             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. Other Profit Sharing Financing       |
| NPF                              | 11             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| 2. Piutang                       | 97.276         | 97.071         | 96.757         | 95.829         | 95.657         | 95.928         | 97.140         | 98.788         | 98.417         | 98.218         | 111.245        | 111.872        | 112.915        | 2. Receivables/Acceptables              |
| NPF                              | 4.274          | 4.520          | 4.997          | 5.140          | 5.021          | 5.278          | 6.234          | 5.884          | 5.544          | 5.664          | 5.086          | 5.370          | 5.093          | NPF                                     |
| a. Murabahah                     | 91.867         | 93.642         | 93.561         | 92.815         | 92.630         | 93.017         | 93.982         | 95.341         | 95.114         | 95.084         | 107.839        | 108.194        | 109.158        | a. Murabahah                            |
| NPF                              | 4.040          | 4.397          | 4.860          | 5.007          | 4.897          | 5.162          | 6.121          | 5.773          | 5.440          | 5.566          | 4.984          | 5.278          | 5.014          | NPF                                     |
| b. Qardh                         | 5.256          | 3.308          | 3.080          | 2.897          | 2.914          | 2.799          | 3.048          | 3.340          | 3.196          | 3.030          | 3.302          | 3.577          | 3.659          | b. Qardh                                |
| NPF                              | 218            | 111            | 126            | 122            | 115            | 106            | 104            | 103            | 96             | 90             | 94             | 84             | 72             | NPF                                     |
| c. Istishna'                     | 153            | 120            | 117            | 116            | 114            | 112            | 110            | 108            | 107            | 105            | 104            | 102            | 98             | c. Istishna'                            |
| NPF                              | 17             | 12             | 11             | 11             | 10             | 9              | 9              | 8              | 8              | 8              | 8              | 8              | 7              | NPF                                     |
| 3. Pembiayaan Sewa (Ijarah)      | 1.916          | 1.561          | 1.532          | 1.494          | 1.559          | 1.508          | 1.593          | 1.643          | 1.595          | 1.504          | 1.757          | 1.778          | 1.826          | 3. Ijarah including Leasing receivables |
| NPF                              | 11             | 10             | 9              | 9              | 9              | 16             | 16             | 16             | 17             | 16             | 18             | 36             | 20             | NPF                                     |
| a. Pembiayaan Sindikasi          | 231            | 160            | 155            | 150            | 145            | -              | -              | -              | -              | -              | -              | -              | -              | a. Syndication Financing                |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| b. Pembiayaan secara Channeling  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | b. Financing through Channeling         |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| c. Pembiayaan secara Executing   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. Financing through Executing          |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| d. Pembiayaan Sewa Lainnya       | 1.685          | 1.402          | 1.377          | 1.344          | 1.414          | 1.508          | 1.593          | 1.643          | 1.595          | 1.504          | 1.757          | 1.778          | 1.826          | d. Other Ijarah                         |
| NPF                              | 11             | 10             | 9              | 9              | 9              | 16             | 16             | 16             | 17             | 16             | 18             | 36             | 20             | NPF                                     |
| 4. Salam                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | 4. Salam                                |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| <b>Total Kredit</b>              | <b>147.944</b> | <b>153.968</b> | <b>152.200</b> | <b>151.752</b> | <b>152.967</b> | <b>152.967</b> | <b>155.722</b> | <b>158.143</b> | <b>156.573</b> | <b>156.623</b> | <b>171.979</b> | <b>173.299</b> | <b>174.552</b> | <b>Total Financing</b>                  |
| <b>NPF</b>                       | <b>7.320</b>   | <b>7.456</b>   | <b>8.304</b>   | <b>8.484</b>   | <b>8.179</b>   | <b>8.179</b>   | <b>9.605</b>   | <b>8.990</b>   | <b>8.333</b>   | <b>8.693</b>   | <b>8.034</b>   | <b>8.315</b>   | <b>8.168</b>   | <b>Total NPF</b>                        |

**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                        | 2014          | 2015          | 2016          |               |               |               |               |               |               |               |               |               |               | Indicator                               |
|----------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------------------------------|
|                                  |               |               | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           |                                         |
| 1. Pembiayaan Bagi Hasil         | 14.988        | 20.197        | 20.195        | 20.683        | 21.259        | 21.564        | 22.384        | 23.898        | 23.941        | 24.357        | 24.946        | 25.646        | 27.210        | 1. Profit Sharing Financing             |
| NPF                              | 339           | 487           | 615           | 635           | 625           | 651           | 680           | 672           | 668           | 670           | 641           | 648           | 680           | NPF                                     |
| a. Mudharabah                    | 5.930         | 6.841         | 6.663         | 6.654         | 6.722         | 6.678         | 6.753         | 6.876         | 6.695         | 6.665         | 6.694         | 6.710         | 6.686         | a. Mudharabah                           |
| NPF                              | 135           | 144           | 143           | 155           | 149           | 152           | 156           | 137           | 145           | 159           | 144           | 146           | 155           | NPF                                     |
| b. Musyarakah                    | 9.058         | 13.356        | 13.533        | 14.028        | 14.537        | 14.886        | 15.631        | 17.022        | 17.246        | 17.692        | 18.252        | 18.937        | 20.523        | b. Musyarakah                           |
| NPF                              | 204           | 343           | 472           | 480           | 477           | 499           | 524           | 535           | 523           | 510           | 496           | 502           | 525           | NPF                                     |
| c. Pembiayaan Bagi Hasil Lainnya | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | c. Other Profit Sharing Financing       |
| NPF                              | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | NPF                                     |
| 2. Piutang                       | 26.693        | 29.762        | 30.004        | 30.523        | 30.847        | 31.299        | 31.731        | 32.241        | 31.936        | 31.855        | 30.503        | 30.578        | 31.314        | 2. Receivables/Acceptables              |
| NPF                              | 817           | 1.123         | 1.172         | 1.186         | 1.427         | 1.390         | 1.469         | 1.243         | 1.251         | 1.211         | 1.202         | 1.169         | 1.197         | NPF                                     |
| a. Murabahah                     | 25.504        | 28.469        | 28.727        | 29.227        | 29.538        | 29.964        | 30.358        | 30.838        | 30.522        | 30.394        | 28.992        | 28.999        | 29.666        | a. Murabahah                            |
| NPF                              | 804           | 1.105         | 1.154         | 1.164         | 1.407         | 1.370         | 1.449         | 1.225         | 1.232         | 1.193         | 1.185         | 1.149         | 1.175         | NPF                                     |
| b. Qardh                         | 708           | 642           | 626           | 637           | 642           | 667           | 704           | 717           | 716           | 745           | 761           | 793           | 831           | b. Qardh                                |
| NPF                              | 7             | 10            | 10            | 13            | 10            | 9             | 8             | 8             | 9             | 9             | 9             | 10            | 13            | NPF                                     |
| c. Istishna'                     | 480           | 650           | 652           | 660           | 667           | 667           | 669           | 686           | 698           | 716           | 751           | 786           | 817           | c. Istishna'                            |
| NPF                              | 6             | 7             | 8             | 10            | 10            | 10            | 11            | 10            | 11            | 9             | 9             | 10            | 10            | NPF                                     |
| 3. Pembiayaan Sewa (Ijarah)      | 9.705         | 9.069         | 8.821         | 8.613         | 8.409         | 8.026         | 8.022         | 7.892         | 7.693         | 7.618         | 7.577         | 7.500         | 7.305         | 3. Ijarah including Leasing receivables |
| NPF                              | 156           | 181           | 173           | 173           | 207           | 140           | 318           | 323           | 328           | 325           | 262           | 291           | 266           | NPF                                     |
| a. Pembiayaan Sindikasi          | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | a. Syndication Financing                |
| NPF                              | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | NPF                                     |
| b. Pembiayaan secara Channeling  | 19            | 8             | 22            | 22            | 7             | 7             | 7             | 7             | 7             | 7             | 6             | 8             | 8             | b. Financing through Channeling         |
| NPF                              | 2             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | NPF                                     |
| c. Pembiayaan secara Executing   | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | c. Financing through Executing          |
| NPF                              | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | NPF                                     |
| d. Pembiayaan Sewa Lainnya       | 9.686         | 9.062         | 8.799         | 8.591         | 8.402         | 8.019         | 8.015         | 7.885         | 7.687         | 7.611         | 7.571         | 7.493         | 7.297         | d. Other Ijarah                         |
| NPF                              | 154           | 181           | 173           | 173           | 207           | 140           | 318           | 323           | 328           | 325           | 262           | 291           | 266           | NPF                                     |
| 4. Salam                         | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 4. Salam                                |
| NPF                              | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | NPF                                     |
| <b>Total Kredit</b>              | <b>51.385</b> | <b>59.028</b> | <b>59.021</b> | <b>59.819</b> | <b>60.515</b> | <b>60.515</b> | <b>62.136</b> | <b>64.031</b> | <b>63.570</b> | <b>63.830</b> | <b>63.026</b> | <b>63.725</b> | <b>65.828</b> | <b>Total Financing</b>                  |
| <b>NPF</b>                       | <b>1.312</b>  | <b>1.791</b>  | <b>1.960</b>  | <b>1.993</b>  | <b>2.260</b>  | <b>2.260</b>  | <b>2.466</b>  | <b>2.237</b>  | <b>2.247</b>  | <b>2.206</b>  | <b>2.105</b>  | <b>2.108</b>  | <b>2.144</b>  | <b>Total NPF</b>                        |

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

| Indikator                        | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | Indicator                               |
|----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------------------------------|
|                                  |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                         |
| 1. Pembiayaan Bagi Hasil         | 60.466         | 70.146         | 68.826         | 69.977         | 71.810         | 72.048         | 73.685         | 75.763         | 74.733         | 75.523         | 78.300         | 79.616         | 81.142         | 1. Profit Sharing Financing             |
| NPF                              | 3.176          | 3.391          | 3.867          | 3.925          | 3.731          | 3.725          | 4.006          | 3.734          | 3.419          | 3.530          | 3.532          | 3.532          | 3.688          | NPF                                     |
| a. Mudharabah                    | 14.094         | 14.815         | 14.464         | 14.264         | 14.270         | 14.237         | 14.854         | 15.295         | 14.787         | 14.574         | 14.694         | 14.516         | 14.298         | a. Mudharabah                           |
| NPF                              | 519            | 323            | 339            | 383            | 360            | 342            | 424            | 298            | 310            | 357            | 341            | 340            | 420            | NPF                                     |
| b. Musyarakah                    | 46.320         | 55.331         | 54.362         | 55.713         | 57.539         | 57.812         | 58.832         | 60.468         | 59.946         | 60.948         | 63.606         | 65.100         | 66.845         | b. Musyarakah                           |
| NPF                              | 2.646          | 3.068          | 3.528          | 3.542          | 3.370          | 3.383          | 3.583          | 3.435          | 3.109          | 3.172          | 3.191          | 3.192          | 3.269          | NPF                                     |
| c. Pembiayaan Bagi Hasil Lainnya | 51             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. Other Profit Sharing Financing       |
| NPF                              | 11             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| 2. Piutang                       | 117.481        | 120.324        | 120.325        | 120.239        | 120.764        | 121.620        | 123.018        | 125.322        | 124.786        | 124.918        | 136.043        | 136.818        | 138.464        | 2. Receivables/Acceptables              |
| NPF                              | 4.928          | 4.959          | 5.529          | 5.683          | 5.895          | 6.118          | 7.121          | 6.445          | 6.127          | 6.192          | 5.628          | 5.866          | 5.417          | NPF                                     |
| a. Murabahah                     | 110.885        | 115.605        | 115.853        | 115.932        | 116.429        | 117.375        | 118.588        | 120.600        | 120.130        | 120.325        | 131.126        | 131.561        | 133.059        | a. Murabahah                            |
| NPF                              | 4.680          | 4.818          | 5.374          | 5.528          | 5.752          | 5.984          | 6.988          | 6.316          | 6.003          | 6.076          | 5.508          | 5.754          | 5.315          | NPF                                     |
| b. Qardh                         | 5.963          | 3.948          | 3.703          | 3.532          | 3.554          | 3.466          | 3.651          | 3.929          | 3.851          | 3.772          | 4.062          | 4.370          | 4.490          | b. Qardh                                |
| NPF                              | 225            | 121            | 136            | 134            | 124            | 115            | 112            | 111            | 105            | 99             | 103            | 95             | 84             | NPF                                     |
| c. Istishna'                     | 633            | 770            | 769            | 775            | 780            | 779            | 780            | 794            | 805            | 821            | 855            | 888            | 914            | c. Istishna'                            |
| NPF                              | 23             | 20             | 19             | 21             | 20             | 20             | 21             | 18             | 19             | 18             | 17             | 17             | 17             | NPF                                     |
| 3. Pembiayaan Sewa (Ijarah)      | 9.257          | 8.972          | 8.762          | 8.614          | 8.490          | 8.262          | 8.202          | 8.240          | 8.064          | 7.842          | 8.248          | 8.245          | 8.099          | 3. Ijarah including Leasing receivables |
| NPF                              | 105            | 171            | 162            | 161            | 137            | 154            | 233            | 244            | 252            | 249            | 262            | 290            | 247            | NPF                                     |
| a. Pembiayaan Sindikasi          | 223            | 153            | 148            | 144            | 139            | -              | -              | -              | -              | -              | -              | -              | -              | a. Syndication Financing                |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| b. Pembiayaan secara Channeling  | 19             | 8              | 22             | 22             | 7              | 7              | 7              | 7              | 7              | 7              | 6              | 8              | 8              | b. Financing through Channeling         |
| NPF                              | 2              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| c. Pembiayaan secara Executing   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. Financing through Executing          |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| d. Pembiayaan Sewa Lainnya       | 9.016          | 8.812          | 8.592          | 8.448          | 8.343          | 8.255          | 8.195          | 8.234          | 8.057          | 7.836          | 8.241          | 8.237          | 8.091          | d. Other Ijarah                         |
| NPF                              | 103            | 171            | 162            | 161            | 137            | 154            | 233            | 244            | 252            | 249            | 262            | 290            | 247            | NPF                                     |
| 4. Salam                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | 4. Salam                                |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| <b>Total Pembiayaan</b>          | <b>187.204</b> | <b>199.442</b> | <b>197.913</b> | <b>198.830</b> | <b>201.063</b> | <b>201.931</b> | <b>204.905</b> | <b>209.326</b> | <b>207.583</b> | <b>208.283</b> | <b>222.590</b> | <b>224.679</b> | <b>227.705</b> | <b>Total Financing</b>                  |
| <b>NPF</b>                       | <b>8.209</b>   | <b>8.521</b>   | <b>9.557</b>   | <b>9.769</b>   | <b>9.763</b>   | <b>9.998</b>   | <b>11.361</b>  | <b>10.422</b>  | <b>9.798</b>   | <b>9.971</b>   | <b>9.421</b>   | <b>9.688</b>   | <b>9.353</b>   | <b>Total NPF</b>                        |

**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 Sharia-compliant contract of Sharia Commercial Banks)**  
**Miliar Rp (Billion IDR)**

| Indikator                        | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | Indicator                               |
|----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------------------------------|
|                                  |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                         |
| 1. Pembiayaan Bagi Hasil         | 46.976         | 52.398         | 51.075         | 51.707         | 52.967         | 52.915         | 53.838         | 54.713         | 53.615         | 54.023         | 56.154         | 56.837         | 56.905         | 1. Profit Sharing Financing             |
| NPF                              | 2.837          | 2.903          | 3.252          | 3.290          | 3.105          | 3.074          | 3.327          | 3.062          | 2.751          | 2.860          | 2.892          | 2.884          | 3.008          | NPF                                     |
| a. Mudharabah                    | 8.424          | 7.979          | 7.806          | 7.613          | 7.552          | 7.561          | 8.103          | 8.422          | 8.094          | 7.912          | 8.001          | 7.880          | 7.688          | a. Mudharabah                           |
| NPF                              | 383            | 179            | 195            | 228            | 211            | 190            | 268            | 161            | 165            | 198            | 196            | 194            | 265            | NPF                                     |
| b. Musyarakah                    | 38.501         | 44.419         | 43.269         | 44.093         | 45.415         | 45.354         | 45.735         | 46.291         | 45.521         | 46.112         | 48.153         | 48.957         | 49.218         | b. Musyarakah                           |
| NPF                              | 2.442          | 2.725          | 3.057          | 3.062          | 2.894          | 2.884          | 3.059          | 2.901          | 2.586          | 2.662          | 2.695          | 2.690          | 2.744          | NPF                                     |
| c. Pembiayaan Bagi Hasil Lainnya | 51             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. Other Profit Sharing Financing       |
| NPF                              | 11             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| 2. Piutang                       | 91.479         | 91.216         | 90.960         | 90.319         | 90.509         | 90.907         | 91.902         | 93.735         | 93.496         | 93.740         | 106.534        | 107.227        | 108.170        | 2. Receivables/Acceptables              |
| NPF                              | 4.143          | 4.238          | 4.758          | 4.883          | 4.852          | 5.109          | 6.047          | 5.584          | 5.254          | 5.364          | 4.800          | 5.073          | 4.611          | NPF                                     |
| a. Murabahah                     | 86.072         | 87.789         | 87.765         | 87.308         | 87.483         | 87.997         | 88.845         | 90.416         | 90.254         | 90.608         | 103.128        | 103.549        | 104.413        | a. Murabahah                            |
| NPF                              | 3.908          | 4.115          | 4.621          | 4.750          | 4.727          | 4.994          | 5.934          | 5.473          | 5.150          | 5.266          | 4.698          | 4.981          | 4.532          | NPF                                     |
| b. Qardh                         | 5.254          | 3.306          | 3.077          | 2.895          | 2.912          | 2.798          | 2.947          | 3.211          | 3.135          | 3.027          | 3.302          | 3.576          | 3.659          | b. Qardh                                |
| NPF                              | 218            | 111            | 126            | 122            | 115            | 106            | 104            | 103            | 96             | 90             | 94             | 84             | 72             | NPF                                     |
| c. Istishna'                     | 153            | 120            | 117            | 116            | 114            | 112            | 110            | 108            | 107            | 105            | 104            | 102            | 98             | c. Istishna'                            |
| NPF                              | 17             | 12             | 11             | 11             | 10             | 9              | 9              | 8              | 8              | 8              | 8              | 8              | 7              | NPF                                     |
| 3. Pembiayaan Sewa (Ijarah)      | 1.539          | 1.368          | 1.342          | 1.314          | 1.384          | 1.338          | 1.421          | 1.476          | 1.434          | 1.246          | 1.504          | 1.529          | 1.574          | 3. Ijarah including Leasing receivables |
| NPF                              | 11             | 10             | 9              | 9              | 9              | 16             | 16             | 16             | 17             | 16             | 18             | 36             | 20             | NPF                                     |
| a. Pembiayaan Sindikasi          | 223            | 153            | 148            | 144            | 139            | -              | -              | -              | -              | -              | -              | -              | -              | a. Syndication Financing                |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| b. Pembiayaan secara Channeling  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | b. Financing through Channeling         |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| c. Pembiayaan secara Executing   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. Financing through Executing          |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| d. Pembiayaan Sewa Lainnya       | 1.316          | 1.215          | 1.194          | 1.170          | 1.245          | 1.338          | 1.421          | 1.476          | 1.434          | 1.246          | 1.504          | 1.529          | 1.574          | d. Other Ijarah                         |
| NPF                              | 11             | 10             | 9              | 9              | 9              | 16             | 16             | 16             | 17             | 16             | 18             | 36             | 20             | NPF                                     |
| 4. Salam                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | 4. Salam                                |
| NPF                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                     |
| <b>Total Pembiayaan</b>          | <b>139.993</b> | <b>144.981</b> | <b>143.377</b> | <b>143.340</b> | <b>144.860</b> | <b>145.160</b> | <b>147.162</b> | <b>149.924</b> | <b>148.544</b> | <b>149.009</b> | <b>164.193</b> | <b>165.593</b> | <b>166.649</b> | <b>Total Financing</b>                  |
| <b>NPF</b>                       | <b>6.991</b>   | <b>7.151</b>   | <b>8.019</b>   | <b>8.182</b>   | <b>7.966</b>   | <b>8.199</b>   | <b>9.389</b>   | <b>8.662</b>   | <b>8.022</b>   | <b>8.240</b>   | <b>7.710</b>   | <b>7.992</b>   | <b>7.640</b>   | <b>Total NPF</b>                        |

**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                            | 2014          | 2015          | 2016          |               |               |               |               |               |               |               |               |               |               | Indicator                                   |
|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------------------------------|
|                                      |               |               | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           |                                             |
| 1. Pembiayaan Bagi Hasil NPF         | 13.490        | 17.748        | 17.751        | 18.270        | 18.843        | 19.133        | 19.847        | 21.050        | 21.117        | 21.499        | 22.146        | 22.779        | 24.237        | 1. Profit Sharing Financing NPF             |
| a. Mudharabah NPF                    | 339           | 487           | 615           | 635           | 625           | 651           | 680           | 672           | 668           | 670           | 641           | 648           | 680           | a. Mudharabah NPF                           |
| b. Musyarakah NPF                    | 5.670         | 6.836         | 6.658         | 6.651         | 6.719         | 6.675         | 6.750         | 6.874         | 6.692         | 6.663         | 6.692         | 6.636         | 6.610         | b. Musyarakah NPF                           |
| c. Pembiayaan Bagi Hasil Lainnya NPF | 135           | 144           | 143           | 155           | 149           | 152           | 156           | 137           | 145           | 159           | 144           | 146           | 155           | c. Other Profit Sharing Financing NPF       |
| 2. Piutang NPF                       | 7.820         | 10.912        | 11.092        | 11.619        | 12.124        | 12.458        | 13.096        | 14.177        | 14.425        | 14.836        | 15.453        | 16.143        | 17.627        | 2. Receivables/Acceptables NPF              |
| a. Murabahah NPF                     | 204           | 343           | 472           | 480           | 477           | 499           | 524           | 535           | 523           | 510           | 496           | 502           | 525           | a. Murabahah NPF                            |
| b. Qardh NPF                         | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | b. Qardh NPF                                |
| c. Istishna' NPF                     | 26.002        | 29.108        | 29.365        | 29.920        | 30.255        | 30.713        | 31.116        | 31.587        | 31.291        | 31.178        | 29.508        | 29.591        | 30.294        | c. Istishna' NPF                            |
| 3. Pembiayaan Sewa (Ijarah) NPF      | 785           | 721           | 771           | 799           | 1.044         | 1.009         | 1.075         | 861           | 873           | 828           | 827           | 794           | 806           | 3. Ijarah including Leasing receivables NPF |
| a. Pembiayaan Sindikasi NPF          | 24.813        | 27.816        | 28.087        | 28.624        | 28.946        | 29.378        | 29.743        | 30.184        | 29.876        | 29.718        | 27.997        | 28.012        | 28.646        | a. Syndication Financing NPF                |
| b. Pembiayaan secara Channeling NPF  | 771           | 704           | 753           | 777           | 1.024         | 989           | 1.055         | 843           | 854           | 810           | 810           | 774           | 784           | b. Financing through Channeling NPF         |
| c. Pembiayaan secara Executing NPF   | 708           | 642           | 626           | 637           | 642           | 667           | 704           | 717           | 716           | 745           | 761           | 793           | 831           | c. Financing through Executing NPF          |
| d. Pembiayaan Sewa Lainnya NPF       | 7             | 10            | 10            | 13            | 10            | 9             | 8             | 8             | 9             | 9             | 9             | 10            | 13            | d. Other Ijarah NPF                         |
| 4. Salam NPF                         | 480           | 650           | 652           | 660           | 667           | 667           | 669           | 686           | 698           | 716           | 751           | 786           | 817           | 4. Salam NPF                                |
|                                      | 6             | 7             | 8             | 10            | 10            | 10            | 11            | 10            | 11            | 9             | 9             | 10            | 10            |                                             |
|                                      | 7.718         | 7.605         | 7.420         | 7.300         | 7.105         | 6.925         | 6.781         | 6.764         | 6.630         | 6.596         | 6.743         | 6.715         | 6.525         |                                             |
|                                      | 94            | 161           | 153           | 152           | 128           | 139           | 217           | 228           | 236           | 233           | 243           | 254           | 227           |                                             |
|                                      | -             | 0             | 0             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             |                                             |
|                                      | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             |                                             |
|                                      | 19            | 8             | 22            | 22            | 7             | 7             | 7             | 7             | 7             | 7             | 6             | 8             | 8             |                                             |
|                                      | 2             | 0             | 0             | 0             | 0             | -             | -             | -             | -             | -             | -             | -             | -             |                                             |
|                                      | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             |                                             |
|                                      | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             |                                             |
|                                      | 7.700         | 7.597         | 7.398         | 7.278         | 7.098         | 6.917         | 6.774         | 6.757         | 6.624         | 6.590         | 6.737         | 6.708         | 6.518         |                                             |
|                                      | 92            | 161           | 153           | 152           | 128           | 139           | 217           | 228           | 236           | 233           | 243           | 254           | 227           |                                             |
|                                      | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             |                                             |
|                                      | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             |                                             |
| <b>Total Pembiayaan</b>              | <b>47.211</b> | <b>54.461</b> | <b>54.535</b> | <b>55.490</b> | <b>56.203</b> | <b>56.771</b> | <b>57.743</b> | <b>59.402</b> | <b>59.039</b> | <b>59.273</b> | <b>58.397</b> | <b>59.086</b> | <b>61.057</b> | <b>Total Financing</b>                      |
| <b>NPF</b>                           | <b>1.218</b>  | <b>1.370</b>  | <b>1.538</b>  | <b>1.586</b>  | <b>1.797</b>  | <b>1.799</b>  | <b>1.972</b>  | <b>1.760</b>  | <b>1.776</b>  | <b>1.731</b>  | <b>1.711</b>  | <b>1.696</b>  | <b>1.713</b>  | <b>Total NPF</b>                            |

**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 | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | Type of Usage and Debtor Group                          |
|-------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------------------------------------------------|
|                                     |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                                         |
| 1. Modal Kerja                      | 77.935         | 79.949         | 78.288         | 78.186         | 79.160         | 78.998         | 80.224         | 81.467         | 79.636         | 79.060         | 81.595         | 83.082         | 84.174         | 1. Working Capital                                      |
| a. UMKM                             | 40.205         | 33.382         | 32.018         | 31.716         | 32.346         | 32.521         | 33.208         | 34.077         | 33.617         | 33.203         | 35.022         | 34.967         | 35.271         | a. Micro, Small and Medium Enterprise                   |
| NPF                                 | 2.839          | 2.275          | 2.477          | 2.479          | 2.339          | 2.371          | 2.548          | 2.459          | 2.365          | 2.343          | 2.475          | 2.478          | 2.459          | NPF                                                     |
| b. Bukan UMKM                       | 37.729         | 46.567         | 46.270         | 46.470         | 46.814         | 46.477         | 47.016         | 47.390         | 46.019         | 45.857         | 46.573         | 48.116         | 48.903         | b. Non Micro, Small and Medium Enterprise               |
| NPF                                 | 1.904          | 2.643          | 3.047          | 2.981          | 2.982          | 3.077          | 3.212          | 2.986          | 2.731          | 2.857          | 2.454          | 2.442          | 2.681          | NPF                                                     |
| 2. Investasi                        | 41.718         | 51.690         | 51.845         | 51.531         | 51.707         | 51.370         | 52.409         | 55.697         | 55.423         | 55.654         | 56.991         | 56.713         | 57.171         | 2. Investment                                           |
| a. UMKM                             | 19.600         | 16.909         | 17.101         | 17.002         | 17.064         | 16.987         | 16.675         | 17.875         | 17.708         | 17.659         | 17.910         | 18.084         | 18.524         | a. Micro, Small and Medium Enterprise                   |
| NPF                                 | 1.037          | 1.136          | 1.287          | 1.374          | 1.396          | 1.553          | 2.047          | 1.881          | 1.605          | 1.777          | 1.631          | 1.927          | 1.592          | NPF                                                     |
| b. Bukan UMKM                       | 22.118         | 34.781         | 34.744         | 34.529         | 34.643         | 34.383         | 35.734         | 37.822         | 37.715         | 37.995         | 39.081         | 38.629         | 38.647         | b. Non Micro, Small and Medium Enterprise               |
| NPF                                 | 818            | 1.189          | 1.248          | 1.323          | 1.225          | 1.065          | 1.246          | 1.413          | 1.310          | 1.371          | 1.318          | 1.340          | 1.356          | NPF                                                     |
| 3. Konsumsi (Bukan UMKM)            | 79.677         | 81.357         | 81.088         | 81.854         | 82.615         | 83.953         | 85.225         | 85.011         | 85.084         | 85.739         | 96.420         | 97.229         | 99.035         | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| NPF                                 | 2.035          | 2.005          | 2.204          | 2.320          | 2.497          | 2.530          | 3.018          | 2.489          | 2.570          | 2.551          | 2.260          | 2.236          | 2.224          | NPF                                                     |
| <b>Total Pembiayaan</b>             | <b>199.330</b> | <b>212.996</b> | <b>211.221</b> | <b>211.571</b> | <b>213.482</b> | <b>214.322</b> | <b>217.858</b> | <b>222.175</b> | <b>220.143</b> | <b>220.452</b> | <b>235.005</b> | <b>237.024</b> | <b>240.381</b> | <b>Total Financing</b>                                  |
| <b>Total NPF</b>                    | <b>8.632</b>   | <b>9.248</b>   | <b>10.264</b>  | <b>10.477</b>  | <b>10.439</b>  | <b>10.595</b>  | <b>12.072</b>  | <b>11.228</b>  | <b>10.580</b>  | <b>10.899</b>  | <b>10.139</b>  | <b>10.423</b>  | <b>10.312</b>  | <b>Total NPF</b>                                        |
| Ket: r) Angka-angka diperbaiki      |                |                |                |                |                |                |                |                |                |                |                |                |                | Note: r) Revised figures                                |

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

| Jenis Penggunaan dan Kategori Usaha | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | Type of Usage and Debtor Group                          |
|-------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------------------------------------------------|
|                                     |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                                         |
| 1. Modal Kerja                      | 62.634         | 63.640         | 62.233         | 61.765         | 62.547         | 62.383         | 63.358         | 65.049         | 63.882         | 63.646         | 65.907         | 67.167         | 67.557         | 1. Working Capital                                      |
| a. UMKM                             | 33.904         | 26.650         | 25.545         | 25.290         | 25.527         | 26.031         | 26.616         | 27.220         | 26.852         | 26.542         | 28.213         | 27.986         | 28.176         | a. Micro, Small and Medium Enterprise                   |
| NPF                                 | 2.446          | 1.808          | 2.007          | 2.002          | 1.895          | 1.926          | 2.086          | 1.995          | 1.927          | 1.914          | 2.075          | 2.082          | 2.060          | NPF                                                     |
| b. Bukan UMKM                       | 28.730         | 36.990         | 36.688         | 36.475         | 37.020         | 36.352         | 36.741         | 37.829         | 37.030         | 37.104         | 37.694         | 39.181         | 39.381         | b. Non Micro, Small and Medium Enterprise               |
| NPF                                 | 1.735          | 2.076          | 2.385          | 2.320          | 2.136          | 2.157          | 2.261          | 2.420          | 2.168          | 2.270          | 1.879          | 1.877          | 2.085          | NPF                                                     |
| 2. Investasi                        | 32.591         | 40.239         | 40.505         | 40.425         | 40.546         | 41.122         | 41.928         | 43.630         | 43.458         | 43.523         | 44.628         | 44.387         | 44.356         | 2. Investment                                           |
| a. UMKM                             | 16.849         | 14.228         | 14.072         | 14.046         | 13.910         | 14.076         | 13.909         | 14.983         | 14.940         | 14.922         | 15.171         | 15.295         | 15.396         | a. Micro, Small and Medium Enterprise                   |
| NPF                                 | 946            | 977            | 1.103          | 1.180          | 1.134          | 1.371          | 1.848          | 1.662          | 1.373          | 1.548          | 1.422          | 1.713          | 1.362          | NPF                                                     |
| b. Bukan UMKM                       | 15.741         | 26.011         | 26.433         | 26.379         | 26.636         | 27.046         | 28.019         | 28.647         | 28.518         | 28.601         | 29.457         | 29.092         | 28.960         | b. Non Micro, Small and Medium Enterprise               |
| NPF                                 | 584            | 1.060          | 1.136          | 1.210          | 1.034          | 998            | 993            | 1.053          | 943            | 1.038          | 1.015          | 1.049          | 1.094          | NPF                                                     |
| 3. Konsumsi (Bukan UMKM)            | 52.720         | 50.089         | 49.462         | 49.562         | 49.875         | 49.928         | 50.436         | 49.465         | 49.233         | 49.454         | 61.444         | 61.745         | 62.639         | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| NPF                                 | 1.609          | 1.534          | 1.672          | 1.772          | 1.981          | 1.963          | 2.418          | 1.861          | 1.921          | 1.923          | 1.642          | 1.594          | 1.567          | NPF                                                     |
| <b>Total Pembiayaan</b>             | <b>147.944</b> | <b>153.968</b> | <b>152.200</b> | <b>151.752</b> | <b>152.967</b> | <b>153.433</b> | <b>155.722</b> | <b>158.143</b> | <b>156.573</b> | <b>156.623</b> | <b>171.979</b> | <b>173.299</b> | <b>174.552</b> | <b>Total Financing</b>                                  |
| <b>Total NPF</b>                    | <b>7.320</b>   | <b>7.456</b>   | <b>8.304</b>   | <b>8.484</b>   | <b>8.179</b>   | <b>8.414</b>   | <b>9.605</b>   | <b>8.990</b>   | <b>8.333</b>   | <b>8.693</b>   | <b>8.034</b>   | <b>8.315</b>   | <b>8.168</b>   | <b>Total NPF</b>                                        |

**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 | 2014          | 2015          | 2016          |               |               |               |               |               |               |               |               |               |               | Type of Usage and Debtor Group                          |
|-------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------------------------------------------|
|                                     |               |               | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           |                                                         |
| 1. Modal Kerja                      | 15.301        | 16.309        | 16.054        | 16.421        | 16.613        | 16.616        | 16.866        | 16.418        | 15.754        | 15.414        | 15.688        | 15.915        | 16.617        | 1. Working Capital                                      |
| a. UMKM                             | 6.301         | 6.732         | 6.473         | 6.426         | 6.820         | 6.490         | 6.592         | 6.858         | 6.765         | 6.661         | 6.809         | 6.981         | 7.095         | a. Micro, Small and Medium Enterprise                   |
| NPF                                 | 393           | 466           | 469           | 477           | 444           | 445           | 461           | 464           | 437           | 429           | 399           | 396           | 399           | NPF                                                     |
| b. Bukan UMKM                       | 9.000         | 9.577         | 9.581         | 9.995         | 9.793         | 10.125        | 10.275        | 9.561         | 8.989         | 8.753         | 8.879         | 8.935         | 9.522         | b. Non Micro, Small and Medium Enterprise               |
| NPF                                 | 169           | 567           | 662           | 661           | 846           | 921           | 952           | 566           | 563           | 588           | 575           | 565           | 596           | NPF                                                     |
| 2. Investasi                        | 9.128         | 11.452        | 11.340        | 11.106        | 11.161        | 10.248        | 10.481        | 12.067        | 11.964        | 12.131        | 12.362        | 12.326        | 12.815        | 2. Investment                                           |
| a. UMKM                             | 2.751         | 2.682         | 3.029         | 2.956         | 3.154         | 2.912         | 2.766         | 2.892         | 2.767         | 2.736         | 2.739         | 2.789         | 3.128         | a. Micro, Small and Medium Enterprise                   |
| NPF                                 | 90            | 159           | 184           | 194           | 262           | 181           | 200           | 219           | 232           | 229           | 208           | 214           | 230           | NPF                                                     |
| b. Bukan UMKM                       | 6.377         | 8.770         | 8.311         | 8.150         | 8.007         | 7.337         | 7.715         | 9.175         | 9.197         | 9.395         | 9.624         | 9.537         | 9.687         | b. Non Micro, Small and Medium Enterprise               |
| NPF                                 | 234           | 129           | 112           | 113           | 192           | 67            | 253           | 360           | 367           | 332           | 303           | 291           | 262           | NPF                                                     |
| 3. Konsumsi (Bukan UMKM)            | 26.957        | 31.268        | 31.626        | 32.291        | 32.740        | 34.025        | 34.789        | 35.546        | 35.852        | 36.285        | 34.976        | 35.484        | 36.396        | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| NPF                                 | 426           | 471           | 532           | 548           | 516           | 567           | 600           | 628           | 649           | 628           | 619           | 642           | 657           | NPF                                                     |
| <b>Total Pembiayaan</b>             | <b>51.385</b> | <b>59.028</b> | <b>59.021</b> | <b>59.819</b> | <b>60.515</b> | <b>60.889</b> | <b>62.136</b> | <b>64.031</b> | <b>63.570</b> | <b>63.830</b> | <b>63.026</b> | <b>63.725</b> | <b>65.828</b> | <b>Total Financing</b>                                  |
| <b>Total NPF</b>                    | <b>1.312</b>  | <b>1.791</b>  | <b>1.960</b>  | <b>1.993</b>  | <b>2.260</b>  | <b>2.181</b>  | <b>2.466</b>  | <b>2.237</b>  | <b>2.247</b>  | <b>2.206</b>  | <b>2.105</b>  | <b>2.108</b>  | <b>2.144</b>  | <b>Total NPF</b>                                        |



Miliar Rupiah (in Billion IDR)

**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                                  | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | Financing by Industrial Origin                                        |
|---------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------------------------------------------------------------|
|                                                                     |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                                                       |
| Pertanian, Perburuan dan Kehutanan                                  | 4.965          | 7.950          | 7.912          | 7.839          | 7.803          | 7.636          | 7.757          | 7.830          | 7.832          | 7.746          | 8.304          | 8.903          | 8.873          | Agricultures, Hunting and Forestry                                    |
| NPF                                                                 | 395            | 431            | 451            | 460            | 444            | 421            | 462            | 431            | 421            | 414            | 421            | 419            | 405            | NPF                                                                   |
| Perikanan                                                           | 714            | 1.198          | 1.212          | 1.242          | 1.313          | 1.304          | 1.287          | 1.379          | 1.354          | 1.299          | 1.386          | 1.325          | 1.311          | Fisher                                                                |
| NPF                                                                 | 8              | 24             | 35             | 30             | 29             | 30             | 33             | 45             | 30             | 30             | 31             | 50             | 52             | NPF                                                                   |
| Pertambangan dan Penggalian                                         | 4.597          | 6.145          | 6.377          | 6.289          | 6.195          | 5.958          | 6.053          | 6.301          | 6.426          | 6.454          | 6.324          | 6.335          | 6.450          | Mining and Quarrying                                                  |
| NPF                                                                 | 439            | 422            | 445            | 447            | 484            | 364            | 483            | 747            | 576            | 545            | 528            | 498            | 514            | NPF                                                                   |
| Industri Pengolahan                                                 | 13.300         | 17.982         | 17.808         | 17.654         | 17.937         | 17.721         | 17.897         | 18.300         | 17.839         | 18.104         | 18.703         | 18.976         | 19.426         | Processing Industry                                                   |
| NPF                                                                 | 524            | 876            | 991            | 978            | 959            | 994            | 1.104          | 1.122          | 1.034          | 1.000          | 967            | 1.011          | 930            | NPF                                                                   |
| Listrik, gas dan air                                                | 5.492          | 6.427          | 6.654          | 6.619          | 6.896          | 7.239          | 7.319          | 7.204          | 7.152          | 7.259          | 7.455          | 7.506          | 7.610          | Electricity, Gas and Water                                            |
| NPF                                                                 | 395            | 835            | 950            | 825            | 815            | 811            | 837            | 953            | 950            | 1.060          | 702            | 708            | 913            | NPF                                                                   |
| Konstruksi                                                          | 11.669         | 11.193         | 10.816         | 10.868         | 11.083         | 11.131         | 10.922         | 10.826         | 11.046         | 11.057         | 11.852         | 12.291         | 12.483         | Construction                                                          |
| NPF                                                                 | 854            | 576            | 625            | 650            | 898            | 890            | 907            | 711            | 670            | 638            | 663            | 584            | 568            | NPF                                                                   |
| Perdagangan Besar dan Eceran                                        | 22.732         | 25.993         | 26.264         | 26.652         | 26.495         | 26.632         | 27.298         | 28.457         | 27.777         | 27.993         | 28.982         | 29.442         | 29.875         | Wholesale and Retail Trade                                            |
| NPF                                                                 | 1.451          | 2.135          | 2.447          | 2.566          | 2.255          | 2.362          | 2.671          | 2.411          | 2.285          | 2.376          | 2.387          | 2.466          | 2.561          | NPF                                                                   |
| Penyediaan akomodasi dan penyediaan makan minum                     | 1.555          | 2.101          | 2.178          | 2.365          | 2.409          | 2.399          | 2.408          | 2.768          | 2.723          | 2.713          | 2.858          | 2.863          | 3.089          | Provision of accomodation and the provision of eating and drinking    |
| NPF                                                                 | 85             | 94             | 75             | 80             | 76             | 76             | 87             | 77             | 102            | 133            | 114            | 103            | 103            | NPF                                                                   |
| Transportasi, pergudangan dan komunikasi                            | 12.192         | 11.072         | 10.896         | 10.934         | 10.775         | 10.694         | 10.765         | 11.293         | 10.925         | 10.766         | 10.705         | 10.533         | 10.398         | Transportation, Warehousing and Communications                        |
| NPF                                                                 | 837            | 515            | 648            | 682            | 619            | 660            | 829            | 840            | 759            | 722            | 760            | 793            | 665            | NPF                                                                   |
| Perantara Keuangan                                                  | 16.828         | 19.184         | 18.651         | 18.266         | 18.407         | 18.434         | 19.191         | 19.596         | 19.643         | 19.024         | 19.025         | 18.802         | 18.253         | Financial intermediaries                                              |
| NPF                                                                 | 432            | 213            | 220            | 267            | 235            | 218            | 316            | 250            | 277            | 314            | 323            | 363            | 423            | NPF                                                                   |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan                   | 7.643          | 9.365          | 9.237          | 8.949          | 9.269          | 8.763          | 9.384          | 10.297         | 10.051         | 10.137         | 10.437         | 10.229         | 10.760         | Real Estate, Business, Ownership, and Business Services               |
| NPF                                                                 | 302            | 474            | 496            | 487            | 510            | 539            | 614            | 555            | 407            | 567            | 430            | 629            | 403            | NPF                                                                   |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib      | 85             | 266            | 264            | 263            | 263            | 263            | 262            | 263            | 263            | 261            | 260            | 260            | 259            | Government administration, Defense and Compulsory social security     |
| NPF                                                                 | 3              | 2              | 2              | 2              | 2              | 2              | 2              | 1              | 1              | 1              | 1              | 1              | 1              | NPF                                                                   |
| Jasa Pendidikan                                                     | 2.319          | 3.193          | 3.149          | 3.172          | 3.279          | 3.315          | 3.373          | 3.436          | 3.468          | 3.479          | 3.702          | 3.743          | 3.804          | Education Services                                                    |
| NPF                                                                 | 15             | 69             | 61             | 48             | 65             | 89             | 43             | 60             | 57             | 62             | 44             | 45             | 57             | NPF                                                                   |
| Jasa Kesehatan dan Kegiatan Sosial                                  | 1.756          | 2.550          | 2.527          | 2.523          | 2.554          | 2.598          | 2.648          | 2.723          | 2.684          | 2.676          | 2.725          | 2.768          | 2.821          | Health Services and Social Activities                                 |
| NPF                                                                 | 59             | 61             | 64             | 66             | 52             | 52             | 71             | 48             | 31             | 35             | 29             | 30             | 40             | NPF                                                                   |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya  | 6.757          | 4.600          | 4.168          | 4.134          | 4.178          | 4.235          | 4.245          | 4.613          | 4.617          | 4.472          | 4.685          | 4.665          | 4.674          | Community, Sociocultural, Entertainment and Other Individual Services |
| NPF                                                                 | 508            | 287            | 321            | 343            | 275            | 333            | 406            | 350            | 294            | 337            | 366            | 377            | 341            | NPF                                                                   |
| Jasa Perorangan yang Melayani Rumah Tangga                          | 106            | 274            | 281            | 289            | 300            | 313            | 319            | 338            | 329            | 323            | 337            | 336            | 342            | Individual Services which Serve Households                            |
| NPF                                                                 | 1              | 3              | 6              | 4              | 4              | 5              | 6              | 6              | 7              | 8              | 12             | 13             | 16             | NPF                                                                   |
| Badan Internasional dan Badan Ekstra Internasional Lainnya          | -              | 0              | 0              | 0              | 1              | 1              | 2              | 1              | -              | -              | 1              | 1              | -              | International Agency and Other Extra Agency International             |
| NPF                                                                 | -              | 0              | 0              | 0              | -              | 0              | 0              | -              | -              | -              | 0              | 0              | -              | NPF                                                                   |
| Kegiatan yang belum jelas batasannya                                | 6.944          | 2.147          | 1.738          | 1.658          | 1.710          | 1.733          | 1.503          | 1.537          | 931            | 952            | 844            | 818            | 918            | Business Activities which are not clearly defined                     |
| NPF                                                                 | 289            | 224            | 222            | 222            | 219            | 218            | 182            | 128            | 109            | 108            | 99             | 96             | 97             | NPF                                                                   |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha</b>                     |                |                |                |                |                |                |                |                |                |                |                |                |                | <b>Non Industrial Origin</b>                                          |
| <b>Rumah Tangga</b>                                                 |                |                |                |                |                |                |                |                |                |                |                |                |                | <b>Households</b>                                                     |
| Untuk Pemilikan Rumah Tinggal                                       | 39.221         | 43.413         | 43.692         | 44.159         | 44.703         | 45.259         | 45.803         | 46.556         | 46.865         | 47.253         | 48.292         | 49.263         | 50.408         | For Home Ownership                                                    |
| NPF                                                                 | 1.051          | 1.088          | 1.163          | 1.269          | 1.248          | 1.269          | 1.563          | 1.128          | 1.205          | 1.190          | 1.220          | 1.233          | 1.244          | NPF                                                                   |
| Untuk Pemilikan Flat atau Apartemen                                 | 1.174          | 1.446          | 1.336          | 1.332          | 1.321          | 1.301          | 1.355          | 1.428          | 1.418          | 1.399          | 1.481          | 1.463          | 1.497          | For Apartement Ownership                                              |
| NPF                                                                 | 32             | 30             | 27             | 37             | 37             | 37             | 49             | 33             | 40             | 62             | 43             | 51             | 45             | NPF                                                                   |
| Untuk Pemilikan Ruko atau Rukan                                     | 1.945          | 2.236          | 2.302          | 2.339          | 2.393          | 2.985          | 3.042          | 2.963          | 2.962          | 2.959          | 2.977          | 2.991          | 3.020          | For Shop House Ownership                                              |
| NPF                                                                 | 83             | 72             | 91             | 104            | 112            | 144            | 198            | 134            | 128            | 127            | 123            | 118            | 130            | NPF                                                                   |
| Untuk Pemilikan Kendaraan Bermotor                                  | 6.942          | 8.971          | 9.256          | 7.298          | 9.665          | 9.628          | 9.832          | 8.623          | 8.692          | 8.751          | 8.608          | 8.750          | 8.680          | For Vehicles Ownership                                                |
| NPF                                                                 | 97             | 131            | 171            | 89             | 105            | 103            | 173            | 172            | 172            | 163            | 99             | 95             | 97             | NPF                                                                   |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) | 21.743         | 20.974         | 20.813         | 20.878         | 21.100         | 21.285         | 21.789         | 22.110         | 21.945         | 22.216         | 31.840         | 31.852         | 32.426         | Others                                                                |
| NPF                                                                 | 661            | 536            | 592            | 612            | 813            | 805            | 828            | 772            | 801            | 808            | 610            | 590            | 556            | NPF                                                                   |
| <b>Bukan Lapangan Usaha Lainnya</b>                                 | 8.653          | 4.318          | 3.689          | 5.848          | 3.433          | 3.495          | 3.404          | 3.330          | 3.203          | 3.161          | 3.222          | 2.910          | 3.004          | <b>Non Industrial Origin - Others</b>                                 |
| NPF                                                                 | 112            | 149            | 161            | 209            | 181            | 172            | 208            | 250            | 224            | 202            | 165            | 148            | 152            | NPF                                                                   |
| <b>Total Pembiayaan</b>                                             | <b>199.330</b> | <b>212.996</b> | <b>211.221</b> | <b>211.571</b> | <b>213.482</b> | <b>214.322</b> | <b>217.858</b> | <b>222.175</b> | <b>220.143</b> | <b>220.452</b> | <b>235.005</b> | <b>237.024</b> | <b>240.381</b> | <b>Total Financing</b>                                                |
| <b>Total NPF</b>                                                    | <b>8.632</b>   | <b>9.248</b>   | <b>10.264</b>  | <b>10.477</b>  | <b>10.439</b>  | <b>10.595</b>  | <b>12.072</b>  | <b>11.228</b>  | <b>10.580</b>  | <b>10.899</b>  | <b>10.139</b>  | <b>10.423</b>  | <b>10.312</b>  | <b>Total NPF</b>                                                      |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

**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                                           | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | Financing by Industrial Origin                                        |
|------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------------------------------------------------------------|
|                                                                              |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                                                       |
| Pertanian, Perburuan dan Kehutanan                                           | 4.210          | 6.546          | 6.510          | 6.478          | 6.437          | 6.303          | 6.424          | 6.526          | 6.566          | 6.268          | 6.688          | 7.300          | 7.131          | Agricultures, Hunting and Forestry                                    |
| NPF                                                                          | 360            | 350            | 364            | 369            | 353            | 326            | 366            | 331            | 324            | 317            | 327            | 325            | 310            | NPF                                                                   |
| Perikanan                                                                    | 447            | 997            | 1.012          | 1.048          | 1.117          | 1.134          | 1.111          | 1.205          | 1.180          | 1.127          | 1.214          | 1.155          | 1.142          | Fisher                                                                |
| NPF                                                                          | 5              | 16             | 26             | 21             | 20             | 21             | 27             | 38             | 24             | 24             | 26             | 43             | 44             | NPF                                                                   |
| Pertambangan dan Penggalian                                                  | 4.032          | 4.813          | 4.941          | 4.886          | 4.742          | 4.687          | 4.745          | 4.632          | 4.777          | 4.801          | 4.734          | 4.741          | 4.799          | Mining and Quarrying                                                  |
| NPF                                                                          | 330            | 377            | 400            | 401            | 379            | 354            | 453            | 719            | 546            | 515            | 515            | 467            | 479            | NPF                                                                   |
| Industri Pengolahan                                                          | 10.632         | 14.401         | 14.304         | 14.166         | 14.492         | 14.272         | 14.277         | 14.660         | 14.383         | 14.514         | 15.228         | 15.324         | 15.734         | Processing Industry                                                   |
| NPF                                                                          | 381            | 767            | 880            | 867            | 847            | 881            | 967            | 976            | 887            | 838            | 781            | 826            | 765            | NPF                                                                   |
| Listrik, gas dan air                                                         | 5.091          | 5.997          | 6.221          | 6.201          | 6.483          | 6.828          | 6.896          | 6.800          | 6.751          | 6.854          | 6.694          | 6.744          | 6.817          | Electricity, Gas and Water                                            |
| NPF                                                                          | 388            | 424            | 540            | 430            | 423            | 421            | 435            | 570            | 570            | 675            | 326            | 331            | 520            | NPF                                                                   |
| Konstruksi                                                                   | 8.607          | 7.691          | 7.209          | 7.256          | 7.399          | 7.445          | 7.260          | 7.445          | 7.378          | 7.299          | 7.873          | 8.277          | 8.253          | Construction                                                          |
| NPF                                                                          | 737            | 446            | 482            | 505            | 489            | 484            | 479            | 529            | 494            | 498            | 504            | 450            | 433            | NPF                                                                   |
| Perdagangan Besar dan Eceran                                                 | 19.203         | 22.173         | 22.529         | 22.878         | 22.683         | 22.909         | 23.482         | 24.508         | 24.156         | 24.285         | 25.033         | 25.454         | 25.555         | Wholesale and Retail Trade                                            |
| NPF                                                                          | 1.311          | 1.915          | 2.116          | 2.218          | 1.896          | 2.012          | 2.297          | 2.015          | 1.911          | 1.982          | 2.011          | 2.093          | 2.168          | NPF                                                                   |
| Penyediaan akomodasi dan penyediaan makan minum                              | 1.252          | 1.682          | 1.710          | 1.740          | 1.738          | 1.733          | 1.817          | 1.834          | 1.796          | 1.788          | 1.931          | 1.955          | 1.989          | Provision of accomodation and the provision of eating and drinking    |
| NPF                                                                          | 53             | 49             | 49             | 55             | 50             | 51             | 61             | 49             | 57             | 88             | 78             | 77             | 78             | NPF                                                                   |
| Transportasi, pergudangan dan komunikasi                                     | 9.399          | 9.654          | 9.547          | 9.396          | 9.258          | 9.235          | 9.311          | 9.663          | 9.392          | 9.110          | 9.180          | 9.178          | 8.992          | Transportation, Warehousing and Communications                        |
| NPF                                                                          | 732            | 459            | 598            | 633            | 582            | 629            | 659            | 669            | 597            | 565            | 669            | 704            | 585            | NPF                                                                   |
| Perantara Keuangan                                                           | 11.372         | 11.944         | 11.437         | 11.067         | 11.238         | 11.386         | 12.065         | 12.297         | 12.176         | 12.199         | 12.289         | 11.976         | 11.623         | Financial intermediaries                                              |
| NPF                                                                          | 389            | 179            | 187            | 223            | 197            | 177            | 268            | 217            | 220            | 273            | 279            | 319            | 368            | NPF                                                                   |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan                            | 5.440          | 7.364          | 7.328          | 7.150          | 7.335          | 7.291          | 7.787          | 8.532          | 8.342          | 8.603          | 8.860          | 8.636          | 8.825          | Real Estate, Business, Ownership, and Business Services               |
| NPF                                                                          | 240            | 390            | 411            | 402            | 429            | 481            | 553            | 499            | 352            | 512            | 381            | 580            | 355            | NPF                                                                   |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib               | 85             | 266            | 264            | 263            | 262            | 263            | 261            | 263            | 262            | 260            | 260            | 260            | 259            | Government administration, Defense and Compulsory social security     |
| NPF                                                                          | 3              | 2              | 2              | 2              | 2              | 2              | 2              | 1              | 1              | 1              | 1              | 1              | 1              | NPF                                                                   |
| Jasa Pendidikan                                                              | 2.055          | 2.883          | 2.832          | 2.861          | 2.951          | 2.993          | 3.054          | 3.107          | 3.075          | 3.096          | 3.322          | 3.302          | 3.370          | Education Services                                                    |
| NPF                                                                          | 14             | 68             | 60             | 47             | 64             | 88             | 42             | 59             | 56             | 61             | 43             | 44             | 56             | NPF                                                                   |
| Jasa Kesehatan dan Kegiatan Sosial                                           | 1.533          | 2.202          | 2.186          | 2.185          | 2.212          | 2.254          | 2.306          | 2.381          | 2.348          | 2.344          | 2.403          | 2.448          | 2.497          | Health Services and Social Activities                                 |
| NPF                                                                          | 52             | 50             | 50             | 52             | 38             | 38             | 56             | 41             | 23             | 27             | 26             | 26             | 36             | NPF                                                                   |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya           | 5.434          | 3.664          | 3.282          | 3.262          | 3.330          | 3.398          | 3.406          | 3.776          | 3.778          | 3.629          | 3.870          | 3.863          | 3.896          | Community, Sociocultural, Entertainment and Other Individual Services |
| NPF                                                                          | 433            | 209            | 246            | 267            | 213            | 272            | 343            | 294            | 236            | 279            | 316            | 328            | 290            | NPF                                                                   |
| Jasa Perorangan yang Melayani Rumah Tangga                                   | 104            | 271            | 278            | 285            | 295            | 308            | 314            | 334            | 324            | 318            | 332            | 332            | 337            | Individual Services which Serve Households                            |
| NPF                                                                          | 1              | 3              | 6              | 4              | 4              | 5              | 6              | 6              | 7              | 8              | 12             | 13             | 15             | NPF                                                                   |
| Badan Internasional dan Badan Ekstra Internasional Lainnya                   | -              | 0              | 0              | 0              | 1              | -              | -              | -              | -              | -              | 1              | 1              | -              | International Agency and Other Extra Agency International             |
| NPF                                                                          | -              | 0              | 0              | 0              | -              | -              | -              | -              | -              | -              | 0              | 0              | -              | NPF                                                                   |
| Kegiatan yang belum jelas batasannya                                         | 6.331          | 1.331          | 1.148          | 1.067          | 1.119          | 1.066          | 769            | 715            | 656            | 672            | 625            | 607            | 695            | Business Activities which are not clearly defined                     |
| NPF                                                                          | 282            | 218            | 215            | 214            | 212            | 210            | 174            | 119            | 106            | 106            | 97             | 95             | 95             | NPF                                                                   |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha</b>                              |                |                |                |                |                |                |                |                |                |                |                |                |                | <b>Non Industrial Origin</b>                                          |
| <b>Rumah Tangga</b>                                                          |                |                |                |                |                |                |                |                |                |                |                |                |                | <b>Households</b>                                                     |
| Untuk Pemilikan Rumah Tinggal                                                | 22.654         | 24.120         | 24.179         | 24.385         | 24.576         | 24.671         | 24.830         | 24.920         | 24.915         | 24.946         | 26.473         | 26.803         | 27.306         | For Home Ownership                                                    |
| NPF                                                                          | 739            | 742            | 781            | 876            | 866            | 859            | 1.125          | 687            | 752            | 751            | 786            | 780            | 776            | NPF                                                                   |
| Untuk Pemilikan Flat atau Apartemen                                          | 536            | 774            | 756            | 752            | 747            | 717            | 756            | 811            | 803            | 772            | 909            | 862            | 888            | For Apartment Ownership                                               |
| NPF                                                                          | 30             | 27             | 21             | 31             | 35             | 36             | 46             | 31             | 36             | 59             | 39             | 39             | 33             | NPF                                                                   |
| Untuk Pemilikan Ruko atau Rukan                                              | 1.440          | 1.447          | 1.446          | 1.442          | 1.466          | 1.448          | 1.418          | 1.296          | 1.276          | 1.268          | 1.294          | 1.299          | 1.306          | For Shop House Ownership                                              |
| NPF                                                                          | 65             | 53             | 66             | 72             | 81             | 86             | 141            | 74             | 67             | 61             | 60             | 62             | 71             | NPF                                                                   |
| Untuk Pemilikan Kendaraan Bermotor                                           | 5.038          | 4.508          | 4.626          | 4.660          | 4.864          | 4.788          | 4.904          | 3.773          | 3.817          | 3.947          | 4.048          | 4.318          | 4.289          | For Vehicles Ownership                                                |
| NPF                                                                          | 83             | 85             | 114            | 59             | 65             | 65             | 134            | 105            | 107            | 106            | 47             | 50             | 51             | NPF                                                                   |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 18.571         | 16.428         | 16.219         | 16.135         | 16.252         | 16.265         | 16.612         | 16.779         | 16.629         | 16.797         | 26.796         | 26.807         | 27.186         | Others                                                                |
| NPF                                                                          | 626            | 498            | 549            | 571            | 772            | 763            | 784            | 731            | 757            | 762            | 565            | 535            | 507            | NPF                                                                   |
| <b>Bukan Lapangan Usaha Lainnya</b>                                          | 4.482          | 2.812          | 2.235          | 2.189          | 1.969          | 2.040          | 1.917          | 1.886          | 1.792          | 1.723          | 1.923          | 1.657          | 1.665          | <b>Non Industrial Origin - Others</b>                                 |
| NPF                                                                          | 66             | 128            | 141            | 162            | 162            | 154            | 188            | 232            | 203            | 185            | 145            | 127            | 129            | NPF                                                                   |
| <b>Total Pembiayaan</b>                                                      | <b>147.944</b> | <b>153.968</b> | <b>152.200</b> | <b>151.752</b> | <b>152.967</b> | <b>153.433</b> | <b>155.722</b> | <b>158.143</b> | <b>156.573</b> | <b>156.623</b> | <b>171.979</b> | <b>173.299</b> | <b>174.552</b> | <b>Total Financing</b>                                                |
| <b>Total NPF</b>                                                             | <b>7.320</b>   | <b>7.456</b>   | <b>8.304</b>   | <b>8.484</b>   | <b>8.179</b>   | <b>8.414</b>   | <b>9.605</b>   | <b>8.990</b>   | <b>8.333</b>   | <b>8.693</b>   | <b>8.034</b>   | <b>8.315</b>   | <b>8.168</b>   | <b>Total NPF</b>                                                      |

Miliar Rupiah (in Billion IDR)

**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                                           | 2014          | 2015          | 2016          |               |               |               |               |               |               |               |               |               |               | Financing by Industrial Origin                                        |
|------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------------------------------------------------------------|
|                                                                              |               |               | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           | Jul           | Agst          | Sep           | Okt           | Nov           |                                                                       |
| Pertanian, Perburuan dan Kehutanan                                           | 755           | 1.404         | 1.402         | 1.360         | 1.365         | 1.332         | 1.333         | 1.304         | 1.266         | 1.478         | 1.615         | 1.603         | 1.742         | Agricultures, Hunting and Forestry                                    |
| NPF                                                                          | 36            | 81            | 87            | 91            | 92            | 95            | 96            | 100           | 97            | 96            | 94            | 94            | 94            | NPF                                                                   |
| Perikanan                                                                    | 267           | 200           | 200           | 195           | 196           | 171           | 177           | 175           | 174           | 172           | 172           | 170           | 169           | Fisher                                                                |
| NPF                                                                          | 4             | 8             | 8             | 8             | 9             | 9             | 6             | 7             | 6             | 5             | 6             | 7             | 8             | NPF                                                                   |
| Pertambangan dan Penggalian                                                  | 566           | 1.332         | 1.436         | 1.403         | 1.452         | 1.271         | 1.309         | 1.669         | 1.649         | 1.654         | 1.589         | 1.594         | 1.651         | Mining and Quarrying                                                  |
| NPF                                                                          | 109           | 46            | 45            | 46            | 105           | 10            | 30            | 28            | 30            | 30            | 13            | 32            | 35            | NPF                                                                   |
| Industri Pengolahan                                                          | 2.668         | 3.582         | 3.503         | 3.488         | 3.446         | 3.449         | 3.620         | 3.640         | 3.456         | 3.590         | 3.475         | 3.652         | 3.692         | Processing Industry                                                   |
| NPF                                                                          | 143           | 109           | 111           | 111           | 112           | 113           | 137           | 147           | 147           | 162           | 186           | 185           | 165           | NPF                                                                   |
| Listrik, gas dan air                                                         | 401           | 430           | 432           | 417           | 413           | 411           | 423           | 405           | 401           | 405           | 761           | 762           | 792           | Electricity, Gas and Water                                            |
| NPF                                                                          | 7             | 411           | 410           | 395           | 392           | 390           | 403           | 384           | 380           | 385           | 376           | 376           | 393           | NPF                                                                   |
| Konstruksi                                                                   | 3.062         | 3.502         | 3.607         | 3.612         | 3.685         | 3.686         | 3.661         | 3.381         | 3.669         | 3.758         | 3.979         | 4.014         | 4.230         | Construction                                                          |
| NPF                                                                          | 117           | 130           | 143           | 145           | 409           | 406           | 428           | 183           | 176           | 140           | 159           | 134           | 135           | NPF                                                                   |
| Perdagangan Besar dan Eceran                                                 | 3.529         | 3.820         | 3.735         | 3.774         | 3.812         | 3.723         | 3.817         | 3.949         | 3.621         | 3.708         | 3.949         | 3.988         | 4.320         | Wholesale and Retail Trade                                            |
| NPF                                                                          | 140           | 220           | 331           | 348           | 359           | 350           | 374           | 397           | 374           | 393           | 375           | 374           | 393           | NPF                                                                   |
| Penyediaan akomodasi dan penyediaan makan minum                              | 303           | 419           | 468           | 625           | 671           | 666           | 590           | 933           | 926           | 924           | 927           | 908           | 1.100         | Provision of accommodation and the provision of eating and drinking   |
| NPF                                                                          | 32            | 44            | 26            | 25            | 26            | 25            | 26            | 28            | 45            | 45            | 36            | 25            | 25            | NPF                                                                   |
| Transportasi, pergudangan dan komunikasi                                     | 2.793         | 1.418         | 1.349         | 1.538         | 1.517         | 1.458         | 1.453         | 1.630         | 1.533         | 1.656         | 1.526         | 1.355         | 1.406         | Transportation, Warehousing and Communications                        |
| NPF                                                                          | 105           | 56            | 51            | 49            | 37            | 32            | 170           | 171           | 162           | 157           | 90            | 89            | 80            | NPF                                                                   |
| Perantara Keuangan                                                           | 5.456         | 7.240         | 7.214         | 7.199         | 7.169         | 7.048         | 7.127         | 7.299         | 7.468         | 6.824         | 6.736         | 6.826         | 6.630         | Financial intermediaries                                              |
| NPF                                                                          | 43            | 34            | 33            | 44            | 38            | 42            | 48            | 33            | 56            | 41            | 44            | 44            | 55            | NPF                                                                   |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan                            | 2.203         | 2.001         | 1.909         | 1.799         | 1.934         | 1.472         | 1.597         | 1.765         | 1.709         | 1.534         | 1.577         | 1.593         | 1.936         | Real Estate, Business, Ownership, and Business Services               |
| NPF                                                                          | 62            | 85            | 85            | 85            | 81            | 58            | 61            | 57            | 55            | 55            | 50            | 49            | 48            | NPF                                                                   |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib               | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | Government administration, Defense and Compulsory social security     |
| NPF                                                                          | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | NPF                                                                   |
| Jasa Pendidikan                                                              | 264           | 310           | 317           | 312           | 328           | 322           | 319           | 329           | 393           | 382           | 380           | 441           | 434           | Education Services                                                    |
| NPF                                                                          | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | NPF                                                                   |
| Jasa Kesehatan dan Kegiatan Sosial                                           | 223           | 348           | 341           | 338           | 342           | 344           | 342           | 343           | 335           | 331           | 323           | 319           | 323           | Health Services and Social Activities                                 |
| NPF                                                                          | 6             | 11            | 14            | 14            | 14            | 14            | 14            | 8             | 8             | 8             | 3             | 4             | 4             | NPF                                                                   |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya           | 1.323         | 936           | 886           | 872           | 849           | 837           | 839           | 837           | 838           | 843           | 815           | 802           | 778           | Community, Sociocultural, Entertainment and Other Individual Services |
| NPF                                                                          | 75            | 79            | 75            | 76            | 62            | 61            | 63            | 56            | 58            | 58            | 50            | 49            | 50            | NPF                                                                   |
| Jasa Perorangan yang Melayani Rumah Tangga                                   | 2             | 3             | 4             | 5             | 5             | 5             | 5             | 5             | 5             | 5             | 5             | 4             | 4             | Individual Services which Serve Households                            |
| NPF                                                                          | -             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | NPF                                                                   |
| Badan Internasional dan Badan Ekstra Internasional Lainnya                   | -             | -             | -             | -             | -             | 1             | 2             | 1             | -             | -             | -             | -             | -             | International Agency and Other Extra Agency International             |
| NPF                                                                          | -             | -             | -             | -             | -             | 0             | 0             | -             | -             | -             | -             | -             | -             | NPF                                                                   |
| Kegiatan yang belum jelas batasannya                                         | 613           | 815           | 590           | 591           | 591           | 668           | 734           | 822           | 275           | 280           | 219           | 211           | 224           | Business Activities which are not clearly defined                     |
| NPF                                                                          | 7             | 6             | 8             | 8             | 7             | 8             | 8             | 10            | 2             | 2             | 2             | 1             | 2             | NPF                                                                   |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha</b>                              |               |               |               |               |               |               |               |               |               |               |               |               |               | <b>Non Industrial Origin</b>                                          |
| <b>Rumah Tangga</b>                                                          |               |               |               |               |               |               |               |               |               |               |               |               |               | <b>Households</b>                                                     |
| Untuk Pemilikan Rumah Tinggal                                                | 16.567        | 19.292        | 19.513        | 19.774        | 20.127        | 20.588        | 20.973        | 21.637        | 21.950        | 22.307        | 21.819        | 22.460        | 23.102        | For Home Ownership                                                    |
| NPF                                                                          | 312           | 346           | 382           | 393           | 382           | 410           | 438           | 440           | 453           | 439           | 435           | 453           | 468           | NPF                                                                   |
| Untuk Pemilikan Flat atau Apartemen                                          | 638           | 672           | 580           | 580           | 574           | 584           | 599           | 617           | 614           | 627           | 572           | 601           | 610           | For Apartment Ownership                                               |
| NPF                                                                          | 2             | 3             | 6             | 6             | 1             | 1             | 2             | 2             | 5             | 3             | 4             | 11            | 12            | NPF                                                                   |
| Untuk Pemilikan Ruko atau Rukan                                              | 505           | 789           | 856           | 897           | 927           | 1.538         | 1.625         | 1.668         | 1.686         | 1.691         | 1.683         | 1.692         | 1.714         | For Shop House Ownership                                              |
| NPF                                                                          | 17            | 18            | 25            | 32            | 31            | 58            | 57            | 60            | 62            | 66            | 63            | 56            | 60            | NPF                                                                   |
| Untuk Pemilikan Kendaraan Bermotor                                           | 1.904         | 4.463         | 4.630         | 2.638         | 4.800         | 4.841         | 4.928         | 4.850         | 4.875         | 4.804         | 4.559         | 4.433         | 4.391         | For Vehicles Ownership                                                |
| NPF                                                                          | 14            | 46            | 57            | 30            | 40            | 38            | 40            | 67            | 65            | 57            | 53            | 45            | 45            | NPF                                                                   |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 3.172         | 4.546         | 4.593         | 4.743         | 4.848         | 5.020         | 5.177         | 5.331         | 5.316         | 5.419         | 5.043         | 5.045         | 5.240         | Others                                                                |
| NPF                                                                          | 35            | 38            | 43            | 41            | 41            | 42            | 44            | 41            | 44            | 46            | 45            | 55            | 48            | NPF                                                                   |
| <b>Bukan Lapangan Usaha Lainnya</b>                                          | 4.171         | 1.505         | 1.454         | 3.660         | 1.464         | 1.455         | 1.487         | 1.444         | 1.411         | 1.437         | 1.299         | 1.253         | 1.340         | <b>Non Industrial Origin - Others</b>                                 |
| NPF                                                                          | 45            | 21            | 20            | 46            | 20            | 18            | 19            | 18            | 21            | 17            | 19            | 21            | 23            | NPF                                                                   |
| <b>Total Pembiayaan</b>                                                      | <b>51.385</b> | <b>59.028</b> | <b>59.021</b> | <b>59.819</b> | <b>60.515</b> | <b>60.889</b> | <b>59.982</b> | <b>64.031</b> | <b>63.570</b> | <b>63.830</b> | <b>63.026</b> | <b>63.725</b> | <b>65.828</b> | <b>Total Financing</b>                                                |
| <b>Total NPF</b>                                                             | <b>1.312</b>  | <b>1.791</b>  | <b>1.960</b>  | <b>1.993</b>  | <b>2.260</b>  | <b>2.181</b>  | <b>4.621</b>  | <b>2.237</b>  | <b>2.247</b>  | <b>2.206</b>  | <b>2.105</b>  | <b>2.108</b>  | <b>2.144</b>  | <b>Total NPF</b>                                                      |

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 November 2016**  
**(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)**  
**Miliar Rp (Billion IDR)**

| Propinsi           | Modal Kerja |            | Investasi |            | Konsumsi (Bukan UMKM) | Province           |
|--------------------|-------------|------------|-----------|------------|-----------------------|--------------------|
|                    | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                       |                    |
| Jawa Barat         | 6.249       | 3.951      | 2.990     | 2.029      | 14.506                | Jawa Barat         |
| NPF                | 390         | 128        | 493       | 243        | 363                   | NPF                |
| Banten             | 1.053       | 729        | 421       | 363        | 3.709                 | Banten             |
| NPF                | 53          | 17         | 14        | 14         | 57                    | NPF                |
| DKI Jakarta        | 7.145       | 31.644     | 4.458     | 27.618     | 26.040                | DKI Jakarta        |
| NPF                | 559         | 2.183      | 212       | 816        | 400                   | NPF                |
| D.I Yogyakarta     | 559         | 248        | 345       | 162        | 1.416                 | D.I Yogyakarta     |
| NPF                | 19          | 4          | 8         | -          | 21                    | NPF                |
| Jawa Tengah        | 3.709       | 2.899      | 1.655     | 1.179      | 5.038                 | Jawa Tengah        |
| NPF                | 154         | 65         | 60        | 14         | 122                   | NPF                |
| Jawa Timur         | 4.355       | 4.675      | 1.755     | 2.286      | 8.110                 | Jawa Timur         |
| NPF                | 218         | 69         | 106       | 44         | 201                   | NPF                |
| Bengkulu           | 185         | 29         | 205       | 1          | 464                   | Bengkulu           |
| NPF                | 13          | 0          | 7         | 0          | 7                     | NPF                |
| Jambi              | 461         | 172        | 316       | 18         | 1.205                 | Jambi              |
| NPF                | 67          | 2          | 30        | 0          | 50                    | NPF                |
| Aceh               | 1.462       | 61         | 222       | 14         | 11.448                | Aceh               |
| NPF                | 244         | 17         | 34        | 2          | 53                    | NPF                |
| Sumatera Utara     | 2.181       | 788        | 1.049     | 1.385      | 3.654                 | Sumatera Utara     |
| NPF                | 264         | 20         | 119       | 8          | 241                   | NPF                |
| Sumatera Barat     | 821         | 194        | 329       | 132        | 2.151                 | Sumatera Barat     |
| NPF                | 53          | 2          | 51        | 16         | 44                    | NPF                |
| Riau               | 629         | 112        | 624       | 712        | 2.117                 | Riau               |
| NPF                | 26          | 10         | 119       | 4          | 46                    | NPF                |
| Sumatera Selatan   | 844         | 197        | 536       | 398        | 2.226                 | Sumatera Selatan   |
| NPF                | 80          | 25         | 107       | 27         | 102                   | NPF                |
| Bangka Belitung    | 62          | 9          | 41        | 5          | 315                   | Bangka Belitung    |
| NPF                | 2           | 1          | 3         | 0          | 9                     | NPF                |
| Kepulauan Riau     | 236         | 109        | 190       | 148        | 2.131                 | Kepulauan Riau     |
| NPF                | 4           | 0          | 5         | 2          | 19                    | NPF                |
| Lampung            | 921         | 77         | 300       | 96         | 793                   | Lampung            |
| NPF                | 45          | 11         | 19        | 6          | 31                    | NPF                |
| Kalimantan Selatan | 530         | 405        | 344       | 737        | 1.505                 | Kalimantan Selatan |
| NPF                | 59          | 15         | 46        | 62         | 61                    | NPF                |
| Kalimantan Barat   | 617         | 336        | 794       | 201        | 1.766                 | Kalimantan Barat   |
| NPF                | 17          | 1          | 31        | 0          | 38                    | NPF                |
| Kalimantan Timur   | 736         | 767        | 383       | 494        | 1.995                 | Kalimantan Timur   |
| NPF                | 56          | 45         | 31        | 12         | 73                    | NPF                |
| Kalimantan Tengah  | 142         | 8          | 61        | 3          | 531                   | Kalimantan Tengah  |
| NPF                | 20          | 0          | 8         | 0          | 53                    | NPF                |

| <b>Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan November 2016</b><br><b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)</b><br><b>Miliar Rp (Billion IDR)</b> |               |               |               |               |                       |                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|-----------------------|---------------------|
| Propinsi                                                                                                                                                                                                                                                                                                                                                                    | Modal Kerja   |               | Investasi     |               | Konsumsi (Bukan UMKM) | Province            |
|                                                                                                                                                                                                                                                                                                                                                                             | UMKM          | Bukan UMKM    | UMKM          | Bukan UMKM    |                       |                     |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                             | 159           | 3             | 127           | 1             | 724                   | Sulawesi Tengah     |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 9             | 0             | 6             | 0             | 13                    | NPF                 |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                            | 860           | 743           | 576           | 458           | 3.128                 | Sulawesi Selatan    |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 22            | 48            | 44            | 83            | 52                    | NPF                 |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                              | 79            | 5             | 65            | 4             | 265                   | Sulawesi Utara      |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 4             | 2             | 8             | 1             | 20                    | NPF                 |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                                   | 38            | 7             | 27            | 4             | 216                   | Gorontalo           |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 7             | 1             | 4             | -             | 22                    | NPF                 |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                              | 5             | 8             | 9             | 3             | 149                   | Sulawesi Barat      |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 2             | -             | 1             | -             | 1                     | NPF                 |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                           | 164           | 11            | 101           | 8             | 561                   | Sulawesi Tenggara   |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 15            | 1             | 10            | 0             | 23                    | NPF                 |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                         | 581           | 27            | 194           | 9             | 1.362                 | Nusa Tenggara Barat |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 40            | 3             | 10            | -             | 60                    | NPF                 |
| Bali                                                                                                                                                                                                                                                                                                                                                                        | 243           | 304           | 129           | 88            | 902                   | Bali                |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 6             | 12            | 3             | -             | 21                    | NPF                 |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                         | 58            | 4             | 13            | -             | 118                   | Nusa Tenggara Timur |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 2             | -             | -             | -             | 4                     | NPF                 |
| Maluku                                                                                                                                                                                                                                                                                                                                                                      | 14            | -             | 12            | -             | 80                    | Maluku              |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 2             | -             | 0             | -             | 4                     | NPF                 |
| Papua                                                                                                                                                                                                                                                                                                                                                                       | 99            | 100           | 67            | 30            | 229                   | Papua               |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 3             | 0             | 2             | -             | 7                     | NPF                 |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                                | 38            | 20            | 26            | 3             | 110                   | Maluku Utara        |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 2             | 0             | 1             | -             | 3                     | NPF                 |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                                 | 34            | 6             | 37            | 3             | 69                    | Papua Barat         |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | 2             | 0             | 1             | 0             | 3                     | NPF                 |
| Lainnya                                                                                                                                                                                                                                                                                                                                                                     | -             | 254           | 123           | 55            | 0                     | Outside Indonesia   |
| NPF                                                                                                                                                                                                                                                                                                                                                                         | -             | -             | -             | -             | -                     | NPF                 |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                | <b>35.271</b> | <b>48.903</b> | <b>18.524</b> | <b>38.647</b> | <b>99.035</b>         | <b>Total</b>        |
| <b>NPF</b>                                                                                                                                                                                                                                                                                                                                                                  | <b>2.459</b>  | <b>2.681</b>  | <b>1.592</b>  | <b>1.356</b>  | <b>2.224</b>          | <b>NPF</b>          |

Miliar Rupiah (in Billion IDR)

| <b>Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan November 2016</b><br><b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)</b><br><b>Milyar Rp (Billion IDR)</b> |             |            |           |            |                          |                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|--------------------------|--------------------|
| Propinsi                                                                                                                                                                                                                                                                                                                                              | Modal Kerja |            | Investasi |            | Konsumsi<br>(Bukan UMKM) | Province           |
|                                                                                                                                                                                                                                                                                                                                                       | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                          |                    |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                            | 5.459       | 3.377      | 2.778     | 1.716      | 10.667                   | Jawa Barat         |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 357         | 127        | 482       | 227        | 310                      | NPF                |
| Banten                                                                                                                                                                                                                                                                                                                                                | 754         | 564        | 378       | 337        | 2.730                    | Banten             |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 45          | 17         | 13        | 14         | 54                       | NPF                |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                           | 5.561       | 25.315     | 3.282     | 21.125     | 11.161                   | DKI Jakarta        |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 529         | 1.638      | 149       | 637        | 205                      | NPF                |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                        | 397         | 209        | 273       | 62         | 810                      | D.I Yogyakarta     |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 13          | 4          | 4         | -          | 19                       | NPF                |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                           | 2.957       | 2.599      | 1.144     | 928        | 2.931                    | Jawa Tengah        |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 139         | 48         | 52        | 6          | 90                       | NPF                |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                            | 3.430       | 4.010      | 1.509     | 1.220      | 4.715                    | Jawa Timur         |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 189         | 51         | 99        | 42         | 127                      | NPF                |
| Bengkulu                                                                                                                                                                                                                                                                                                                                              | 185         | 4          | 205       | 1          | 462                      | Bengkulu           |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 13          | 0          | 7         | 0          | 7                        | NPF                |
| Jambi                                                                                                                                                                                                                                                                                                                                                 | 434         | 72         | 309       | 18         | 1.001                    | Jambi              |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 67          | 2          | 30        | 0          | 48                       | NPF                |
| Aceh                                                                                                                                                                                                                                                                                                                                                  | 1.448       | 38         | 219       | 12         | 11.433                   | Aceh               |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 234         | 11         | 33        | 2          | 51                       | NPF                |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                        | 1.131       | 437        | 760       | 800        | 1.656                    | Sumatera Utara     |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 86          | 16         | 98        | 8          | 74                       | NPF                |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                        | 652         | 40         | 273       | 104        | 1.075                    | Sumatera Barat     |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 37          | 1          | 37        | 1          | 38                       | NPF                |
| Riau                                                                                                                                                                                                                                                                                                                                                  | 444         | 87         | 496       | 427        | 992                      | Riau               |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 19          | 7          | 58        | 1          | 40                       | NPF                |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                      | 552         | 197        | 465       | 337        | 920                      | Sumatera Selatan   |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 60          | 25         | 101       | 27         | 54                       | NPF                |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                       | 61          | 9          | 40        | 5          | 247                      | Bangka Belitung    |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 2           | 1          | 3         | 0          | 9                        | NPF                |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                        | 183         | 100        | 178       | 147        | 1.143                    | Kepulauan Riau     |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 4           | 0          | 4         | 2          | 15                       | NPF                |
| Lampung                                                                                                                                                                                                                                                                                                                                               | 919         | 77         | 300       | 92         | 731                      | Lampung            |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 45          | 11         | 19        | 6          | 29                       | NPF                |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                    | 361         | 335        | 259       | 557        | 856                      | Kalimantan Selatan |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 40          | 14         | 38        | 59         | 41                       | NPF                |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                      | 613         | 216        | 777       | 200        | 1.120                    | Kalimantan Barat   |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 17          | 1          | 28        | 0          | 37                       | NPF                |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                      | 461         | 433        | 311       | 397        | 1.127                    | Kalimantan Timur   |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 36          | 45         | 18        | 12         | 50                       | NPF                |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                     | 142         | 8          | 61        | 3          | 531                      | Kalimantan Tengah  |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 20          | 0          | 8         | 0          | 53                       | NPF                |

| <b>Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan November 2016</b><br><b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)</b><br><b>Milyar Rp (Billion IDR)</b> |               |               |               |               |                          |                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|--------------------------|---------------------|
| Propinsi                                                                                                                                                                                                                                                                                                                                              | Modal Kerja   |               | Investasi     |               | Konsumsi<br>(Bukan UMKM) | Province            |
|                                                                                                                                                                                                                                                                                                                                                       | UMKM          | Bukan UMKM    | UMKM          | Bukan UMKM    |                          |                     |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                       | 159           | 3             | 127           | 1             | 724                      | Sulawesi Tengah     |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 9             | 0             | 6             | 0             | 13                       | NPF                 |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                      | 595           | 604           | 465           | 312           | 2.001                    | Sulawesi Selatan    |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 16            | 48            | 32            | 48            | 37                       | NPF                 |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                        | 79            | 5             | 65            | 4             | 265                      | Sulawesi Utara      |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 4             | 2             | 8             | 1             | 20                       | NPF                 |
| Gorontalo                                                                                                                                                                                                                                                                                                                                             | 38            | 7             | 27            | 4             | 216                      | Gorontalo           |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 7             | 1             | 4             | -             | 22                       | NPF                 |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                        | 5             | 5             | 9             | 3             | 135                      | Sulawesi Barat      |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 2             | -             | 1             | -             | 1                        | NPF                 |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                     | 164           | 11            | 101           | 8             | 561                      | Sulawesi Tenggara   |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 15            | 1             | 10            | 0             | 23                       | NPF                 |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                   | 565           | 19            | 177           | 4             | 965                      | Nusa Tenggara Barat |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 39            | 3             | 8             | -             | 58                       | NPF                 |
| Bali                                                                                                                                                                                                                                                                                                                                                  | 184           | 215           | 129           | 47            | 856                      | Bali                |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 6             | 12            | 3             | -             | 21                       | NPF                 |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                   | 58            | 4             | 13            | -             | 118                      | Nusa Tenggara Timur |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 2             | -             | -             | -             | 4                        | NPF                 |
| Maluku                                                                                                                                                                                                                                                                                                                                                | 14            | -             | 12            | -             | 80                       | Maluku              |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 2             | -             | 0             | -             | 4                        | NPF                 |
| Papua                                                                                                                                                                                                                                                                                                                                                 | 99            | 100           | 67            | 30            | 229                      | Papua               |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 3             | 0             | 2             | -             | 7                        | NPF                 |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                          | 38            | 20            | 26            | 3             | 110                      | Maluku Utara        |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 2             | 0             | 1             | -             | 3                        | NPF                 |
| Papua Barat                                                                                                                                                                                                                                                                                                                                           | 34            | 6             | 37            | 3             | 69                       | Papua Barat         |
| NPF                                                                                                                                                                                                                                                                                                                                                   | 2             | 0             | 1             | 0             | 3                        | NPF                 |
| Lainnya                                                                                                                                                                                                                                                                                                                                               | -             | 254           | 123           | 55            | 0                        | Outside Indonesia   |
| NPF                                                                                                                                                                                                                                                                                                                                                   | -             | -             | -             | -             | -                        | NPF                 |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                          | <b>28.176</b> | <b>39.381</b> | <b>15.396</b> | <b>28.960</b> | <b>62.639</b>            | <b>Total</b>        |
| <b>NPF</b>                                                                                                                                                                                                                                                                                                                                            | <b>2.060</b>  | <b>2.085</b>  | <b>1.362</b>  | <b>1.094</b>  | <b>1.567</b>             | <b>NPF</b>          |

Miliar Rupiah (in Billion IDR)

| <b>Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan November 2016</b><br><b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)</b><br><b>Milyar Rp (Billion IDR)</b> |             |            |           |            |                          |                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|--------------------------|--------------------|
| Propinsi                                                                                                                                                                                                                                                                                                                                               | Modal Kerja |            | Investasi |            | Konsumsi<br>(Bukan UMKM) | Province           |
|                                                                                                                                                                                                                                                                                                                                                        | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                          |                    |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                             | 789         | 574        | 212       | 313        | 3.839                    | Jawa Barat         |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 33          | 1          | 11        | 16         | 53                       | NPF                |
| Banten                                                                                                                                                                                                                                                                                                                                                 | 299         | 165        | 43        | 26         | 979                      | Banten             |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 8           | -          | 1         | -          | 4                        | NPF                |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                            | 1.584       | 6.328      | 1.176     | 6.493      | 14.879                   | DKI Jakarta        |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 30          | 544        | 62        | 179        | 195                      | NPF                |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                         | 163         | 39         | 71        | 100        | 606                      | D.I Yogyakarta     |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 6           | -          | 4         | -          | 2                        | NPF                |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                            | 751         | 300        | 510       | 251        | 2.107                    | Jawa Tengah        |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 14          | 16         | 8         | 8          | 32                       | NPF                |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                             | 925         | 665        | 246       | 1.066      | 3.395                    | Jawa Timur         |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 30          | 18         | 7         | 2          | 74                       | NPF                |
| Bengkulu                                                                                                                                                                                                                                                                                                                                               | 0           | 25         | 0         | -          | 2                        | Bengkulu           |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 0           | -          | -         | -          | -                        | NPF                |
| Jambi                                                                                                                                                                                                                                                                                                                                                  | 28          | 100        | 6         | -          | 204                      | Jambi              |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 0           | -          | -         | -          | 2                        | NPF                |
| Aceh                                                                                                                                                                                                                                                                                                                                                   | 14          | 23         | 3         | 2          | 15                       | Aceh               |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 10          | 6          | 0         | -          | 2                        | NPF                |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                         | 1.050       | 351        | 289       | 585        | 1.998                    | Sumatera Utara     |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 178         | 5          | 21        | -          | 167                      | NPF                |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                         | 169         | 155        | 56        | 28         | 1.076                    | Sumatera Barat     |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 16          | 1          | 13        | 16         | 6                        | NPF                |
| Riau                                                                                                                                                                                                                                                                                                                                                   | 186         | 25         | 128       | 286        | 1.125                    | Riau               |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 7           | 2          | 61        | 3          | 6                        | NPF                |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                       | 292         | 0          | 72        | 61         | 1.306                    | Sumatera Selatan   |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 21          | -          | 6         | 0          | 48                       | NPF                |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                        | 0           | -          | 1         | -          | 68                       | Bangka Belitung    |
| NPF                                                                                                                                                                                                                                                                                                                                                    | -           | -          | -         | -          | -                        | NPF                |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                         | 53          | 9          | 12        | 1          | 988                      | Kepulauan Riau     |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 0           | -          | 1         | -          | 4                        | NPF                |
| Lampung                                                                                                                                                                                                                                                                                                                                                | 2           | 0          | -         | 4          | 62                       | Lampung            |
| NPF                                                                                                                                                                                                                                                                                                                                                    | -           | -          | -         | -          | 2                        | NPF                |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                     | 168         | 70         | 85        | 180        | 648                      | Kalimantan Selatan |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 18          | 1          | 8         | 3          | 20                       | NPF                |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                       | 4           | 120        | 17        | 1          | 646                      | Kalimantan Barat   |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 1           | -          | 2         | -          | 1                        | NPF                |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                       | 275         | 334        | 72        | 97         | 868                      | Kalimantan Timur   |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 20          | 0          | 12        | -          | 24                       | NPF                |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                      | -           | -          | -         | -          | -                        | Kalimantan Tengah  |
| NPF                                                                                                                                                                                                                                                                                                                                                    | -           | -          | -         | -          | -                        | NPF                |



| <b>Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan November 2016</b><br><b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)</b><br><b>Milyar Rp (Billion IDR)</b> |              |              |              |              |                          |                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------------------|---------------------|
| Propinsi                                                                                                                                                                                                                                                                                                                                               | Modal Kerja  |              | Investasi    |              | Konsumsi<br>(Bukan UMKM) | Province            |
|                                                                                                                                                                                                                                                                                                                                                        | UMKM         | Bukan UMKM   | UMKM         | Bukan UMKM   |                          |                     |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                        | -            | -            | -            | -            | -                        | Sulawesi Tengah     |
| NPF                                                                                                                                                                                                                                                                                                                                                    | -            | -            | -            | -            | -                        | NPF                 |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                       | 265          | 140          | 111          | 146          | 1.127                    | Sulawesi Selatan    |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 5            | 0            | 12           | 35           | 15                       | NPF                 |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                         | -            | -            | -            | -            | -                        | Sulawesi Utara      |
| NPF                                                                                                                                                                                                                                                                                                                                                    | -            | -            | -            | -            | -                        | NPF                 |
| Gorontalo                                                                                                                                                                                                                                                                                                                                              | -            | -            | -            | -            | -                        | Gorontalo           |
| NPF                                                                                                                                                                                                                                                                                                                                                    | -            | -            | -            | -            | -                        | NPF                 |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                         | -            | 2            | -            | -            | 14                       | Sulawesi Barat      |
| NPF                                                                                                                                                                                                                                                                                                                                                    | -            | -            | -            | -            | -                        | NPF                 |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                      | -            | -            | -            | -            | -                        | Sulawesi Tenggara   |
| NPF                                                                                                                                                                                                                                                                                                                                                    | -            | -            | -            | -            | -                        | NPF                 |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                    | 17           | 8            | 17           | 6            | 397                      | Nusa Tenggara Barat |
| NPF                                                                                                                                                                                                                                                                                                                                                    | 1            | -            | 2            | -            | 2                        | NPF                 |
| Bali                                                                                                                                                                                                                                                                                                                                                   | 59           | 89           | -            | 40           | 45                       | Bali                |
| NPF                                                                                                                                                                                                                                                                                                                                                    | -            | -            | -            | -            | 0                        | 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                 |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                           | <b>7.095</b> | <b>9.522</b> | <b>3.128</b> | <b>9.687</b> | <b>36.396</b>            | <b>Total</b>        |
| <b>NPF</b>                                                                                                                                                                                                                                                                                                                                             | <b>399</b>   | <b>596</b>   | <b>230</b>   | <b>262</b>   | <b>657</b>               | <b>NPF</b>          |

Miliar Rupiah (in Billion IDR)

**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 November 2016**  
**(Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - November 2016)**

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, 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 Rumah 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          | 286                                | 132       | 70                          | 1.446               | 321                  | 2.117      | 4.580                        | 498                                             | 711                                      | 1.222              | 1.883                                             | 0                                                              | 621             | 308                                | 778                                                 | 53                                         | -                                                          | 194                                  | 8.368                                        | 216                                                | 284                                        | 137                                               | 5.093                                                         | 409                          | 29.725 | Jawa Barat          |     |
| NPF                 | 38                                 | 7         | 31                          | 283                 | 6                    | 59         | 430                          | 27                                              | 91                                       | 40                 | 92                                                | 0                                                              | 15              | 9                                  | 80                                                  | 1                                          | -                                                          | 46                                   | 172                                          | 4                                                  | 5                                          | 2                                                 | 162                                                           | 18                           | 1.618  | NPF                 |     |
| Banten              | 5                                  | 3         | 21                          | 275                 | 74                   | 396        | 352                          | 23                                              | 227                                      | 649                | 111                                               | 3                                                              | 96              | 38                                 | 247                                                 | 11                                         | -                                                          | 37                                   | 2.645                                        | 27                                                 | 72                                         | 23                                                | 920                                                           | 22                           | 6.276  | Banten              |     |
| NPF                 | 1                                  | -         | 1                           | 0                   | 18                   | 16         | 2                            | 41                                              | 4                                        | 4                  | 0                                                 | 0                                                              | 2               | 1                                  | 7                                                   | 1                                          | -                                                          | 0                                    | 37                                           | 0                                                  | 3                                          | 0                                                 | 8                                                             | 9                            | 155    | NPF                 |     |
| DKI Jakarta         | 4.766                              | 829       | 5.410                       | 9.684               | 6.593                | 4.963      | 10.334                       | 1.287                                           | 6.565                                    | 10.545             | 6.064                                             | 251                                                            | 1.165           | 729                                | 1.361                                               | 30                                         | -                                                          | 288                                  | 13.235                                       | 614                                                | 839                                        | 7.495                                             | 2.857                                                         | 1.000                        | 96.904 | DKI Jakarta         |     |
| NPF                 | 55                                 | 3         | 378                         | 424                 | 903                  | 203        | 924                          | 23                                              | 337                                      | 279                | 190                                               | -                                                              | 2               | 1                                  | 44                                                  | 0                                          | -                                                          | 3                                    | 203                                          | 5                                                  | 16                                         | 83                                                | 66                                                            | 28                           | 4.169  | NPF                 |     |
| D.I Yogyakarta      | 49                                 | 7         | 1                           | 59                  | 4                    | 230        | 309                          | 71                                              | 23                                       | 322                | 32                                                | -                                                              | 75              | 51                                 | 59                                                  | 13                                         | -                                                          | 11                                   | 991                                          | 6                                                  | 28                                         | 19                                                | 283                                                           | 88                           | 2.730  | D.I Yogyakarta      |     |
| NPF                 | 2                                  | 4         | 0                           | 3                   | -                    | 14         | 0                            | 3                                               | 0                                        | 3                  | 0                                                 | -                                                              | -               | -                                  | 2                                                   | 0                                          | -                                                          | -                                    | 17                                           | -                                                  | -                                          | 0                                                 | 2                                                             | 2                            | 53     | NPF                 |     |
| Jawa Tengah         | 106                                | 43        | 7                           | 3.180               | 58                   | 629        | 2.553                        | 133                                             | 296                                      | 920                | 261                                               | -                                                              | 488             | 434                                | 236                                                 | 61                                         | -                                                          | 36                                   | 3.553                                        | 61                                                 | 170                                        | 175                                               | 926                                                           | 153                          | 14.479 | Jawa Tengah         |     |
| NPF                 | 3                                  | 9         | 0                           | 74                  | 0                    | 10         | 144                          | 3                                               | 5                                        | 21                 | 3                                                 | -                                                              | 0               | 0                                  | 16                                                  | 2                                          | -                                                          | 3                                    | 71                                           | 2                                                  | 12                                         | 1                                                 | 31                                                            | 5                            | 414    | NPF                 |     |
| Jawa Timur          | 200                                | 67        | 40                          | 2.858               | 92                   | 1.388      | 3.677                        | 167                                             | 679                                      | 1.601              | 978                                               | 0                                                              | 294             | 492                                | 410                                                 | 62                                         | -                                                          | 69                                   | 5.764                                        | 152                                                | 369                                        | 36                                                | 1.380                                                         | 410                          | 21.181 | Jawa Timur          |     |
| NPF                 | 17                                 | 1         | 0                           | 36                  | 0                    | 57         | 143                          | 7                                               | 57                                       | 54                 | 8                                                 | -                                                              | 18              | 3                                  | 27                                                  | 1                                          | -                                                          | 9                                    | 103                                          | 11                                                 | 27                                         | 0                                                 | 29                                                            | 30                           | 639    | NPF                 |     |
| Bengkulu            | 55                                 | 2         | 0                           | 12                  | 3                    | 7          | 201                          | 13                                              | 30                                       | 30                 | 3                                                 | 16                                                             | 19              | 12                                 | 40                                                  | 1                                          | -                                                          | 5                                    | 217                                          | 7                                                  | 33                                         | 4                                                 | 197                                                           | 6                            | 884    | Bengkulu            |     |
| NPF                 | 2                                  | 0         | -                           | 1                   | 0                    | 0          | 13                           | 0                                               | 2                                        | 0                  | -                                                 | 0                                                              | -               | 0                                  | 2                                                   | 0                                          | -                                                          | 1                                    | 5                                            | 0                                                  | 0                                          | 2                                                 | 1                                                             | 28                           | 1      | 28                  | NPF |
| Jambi               | 274                                | 16        | 29                          | 89                  | 1                    | 45         | 242                          | 12                                              | 62                                       | 64                 | 56                                                | 1                                                              | 7               | 4                                  | 52                                                  | 4                                          | -                                                          | 7                                    | 377                                          | 7                                                  | 17                                         | 8                                                 | 782                                                           | 14                           | 2.171  | Jambi               |     |
| NPF                 | 23                                 | 1         | 28                          | 3                   | -                    | 8          | 21                           | 1                                               | 0                                        | 6                  | 0                                                 | 0                                                              | 0               | -                                  | 6                                                   | 1                                          | -                                                          | 0                                    | 28                                           | 1                                                  | 2                                          | 1                                                 | 11                                                            | 8                            | 149    | NPF                 |     |
| Aceh                | 65                                 | 9         | 12                          | 140                 | 153                  | 214        | 679                          | 48                                              | 16                                       | 35                 | 14                                                | 0                                                              | 169             | 24                                 | 156                                                 | 13                                         | -                                                          | 12                                   | 1.290                                        | 94                                                 | 63                                         | 98                                                | 9.645                                                         | 257                          | 13.208 | Aceh                |     |
| NPF                 | 16                                 | 2         | 5                           | 10                  | 0                    | 39         | 122                          | 12                                              | 3                                        | 1                  | 2                                                 | -                                                              | 0               | 1                                  | 76                                                  | 3                                          | -                                                          | 5                                    | 13                                           | 0                                                  | 5                                          | 2                                                 | 30                                                            | 1                            | 349    | NPF                 |     |
| Sumatera Utara      | 1.007                              | 40        | 28                          | 463                 | 8                    | 635        | 1.360                        | 206                                             | 213                                      | 551                | 294                                               | 0                                                              | 94              | 289                                | 132                                                 | 21                                         | -                                                          | 63                                   | 2.252                                        | 71                                                 | 259                                        | 17                                                | 993                                                           | 63                           | 9.057  | Sumatera Utara      |     |
| NPF                 | 54                                 | 14        | -                           | 15                  | 2                    | 96         | 154                          | 3                                               | 12                                       | 5                  | 29                                                | -                                                              | 0               | 3                                  | 17                                                  | 0                                          | -                                                          | 7                                    | 181                                          | 4                                                  | 17                                         | 1                                                 | 32                                                            | 7                            | 652    | NPF                 |     |
| Sumatera Barat      | 163                                | 7         | 139                         | 67                  | 1                    | 19         | 592                          | 33                                              | 32                                       | 144                | 34                                                | -                                                              | 58              | 77                                 | 94                                                  | 6                                          | -                                                          | 9                                    | 486                                          | 27                                                 | 69                                         | 14                                                | 1.331                                                         | 224                          | 3.627  | Sumatera Barat      |     |
| NPF                 | 19                                 | 1         | -                           | 4                   | -                    | 2          | 69                           | 2                                               | 8                                        | 1                  | 3                                                 | -                                                              | 5               | 2                                  | 6                                                   | 0                                          | -                                                          | 1                                    | 22                                           | 1                                                  | 6                                          | 1                                                 | 13                                                            | 2                            | 166    | NPF                 |     |
| Riau                | 503                                | 2         | 66                          | 124                 | 20                   | 214        | 416                          | 234                                             | 107                                      | 22                 | 152                                               | -                                                              | 51              | 45                                 | 101                                                 | 3                                          | -                                                          | 18                                   | 1.103                                        | 5                                                  | 48                                         | 19                                                | 931                                                           | 12                           | 4.195  | Riau                |     |
| NPF                 | 81                                 | 0         | 1                           | 1                   | 0                    | 6          | 35                           | 3                                               | 4                                        | 1                  | 11                                                | 0                                                              | -               | 0                                  | 10                                                  | 0                                          | -                                                          | 4                                    | 23                                           | -                                                  | 10                                         | 0                                                 | 12                                                            | 1                            | 204    | NPF                 |     |
| Sumatera Selatan    | 360                                | 19        | 91                          | 89                  | 122                  | 229        | 536                          | 55                                              | 47                                       | 21                 | 67                                                | 0                                                              | 174             | 45                                 | 96                                                  | 3                                          | -                                                          | 21                                   | 1.383                                        | 16                                                 | 44                                         | 11                                                | 758                                                           | 14                           | 4.202  | Sumatera Selatan    |     |
| NPF                 | 59                                 | 1         | 22                          | 4                   | 0                    | 22         | 91                           | 6                                               | 11                                       | 2                  | 13                                                | 0                                                              | 0               | 1                                  | 5                                                   | 0                                          | -                                                          | 1                                    | 55                                           | 1                                                  | 6                                          | 1                                                 | 37                                                            | 2                            | 341    | NPF                 |     |
| Bangka Belitung     | 12                                 | 3         | 0                           | 3                   | 0                    | 14         | 34                           | 6                                               | 3                                        | 24                 | 3                                                 | 0                                                              | 2               | 1                                  | 12                                                  | 0                                          | -                                                          | 0                                    | 140                                          | 4                                                  | 4                                          | 1                                                 | 165                                                           | 0                            | 432    | Bangka Belitung     |     |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 0          | 3                            | 1                                               | 0                                        | 0                  | 0                                                 | 0                                                              | -               | -                                  | 1                                                   | -                                          | -                                                          | 7                                    | 0                                            | -                                                  | -                                          | 2                                                 | 0                                                             | 16                           | 0      | 16                  | NPF |
| Kepulauan Riau      | 1                                  | 1         | 30                          | 102                 | 2                    | 74         | 165                          | 18                                              | 165                                      | 11                 | 27                                                | -                                                              | 27              | 6                                  | 49                                                  | 3                                          | -                                                          | 2                                    | 1.255                                        | 7                                                  | 44                                         | 17                                                | 798                                                           | 9                            | 2.814  | Kepulauan Riau      |     |
| NPF                 | 0                                  | 0         | -                           | 2                   | -                    | 0          | 4                            | 0                                               | -                                        | 0                  | -                                                 | 0                                                              | -               | 0                                  | 3                                                   | -                                          | -                                                          | -                                    | 12                                           | -                                                  | 1                                          | 0                                                 | 6                                                             | -                            | 30     | NPF                 |     |
| Lampung             | 78                                 | 18        | 1                           | 189                 | 1                    | 47         | 523                          | 21                                              | 19                                       | 266                | 29                                                | 0                                                              | 72              | 64                                 | 51                                                  | 11                                         | -                                                          | 5                                    | 532                                          | 12                                                 | 16                                         | 14                                                | 206                                                           | 12                           | 2.187  | Lampung             |     |
| NPF                 | 8                                  | 3         | -                           | 2                   | 0                    | 1          | 37                           | 1                                               | 3                                        | 4                  | 0                                                 | -                                                              | -               | 16                                 | 0                                                   | 0                                          | -                                                          | 0                                    | 20                                           | 1                                                  | -                                          | 0                                                 | 9                                                             | 2                            | 112    | NPF                 |     |
| Kalimantan Selatan  | 152                                | 37        | 372                         | 35                  | 119                  | 209        | 376                          | 14                                              | 303                                      | 72                 | 120                                               | -                                                              | 45              | 110                                | 42                                                  | 3                                          | -                                                          | 8                                    | 1.215                                        | 31                                                 | 52                                         | 27                                                | 171                                                           | 9                            | 3.521  | Kalimantan Selatan  |     |
| NPF                 | 0                                  | 2         | 25                          | 6                   | -                    | 8          | 63                           | 2                                               | 58                                       | 1                  | 11                                                | -                                                              | 1               | -                                  | 2                                                   | 0                                          | -                                                          | 2                                    | 41                                           | 8                                                  | 2                                          | 0                                                 | 7                                                             | 3                            | 243    | NPF                 |     |
| Kalimantan Barat    | 607                                | 4         | 2                           | 11                  | 0                    | 57         | 254                          | 24                                              | 140                                      | 735                | 13                                                | 1                                                              | 1               | 4                                  | 57                                                  | 4                                          | -                                                          | 33                                   | 552                                          | 37                                                 | 45                                         | 37                                                | 1.082                                                         | 12                           | 3.715  | Kalimantan Barat    |     |
| NPF                 | 15                                 | 0         | 0                           | 2                   | -                    | 2          | 16                           | 1                                               | 2                                        | -                  | 2                                                 | 0                                                              | 0               | 1                                  | 4                                                   | 0                                          | -                                                          | 2                                    | 17                                           | 1                                                  | 2                                          | 0                                                 | 17                                                            | 0                            | 87     | NPF                 |     |
| Kalimantan Timur    | 112                                | 4         | 79                          | 162                 | 24                   | 388        | 422                          | 42                                              | 362                                      | 385                | 205                                               | 0                                                              | 52              | 10                                 | 102                                                 | 6                                          | -                                                          | 24                                   | 1.109                                        | 31                                                 | 48                                         | 44                                                | 741                                                           | 21                           | 4.376  | Kalimantan Timur    |     |
| NPF                 | 7                                  | 1         | 1                           | 6                   | -                    | 7          | 74                           | 2                                               | 13                                       | 5                  | 17                                                | -                                                              | 0               | -                                  | 5                                                   | 0                                          | -                                                          | 4                                    | 55                                           | 2                                                  | 0                                          | 0                                                 | 16                                                            | 0                            | 217    | NPF                 |     |
| Kalimantan Tengah   | 14                                 | 1         | -                           | 2                   | 0                    | 16         | 109                          | 3                                               | 10                                       | 1                  | 14                                                | 0                                                              | 4               | 8                                  | 20                                                  | 7                                          | -                                                          | 5                                    | 373                                          | 8                                                  | 33                                         | 4                                                 | 106                                                           | 7                            | 745    | Kalimantan Tengah   |     |
| NPF                 | 1                                  | 0         | -                           | 0                   | -                    | 3          | 16                           | 0                                               | 0                                        | -                  | 4                                                 | -                                                              | -               | -                                  | 1                                                   | 4                                          | -                                                          | 0                                    | 44                                           | 0                                                  | 0                                          | 0                                                 | 3                                                             | 5                            | 82     | NPF                 |     |
| Sulawesi Tengah     | 10                                 | 20        | 2                           | 12                  | 0                    | 26         | 164                          | 8                                               | 5                                        | 0                  | 11                                                | -                                                              | 5               | 1                                  | 18                                                  | 2                                          | -                                                          | 5                                    | 178                                          | 1                                                  | 33                                         | 5                                                 | 506                                                           | 1                            | 1.015  | Sulawesi Tengah     |     |
| NPF                 | 1                                  | 1         | -                           | 0                   | -                    | 3          | 8                            | 0                                               | -                                        | 0                  | 0                                                 | -                                                              | -               | 0                                  | 2                                                   | -                                          | -                                                          | 0                                    | 9                                            | -                                                  | -                                          | 0                                                 | 3                                                             | -                            | 29     | NPF                 |     |
| Sulawesi Selatan    | 14                                 | 18        | 40                          | 222                 | 7                    | 306        | 590                          | 79                                              | 62                                       | 581                | 223                                               | -                                                              | 213             | 37                                 | 217                                                 | 5                                          | -                                                          | 24                                   | 1.517                                        | 14                                                 | 276                                        | 423                                               | 743                                                           | 156                          | 5.766  | Sulawesi Selatan    |     |
| NPF                 | 0                                  | 1         | 23                          | 48                  | 0                    | 2          | 75                           | 2                                               | 14                                       | 4                  | 2                                                 | -                                                              | 14              | 0                                  | 7                                                   | 0                                          | -                                                          | 3                                    | 29                                           | 0                                                  | 7                                          | 0                                                 | 14                                                            | 1                            | 249    | NPF                 |     |
| Sulawesi Utara      | 9                                  | 3         | 0                           | 7                   | 0                    | 3          | 86                           | 10                                              | 4                                        | 0                  | 5                                                 | 0                                                              | 1               | 1                                  | 22                                                  | 0                                          | -                                                          | 0                                    | 68                                           | 5                                                  | 4                                          | 3                                                 | 179                                                           | 7                            | 418    | Sulawesi Utara      |     |
| NPF                 | 0                                  | 0         | -                           | 1                   | -                    | 2          | 9                            | 0                                               | 1                                        | 0                  | 0                                                 | -                                                              | -               | -                                  | 1                                                   | -                                          | -                                                          | 0                                    | 8                                            | 0                                                  | 0                                          | 0                                                 | 8                                                             | 3                            | 35     | NPF                 |     |
| Gorontalo           | 0                                  | 1         | -                           | 1                   | 0                    | 9          | 28                           | 11                                              | -                                        | 1                  | 8                                                 | -                                                              | 2               | 0                                  | 12                                                  | 0                                          | -                                                          | 1                                    | 88                                           | 3                                                  | 5                                          | 1                                                 | 110                                                           | 10                           | 293    | Gorontalo           |     |
| NPF                 | 0                                  | -         | -                           | 0                   | -                    | 1          | 7                            | 1                                               | -                                        | 0                  | 1                                                 | -                                                              | -               | -                                  | 2                                                   | -                                          | -                                                          | -                                    | 16                                           | 0                                                  | 1                                          | 0                                                 | 3                                                             | 2                            | 34     | NPF                 |     |
| Sulawesi Barat      | 2                                  | 0         | -                           | 1                   | -                    | 3          | 5                            | 0                                               | -                                        | 2                  | 3                                                 | -                                                              | 0               | 3                                  | 5                                                   | -                                          | -                                                          | -                                    | 87                                           | 0                                                  | 6                                          | 1                                                 | 52                                                            | 4                            | 174    | Sulawesi Barat      |     |
| NPF                 | -                                  | -         | -                           | 0                   | -                    | 1          | 0                            | -                                               | -                                        | 0                  | -                                                 | 0                                                              | -               | -                                  | -                                                   | 0                                          | -                                                          | -                                    | 1                                            | -                                                  | -                                          | -                                                 | 0                                                             | -                            | 9      | NPF                 |     |
| Sulawesi Tenggara   | 0                                  | 6         | 8                           | 0                   | 31                   | 169        | 8                            | 17                                              | 6                                        | 1                  | 12                                                | 0                                                              | 11              | 2                                  | 4                                                   | 3                                          | -                                                          | 4                                    | 254                                          | 4                                                  | 55                                         | 4                                                 | 219                                                           | 26                           | 845    | Sulawesi Tenggara   |     |
| NPF                 | 0                                  | 1         | -                           | 1                   | -                    | 1          | 18                           | 1                                               | 1                                        | 3                  | 4                                                 | -                                                              | -               | 0                                  | 2                                                   | 0                                          | -                                                          | 3                                    | 11                                           | -                                                  | 6                                          | 0                                                 | 3                                                             | 49                           | 3      | 49                  | NPF |
| Nusa Tenggara Barat | 16                                 | 11        | 4                           | 27                  | 2                    | 31         | 569                          | 25                                              | 7                                        | 6                  | 17                                                | -                                                              | 7               | 14                                 | 55                                                  | 8                                          | -                                                          | 13                                   | 512                                          | 3                                                  | 4                                          | 37                                                | 750                                                           | 37                           | 2.174  | Nusa Tenggara Barat |     |
| NPF                 | 1                                  | 1         | 0                           | 0                   | 0                    | 3          | 40                           | 1                                               | 1                                        | -                  | 0                                                 | -                                                              | -               | 0                                  | 4                                                   | 0                                          | -                                                          | 2                                    | 22                                           | 1                                                  | 3                                          | 1                                                 | 15                                                            | 18                           | 113    | NPF                 |     |
| Bali                | 3                                  | 7         | 0                           | 13                  | 2                    | 77         | 357                          | 17                                              | 80                                       | 64                 | 45                                                | -                                                              | 28              | 9                                  | 56                                                  | 6                                          | -                                                          | 0                                    | 590                                          | 13                                                 | 44                                         | 11                                                | 234                                                           | 9                            | 1.665  | Bali                |     |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 10         | 0                            | 0                                               | 0                                        | 0                  | 0                                                 | -                                                              | -               | 0                                  | 0                                                   | 0                                          | -                                                          | 13                                   | -                                            | -                                                  | -                                          | 8                                                 | 1                                                             | 43                           | 0      | 43                  | NPF |
| Nusa Tenggara Timur | 1                                  | 0         | 0                           | 1                   | 0                    | 0          | 38                           | 2                                               | 1                                        | 0                  | 4                                                 | -                                                              | 5               | 0                                  | 20                                                  | 1                                          | -                                                          | 0                                    | 72                                           | 0                                                  | 4                                          | 1                                                 | 34                                                            | 7                            | 193    | Nusa Tenggara Timur |     |
| NPF                 | 0                                  | -         | 0                           | 0                   | -                    | 1          | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 1                                                   | 0                                          | -                                                          | -                                    | 2                                            | 0                                                  | -                                          | 0                                                 | 1                                                             | 1                            | 5      | NPF                 |     |
| Maluku              | -                                  | 0         | 0                           | 1                   | 1                    | 2          | 12                           | 2                                               | 0                                        | -                  | -                                                 | -                                                              | -               | -                                  | 8                                                   | -                                          | -                                                          | -                                    | 19                                           | 0                                                  | 2                                          | 1                                                 | 57                                                            | -                            | 106    | Maluku              |     |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 1          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 1                                                   | -                                          | -                                                          | -                                    | 3                                            | -                                                  | -                                          | -                                                 | 0                                                             | -                            | 6      | NPF                 |     |
| Papua               | 1                                  | 0         | 0                           | 5                   | -                    | 86         | 59                           | 9                                               | 44                                       | -                  | 53                                                | -                                                              | 1               | 1                                  | 11                                                  | 0                                          | -                                                          | 25                                   | 138                                          | 4                                                  | 15                                         | 4                                                 | 66                                                            | 3                            | 526    | Papua               |     |
| NPF                 | 0                                  | -         | -                           | -                   | -                    | 2          | 1                            | 1                                               | 0                                        | -                  | 0                                                 | -                                                              | -               |                                    |                                                     |                                            |                                                            |                                      |                                              |                                                    |                                            |                                                   |                                                               |                              |        |                     |     |

**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 November 2016**  
**(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - November 2016)**  
**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 Rumah 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          | 284                                | 132       | 61                          | 1.224               | 319                  | 1.439      | 4.191                        | 444                                             | 615                                      | 1.087              | 1.807                                             | 0                                                              | 616             | 290                                | 637                                                                | 53                                         | -                                                          | 132                                  | 4.902                                        | 177                                                | 144                                                  | 128                                               | 5.001                                                         | 314                          | 23.998 | Jawa Barat          |     |
| NPF                 | 38                                 | 7         | 31                          | 270                 | 5                    | 53         | 417                          | 25                                              | 83                                       | 35                 | 89                                                | 0                                                              | 15              | 9                                  | 69                                                                 | 1                                          | -                                                          | 46                                   | 120                                          | 4                                                  | 4                                                    | 2                                                 | 161                                                           | 18                           | 1.503  | NPF                 |     |
| Banten              | 5                                  | 3         | 21                          | 259                 | 74                   | 203        | 325                          | 22                                              | 218                                      | 427                | 93                                                | 3                                                              | 92              | 38                                 | 223                                                                | 11                                         | -                                                          | 16                                   | 1.698                                        | 22                                                 | 59                                                   | 23                                                | 913                                                           | 17                           | 4.764  | Bariten             |     |
| NPF                 | 1                                  | -         | -                           | 1                   | 0                    | 12         | 15                           | 2                                               | 4                                        | 2                  | 4                                                 | 0                                                              | 2               | 1                                  | 6                                                                  | 1                                          | -                                                          | 0                                    | 33                                           | 0                                                  | 3                                                    | 0                                                 | 8                                                             | 9                            | 143    | NPF                 |     |
| DKI Jakarta         | 3.786                              | 716       | 3.940                       | 7.379               | 5.812                | 4.145      | 8.196                        | 591                                             | 5.964                                    | 6.438              | 4.808                                             | 251                                                            | 1.089           | 711                                | 1.211                                                              | 30                                         | -                                                          | 215                                  | 4.892                                        | 189                                                | 120                                                  | 3.230                                             | 2.336                                                         | 394                          | 66.444 | DKI Jakarta         |     |
| NPF                 | 55                                 | 0         | 369                         | 315                 | 511                  | 200        | 724                          | 4                                               | 284                                      | 261                | 189                                               | -                                                              | 2               | 37                                 | 89                                                                 | 0                                          | -                                                          | 3                                    | 89                                           | 3                                                  | 3                                                    | 39                                                | 54                                                            | 17                           | 3.159  | NPF                 |     |
| D.I.Yogyakarta      | 8                                  | 1         | 53                          | 3                   | 84                   | 276        | 47                           | 8                                               | 272                                      | 18                 | 0                                                 | -                                                              | 55              | 45                                 | 49                                                                 | 12                                         | -                                                          | 2                                    | 578                                          | 1                                                  | 4                                                    | -                                                 | 155                                                           | 65                           | 1.751  | D.I Yogyakarta      |     |
| NPF                 | 2                                  | 4         | 0                           | 2                   | -                    | 12         | 0                            | 0                                               | 0                                        | 0                  | 0                                                 | -                                                              | -               | -                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 16                                           | -                                                  | -                                                    | 7                                                 | 1                                                             | 2                            | 41     | NPF                 |     |
| Jawa Tengah         | 98                                 | 38        | 5                           | 3.014               | 58                   | 217        | 2.242                        | 94                                              | 185                                      | 699                | 149                                               | -                                                              | 322             | 223                                | 201                                                                | 69                                         | -                                                          | 25                                   | 1.960                                        | 55                                                 | 67                                                   | 137                                               | 671                                                           | 42                           | 10.560 | Jawa Tengah         |     |
| NPF                 | 2                                  | 9         | 0                           | 54                  | 0                    | 5          | 129                          | 2                                               | 5                                        | 17                 | 2                                                 | -                                                              | 0               | 0                                  | 15                                                                 | 2                                          | -                                                          | 3                                    | 48                                           | 2                                                  | 4                                                    | 1                                                 | 31                                                            | 4                            | 336    | NPF                 |     |
| Jawa Timur          | 191                                | 62        | 40                          | 2.127               | 92                   | 861        | 3.277                        | 156                                             | 558                                      | 855                | 915                                               | 0                                                              | 241             | 457                                | 229                                                                | 61                                         | -                                                          | 47                                   | 3.065                                        | 63                                                 | 126                                                  | 34                                                | 1.200                                                         | 226                          | 14.883 | Jawa Timur          |     |
| NPF                 | 12                                 | 1         | 0                           | 29                  | 0                    | 54         | 135                          | 7                                               | 57                                       | 36                 | 8                                                 | -                                                              | 18              | 1                                  | 11                                                                 | 1                                          | -                                                          | 9                                    | 57                                           | 4                                                  | 7                                                    | 0                                                 | 28                                                            | 30                           | 508    | NPF                 |     |
| Bengkulu            | 55                                 | 2         | 0                           | 10                  | 3                    | 7          | 201                          | 13                                              | 7                                        | 3                  | 16                                                | -                                                              | 19              | 12                                 | 40                                                                 | 1                                          | -                                                          | 5                                    | 217                                          | 7                                                  | 33                                                   | 4                                                 | 195                                                           | 6                            | 858    | Bengkulu            |     |
| NPF                 | 2                                  | 0         | -                           | 1                   | 0                    | 0          | 13                           | 0                                               | 1                                        | -                  | 0                                                 | -                                                              | -               | 0                                  | 2                                                                  | 0                                          | -                                                          | 1                                    | 5                                            | 0                                                  | -                                                    | 0                                                 | 2                                                             | 1                            | 28     | NPF                 |     |
| Jambi               | 256                                | 16        | 29                          | 89                  | 1                    | 44         | 234                          | 10                                              | 15                                       | 11                 | 54                                                | 1                                                              | 7               | 4                                  | 51                                                                 | 4                                          | -                                                          | 7                                    | 354                                          | 7                                                  | 15                                                   | 6                                                 | 610                                                           | 9                            | 1.834  | Jambi               |     |
| NPF                 | 23                                 | 1         | 28                          | 3                   | -                    | 8          | 21                           | 1                                               | 0                                        | 0                  | 6                                                 | 0                                                              | 0               | -                                  | 6                                                                  | 1                                          | -                                                          | 0                                    | 28                                           | 1                                                  | 1                                                    | 1                                                 | 11                                                            | 7                            | 147    | NPF                 |     |
| Aceh                | 65                                 | 9         | 12                          | 140                 | 153                  | 214        | 638                          | 48                                              | 15                                       | 35                 | 14                                                | 0                                                              | 169             | 24                                 | 156                                                                | 13                                         | -                                                          | 12                                   | 1.281                                        | 94                                                 | 58                                                   | 98                                                | 9.645                                                         | 257                          | 13.149 | Aceh                |     |
| NPF                 | 16                                 | 2         | 5                           | 10                  | 0                    | 39         | 107                          | 12                                              | 2                                        | 1                  | 2                                                 | -                                                              | 0               | 1                                  | 76                                                                 | 3                                          | -                                                          | 5                                    | 13                                           | 0                                                  | 3                                                    | 2                                                 | 30                                                            | 1                            | 331    | NPF                 |     |
| Sumatera Utara      | 577                                | 29        | 28                          | 297                 | 6                    | 263        | 908                          | 178                                             | 63                                       | 155                | 66                                                | 0                                                              | 83              | 280                                | 120                                                                | 19                                         | -                                                          | 57                                   | 718                                          | 58                                                 | 57                                                   | 12                                                | 796                                                           | 15                           | 4.785  | Sumatera Utara      |     |
| NPF                 | 37                                 | 9         | -                           | 10                  | 2                    | 18         | 88                           | 3                                               | 11                                       | 2                  | 4                                                 | -                                                              | -               | 3                                  | 16                                                                 | 0                                          | -                                                          | 6                                    | 32                                           | 4                                                  | 7                                                    | 0                                                 | 29                                                            | 1                            | 282    | NPF                 |     |
| Sumatera Barat      | 122                                | 5         | 4                           | 49                  | 1                    | 18         | 447                          | 29                                              | 21                                       | 123                | 30                                                | -                                                              | 54              | 65                                 | 86                                                                 | 6                                          | -                                                          | 9                                    | 472                                          | 27                                                 | 63                                                   | 12                                                | 489                                                           | 12                           | 2.143  | Sumatera Barat      |     |
| NPF                 | 5                                  | 0         | -                           | 3                   | -                    | 1          | 41                           | 1                                               | 8                                        | 1                  | 2                                                 | -                                                              | 5               | 1                                  | 6                                                                  | 0                                          | -                                                          | 1                                    | 22                                           | 1                                                  | 3                                                    | 1                                                 | 12                                                            | 0                            | 114    | NPF                 |     |
| Riau                | 399                                | 2         | 66                          | 121                 | 20                   | 45         | 375                          | 28                                              | 69                                       | 22                 | 109                                               | -                                                              | 51              | 44                                 | 85                                                                 | 3                                          | -                                                          | 16                                   | 530                                          | 5                                                  | 29                                                   | 15                                                | 408                                                           | 6                            | 2.446  | Riau                |     |
| NPF                 | 32                                 | 0         | 1                           | 0                   | 1                    | 24         | 0                            | 2                                               | 3                                        | 1                  | 8                                                 | -                                                              | 1               | 0                                  | 6                                                                  | 0                                          | -                                                          | 4                                    | 20                                           | -                                                  | 1                                                    | 0                                                 | 10                                                            | 0                            | 124    | NPF                 |     |
| Sumatera Selatan    | 353                                | 14        | 89                          | 49                  | 122                  | 34         | 520                          | 41                                              | 22                                       | 34                 | 20                                                | 54                                                             | 109             | 39                                 | 59                                                                 | 3                                          | -                                                          | 20                                   | 561                                          | 16                                                 | 35                                                   | 11                                                | 232                                                           | 6                            | 2.470  | Sumatera Selatan    |     |
| NPF                 | 58                                 | 1         | 20                          | 4                   | 0                    | 3          | 90                           | 6                                               | 10                                       | 2                  | 11                                                | 0                                                              | -               | 1                                  | 16                                                                 | 1                                          | -                                                          | 1                                    | 31                                           | 1                                                  | 4                                                    | 1                                                 | 267                                                           | 1                            | 267    | NPF                 |     |
| Bangka Belitung     | 12                                 | 3         | 0                           | 3                   | 0                    | 14         | 33                           | 6                                               | 3                                        | 24                 | 3                                                 | 0                                                              | 2               | 1                                  | 12                                                                 | 0                                          | -                                                          | 0                                    | 139                                          | 4                                                  | 4                                                    | -                                                 | 98                                                            | 0                            | 362    | Bangka Belitung     |     |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 0          | 3                            | 1                                               | 0                                        | -                  | 0                                                 | 0                                                              | -               | -                                  | 1                                                                  | -                                          | -                                                          | -                                    | 7                                            | 0                                                  | -                                                    | -                                                 | 2                                                             | 0                            | 16     | NPF                 |     |
| Kepulauan Riau      | 1                                  | 1         | 30                          | 101                 | 2                    | 21         | 148                          | 18                                              | 165                                      | 10                 | 27                                                | -                                                              | 27              | 6                                  | 47                                                                 | 3                                          | -                                                          | 1                                    | 638                                          | 6                                                  | 18                                                   | 4                                                 | 470                                                           | 6                            | 1.750  | Kepulauan Riau      |     |
| NPF                 | -                                  | 0         | -                           | 2                   | -                    | 0          | 3                            | -                                               | -                                        | 0                  | 1                                                 | -                                                              | 0               | 0                                  | 3                                                                  | -                                          | -                                                          | -                                    | 10                                           | -                                                  | 1                                                    | 0                                                 | 5                                                             | -                            | 25     | NPF                 |     |
| Lampung             | 77                                 | 18        | 1                           | 189                 | 1                    | 47         | 520                          | 21                                              | 19                                       | 264                | 29                                                | 0                                                              | 72              | 63                                 | 51                                                                 | 11                                         | -                                                          | 5                                    | 480                                          | 12                                                 | 14                                                   | 14                                                | 200                                                           | 12                           | 2.119  | Lampung             |     |
| NPF                 | 8                                  | 3         | -                           | 2                   | 0                    | 1          | 37                           | 1                                               | 1                                        | 3                  | 4                                                 | -                                                              | -               | 16                                 | 4                                                                  | 0                                          | -                                                          | 0                                    | 18                                           | 1                                                  | -                                                    | 0                                                 | 9                                                             | 2                            | 110    | NPF                 |     |
| Kalimantan Selatan  | 151                                | 22        | 372                         | 23                  | 119                  | 38         | 287                          | 11                                              | 241                                      | 23                 | 48                                                | -                                                              | 31              | 107                                | 29                                                                 | 3                                          | -                                                          | 6                                    | 626                                          | 12                                                 | 46                                                   | 14                                                | 150                                                           | 8                            | 2.369  | Kalimantan Selatan  |     |
| NPF                 | 0                                  | 2         | 24                          | 0                   | -                    | 2          | 52                           | 2                                               | 58                                       | 1                  | 5                                                 | -                                                              | 1               | -                                  | 2                                                                  | 0                                          | -                                                          | 2                                    | 26                                           | 5                                                  | 1                                                    | 0                                                 | 6                                                             | 3                            | 192    | NPF                 |     |
| Kalimantan Barat    | 606                                | 4         | 2                           | 9                   | 0                    | 47         | 233                          | 20                                              | 139                                      | 635                | 13                                                | 1                                                              | 1               | 3                                  | 55                                                                 | 4                                          | -                                                          | 33                                   | 541                                          | 37                                                 | 36                                                   | 37                                                | 456                                                           | 12                           | 2.926  | Kalimantan Barat    |     |
| NPF                 | 15                                 | 0         | 0                           | 1                   | -                    | 2          | 16                           | 0                                               | 2                                        | -                  | 2                                                 | 0                                                              | 0               | 1                                  | 3                                                                  | 2                                          | 0                                                          | -                                    | 2                                            | 17                                                 | 1                                                    | 2                                                 | 0                                                             | 16                           | 0      | 83                  | NPF |
| Kalimantan Timur    | 12                                 | 3         | 74                          | 160                 | 23                   | 175        | 382                          | 39                                              | 359                                      | 51                 | 190                                               | 0                                                              | 49              | 8                                  | 58                                                                 | 6                                          | -                                                          | 12                                   | 640                                          | 29                                                 | 31                                                   | 43                                                | 363                                                           | 21                           | 2.729  | Kalimantan Timur    |     |
| NPF                 | 1                                  | 1         | 1                           | 6                   | -                    | 6          | 61                           | 2                                               | 13                                       | 2                  | 9                                                 | -                                                              | 0               | 1                                  | 5                                                                  | 0                                          | -                                                          | 4                                    | 33                                           | 2                                                  | -                                                    | 0                                                 | 14                                                            | 0                            | 161    | NPF                 |     |
| Kalimantan Tengah   | 14                                 | 1         | -                           | 2                   | 0                    | 16         | 109                          | 3                                               | 10                                       | 1                  | 14                                                | 0                                                              | 4               | 8                                  | 20                                                                 | 7                                          | -                                                          | 5                                    | 373                                          | 8                                                  | 33                                                   | 4                                                 | 106                                                           | 7                            | 745    | Kalimantan Tengah   |     |
| NPF                 | 1                                  | 0         | -                           | 0                   | -                    | 3          | 16                           | 0                                               | 0                                        | -                  | 4                                                 | -                                                              | -               | -                                  | 1                                                                  | 4                                          | -                                                          | 0                                    | 44                                           | 0                                                  | 0                                                    | 0                                                 | 3                                                             | 5                            | 82     | NPF                 |     |
| Sulawesi Tengah     | 10                                 | 20        | 2                           | 12                  | 0                    | 26         | 164                          | 8                                               | 5                                        | 0                  | 11                                                | -                                                              | 5               | 1                                  | 18                                                                 | 2                                          | -                                                          | 5                                    | 178                                          | 1                                                  | 33                                                   | 5                                                 | 506                                                           | 1                            | 1.015  | Sulawesi Tengah     |     |
| NPF                 | 1                                  | 1         | -                           | 0                   | -                    | 3          | 8                            | 0                                               | -                                        | -                  | 0                                                 | -                                                              | -               | -                                  | 2                                                                  | -                                          | -                                                          | 0                                    | 9                                            | -                                                  | -                                                    | 0                                                 | 3                                                             | -                            | 29     | NPF                 |     |
| Sulawesi Selatan    | 14                                 | 8         | 13                          | 220                 | 2                    | 91         | 481                          | 73                                              | 38                                       | 440                | 215                                               | -                                                              | 203             | 36                                 | 116                                                                | 5                                          | -                                                          | 21                                   | 721                                          | 9                                                  | 110                                                  | 420                                               | 616                                                           | 124                          | 3.977  | Sulawesi Selatan    |     |
| NPF                 | 0                                  | 1         | 0                           | 48                  | 0                    | 0          | 67                           | 2                                               | 3                                        | 4                  | 5                                                 | -                                                              | 14              | 0                                  | 3                                                                  | 17                                         | 0                                                          | -                                    | 3                                            | 17                                                 | 0                                                    | 5                                                 | 0                                                             | 14                           | 1      | 182                 | NPF |
| Sulawesi Utara      | 9                                  | 3         | 0                           | 7                   | 0                    | 3          | 86                           | 10                                              | 4                                        | 0                  | 5                                                 | 0                                                              | 0               | 1                                  | 22                                                                 | 0                                          | -                                                          | 0                                    | 68                                           | 5                                                  | 4                                                    | 3                                                 | 179                                                           | 7                            | 418    | Sulawesi Utara      |     |
| NPF                 | 0                                  | 0         | -                           | 1                   | -                    | 2          | 9                            | 0                                               | 1                                        | 0                  | 0                                                 | -                                                              | -               | -                                  | 1                                                                  | -                                          | -                                                          | 0                                    | 8                                            | 0                                                  | 0                                                    | 0                                                 | 8                                                             | 3                            | 35     | NPF                 |     |
| Gorontalo           | 0                                  | 1         | -                           | 1                   | 0                    | 9          | 28                           | 11                                              | -                                        | 1                  | 8                                                 | -                                                              | 2               | 0                                  | 12                                                                 | 0                                          | -                                                          | 1                                    | 88                                           | 3                                                  | 5                                                    | 1                                                 | 110                                                           | 10                           | 293    | Gorontalo           |     |
| NPF                 | 0                                  | -         | -                           | 0                   | -                    | 1          | 7                            | 1                                               | -                                        | 0                  | 1                                                 | -                                                              | -               | -                                  | 2                                                                  | -                                          | -                                                          | -                                    | 16                                           | 0                                                  | 1                                                    | 0                                                 | 3                                                             | 2                            | 34     | NPF                 |     |
| Sulawesi Barat      | 2                                  | 0         | -                           | 1                   | -                    | 3          | 5                            | 0                                               | -                                        | 3                  | -                                                 | -                                                              | 0               | 3                                  | 5                                                                  | -                                          | -                                                          | -                                    | 85                                           | 0                                                  | 5                                                    | 1                                                 | 40                                                            | 4                            | 157    | Sulawesi Barat      |     |
| NPF                 | -                                  | -         | -                           | 0                   | -                    | 1          | 0                            | -                                               | -                                        | -                  | 0                                                 | -                                                              | -               | -                                  | 1                                                                  | -                                          | -                                                          | -                                    | 1                                            | -                                                  | -                                                    | -                                                 | 0                                                             | -                            | 3      | NPF                 |     |
| Sulawesi Tenggara   | 2                                  | 6         | 6                           | 8                   | 0                    | 31         | 169                          | 8                                               | 6                                        | 1                  | 12                                                | 0                                                              | 11              | 2                                  | 17                                                                 | 3                                          | -                                                          | 4                                    | 254                                          | 4                                                  | 55                                                   | 4                                                 | 219                                                           | 26                           | 845    | Sulawesi Tenggara   |     |
| NPF                 | 0                                  | 1         | -                           | 1                   | -                    | 1          | 18                           | 1                                               | 1                                        | -                  | 1                                                 | -                                                              | -               | -                                  | 2                                                                  | 0                                          | -                                                          | 3                                    | 11                                           | -                                                  | 6                                                    | 0                                                 | 3                                                             | 3                            | 49     | NPF                 |     |
| Nusa Tenggara Barat | 15                                 | 10        | 4                           | 26                  | 2                    | 16         | 548                          | 22                                              | 7                                        | 6                  | 15                                                | -                                                              | 6               | 13                                 | 53                                                                 | 7                                          | -                                                          | 13                                   | 412                                          | 3                                                  | 35                                                   | 5                                                 | 474                                                           | 36                           | 1.730  | Nusa Tenggara Barat |     |
| NPF                 | 0                                  | 0         | 0                           | 0                   | 0                    | 3          | 38                           | 0                                               | 1                                        | -                  | 0                                                 | -                                                              | -               | -                                  | 4                                                                  | 0                                          | -                                                          | 2                                    | 22                                           | 1                                                  | 3                                                    | 0                                                 | 14                                                            | 18                           | 108    | NPF                 |     |
| Bali                | 3                                  | 7         | 0                           | 13                  | 2                    | 36         | 339                          | 16                                              | 9                                        | 14                 | 38                                                | -                                                              | 28              | 9                                  | 56                                                                 | 6                                          | -                                                          | 0                                    | 561                                          | 13                                                 | 43                                                   | 11                                                | 218                                                           | 9                            | 1.431  | Bali                |     |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 10         | 0                            | 0                                               | 0                                        | -                  | 0                                                 | -                                                              | -               | -                                  | 0                                                                  | 0                                          | -                                                          | 13                                   | -                                            | -                                                  | -                                                    | 8                                                 | 1                                                             | 43                           | NPF    |                     |     |
| Nusa Tenggara Timur | 1                                  | 0         | 0                           | 1                   | 0                    | 0          | 38                           | 2                                               | 1                                        | 0                  | 4                                                 | -                                                              | 5               | 0                                  | 20                                                                 | 1                                          | -                                                          | 0                                    | 72                                           | 0                                                  | 4                                                    | 1                                                 | 34                                                            | 7                            | 193    | Nusa Tenggara Timur |     |
| NPF                 | 0                                  | -         | 0                           | 0                   | -                    | 1          | 0                            | 0                                               | 0                                        | -                  | -                                                 | -                                                              | -               | -                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 2                                            | 0                                                  | -                                                    | 0                                                 | 1                                                             | 1                            | 5      | NPF                 |     |
| Maluku              | -                                  | 0         | 0                           | 1                   | 1                    | 2          | 12                           | 2                                               | 0                                        | -                  | -                                                 | -                                                              | -               | -                                  | 8                                                                  | -                                          | -                                                          | -                                    | 19                                           | 0                                                  | 2                                                    | 1                                                 | 57                                                            | -                            | 106    | Maluku              |     |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 1          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 1                                                                  | -                                          | -                                                          | -                                    | 3                                            | -                                                  | -                                                    | -                                                 | 0                                                             | -                            | 6      | NPF                 |     |
| Papua               | 1                                  | 0         | 0                           | 5                   | -                    | 86         | 59                           | 9                                               | 44                                       | -                  | 53                                                | -                                                              | 1               | 1                                  | 11                                                                 | 0                                          | -                                                          | 25                                   | 138                                          | 4                                                  | 15                                                   | 4                                                 | 66                                                            | 3                            | 526    | Papua               |     |
| NPF                 | 0                                  | -         | -                           | -                   | -                    | 2          | 1                            | 1                                               | 0                                        | -                  | 0                                                 | -                                                              | -               | -                                  | 1                                                                  | -                                          | -                                                          | 0                                    | 1                                            | 1                                                  | 1                                                    | 1                                                 | 4                                                             | 0                            | 12     | NPF                 |     |
| Maluku Utara        | 0                                  | 1         | 0                           | 2                   | -                    | 1          | 56                           | 4                                               | 1                                        | -                  |                                                   |                                                                |                 |                                    |                                                                    |                                            |                                                            |                                      |                                              |                                                    |                                                      |                                                   |                                                               |                              |        |                     |     |

**Tabel 16b. Pembiayaan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan November 2016**  
**(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - November 2016)**  
**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 Rumah 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          | 2                                  | 0          | 9                           | 222                 | 2                    | 678          | 388                          | 54                                              | 97                                       | 135                | 76                                                | -                                                              | 5               | 18                                 | 141                                                                | -                                          | -                                                          | 61                                   | 3.466                                        | 39                                                 | 140                                                  | 9                                                 | 91                                                            | 94                           | 5.727  | Jawa Barat          |                     |
| NPF                 | 0                                  | 0          | -                           | 13                  | 1                    | 6            | 13                           | 1                                               | 7                                        | 5                  | 2                                                 | -                                                              | -               | 0                                  | 11                                                                 | -                                          | -                                                          | -                                    | 52                                           | -                                                  | 1                                                    | 0                                                 | 1                                                             | 0                            | 115    | NPF                 |                     |
| Banten              | -                                  | -          | -                           | 16                  | -                    | 192          | 27                           | 0                                               | 9                                        | 222                | 18                                                | -                                                              | -               | 5                                  | 24                                                                 | -                                          | -                                                          | 21                                   | 948                                          | 6                                                  | 13                                                   | 0                                                 | 7                                                             | 5                            | 1.512  | Banten              |                     |
| NPF                 | -                                  | -          | -                           | -                   | -                    | 6            | 1                            | -                                               | -                                        | 1                  | 0                                                 | -                                                              | -               | -                                  | 1                                                                  | -                                          | -                                                          | -                                    | 3                                            | -                                                  | -                                                    | 0                                                 | 0                                                             | 0                            | 12     | NPF                 |                     |
| DKI Jakarta         | 979                                | 113        | 1.470                       | 2.306               | 782                  | 817          | 2.137                        | 696                                             | 601                                      | 4.107              | 1.257                                             | -                                                              | 76              | 17                                 | 150                                                                | 0                                          | -                                                          | 73                                   | 8.343                                        | 425                                                | 719                                                  | 4.265                                             | 521                                                           | 606                          | 30.460 | DKI Jakarta         |                     |
| NPF                 | -                                  | 2          | 9                           | 109                 | 391                  | 3            | 200                          | 19                                              | 54                                       | 18                 | 1                                                 | -                                                              | -               | 1                                  | 7                                                                  | -                                          | -                                                          | -                                    | 113                                          | 2                                                  | 13                                                   | 44                                                | 12                                                            | 10                           | 1.010  | NPF                 |                     |
| D.I Yogyakarta      | 41                                 | 0          | -                           | 6                   | 1                    | 146          | 33                           | 24                                              | 14                                       | 49                 | 14                                                | -                                                              | 19              | 6                                  | 10                                                                 | 0                                          | -                                                          | 9                                    | 413                                          | 5                                                  | 24                                                   | 12                                                | 129                                                           | 24                           | 979    | D.I Yogyakarta      |                     |
| NPF                 | -                                  | -          | -                           | 1                   | -                    | 1            | 3                            | -                                               | 3                                        | 0                  | 1                                                 | -                                                              | -               | 2                                  | 2                                                                  | -                                          | -                                                          | -                                    | 1                                            | -                                                  | 0                                                    | 0                                                 | 0                                                             | 0                            | 12     | NPF                 |                     |
| Jawa Tengah         | 8                                  | 5          | 2                           | 166                 | -                    | 413          | 312                          | 39                                              | 111                                      | 222                | 112                                               | -                                                              | 166             | 212                                | 35                                                                 | 1                                          | -                                                          | 11                                   | 1.593                                        | 6                                                  | 103                                                  | 39                                                | 255                                                           | 111                          | 3.920  | Jawa Tengah         |                     |
| NPF                 | 1                                  | -          | -                           | 20                  | -                    | 4            | 15                           | 0                                               | -                                        | 4                  | 1                                                 | -                                                              | -               | 0                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 22                                           | -                                                  | 8                                                    | 0                                                 | 0                                                             | 1                            | 79     | NPF                 |                     |
| Jawa Timur          | 9                                  | 5          | 0                           | 728                 | 0                    | 527          | 400                          | 12                                              | 120                                      | 745                | 63                                                | -                                                              | 54              | 35                                 | 181                                                                | 1                                          | -                                                          | 22                                   | 2.699                                        | 89                                                 | 242                                                  | 2                                                 | 180                                                           | 184                          | 6.298  | Jawa Timur          |                     |
| NPF                 | 4                                  | 0          | -                           | 7                   | -                    | 3            | 7                            | 0                                               | 0                                        | 18                 | -                                                 | -                                                              | -               | 2                                  | 16                                                                 | -                                          | -                                                          | -                                    | 46                                           | 7                                                  | 19                                                   | -                                                 | 1                                                             | 0                            | 131    | NPF                 |                     |
| Bengkulu            | -                                  | -          | -                           | 1                   | -                    | -            | 1                            | 0                                               | 23                                       | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | 0                                                 | 2                                                             | -                            | 27     | Bengkulu            |                     |
| NPF                 | -                                  | -          | -                           | -                   | -                    | -            | -                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | 0      | NPF                 |                     |
| Jambi               | 18                                 | -          | -                           | 0                   | -                    | 1            | 8                            | 2                                               | 47                                       | 54                 | 2                                                 | -                                                              | -               | -                                  | 1                                                                  | -                                          | -                                                          | -                                    | 23                                           | -                                                  | 2                                                    | 1                                                 | 172                                                           | 5                            | 338    | Jambi               |                     |
| NPF                 | -                                  | -          | -                           | -                   | -                    | -            | -                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 1                                            | -                                                  | 1                                                    | -                                                 | -                                                             | 0                            | 2      | NPF                 |                     |
| Aceh                | -                                  | -          | -                           | -                   | -                    | 1            | 41                           | 0                                               | 1                                        | -                  | 0                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 9                                            | -                                                  | 5                                                    | 0                                                 | 1                                                             | -                            | 58     | Aceh                |                     |
| NPF                 | -                                  | -          | -                           | -                   | -                    | 15           | -                            | -                                               | 1                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | 2                                                    | -                                                 | -                                                             | -                            | 18     | NPF                 |                     |
| Sumatera Utara      | 430                                | 11         | 0                           | 167                 | 2                    | 372          | 451                          | 28                                              | 150                                      | 396                | 229                                               | 0                                                              | 11              | 9                                  | 12                                                                 | 2                                          | -                                                          | 6                                    | 1.533                                        | 13                                                 | 202                                                  | 5                                                 | 196                                                           | 48                           | 4.272  | Sumatera Utara      |                     |
| NPF                 | 17                                 | 5          | -                           | 5                   | -                    | 79           | 67                           | 0                                               | 0                                        | 2                  | 25                                                | -                                                              | 0               | -                                  | 1                                                                  | 0                                          | -                                                          | 1                                    | 149                                          | -                                                  | 10                                                   | 0                                                 | 3                                                             | 6                            | 370    | NPF                 |                     |
| Sumatera Barat      | 41                                 | 2          | 135                         | 18                  | 0                    | 2            | 145                          | 4                                               | 11                                       | 21                 | 5                                                 | -                                                              | 4               | 12                                 | 8                                                                  | 0                                          | -                                                          | -                                    | 15                                           | 0                                                  | 6                                                    | 2                                                 | 842                                                           | 211                          | 1.484  | Sumatera Barat      |                     |
| NPF                 | 15                                 | 1          | -                           | 1                   | -                    | 0            | 28                           | 0                                               | 0                                        | -                  | 0                                                 | -                                                              | -               | 0                                  | 1                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | 3                                                    | -                                                 | 2                                                             | 2                            | 52     | NPF                 |                     |
| Riau                | 104                                | 0          | 1                           | 3                   | 0                    | 168          | 41                           | 207                                             | 37                                       | -                  | 43                                                | -                                                              | -               | 1                                  | 16                                                                 | 0                                          | -                                                          | 2                                    | 573                                          | 0                                                  | 19                                                   | 4                                                 | 523                                                           | 6                            | 1.749  | Riau                |                     |
| NPF                 | 49                                 | 0          | 0                           | 0                   | -                    | 5            | 11                           | 2                                               | 1                                        | -                  | 3                                                 | -                                                              | -               | -                                  | 4                                                                  | -                                          | -                                                          | -                                    | 3                                            | -                                                  | 0                                                    | 0                                                 | 2                                                             | 1                            | 81     | NPF                 |                     |
| Sumatera Selatan    | 7                                  | 4          | 2                           | 40                  | -                    | 195          | 16                           | 14                                              | 24                                       | 1                  | 13                                                | -                                                              | 65              | 5                                  | 37                                                                 | -                                          | -                                                          | 1                                    | 822                                          | -                                                  | 10                                                   | 0                                                 | 466                                                           | 9                            | 1.731  | Sumatera Selatan    |                     |
| NPF                 | 1                                  | -          | 2                           | -                   | -                    | 0            | 19                           | -                                               | 1                                        | -                  | 1                                                 | -                                                              | 0               | -                                  | 1                                                                  | -                                          | -                                                          | -                                    | 24                                           | -                                                  | 1                                                    | -                                                 | 21                                                            | 2                            | 75     | NPF                 |                     |
| Bangka Belitung     | 0                                  | 0          | -                           | 0                   | -                    | 0            | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | 0                                  | -                                                                  | -                                          | -                                                          | -                                    | 1                                            | -                                                  | -                                                    | 0                                                 | 67                                                            | -                            | 69     | Bangka Belitung     |                     |
| NPF                 | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | NPF                 |
| Kepulauan Riau      | -                                  | 0          | -                           | 1                   | -                    | 53           | 18                           | 0                                               | 0                                        | 1                  | 0                                                 | -                                                              | 0               | 0                                  | 2                                                                  | 0                                          | -                                                          | 0                                    | 616                                          | 1                                                  | 26                                                   | 14                                                | 328                                                           | 3                            | 1.064  | Kepulauan Riau      |                     |
| NPF                 | -                                  | -          | -                           | 0                   | -                    | 0            | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | 0                                  | -                                                                  | -                                          | -                                                          | -                                    | 2                                            | -                                                  | -                                                    | -                                                 | 1                                                             | -                            | 5      | NPF                 |                     |
| Lampung             | 1                                  | -          | -                           | -                   | -                    | 3            | -                            | -                                               | -                                        | 1                  | 0                                                 | -                                                              | -               | 1                                  | -                                                                  | -                                          | -                                                          | -                                    | 52                                           | 0                                                  | 2                                                    | 0                                                 | 6                                                             | 0                            | 68     | Lampung             |                     |
| NPF                 | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 2                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | 2      | NPF                 |                     |
| Kalimantan Selatan  | 0                                  | 15         | 1                           | 12                  | -                    | 170          | 89                           | 3                                               | 62                                       | 49                 | 72                                                | -                                                              | 14              | 3                                  | 12                                                                 | -                                          | -                                                          | 2                                    | 588                                          | 18                                                 | 6                                                    | 13                                                | 21                                                            | 1                            | 1.152  | Kalimantan Selatan  |                     |
| NPF                 | -                                  | -          | 0                           | 6                   | -                    | 11           | 0                            | 0                                               | -                                        | 5                  | -                                                 | -                                                              | -               | 0                                  | -                                                                  | -                                          | -                                                          | -                                    | 15                                           | 3                                                  | 1                                                    | 0                                                 | 1                                                             | -                            | 50     | NPF                 |                     |
| Kalimantan Barat    | 1                                  | -          | -                           | 2                   | 0                    | 10           | 21                           | 4                                               | 1                                        | 100                | 1                                                 | -                                                              | 0               | 1                                  | 2                                                                  | -                                          | -                                                          | -                                    | 11                                           | -                                                  | 9                                                    | 0                                                 | 626                                                           | -                            | 788    | Kalimantan Barat    |                     |
| NPF                 | 0                                  | -          | -                           | 1                   | -                    | 1            | 1                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | 1                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | 1                                                             | -                            | 4      | NPF                 |                     |
| Kalimantan Timur    | 99                                 | 1          | 6                           | 2                   | 1                    | 214          | 40                           | 3                                               | 2                                        | 334                | 15                                                | -                                                              | 3               | 2                                  | 44                                                                 | -                                          | -                                                          | 12                                   | 470                                          | 3                                                  | 16                                                   | 1                                                 | 379                                                           | 0                            | 1.646  | Kalimantan Timur    |                     |
| NPF                 | 7                                  | -          | -                           | 0                   | -                    | 2            | 13                           | 0                                               | -                                        | 3                  | 7                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 22                                           | -                                                  | 0                                                    | 0                                                 | 2                                                             | -                            | 56     | NPF                 |                     |
| Kalimantan Tengah   | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | Kalimantan Tengah   |
| NPF                 | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | NPF                 |
| Sulawesi Tengah     | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | Sulawesi Tengah     |
| NPF                 | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | NPF                 |
| Sulawesi Selatan    | 0                                  | 10         | 27                          | 2                   | 5                    | 214          | 109                          | 6                                               | 24                                       | 140                | 8                                                 | -                                                              | 11              | 0                                  | 102                                                                | 0                                          | -                                                          | 4                                    | 796                                          | 5                                                  | 165                                                  | 3                                                 | 127                                                           | 31                           | 1.789  | Sulawesi Selatan    |                     |
| NPF                 | -                                  | -          | 23                          | 0                   | -                    | 2            | 8                            | 0                                               | 12                                       | -                  | 1                                                 | -                                                              | 0               | -                                  | 4                                                                  | -                                          | -                                                          | 1                                    | 12                                           | -                                                  | 1                                                    | -                                                 | 0                                                             | 0                            | 67     | NPF                 |                     |
| Sulawesi Utara      | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | Sulawesi Utara      |
| NPF                 | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | NPF                 |
| Gorontalo           | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | Gorontalo           |
| NPF                 | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | NPF                 |
| Sulawesi Barat      | -                                  | -          | -                           | -                   | -                    | 0            | -                            | -                                               | -                                        | -                  | 2                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 2                                            | -                                                  | 1                                                    | -                                                 | 11                                                            | -                            | 16     | Sulawesi Barat      |                     |
| NPF                 | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | NPF                 |
| Sulawesi Tenggara   | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | Sulawesi Tenggara   |
| NPF                 | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | -                                                             | -                            | -      | -                   | NPF                 |
| Nusa Tenggara Barat | 1                                  | 1          | 0                           | 1                   | -                    | 14           | 21                           | 4                                               | 0                                        | -                  | 2                                                 | -                                                              | 1               | 0                                  | 2                                                                  | 0                                          | -                                                          | -                                    | 101                                          | 1                                                  | 2                                                    | 17                                                | 276                                                           | 0                            | 445    | Nusa Tenggara Barat |                     |
| NPF                 | 0                                  | 0          | -                           | 0                   | -                    | 0            | 2                            | 1                                               | 0                                        | -                  | 0                                                 | -                                                              | -               | 0                                  | 0                                                                  | 0                                          | -                                                          | -                                    | 1                                            | -                                                  | -                                                    | 0                                                 | 1                                                             | -                            | 5      | NPF                 |                     |
| Bali                | -                                  | -          | -                           | -                   | -                    | 42           | 18                           | 1                                               | 71                                       | 51                 | 7                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 29                                           | -                                                  | 1                                                    | 0                                                 | 16                                                            | 0                            | 235    | Bali                |                     |
| NPF                 | -                                  | -          | -                           | -                   | -                    | -            | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                                    | -                                                 | 0                                                             | -                            | 0      | 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                 |
| <b>Total</b>        | <b>1.742</b>                       | <b>169</b> | <b>1.651</b>                | <b>3.692</b>        | <b>792</b>           | <b>4.230</b> | <b>4.320</b>                 | <b>1.100</b>                                    | <b>1.406</b>                             | <b>6.630</b>       | <b>1.936</b>                                      | <b>0</b>                                                       | <b>434</b>      | <b>323</b>                         | <b>778</b>                                                         | <b>4</b>                                   | <b>-</b>                                                   | <b>224</b>                           |                                              |                                                    |                                                      |                                                   |                                                               |                              |        |                     |                     |

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

| Indikator                                | 2014  | 2015  | 2016  |       |       |        |       |       |       |       |       |       |       | Indicator                                                       |
|------------------------------------------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------------------------------|
|                                          |       |       | Jan   | Feb   | Mar   | Apr    | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   |                                                                 |
| <b>I. Dana Pihak Ketiga</b>              | 6,72  | 5,88  | 5,62  | 5,44  | 5,46  | 5,33   | 5,00  | 5,21  | 4,96  | 4,90  | 4,78  | 3,86  | 4,66  | <b>I. Third Party Fund</b>                                      |
| 1. Giro IB Wadiah                        | 1,25  | 1,18  | 1,23  | 1,31  | 1,29  | 1,28   | 1,23  | 1,28  | 1,43  | 1,42  | 1,58  | 1,41  | 1,52  | 1. iB Demand Deposits Wadia                                     |
| a. Rupiah                                | 1,29  | 1,20  | 1,26  | 1,34  | 1,33  | 1,32   | 1,27  | 1,32  | 1,50  | 1,46  | 1,64  | 1,47  | 1,55  | a. Rupiah                                                       |
| b. Valas                                 | 1,00  | 1,02  | 1,00  | 1,02  | 1,02  | 1,02   | 1,00  | 1,05  | 1,03  | 1,03  | 1,03  | 1,02  | 1,05  | b. Foreign Currency                                             |
| 2. Tabungan IB Wadiah                    | 4,81  | 4,33  | 3,30  | 3,38  | 3,56  | 3,47   | 2,96  | 2,97  | 2,86  | 2,90  | 3,27  | 2,32  | 2,55  | 2. iB Saving Deposits Wadia                                     |
| a. Rupiah                                | 4,81  | 4,33  | 3,30  | 3,38  | 3,56  | 3,47   | 2,96  | 2,97  | 2,86  | 2,90  | 3,27  | 2,32  | 2,55  | a. Rupiah                                                       |
| b. Valas                                 | 2,00  | 2,00  | 2,00  | 2,00  | 2,00  | 2,00   | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | b. Foreign Currency                                             |
| 3. Giro IB Mudharabah                    | 1,58  | 2,89  | 2,80  | 2,47  | 2,61  | 2,36   | 2,16  | 2,30  | 1,98  | 1,89  | 1,25  | 1,44  | 1,39  | 3. iB Demand Deposits Mudharabah                                |
| a. Rupiah                                | 1,58  | 2,96  | 2,80  | 2,53  | 2,67  | 2,41   | 2,18  | 2,32  | 1,98  | 1,89  | 1,25  | 1,44  | 1,39  | a. Rupiah                                                       |
| b. Valas                                 | 1,58  | 2,89  | 2,80  | 2,47  | 2,61  | 2,36   | 2,16  | 2,30  | 1,98  | 1,89  | 1,25  | 1,44  | 1,39  | b. Foreign Currency                                             |
| 4. Tabungan IB Mudharabah                | 4,37  | 3,59  | 3,21  | 3,46  | 3,67  | 3,21   | 2,84  | 2,97  | 2,77  | 2,75  | 2,58  | 2,13  | 2,36  | 4. iB Saving Deposits Mudharabah                                |
| a. Rupiah                                | 4,40  | 3,59  | 3,21  | 3,46  | 3,68  | 3,22   | 2,84  | 2,97  | 2,77  | 2,75  | 2,58  | 2,14  | 2,36  | a. Rupiah                                                       |
| b. Valas                                 | 1,00  | 1,05  | 1,92  | 1,00  | 1,00  | 1,00   | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | b. Foreign Currency                                             |
| 5. Deposito IB Mudharabah                | 8,06  | 7,17  | 6,94  | 6,60  | 6,53  | 6,53   | 6,17  | 6,52  | 6,23  | 6,11  | 6,13  | 4,96  | 6,11  | 5. iB Time Deposits Mudharabah                                  |
| a. Rupiah                                | 8,22  | 7,48  | 7,22  | 6,92  | 6,83  | 6,79   | 6,41  | 6,76  | 6,51  | 6,38  | 6,35  | 5,10  | 6,33  | a. Rupiah                                                       |
| i. 1 Bulan                               | 8,16  | 7,45  | 7,09  | 6,73  | 6,60  | 6,56   | 6,25  | 6,53  | 6,22  | 6,12  | 6,08  | 5,81  | 6,20  | 1). 1 month                                                     |
| ii. 3 Bulan                              | 8,43  | 7,80  | 7,53  | 7,02  | 6,79  | 6,68   | 6,38  | 6,67  | 6,43  | 6,29  | 6,24  | 6,05  | 6,43  | 2). 3 month                                                     |
| iii. 6 Bulan                             | 8,02  | 6,82  | 6,29  | 6,23  | 6,29  | 6,44   | 6,00  | 6,38  | 5,96  | 5,90  | 5,89  | 5,58  | 6,10  | 3). 6 month                                                     |
| iv. 12 Bulan                             | 7,31  | 6,66  | 6,45  | 6,32  | 6,24  | 6,28   | 6,04  | 6,10  | 5,74  | 5,67  | 5,60  | 5,15  | 5,50  | 4). 12 month                                                    |
| v. > 12 Bulan                            | 11,02 | 6,12  | 6,10  | 5,05  | 5,72  | 5,71   | 6,37  | 6,60  | 5,52  | 6,69  | 5,53  | 6,37  | 6,05  | 5). >12 month                                                   |
| b. Valas                                 | 4,07  | 2,85  | 2,75  | 2,11  | 3,08  | 3,04   | 2,69  | 2,82  | 2,33  | 2,25  | 2,40  | 1,79  | 1,12  | b. Foreign Currency                                             |
| i. 1 Bulan                               | 3,70  | 3,48  | 2,80  | 2,27  | 4,53  | 4,24   | 3,45  | 3,54  | 2,94  | 2,17  | 2,42  | 1,00  | 1,06  | 1). 1 month                                                     |
| ii. 3 Bulan                              | 4,32  | 4,26  | 2,96  | 2,34  | 4,91  | 4,47   | 3,47  | 3,79  | 3,38  | 2,44  | 1,80  | 1,00  | 1,02  | 2). 3 month                                                     |
| iii. 6 Bulan                             | 3,31  | 2,61  | 2,07  | 1,80  | 4,10  | 4,39   | 3,94  | 2,80  | 1,61  | 1,95  | 3,69  | 1,00  | 1,30  | 3). 6 month                                                     |
| iv. 12 Bulan                             | 2,24  | 2,34  | 2,39  | 2,27  | 2,38  | 2,40   | 2,18  | 2,14  | 1,69  | 1,73  | 1,67  | 1,00  | 1,09  | 4). 12 month                                                    |
| v. > 12 Bulan                            | -     | -     | -     | -     | 2,00  | 1,00   | 1,00  | 1,00  | -     | 1,00  | 1,00  | -     | 1,00  | 5). >12 month                                                   |
| <b>II. Pembiayaan, Piutang dan Salam</b> | 13,07 | 12,69 | 12,83 | 12,80 | 12,75 | 12,69  | 12,29 | 12,17 | 12,23 | 12,33 | 12,12 | 12,42 | 12,22 | <b>II. Financing, Receivables/Acceptables, ijarah and Salam</b> |
| 1. Pembiayaan Bagi Hasil                 | 12,70 | 11,52 | 12,00 | 11,94 | 11,82 | 11,80  | 11,01 | 10,88 | 11,13 | 11,24 | 11,21 | 11,71 | 11,53 | 1. Profit Sharing Financing                                     |
| a. Mudharabah                            | 12,79 | 12,21 | 12,32 | 12,29 | 12,22 | 12,25  | 12,04 | 12,11 | 12,82 | 12,75 | 12,71 | 12,69 | 12,72 | a. Mudharabah                                                   |
| i. Rupiah                                | 12,79 | 12,21 | 12,33 | 12,29 | 12,22 | 12,26  | 12,04 | 12,11 | 12,82 | 12,75 | 12,71 | 12,75 | 12,79 | i. Rupiah                                                       |
| ii. Valas                                | -     | 7,00  | 7,00  | 7,00  | 7,00  | 7,00   | 7,00  | 7,00  | -     | -     | -     | 1,00  | 1,00  | ii. Foreign Currency                                            |
| b. Musyarakah                            | 12,66 | 11,35 | 11,92 | 11,86 | 11,73 | 11,70  | 10,78 | 10,60 | 10,75 | 10,91 | 10,88 | 11,51 | 11,31 | b. Musyarakah                                                   |
| i. Rupiah                                | 13,05 | 11,83 | 12,39 | 12,29 | 12,14 | 12,10  | 11,20 | 11,04 | 11,21 | 11,46 | 11,37 | 11,98 | 11,76 | i. Rupiah                                                       |
| ii. Valas                                | 7,18  | 6,65  | 7,20  | 7,33  | 7,44  | 7,39   | 6,57  | 6,18  | 5,98  | 5,64  | 5,76  | 6,29  | 6,30  | ii. Foreign Currency                                            |
| c. Pembiayaan Bagi Hasil Lainnya         | 28,40 | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | c. Other Profit Sharing Financing                               |
| i. Rupiah                                | 28,40 | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| 2. Piutang                               | 13,25 | 13,37 | 13,32 | 13,33 | 13,33 | 13,25  | 13,07 | 12,97 | 12,92 | 12,99 | 12,64 | 12,86 | 12,64 | 2. Receivables/Acceptables                                      |
| a. Murabahah                             | 13,68 | 13,36 | 13,31 | 13,34 | 13,35 | 13,27  | 13,09 | 13,01 | 12,98 | 13,01 | 12,66 | 12,93 | 12,67 | a. Murabahah                                                    |
| i. Rupiah                                | 14,00 | 13,67 | 13,61 | 13,61 | 13,59 | 13,49  | 13,33 | 13,25 | 13,22 | 13,26 | 12,90 | 13,17 | 12,90 | i. Rupiah                                                       |
| ii. Valas                                | 8,29  | 8,27  | 8,18  | 8,40  | 8,38  | 8,42   | 8,17  | 7,72  | 7,74  | 7,59  | 7,38  | 7,60  | 7,72  | ii. Foreign Currency                                            |
| b. Qardh                                 | 4,12  | 13,58 | 13,79 | 12,71 | 12,39 | 12,32  | 12,03 | 10,92 | 9,43  | 12,24 | 12,14 | 10,31 | 11,51 | b. Qardh                                                        |
| i. Rupiah                                | 4,12  | 13,58 | 13,79 | 12,71 | 12,39 | 12,32  | 11,99 | 10,83 | 9,36  | 12,24 | 12,14 | 10,31 | 11,51 | i. Rupiah                                                       |
| ii. Valas                                | 1,00  | 13,00 | 13,00 | 13,00 | 13,00 | 13,00* | 13,00 | 13,00 | 13,00 | 13,00 | 13,00 | 13,00 | 13,00 | ii. Foreign Currency                                            |
| c. Istishna'                             | 13,22 | 13,26 | 13,23 | 13,15 | 13,23 | 13,24  | 13,25 | 13,21 | 13,17 | 13,11 | 12,98 | 12,83 | 12,77 | c. Istishna'                                                    |
| i. Rupiah                                | 13,22 | 13,26 | 13,23 | 13,15 | 13,23 | 13,24  | 13,25 | 13,21 | 13,17 | 13,11 | 12,98 | 12,83 | 12,77 | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| 3. Pembiayaan Sewa (Ijarah)              | 9,88  | 10,51 | 10,51 | 10,56 | 10,55 | 10,58  | 10,20 | 10,54 | 10,56 | 10,55 | 10,69 | 10,69 | 10,86 | 3. Ijarah including Leasing receivables                         |
| a. Pembiayaan Sindikasi                  | 11,31 | 11,27 | 11,26 | 11,27 | 11,26 | -      | -     | -     | -     | -     | -     | -     | -     | a. Syndication Financing                                        |
| i. Rupiah                                | 11,50 | 11,50 | 11,50 | 11,50 | 11,50 | -      | -     | -     | -     | -     | -     | -     | -     | i. Rupiah                                                       |
| ii. Valas                                | 6,00  | 6,00  | 6,00  | 6,00  | 6,00  | -      | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| b. Pembiayaan secara Channeling          | 17,76 | 16,74 | 15,18 | 15,17 | 16,78 | 16,80  | 16,81 | 16,83 | 16,84 | 16,85 | 16,88 | 16,73 | 16,70 | b. Financing through Channeling                                 |
| i. Rupiah                                | 17,76 | 16,74 | 15,18 | 15,17 | 16,78 | 16,80  | 16,81 | 16,83 | 16,84 | 16,85 | 16,88 | 16,73 | 16,70 | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| c. Pembiayaan secara Executing           | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | c. Financing through Executing                                  |
| i. Rupiah                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| d. Pembiayaan Sewa Lainnya               | 9,84  | 10,50 | 10,49 | 10,54 | 10,53 | 10,58  | 10,19 | 10,54 | 10,55 | 10,55 | 10,68 | 10,68 | 10,86 | d. Other Ijarah                                                 |
| i. Rupiah                                | 10,63 | 11,22 | 11,20 | 11,23 | 11,24 | 11,19  | 10,82 | 11,16 | 11,16 | 11,20 | 11,22 | 11,19 | 11,38 | i. Rupiah                                                       |
| ii. Valas                                | 6,86  | 6,62  | 6,62  | 6,62  | 6,60  | 6,62   | 6,60  | 6,60  | 6,60  | 6,55  | 6,60  | 6,60  | 6,73  | 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                                | 2014  | 2015  | 2016  |       |       |        |       |       |       |       |       |       |       | Indicator                                                       |
|------------------------------------------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------------------------------|
|                                          |       |       | Jan   | Feb   | Mar   | Apr    | Mei   | Jun   | Jul   | Agst  | Sep   | Okt   | Nov   |                                                                 |
| <b>I. Dana Pihak Ketiga</b>              | 6,84  | 5,99  | 5,77  | 5,53  | 5,54  | 5,41   | 5,03  | 5,27  | 5,00  | 4,97  | 4,72  | 3,50  | 4,58  | <b>I. Third Party Fund</b>                                      |
| 1. Giro iB Wadiah                        | 1,25  | 1,18  | 1,18  | 1,28  | 1,27  | 1,25   | 1,19  | 1,25  | 1,43  | 1,41  | 1,50  | 1,29  | 1,32  | 1. iB Demand Deposits Wadia                                     |
| a. Rupiah                                | 1,30  | 1,21  | 1,22  | 1,32  | 1,31  | 1,31   | 1,24  | 1,30  | 1,52  | 1,46  | 1,56  | 1,34  | 1,34  | a. Rupiah                                                       |
| b. Valas                                 | 1,00  | 1,02  | 1,00  | 1,02  | 1,02  | 1,02   | 1,00  | 1,05  | 1,03  | 1,03  | 1,03  | 1,02  | 1,05  | b. Foreign Currency                                             |
| 2. Tabungan iB Wadiah                    | 5,20  | 4,40  | 3,95  | 4,08  | 4,33  | 4,21   | 3,46  | 3,53  | 3,30  | 3,36  | 3,70  | 2,34  | 2,71  | 2. iB Saving Deposits Wadia                                     |
| a. Rupiah                                | 5,20  | 4,40  | 3,95  | 4,08  | 4,33  | 4,21   | 3,46  | 3,53  | 3,30  | 3,36  | 3,70  | 2,34  | 2,71  | a. Rupiah                                                       |
| b. Valas                                 | -     | -     | -     | -     | -     | -      | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | b. Foreign Currency                                             |
| 3. Giro iB Mudharabah                    | 2,14  | 1,70  | 1,52  | 1,53  | 1,46  | 1,58   | 1,43  | 1,50  | 1,68  | 1,32  | 1,05  | 1,06  | 1,05  | 3. iB Demand Deposits Mudharabah                                |
| a. Rupiah                                | 2,14  | 1,70  | 1,52  | 1,53  | 1,46  | 1,58   | 1,43  | 1,50  | 1,68  | 1,32  | 1,05  | 1,06  | 1,05  | a. Rupiah                                                       |
| b. Valas                                 | 2,14  | 1,70  | 1,52  | 1,53  | 1,46  | 1,58   | 1,43  | 1,50  | 1,68  | 1,32  | 1,05  | 1,06  | 1,05  | b. Foreign Currency                                             |
| 4. Tabungan iB Mudharabah                | 4,44  | 3,65  | 3,13  | 3,48  | 3,74  | 3,22   | 2,70  | 2,88  | 2,68  | 2,66  | 2,48  | 1,79  | 2,06  | 4. iB Saving Deposits Mudharabah                                |
| a. Rupiah                                | 4,44  | 3,65  | 3,13  | 3,48  | 3,74  | 3,22   | 2,70  | 2,88  | 2,68  | 2,66  | 2,48  | 1,79  | 2,06  | a. Rupiah                                                       |
| b. Valas                                 | 1,95  | 2,00  | 2,00  | 2,00  | -     | -      | -     | -     | -     | -     | -     | -     | -     | b. Foreign Currency                                             |
| 5. Deposito iB Mudharabah                | 8,16  | 7,32  | 7,11  | 6,65  | 6,56  | 6,60   | 6,25  | 6,61  | 6,29  | 6,20  | 6,16  | 4,66  | 6,26  | 5. iB Time Deposits Mudharabah                                  |
| a. Rupiah                                | 8,32  | 7,68  | 7,43  | 7,05  | 6,92  | 6,92   | 6,56  | 6,92  | 6,64  | 6,54  | 6,46  | 4,81  | 6,54  | a. Rupiah                                                       |
| i. 1 Bulan                               | 8,16  | 7,80  | 7,51  | 6,93  | 6,84  | 6,85   | 6,41  | 6,70  | 6,40  | 6,32  | 6,17  | 6,12  | 6,46  | 1). 1 month                                                     |
| ii. 3 Bulan                              | 8,52  | 8,21  | 7,98  | 7,21  | 7,06  | 7,08   | 6,55  | 6,91  | 6,61  | 6,51  | 6,31  | 6,46  | 6,74  | 2). 3 month                                                     |
| iii. 6 Bulan                             | 7,98  | 7,30  | 7,10  | 6,77  | 6,73  | 6,68   | 6,27  | 6,46  | 6,21  | 6,19  | 6,29  | 6,04  | 6,47  | 3). 6 month                                                     |
| iv. 12 Bulan                             | 7,17  | 6,51  | 6,37  | 6,25  | 6,27  | 6,29   | 6,05  | 6,14  | 5,85  | 5,72  | 5,54  | 5,06  | 5,57  | 4). 12 month                                                    |
| v. > 12 Bulan                            | 11,02 | 13,46 | 7,93  | 8,05  | 5,66  | 5,69   | 6,34  | 6,10  | 5,51  | 5,41  | 5,33  | 6,42  | 6,05  | 5). >12 month                                                   |
| b. Valas                                 | 4,41  | 3,04  | 3,03  | 2,20  | 3,21  | 3,18   | 2,82  | 2,92  | 2,42  | 2,37  | 2,42  | 1,92  | 1,14  | b. Foreign Currency                                             |
| i. 1 Bulan                               | 4,17  | 3,63  | 2,96  | 2,46  | 4,92  | 4,59   | 3,81  | 3,87  | 3,23  | 2,82  | 2,45  | 1,00  | 1,13  | 1). 1 month                                                     |
| ii. 3 Bulan                              | 4,90  | 4,57  | 3,04  | 2,46  | 5,19  | 4,73   | 3,86  | 4,10  | 3,44  | 2,77  | 1,80  | 1,00  | 1,06  | 2). 3 month                                                     |
| iii. 6 Bulan                             | 3,34  | 2,65  | 3,02  | 2,95  | 5,32  | 5,25   | 4,28  | 3,14  | 2,26  | 3,20  | 3,73  | 1,00  | 1,47  | 3). 6 month                                                     |
| iv. 12 Bulan                             | 3,91  | 2,35  | 2,40  | 2,27  | 2,38  | 2,40   | 2,35  | 2,38  | 1,88  | 1,87  | 1,85  | -     | 1,09  | 4). 12 month                                                    |
| v. > 12 Bulan                            | -     | -     | -     | -     | 2,00  | 1,00   | 1,00  | 1,00  | -     | 1,00  | 1,00  | -     | 1,00  | 5). >12 month                                                   |
| <b>II. Pembiayaan, Piutang dan Salam</b> | 13,53 | 13,12 | 13,36 | 13,38 | 13,36 | 13,32  | 12,91 | 12,78 | 12,91 | 12,98 | 12,65 | 13,03 | 12,81 | <b>II. Financing, Receivables/Acceptables, Ijarah and Salam</b> |
| 1. Pembiayaan Bagi Hasil                 | 13,23 | 11,67 | 12,33 | 12,26 | 12,17 | 12,17  | 11,28 | 11,13 | 11,52 | 11,66 | 11,64 | 12,23 | 12,04 | 1. Profit Sharing Financing                                     |
| a. Mudharabah                            | 13,00 | 11,75 | 11,82 | 11,74 | 11,75 | 11,77  | 11,46 | 11,47 | 12,78 | 12,65 | 12,64 | 12,67 | 12,71 | a. Mudharabah                                                   |
| i. Rupiah                                | 13,00 | 11,75 | 11,82 | 11,74 | 11,75 | 11,77  | 11,46 | 11,47 | 12,78 | 12,65 | 12,64 | 12,67 | 12,71 | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| b. Musyarakah                            | 13,27 | 11,65 | 12,42 | 12,34 | 12,24 | 12,22  | 11,25 | 11,08 | 11,30 | 11,49 | 11,47 | 12,17 | 11,94 | b. Musyarakah                                                   |
| i. Rupiah                                | 13,45 | 11,91 | 12,63 | 12,54 | 12,42 | 12,40  | 11,47 | 11,29 | 11,54 | 11,86 | 11,78 | 12,44 | 12,21 | i. Rupiah                                                       |
| ii. Valas                                | 9,57  | 7,97  | 9,21  | 9,17  | 9,39  | 9,34   | 7,93  | 7,60  | 7,22  | 6,28  | 6,50  | 7,53  | 7,56  | ii. Foreign Currency                                            |
| c. Pembiayaan Bagi Hasil Lainnya         | 28,40 | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | c. Other Profit Sharing Financing                               |
| i. Rupiah                                | 28,40 | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| 2. Piutang                               | 13,67 | 13,92 | 13,95 | 14,04 | 14,07 | 14,01  | 13,87 | 13,75 | 13,71 | 13,73 | 13,18 | 13,48 | 13,24 | 2. Receivables/Acceptables                                      |
| a. Murabahah                             | 14,25 | 13,93 | 13,95 | 14,05 | 14,08 | 14,01  | 13,87 | 13,78 | 13,77 | 13,74 | 13,18 | 13,54 | 13,25 | a. Murabahah                                                    |
| i. Rupiah                                | 14,64 | 14,32 | 14,34 | 14,39 | 14,39 | 14,32  | 14,19 | 14,11 | 14,09 | 14,05 | 13,45 | 13,80 | 13,50 | i. Rupiah                                                       |
| ii. Valas                                | 8,52  | 8,50  | 8,40  | 8,65  | 8,66  | 8,71   | 8,43  | 7,94  | 7,96  | 7,86  | 7,65  | 7,96  | 8,10  | ii. Foreign Currency                                            |
| b. Qardh                                 | 3,92  | 13,64 | 13,84 | 13,74 | 13,65 | 14,16  | 13,64 | 12,31 | 10,82 | 13,55 | 13,39 | 11,38 | 12,74 | b. Qardh                                                        |
| i. Rupiah                                | 3,93  | 13,64 | 13,84 | 13,75 | 13,65 | 14,16  | 13,68 | 12,28 | 10,76 | 13,55 | 13,39 | 11,38 | 12,74 | i. Rupiah                                                       |
| ii. Valas                                | 1,00  | 13,00 | 13,00 | 13,00 | 13,00 | 13,00* | 13,00 | 13,00 | 13,00 | 13,00 | 13,00 | 13,00 | 13,00 | ii. Foreign Currency                                            |
| c. Istishna'                             | 12,80 | 13,15 | 13,22 | 13,20 | 13,20 | 13,18  | 13,21 | 13,11 | 13,10 | 13,11 | 13,11 | 12,76 | 13,12 | c. Istishna'                                                    |
| i. Rupiah                                | 12,80 | 13,15 | 13,22 | 13,20 | 13,20 | 13,18  | 13,21 | 13,11 | 13,10 | 13,11 | 13,11 | 12,76 | 13,12 | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| 3. Pembiayaan Sewa (Ijarah)              | 10,27 | 11,38 | 11,39 | 11,40 | 11,28 | 11,00  | 10,95 | 11,09 | 10,99 | 10,81 | 11,07 | 11,38 | 12,34 | 3. Ijarah including Leasing receivables                         |
| a. Pembiayaan Sindikasi                  | 11,31 | 11,27 | 11,26 | 11,27 | 11,26 | -      | -     | -     | -     | -     | -     | -     | -     | a. Syndication Financing                                        |
| i. Rupiah                                | 11,50 | 11,50 | 11,50 | 11,50 | 11,50 | -      | -     | -     | -     | -     | -     | -     | -     | i. Rupiah                                                       |
| ii. Valas                                | 6,00  | 6,00  | 6,00  | 6,00  | 6,00  | -      | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| b. Pembiayaan secara Channeling          | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | b. Financing through Channeling                                 |
| i. Rupiah                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| c. Pembiayaan secara Executing           | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | c. Financing through Executing                                  |
| i. Rupiah                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| d. Pembiayaan Sewa Lainnya               | 10,12 | 11,40 | 11,41 | 11,41 | 11,28 | 11,00  | 10,95 | 11,09 | 10,99 | 10,81 | 11,07 | 11,38 | 12,34 | d. Other Ijarah                                                 |
| i. Rupiah                                | 10,84 | 11,84 | 11,85 | 11,85 | 11,68 | 11,35  | 11,28 | 11,42 | 11,30 | 11,50 | 11,67 | 12,00 | 13,11 | i. Rupiah                                                       |
| ii. Valas                                | 7,70  | 8,51  | 8,51  | 8,51  | 8,51  | 8,42   | 8,42  | 8,47  | 8,47  | 7,54  | 7,54  | 7,54  | 7,54  | 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                                | 2014  | 2015  | 2016  |       |       |       |       |       |       |       |       |       |       | Indicator                                                       |
|------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------------------------------|
|                                          |       |       | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   |                                                                 |
| <b>I. Dana Pihak Ketiga</b>              | 6,28  | 5,51  | 5,19  | 5,20  | 5,25  | 5,09  | 4,90  | 5,06  | 4,86  | 4,73  | 4,95  | 4,79  | 4,87  | <b>I. Third Party Fund</b>                                      |
| 1. Giro iB Wadiah                        | 1,24  | 1,17  | 1,33  | 1,38  | 1,36  | 1,35  | 1,35  | 1,36  | 1,44  | 1,45  | 2,19  | 2,25  | 2,56  | 1. iB Demand Deposits Wadia                                     |
| a. Rupiah                                | 1,24  | 1,17  | 1,33  | 1,39  | 1,36  | 1,36  | 1,35  | 1,36  | 1,44  | 1,45  | 2,29  | 2,28  | 2,59  | 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  | b. Foreign Currency                                             |
| 2. Tabungan iB Wadiah                    | 1,27  | 3,66  | 2,14  | 2,19  | 2,13  | 2,19  | 2,17  | 2,16  | 2,19  | 2,20  | 2,44  | 2,30  | 2,32  | 2. iB Saving Deposits Wadia                                     |
| a. Rupiah                                | 1,27  | 3,67  | 2,14  | 2,19  | 2,13  | 2,19  | 2,17  | 2,16  | 2,19  | 2,20  | 2,44  | 2,30  | 2,32  | a. Rupiah                                                       |
| b. Valas                                 | 2,00  | 2,00  | 2,00  | 2,00  | 2,00  | 2,00  | -     | -     | -     | -     | -     | -     | -     | b. Foreign Currency                                             |
| 3. Giro iB Mudharabah                    | 1,46  | 3,25  | 3,29  | 2,78  | 2,97  | 2,60  | 2,48  | 2,63  | 2,11  | 2,15  | 2,22  | 3,07  | 2,93  | 3. iB Demand Deposits Mudharabah                                |
| a. Rupiah                                | 1,46  | 3,36  | 3,29  | 2,87  | 3,06  | 2,67  | 2,52  | 2,66  | 2,11  | 2,15  | 2,22  | 3,08  | 2,93  | a. Rupiah                                                       |
| b. Valas                                 | 1,46  | 3,25  | 3,29  | 2,78  | 2,97  | 2,60  | 2,48  | 2,63  | 2,11  | 2,15  | 2,22  | 3,07  | 2,93  | b. Foreign Currency                                             |
| 4. Tabungan iB Mudharabah                | 4,10  | 3,39  | 3,50  | 3,38  | 3,47  | 3,20  | 3,26  | 3,21  | 3,02  | 2,99  | 2,90  | 3,14  | 3,17  | 4. iB Saving Deposits Mudharabah                                |
| a. Rupiah                                | 4,25  | 3,40  | 3,50  | 3,40  | 3,49  | 3,22  | 3,28  | 3,22  | 3,02  | 2,99  | 2,90  | 3,15  | 3,18  | 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  | 1,00  | b. Foreign Currency                                             |
| 5. Deposito iB Mudharabah                | 7,67  | 6,71  | 6,39  | 6,44  | 6,47  | 6,33  | 5,97  | 6,29  | 6,10  | 5,87  | 6,05  | 5,67  | 5,78  | 5. iB Time Deposits Mudharabah                                  |
| a. Rupiah                                | 7,87  | 6,86  | 6,59  | 6,55  | 6,57  | 6,42  | 6,05  | 6,35  | 6,18  | 5,98  | 6,07  | 5,76  | 5,86  | a. Rupiah                                                       |
| i. 1 Bulan                               | 8,14  | 6,64  | 6,03  | 6,30  | 6,13  | 5,93  | 5,96  | 6,24  | 5,88  | 5,73  | 5,89  | 5,41  | 5,76  | 1). 1 month                                                     |
| ii. 3 Bulan                              | 8,18  | 6,75  | 6,32  | 6,64  | 6,32  | 5,82  | 6,06  | 6,26  | 6,07  | 5,85  | 6,10  | 5,54  | 5,88  | 2). 3 month                                                     |
| iii. 6 Bulan                             | 8,29  | 6,12  | 5,04  | 5,30  | 5,44  | 6,03  | 5,69  | 6,28  | 5,64  | 5,50  | 5,32  | 5,12  | 5,68  | 3). 6 month                                                     |
| iv. 12 Bulan                             | 7,85  | 7,08  | 6,71  | 6,58  | 6,16  | 6,23  | 5,97  | 5,99  | 5,42  | 5,51  | 5,80  | 5,30  | 5,31  | 4). 12 month                                                    |
| v. > 12 Bulan                            | 6,00  | 6,00  | 6,00  | 5,00  | 6,80  | 7,88  | 6,86  | 8,93  | 5,99  | 8,96  | 7,80  | 5,18  | 6,70  | 5). >12 month                                                   |
| b. Valas                                 | 2,75  | 1,05  | 1,01  | 1,02  | 1,02  | 1,02  | 1,00  | 1,01  | 1,00  | 1,01  | 1,00  | 1,00  | 1,01  | b. Foreign Currency                                             |
| i. 1 Bulan                               | 2,30  | 1,15  | 1,09  | 1,05  | 1,06  | 1,00  | 1,00  | 1,02  | 1,00  | 1,01  | 1,00  | 1,00  | 1,01  | 1). 1 month                                                     |
| ii. 3 Bulan                              | 2,84  | 1,00  | 1,00  | 1,10  | 1,12  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 2). 3 month                                                     |
| iii. 6 Bulan                             | 2,64  | 1,67  | 1,14  | 1,00  | 1,00  | 1,00  | 1,00  | 1,01  | 1,00  | 1,00  | 1,00  | 1,00  | 1,09  | 3). 6 month                                                     |
| iv. 12 Bulan                             | 1,32  | 1,00  | 1,00  | 1,00  | -     | 1,00  | 1,00  | 1,18  | 1,00  | 1,18  | 1,00  | 1,00  | 1,00  | 4). 12 month                                                    |
| v. > 12 Bulan                            | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 5). >12 month                                                   |
| <b>II. Pembiayaan, Piutang dan Salam</b> | 11,45 | 11,41 | 11,25 | 11,16 | 11,08 | 11,02 | 10,68 | 10,68 | 10,65 | 10,60 | 10,57 | 10,61 | 10,52 | <b>II. Financing, Receivables/Acceptables, Ijarah and Salam</b> |
| 1. Pembiayaan Bagi Hasil                 | 10,94 | 11,13 | 11,10 | 11,09 | 10,92 | 10,89 | 10,34 | 10,35 | 10,33 | 10,31 | 10,25 | 10,48 | 10,42 | 1. Profit Sharing Financing                                     |
| a. Mudharabah                            | 12,43 | 12,77 | 12,94 | 12,92 | 12,75 | 12,78 | 12,76 | 12,80 | 12,85 | 12,88 | 12,81 | 12,72 | 12,74 | a. Mudharabah                                                   |
| i. Rupiah                                | 12,43 | 12,77 | 12,94 | 12,92 | 12,76 | 12,78 | 12,76 | 12,81 | 12,86 | 12,88 | 12,81 | 12,87 | 12,89 | i. Rupiah                                                       |
| ii. Valas                                | -     | 7,00  | 7,00  | 7,00  | 7,00  | 7,00  | 7,00  | 7,00  | -     | -     | -     | 1,00  | 1,00  | ii. Foreign Currency                                            |
| b. Musyarakah                            | 10,19 | 10,34 | 10,25 | 10,28 | 10,12 | 10,08 | 9,40  | 9,42  | 9,37  | 9,38  | 9,77  | 9,74  | 9,74  | b. Musyarakah                                                   |
| i. Rupiah                                | 11,22 | 11,50 | 11,47 | 11,35 | 11,12 | 11,06 | 10,30 | 10,34 | 10,31 | 10,29 | 10,20 | 10,60 | 10,52 | i. Rupiah                                                       |
| ii. Valas                                | 4,01  | 4,98  | 4,98  | 5,33  | 5,32  | 5,32  | 5,15  | 5,00  | 4,99  | 4,99  | 5,05  | 5,04  | 5,04  | ii. Foreign Currency                                            |
| c. Pembiayaan Bagi Hasil Lainnya         | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | c. Other Profit Sharing Financing                               |
| i. Rupiah                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| 2. Piutang                               | 11,71 | 11,60 | 11,35 | 11,20 | 11,19 | 11,12 | 10,91 | 10,93 | 10,89 | 10,81 | 10,82 | 10,72 | 10,60 | 2. Receivables/Acceptables                                      |
| a. Murabahah                             | 11,67 | 11,56 | 11,30 | 11,22 | 11,22 | 11,15 | 10,94 | 10,96 | 10,92 | 10,86 | 10,88 | 10,78 | 10,67 | a. Murabahah                                                    |
| i. Rupiah                                | 11,82 | 11,69 | 11,42 | 11,33 | 11,32 | 11,25 | 11,04 | 11,07 | 11,03 | 10,98 | 11,05 | 10,96 | 10,84 | i. Rupiah                                                       |
| ii. Valas                                | 6,43  | 6,28  | 6,23  | 6,24  | 6,24  | 6,24  | 6,23  | 6,30  | 6,30  | 5,87  | 6,16  | 5,92  | 5,93  | ii. Foreign Currency                                            |
| b. Qardh                                 | 13,62 | 11,56 | 11,92 | 5,31  | 5,14  | 4,95  | 4,82  | 4,55  | 4,42  | 4,28  | 4,20  | 4,13  | 4,05  | b. Qardh                                                        |
| i. Rupiah                                | 13,62 | 11,56 | 11,92 | 5,31  | 5,14  | 4,95  | 4,82  | 4,55  | 4,42  | 4,28  | 4,20  | 4,13  | 4,05  | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| c. Istishna'                             | 13,35 | 13,28 | 13,23 | 13,14 | 13,24 | 13,25 | 13,25 | 13,22 | 13,18 | 13,11 | 12,97 | 12,84 | 12,72 | c. Istishna'                                                    |
| i. Rupiah                                | 13,35 | 13,28 | 13,23 | 13,14 | 13,24 | 13,25 | 13,25 | 13,22 | 13,18 | 13,11 | 12,97 | 12,84 | 12,72 | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| 3. Pembiayaan Sewa (Ijarah)              | 9,81  | 10,36 | 10,36 | 10,42 | 10,42 | 10,51 | 10,06 | 10,44 | 10,48 | 10,50 | 10,60 | 10,52 | 10,49 | 3. Ijarah including Leasing receivables                         |
| a. Pembiayaan Sindikasi                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | a. Syndication Financing                                        |
| i. Rupiah                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| b. Pembiayaan secara Channeling          | 17,76 | 16,74 | 15,18 | 15,17 | 16,78 | 16,80 | 16,81 | 16,83 | 16,84 | 16,85 | 16,88 | 16,73 | 16,70 | b. Financing through Channeling                                 |
| i. Rupiah                                | 17,76 | 16,74 | 15,18 | 15,17 | 16,78 | 16,80 | 16,81 | 16,83 | 16,84 | 16,85 | 16,88 | 16,73 | 16,70 | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| c. Pembiayaan secara Executing           | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | c. Financing through Executing                                  |
| i. Rupiah                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | i. Rupiah                                                       |
| ii. Valas                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Currency                                            |
| d. Pembiayaan Sewa Lainnya               | 9,80  | 10,36 | 10,34 | 10,41 | 10,42 | 10,50 | 10,05 | 10,43 | 10,47 | 10,49 | 10,59 | 10,52 | 10,49 | d. Other Ijarah                                                 |
| i. Rupiah                                | 10,59 | 11,12 | 11,09 | 11,13 | 11,16 | 11,16 | 10,73 | 11,12 | 11,14 | 11,14 | 11,12 | 11,01 | 10,97 | i. Rupiah                                                       |
| ii. Valas                                | 6,71  | 6,38  | 6,38  | 6,37  | 6,35  | 6,34  | 6,35  | 6,32  | 6,31  | 6,30  | 6,31  | 6,30  | 6,46  | ii. Foreign Currency                                            |
| 4. Salam                                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 4. Salam                                                        |
| a. Rupiah                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | a. Rupiah                                                       |
| b. Valas                                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Currency                                             |

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

| Indikator                | 2014  | 2015  | 2016  |       |       |       |       |       |       |       |       |       |       | Indicator                                               |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------------------------|
|                          |       |       | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   |                                                         |
| 1. Modal Kerja           | 17,68 | 15,30 | 15,52 | 15,22 | 14,81 | 14,74 | 13,79 | 13,62 | 13,76 | 14,68 | 14,53 | 15,10 | 14,80 | 1. Working Capital                                      |
| a. UMKM                  | 19,95 | 19,52 | 19,76 | 19,62 | 19,30 | 19,23 | 18,78 | 18,55 | 18,49 | 19,37 | 19,19 | 19,74 | 19,63 | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                | 20,38 | 19,75 | 19,96 | 19,79 | 19,44 | 19,36 | 18,92 | 18,70 | 18,63 | 19,43 | 19,29 | 19,80 | 19,69 | i. Rupiah                                               |
| ii. Valas                | 11,14 | 5,83  | 5,38  | 6,57  | 7,15  | 7,50  | 5,40  | 6,25  | 5,36  | 9,21  | 6,51  | 7,94  | 7,97  | ii. Valas                                               |
| b. Bukan UMKM            | 15,27 | 12,27 | 12,58 | 12,21 | 11,71 | 11,61 | 10,27 | 10,08 | 10,30 | 11,29 | 11,02 | 11,73 | 11,31 | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                | 15,85 | 12,86 | 13,18 | 12,70 | 12,17 | 12,04 | 10,64 | 10,39 | 10,63 | 11,56 | 11,31 | 12,02 | 11,59 | i. Rupiah                                               |
| ii. Valas                | 9,97  | 6,22  | 6,42  | 6,87  | 6,71  | 6,72  | 6,13  | 5,65  | 5,51  | 6,87  | 6,78  | 7,39  | 7,11  | ii. Valas                                               |
| 2. Investasi             | 14,27 | 13,14 | 12,97 | 12,95 | 12,74 | 12,56 | 11,90 | 11,26 | 11,19 | 11,91 | 11,91 | 12,52 | 12,18 | 2. Investment                                           |
| a. UMKM                  | 15,07 | 16,00 | 15,88 | 15,71 | 15,49 | 15,14 | 14,66 | 14,30 | 14,13 | 14,93 | 14,89 | 15,25 | 14,77 | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                | 16,20 | 16,22 | 16,04 | 15,86 | 15,64 | 15,24 | 14,74 | 14,34 | 14,16 | 14,96 | 14,92 | 15,34 | 14,86 | i. Rupiah                                               |
| ii. Valas                | 8,75  | 8,05  | 8,57  | 8,58  | 6,84  | 7,30  | 7,36  | 7,85  | 7,86  | 7,70  | 7,85  | 6,74  | 6,75  | ii. Valas                                               |
| b. Bukan UMKM            | 13,56 | 11,74 | 11,53 | 11,59 | 11,39 | 11,28 | 10,62 | 9,83  | 9,81  | 10,51 | 10,55 | 11,25 | 10,93 | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                | 14,68 | 12,62 | 12,64 | 12,76 | 12,51 | 12,49 | 11,79 | 10,94 | 10,95 | 11,80 | 11,83 | 12,60 | 12,20 | i. Rupiah                                               |
| ii. Valas                | 7,62  | 9,00  | 8,02  | 7,75  | 7,56  | 7,26  | 6,84  | 6,37  | 6,26  | 6,49  | 6,32  | 6,79  | 6,87  | ii. Valas                                               |
| 3. Konsumsi (Bukan UMKM) | 11,93 | 12,56 | 12,79 | 12,61 | 12,45 | 12,17 | 11,33 | 11,16 | 11,12 | 11,60 | 11,37 | 11,57 | 11,56 | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| i. Rupiah                | 11,93 | 12,56 | 12,79 | 12,61 | 12,45 | 12,17 | 11,33 | 11,16 | 11,12 | 11,60 | 11,37 | 11,57 | 11,56 | i. Rupiah                                               |
| ii. Valas                | 3,10  | -     | -     | -     | -     | -     | 13,00 | 10,97 | 10,90 | -     | -     | -     | -     | ii. Valas                                               |

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                | 2014  | 2015  | 2016  |       |       |       |       |       |       |       |       |       |       | Indicator                                               |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------------------------|
|                          |       |       | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   |                                                         |
| 1. Modal Kerja           | 18,14 | 15,48 | 15,79 | 15,67 | 15,21 | 15,13 | 14,43 | 13,91 | 14,05 | 15,26 | 14,96 | 15,77 | 15,46 | 1. Working Capital                                      |
| a. UMKM                  | 20,07 | 19,96 | 20,24 | 20,12 | 19,86 | 19,62 | 19,76 | 19,58 | 19,47 | 20,90 | 20,39 | 21,17 | 21,09 | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                | 20,59 | 20,26 | 20,51 | 20,34 | 20,06 | 19,79 | 19,96 | 19,79 | 19,66 | 20,98 | 20,53 | 21,25 | 21,17 | i. Rupiah                                               |
| ii. Valas                | 11,19 | 5,83  | 5,38  | 6,57  | 7,15  | 7,50  | 5,40  | 6,25  | 5,36  | 9,21  | 6,66  | 8,25  | 8,30  | ii. Valas                                               |
| b. Bukan UMKM            | 15,86 | 12,25 | 12,70 | 12,59 | 12,01 | 11,92 | 10,57 | 9,82  | 10,12 | 11,23 | 10,90 | 11,91 | 11,44 | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                | 16,21 | 12,65 | 13,11 | 12,95 | 12,33 | 12,23 | 10,84 | 10,11 | 10,43 | 11,45 | 11,16 | 12,16 | 11,69 | i. Rupiah                                               |
| ii. Valas                | 9,66  | 6,95  | 7,26  | 7,64  | 7,40  | 7,44  | 6,55  | 5,48  | 5,29  | 7,22  | 6,78  | 7,83  | 7,46  | ii. Valas                                               |
| 2. Investasi             | 14,94 | 13,39 | 13,47 | 13,42 | 13,18 | 12,87 | 12,24 | 11,61 | 11,50 | 12,48 | 12,47 | 13,29 | 12,88 | 2. Investment                                           |
| a. UMKM                  | 15,16 | 15,99 | 15,92 | 15,72 | 15,51 | 15,10 | 14,91 | 14,50 | 14,24 | 15,28 | 15,14 | 15,62 | 15,17 | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                | 16,25 | 16,14 | 16,07 | 15,85 | 15,60 | 15,19 | 15,00 | 14,53 | 14,27 | 15,31 | 15,16 | 15,73 | 15,27 | i. Rupiah                                               |
| ii. Valas                | 9,12  | 9,05  | 9,07  | 9,09  | 7,30  | 7,46  | 7,43  | 8,31  | 8,32  | 8,15  | 8,36  | 6,76  | 6,76  | ii. Valas                                               |
| b. Bukan UMKM            | 14,71 | 11,97 | 12,16 | 12,20 | 11,96 | 11,71 | 10,91 | 10,10 | 10,07 | 11,02 | 11,10 | 12,06 | 11,67 | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                | 15,62 | 12,79 | 12,94 | 13,06 | 12,79 | 12,63 | 11,79 | 10,79 | 10,80 | 11,89 | 11,97 | 12,94 | 12,46 | i. Rupiah                                               |
| ii. Valas                | 8,27  | 8,93  | 9,16  | 8,75  | 8,47  | 7,97  | 7,42  | 7,12  | 6,90  | 7,30  | 7,08  | 7,94  | 8,06  | ii. Valas                                               |
| 3. Konsumsi (Bukan UMKM) | 11,84 | 12,80 | 13,26 | 13,00 | 12,75 | 12,50 | 12,21 | 11,86 | 11,75 | 12,81 | 12,02 | 12,20 | 12,27 | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| i. Rupiah                | 11,84 | 12,80 | 13,26 | 13,00 | 12,75 | 12,50 | 12,21 | 11,86 | 11,75 | 12,81 | 12,02 | 12,20 | 12,27 | i. Rupiah                                               |
| ii. Valas                | 3,10  | -     | -     | -     | -     | -     | 13,00 | 10,97 | 10,90 | -     | -     | -     | -     | ii. Valas                                               |

**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                | 2014  | 2015  | 2016  |       |                 |       |       |       |       |       |       |       |       | Indicator                                               |
|--------------------------|-------|-------|-------|-------|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------------------------|
|                          |       |       | Jan   | Feb   | Mar             | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   |                                                         |
| 1. Modal Kerja           | 15,81 | 14,62 | 14,44 | 13,50 | 13,31           | 13,28 | 11,40 | 12,50 | 12,57 | 12,29 | 12,70 | 12,29 | 12,09 | 1. Working Capital                                      |
| a. UMKM                  | 19,28 | 17,79 | 17,84 | 17,66 | 17,18           | 17,66 | 14,80 | 14,43 | 14,61 | 13,28 | 14,20 | 14,00 | 13,86 | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                | 19,31 | 17,79 | 17,84 | 17,66 | 17,18           | 17,66 | 14,80 | 14,43 | 14,61 | 13,28 | 14,22 | 14,02 | 13,88 | i. Rupiah                                               |
| ii. Valas                | 4,38  | 7,00  | 7,00  | 7,00  | - <sup>r)</sup> | -     | -     | -     | -     | -     | 2,21  | 2,00  | 2,00  | ii. Valas                                               |
| b. Bukan UMKM            | 13,37 | 12,39 | 12,15 | 10,83 | 10,61           | 10,48 | 9,22  | 11,11 | 11,04 | 11,54 | 11,55 | 10,95 | 10,77 | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                | 14,41 | 13,78 | 13,48 | 11,73 | 11,48           | 11,30 | 9,86  | 11,49 | 11,45 | 12,05 | 11,98 | 11,38 | 11,18 | i. Rupiah                                               |
| ii. Valas                | 10,19 | 4,96  | 4,95  | 5,56  | 5,54            | 5,54  | 5,50  | 6,23  | 6,18  | 5,95  | 6,79  | 6,03  | 6,03  | ii. Valas                                               |
| 2. Investasi             | 11,87 | 12,24 | 11,18 | 11,23 | 11,15           | 11,31 | 10,55 | 10,00 | 10,05 | 9,88  | 9,90  | 9,76  | 9,73  | 2. Investment                                           |
| a. UMKM                  | 14,54 | 16,05 | 15,70 | 15,69 | 15,41           | 15,35 | 13,41 | 13,28 | 13,51 | 13,03 | 13,53 | 13,18 | 12,80 | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                | 15,91 | 16,70 | 15,93 | 15,91 | 15,79           | 15,49 | 13,46 | 13,34 | 13,58 | 13,09 | 13,59 | 13,23 | 12,85 | i. Rupiah                                               |
| ii. Valas                | 6,36  | 6,22  | 6,55  | 6,54  | 6,28            | 6,72  | 6,88  | 6,69  | 6,71  | 6,71  | 6,61  | 6,59  | 6,67  | ii. Valas                                               |
| b. Bukan UMKM            | 10,72 | 11,08 | 9,53  | 9,61  | 9,47            | 9,70  | 9,53  | 8,96  | 9,01  | 8,96  | 8,87  | 8,76  | 8,73  | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                | 11,98 | 12,04 | 11,49 | 11,58 | 11,36           | 11,86 | 11,78 | 11,63 | 11,59 | 11,42 | 11,26 | 11,15 | 11,12 | i. Rupiah                                               |
| ii. Valas                | 6,80  | 9,13  | 5,88  | 5,86  | 5,84            | 5,81  | 5,69  | 5,36  | 5,35  | 5,33  | 5,31  | 5,29  | 5,31  | ii. Valas                                               |
| 3. Konsumsi (Bukan UMKM) | 12,11 | 12,18 | 12,05 | 12,01 | 11,98           | 11,68 | 10,04 | 10,18 | 10,26 | 9,96  | 10,21 | 10,46 | 10,33 | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| i. Rupiah                | 12,11 | 12,18 | 12,05 | 12,01 | 11,98           | 11,68 | 10,04 | 10,18 | 10,26 | 9,96  | 10,21 | 10,46 | 10,33 | i. Rupiah                                               |
| ii. Valas                | -     | -     | -     | -     | -               | -     | -     | -     | -     | -     | -     | -     | -     | ii. Valas                                               |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures





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

| Indikator                                                                    | 2014  | 2015  | 2016  |       |       |       |       |       |       |       |       |       |       | Indikator                                                             |
|------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------------------------------------|
|                                                                              |       |       | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ag    | Sep   | Okt   | Nov   |                                                                       |
| <b>Penerima Kredit Lapangan Usaha</b>                                        | 17,93 | 13,66 | 12,10 | 12,09 | 12,09 | 11,53 | 10,15 | 9,71  | 9,86  | 9,12  | 9,94  | 9,91  | 10,01 | <b>Loan to Business Sector</b>                                        |
| Pertanian, perburuan dan Kehutanan                                           | 17,93 | 16,58 | 14,34 | 14,30 | 14,24 | 13,48 | 11,57 | 11,28 | 11,50 | 10,19 | 10,98 | 10,93 | 10,97 | Agricultures, Hunting and Forestry                                    |
| a. Rupiah                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | a. Rupiah                                                             |
| b. Valas                                                                     | -     | 7,00  | 6,93  | 6,93  | 6,93  | 6,93  | 6,93  | 6,00  | 6,00  | 6,00  | 6,00  | 6,00  | 6,00  | b. Foreign Exchange                                                   |
| Perikanan                                                                    | 12,64 | 13,72 | 13,71 | 13,74 | 13,76 | 13,89 | 12,08 | 12,13 | 12,20 | 11,43 | 12,23 | 12,13 | 12,28 | Fishery                                                               |
| a. Rupiah                                                                    | 14,17 | 14,43 | 14,42 | 14,45 | 14,40 | 14,63 | 12,61 | 12,64 | 12,72 | 11,85 | 12,72 | 12,61 | 12,77 | a. Rupiah                                                             |
| b. Valas                                                                     | 5,97  | 7,25  | 7,25  | 7,25  | 7,25  | 7,25  | 7,25  | 7,25  | 7,25  | 7,25  | 7,25  | 7,25  | 7,25  | b. Foreign Exchange                                                   |
| Pertambangan dan Penggalian                                                  | 7,43  | 5,99  | 6,59  | 6,68  | 6,75  | 6,71  | 6,66  | 6,33  | 6,49  | 6,31  | 6,31  | 6,23  | 6,24  | Mining and Quarrying                                                  |
| a. Rupiah                                                                    | 9,81  | 12,55 | 12,86 | 12,86 | 13,02 | 13,15 | 13,10 | 13,17 | 14,11 | 13,25 | 13,26 | 12,53 | 12,58 | a. Rupiah                                                             |
| b. Valas                                                                     | 6,95  | 5,23  | 5,21  | 5,20  | 5,23  | 5,06  | 5,05  | 5,02  | 5,02  | 5,01  | 5,01  | 5,00  | 5,02  | b. Foreign Exchange                                                   |
| Industri Pengolahan                                                          | 10,06 | 10,77 | 8,18  | 8,55  | 8,48  | 8,41  | 7,98  | 8,19  | 8,08  | 8,07  | 8,20  | 8,18  | 8,00  | Processing Industry                                                   |
| a. Rupiah                                                                    | 13,05 | 12,27 | 12,33 | 12,41 | 12,24 | 12,03 | 11,57 | 11,59 | 11,46 | 11,50 | 11,50 | 11,44 | 11,20 | a. Rupiah                                                             |
| b. Valas                                                                     | 6,82  | 9,74  | 5,35  | 5,76  | 5,74  | 5,73  | 5,56  | 5,53  | 5,50  | 5,40  | 5,41  | 5,23  | 5,18  | b. Foreign Exchange                                                   |
| Listrik, gas dan air                                                         | 6,50  | 6,62  | 6,53  | 6,54  | 6,54  | 6,54  | 6,45  | 6,36  | 6,35  | 6,28  | 6,17  | 6,15  | 6,17  | Electricity, Gas and Water                                            |
| a. Rupiah                                                                    | 14,07 | 15,20 | 13,35 | 13,30 | 13,35 | 13,43 | 12,69 | 12,29 | 12,37 | 11,27 | 11,61 | 11,57 | 12,25 | a. Rupiah                                                             |
| b. Valas                                                                     | 6,00  | 6,00  | 6,00  | 6,00  | 6,00  | 6,00  | 6,00  | 6,00  | 6,00  | 6,00  | 6,01  | 6,01  | 6,01  | b. Foreign Exchange                                                   |
| Konstruksi                                                                   | 12,20 | 12,52 | 12,18 | 12,19 | 12,15 | 12,19 | 11,42 | 11,67 | 11,83 | 11,64 | 11,86 | 11,86 | 11,65 | Construction                                                          |
| a. Rupiah                                                                    | 12,27 | 12,52 | 12,18 | 12,19 | 12,15 | 12,19 | 11,42 | 11,67 | 11,83 | 11,64 | 11,86 | 11,86 | 11,65 | a. Rupiah                                                             |
| b. Valas                                                                     | 7,00  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Perdagangan Besar dan Eceran                                                 | 17,09 | 14,35 | 14,48 | 14,30 | 14,27 | 14,36 | 12,17 | 12,55 | 12,84 | 12,88 | 13,47 | 12,10 | 12,07 | Wholesale and Retail Trade                                            |
| a. Rupiah                                                                    | 17,21 | 14,44 | 14,57 | 14,38 | 14,35 | 14,44 | 12,26 | 12,64 | 12,95 | 12,97 | 13,59 | 12,20 | 12,16 | a. Rupiah                                                             |
| b. Valas                                                                     | 4,27  | 5,79  | 5,79  | 5,78  | 5,77  | 5,77  | 5,87  | 5,86  | 5,86  | 5,86  | 5,26  | 5,24  | 5,22  | b. Foreign Exchange                                                   |
| Penyediaan akomodasi dan penyediaan makan minum                              | 20,14 | 15,65 | 14,41 | 13,69 | 13,31 | 12,96 | 12,99 | 12,07 | 12,11 | 11,97 | 11,73 | 11,12 | 10,71 | Provision of accommodation and the provision of eating and drinking   |
| a. Rupiah                                                                    | 20,14 | 15,75 | 14,48 | 13,74 | 13,35 | 12,99 | 12,99 | 12,07 | 12,11 | 11,97 | 11,75 | 11,13 | 10,72 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | 7,00  | 7,00  | 7,00  | 7,00  | 7,00  | -     | -     | -     | -     | 7,00  | 7,00  | 7,00  | b. Foreign Exchange                                                   |
| Transportasi, pergudangan dan komunikasi                                     | 8,87  | 12,47 | 12,71 | 12,83 | 13,00 | 13,19 | 11,08 | 11,05 | 10,98 | 11,11 | 11,61 | 11,10 | 11,39 | Transportation, Warehousing and Communications                        |
| a. Rupiah                                                                    | 14,29 | 13,76 | 14,08 | 13,94 | 14,14 | 14,37 | 12,03 | 12,05 | 12,01 | 12,15 | 12,26 | 11,93 | 12,07 | a. Rupiah                                                             |
| b. Valas                                                                     | 4,46  | 5,61  | 5,61  | 5,72  | 5,59  | 5,58  | 5,32  | 5,85  | 5,84  | 5,36  | 6,83  | 5,52  | 6,54  | b. Foreign Exchange                                                   |
| Perantara Keuangan                                                           | 15,15 | 15,59 | 15,51 | 13,58 | 13,07 | 13,15 | 10,77 | 12,33 | 12,31 | 12,04 | 12,26 | 12,21 | 11,94 | Financial intermediaries                                              |
| a. Rupiah                                                                    | 15,15 | 15,59 | 15,51 | 13,58 | 13,07 | 13,15 | 10,77 | 12,33 | 12,31 | 12,04 | 12,26 | 12,21 | 11,94 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan                            | 17,36 | 13,32 | 12,06 | 12,00 | 11,85 | 12,30 | 11,18 | 11,28 | 11,19 | 10,82 | 11,41 | 11,59 | 11,56 | Real Estate, Business, Ownership, and Business Services               |
| a. Rupiah                                                                    | 13,41 | 13,78 | 12,43 | 12,36 | 12,15 | 12,72 | 11,48 | 11,49 | 11,40 | 10,94 | 11,56 | 11,73 | 11,68 | a. Rupiah                                                             |
| b. Valas                                                                     | 36,18 | 6,57  | 6,57  | 6,56  | 6,56  | 6,56  | 6,55  | 6,52  | 6,52  | 8,27  | 8,23  | 8,19  | 8,15  | b. Foreign Exchange                                                   |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib               | 43,89 | 46,00 | 46,00 | 46,00 | 46,00 | 46,00 | 11,08 | 4,62  | 11,07 | -     | 11,06 | 11,05 | 11,05 | Government administration, Defense and Compulsory social security     |
| a. Rupiah                                                                    | 43,89 | 46,00 | 46,00 | 46,00 | 46,00 | 46,00 | 11,08 | 4,62  | 11,07 | -     | 11,06 | 11,05 | 11,05 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Jasa Pendidikan                                                              | 11,82 | 12,98 | 12,33 | 12,93 | 12,84 | 13,28 | 12,44 | 12,35 | 12,15 | 11,99 | 12,31 | 11,87 | 11,60 | Education Services                                                    |
| a. Rupiah                                                                    | 11,82 | 12,98 | 12,33 | 12,93 | 12,84 | 13,28 | 12,44 | 12,35 | 12,15 | 11,99 | 12,31 | 11,87 | 11,60 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Jasa Kesehatan dan Kegiatan Sosial                                           | 16,57 | 14,10 | 14,24 | 14,19 | 14,20 | 14,19 | 13,12 | 13,49 | 13,49 | 13,21 | 13,47 | 13,29 | 13,32 | Health Services and Social Activities                                 |
| a. Rupiah                                                                    | 16,57 | 14,10 | 14,24 | 14,19 | 14,20 | 14,19 | 13,12 | 13,49 | 13,49 | 13,21 | 13,47 | 13,29 | 13,32 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya           | 25,76 | 24,50 | 24,74 | 23,81 | 24,38 | 25,29 | 24,01 | 22,39 | 23,00 | 22,25 | 21,83 | 21,78 | 22,06 | Community, Sociocultural, Entertainment and Other Individual Services |
| a. Rupiah                                                                    | 25,79 | 24,50 | 24,74 | 23,81 | 24,38 | 25,29 | 24,09 | 22,46 | 23,08 | 22,32 | 21,83 | 21,78 | 22,06 | a. Rupiah                                                             |
| b. Valas                                                                     | 6,75  | -     | -     | -     | -     | -     | 7,00  | 7,00  | 7,00  | 7,00  | -     | -     | -     | b. Foreign Exchange                                                   |
| Jasa Perorangan yang Melayani Rumah Tangga                                   | 17,10 | 16,23 | 19,24 | 23,59 | 23,55 | 24,20 | 13,39 | 12,54 | 13,39 | 6,56  | 13,23 | 13,49 | 13,16 | Individual Services which Serve Households                            |
| a. Rupiah                                                                    | 17,10 | 16,23 | 19,24 | 23,59 | 23,55 | 24,20 | 13,39 | 12,54 | 13,39 | 6,56  | 13,23 | 13,49 | 13,16 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Badan Internasional dan Badan Ekstra Internasional Lainnya                   | -     | -     | -     | -     | -     | -     | 56,02 | 9,78  | 8,00  | -     | -     | -     | -     | International Agency and Other Extra Agency International             |
| a. Rupiah                                                                    | -     | -     | -     | -     | -     | -     | 56,02 | 9,78  | 8,00  | -     | -     | -     | -     | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Kegiatan yang belum jelas batasannya                                         | 15,05 | 15,85 | 17,54 | 17,13 | 17,37 | 16,56 | 15,66 | 15,18 | 17,41 | 15,99 | 17,67 | 17,48 | 17,76 | Business Activities which are not clearly defined                     |
| a. Rupiah                                                                    | 15,05 | 15,85 | 17,54 | 17,13 | 17,37 | 16,56 | 15,66 | 15,18 | 17,41 | 15,99 | 17,67 | 17,48 | 17,76 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| <b>Penerima Kredit Bukan Lapangan Usaha</b>                                  |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Loans to Non Industrial Origin</b>                                 |
| Rumah Tangga                                                                 |       |       |       |       |       |       |       |       |       |       |       |       |       | House Hold                                                            |
| Untuk Pemilikan Rumah Tinggal                                                | 12,91 | 12,94 | 12,79 | 12,74 | 12,71 | 12,38 | 10,11 | 10,38 | 10,47 | 10,12 | 10,41 | 10,68 | 10,49 | For Home Ownership                                                    |
| a. Rupiah                                                                    | 12,91 | 12,94 | 12,79 | 12,74 | 12,71 | 12,38 | 10,11 | 10,38 | 10,47 | 10,12 | 10,41 | 10,68 | 10,49 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Untuk Pemilikan Flat atau Apartemen                                          | 10,60 | 10,80 | 10,48 | 10,43 | 10,39 | 10,31 | 10,00 | 10,00 | 9,94  | 9,86  | 9,82  | 10,60 | 10,45 | For Apartment Ownership                                               |
| a. Rupiah                                                                    | 10,60 | 10,80 | 10,48 | 10,43 | 10,39 | 10,31 | 10,00 | 10,00 | 9,94  | 9,86  | 9,82  | 10,60 | 10,45 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Untuk Pemilikan Ruko atau Rukan                                              | 17,48 | 15,49 | 14,78 | 14,58 | 14,40 | 12,00 | 9,99  | 9,78  | 10,03 | 9,72  | 10,14 | 11,01 | 10,88 | For Shop House Ownership                                              |
| a. Rupiah                                                                    | 17,48 | 15,49 | 14,78 | 14,58 | 14,40 | 12,00 | 9,99  | 9,78  | 10,03 | 9,72  | 10,14 | 11,01 | 10,88 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Untuk Pemilikan Kendaraan Bermotor                                           | 11,92 | 10,85 | 10,77 | 11,36 | 10,64 | 10,56 | 10,51 | 10,45 | 10,43 | 10,37 | 10,33 | 10,30 | 10,28 | For Vehicles Ownership                                                |
| a. Rupiah                                                                    | 11,92 | 10,85 | 10,77 | 11,36 | 10,64 | 10,56 | 10,51 | 10,45 | 10,43 | 10,37 | 10,33 | 10,30 | 10,28 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) | 10,35 | 11,16 | 11,14 | 11,15 | 11,11 | 11,03 | 10,34 | 10,32 | 10,39 | 10,21 | 10,52 | 10,63 | 10,59 | Multipurpose Loans and Others                                         |
| a. Rupiah                                                                    | 10,35 | 11,16 | 11,14 | 11,15 | 11,11 | 11,03 | 10,34 | 10,32 | 10,39 | 10,21 | 10,52 | 10,63 | 10,59 | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Bukan Lapangan Usaha Lainnya                                                 | 9,93  | 8,28  | 8,11  | 9,31  | 8,28  | 7,86  | 6,63  | 6,22  | 6,28  | 5,60  | 5,52  | 5,57  | 6,04  | Non Industrial Origin Others                                          |
| a. Rupiah                                                                    | 9,93  | 8,28  | 8,11  | 9,31  | 8,28  | 7,86  | 6,63  | 6,22  | 6,28  | 5,60  | 5,52  | 5,57  | 6,04  | a. Rupiah                                                             |
| b. Valas                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |

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

| Tipe                                 | 2014       | 2015       | 2016       |            |            |            |            |            |            |                          |                          |            |            | Type                                                        |
|--------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------------------|--------------------------|------------|------------|-------------------------------------------------------------|
|                                      |            |            | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Agst                     | Sep                      | Okt        | Nov        |                                                             |
| <b>Dana Pihak Ketiga</b>             | 14.386.575 | 18.481.911 | 18.691.638 | 18.921.043 | 18.640.845 | 18.340.995 | 18.614.313 | 18.311.316 | 18.513.854 | 18.620.066 <sup>1)</sup> | 20.608.915 <sup>1)</sup> | 21.302.837 | 21.769.992 | <b>Third Party Fund</b>                                     |
| 1. Dana Simpanan Wadiah              | 7.839.978  | 9.127.253  | 9.263.573  | 9.397.143  | 9.544.832  | 9.667.727  | 9.825.700  | 9.832.880  | 9.957.472  | 10.320.320               | 10.997.078               | 11.576.467 | 11.956.667 | 1. Demand Deposits Wadia                                    |
| a. Giro                              | 142.557    | 169.801    | 189.140    | 191.058    | 193.266    | 194.834    | 198.191    | 203.806    | 208.048    | 211.877                  | 219.217                  | 223.833    | 232.209    | a. Demand Deposits Wadia                                    |
| b. Tabungan                          | 7.697.421  | 8.957.452  | 9.074.433  | 9.206.085  | 9.351.566  | 9.472.893  | 9.627.509  | 9.629.074  | 9.749.424  | 10.109.119               | 10.780.972               | 11.352.634 | 11.724.458 | b. Saving Deposits Wadia                                    |
| 2. Dana Investasi Non Profit Sharing | 6.537.113  | 9.346.149  | 9.425.439  | 9.521.216  | 9.093.232  | 8.673.233  | 8.788.609  | 8.478.436  | 8.556.382  | 8.299.011 <sup>1)</sup>  | 9.608.724 <sup>1)</sup>  | 9.726.370  | 9.813.325  | 2. Non Profit Sharing Investment Fund                       |
| a. Giro                              | 6.491      | 9.384      | 9.424      | 9.573      | 9.821      | 10.007     | 10.181     | 10.462     | 10.533     | 10.760                   | 65.129                   | 66.575     | 64.929     | a. Demand Deposits                                          |
| b. Tabungan                          | 6.263.912  | 9.044.749  | 9.120.683  | 9.216.240  | 8.785.681  | 8.365.052  | 8.480.633  | 8.170.773  | 8.244.855  | 7.987.843                | 9.237.038                | 9.352.860  | 9.440.796  | b. Saving Deposits                                          |
| c. Deposito                          | 266.710    | 292.016    | 295.332    | 295.403    | 297.730    | 298.174    | 297.795    | 297.201    | 300.994    | 300.408                  | 306.557                  | 306.935    | 307.600    | c. Time Deposits                                            |
| 3. Dana Investasi Profit Sharing     | 9.484      | 8.509      | 2.626      | 2.684      | 2.781      | 35         | 4          | -          | -          | 59                       | 2                        | -          | -          | 3. Profit Sharing Investment Fund                           |
| a. Giro                              | 2          | 2          | -          | -          | -          | -          | -          | -          | -          | 2                        | -                        | -          | -          | a. Demand Deposits                                          |
| b. Tabungan                          | 8.737      | 7.794      | 2.508      | 2.559      | 2.644      | 34         | 4          | -          | -          | 46                       | 2                        | -          | -          | b. Saving Deposits                                          |
| c. Deposito                          | 745        | 713        | 118        | 125        | 137        | 1          | -          | -          | -          | 11                       | -                        | -          | -          | c. Time Deposits                                            |
| <b>Pembiayaan, Piutang dan Salam</b> | 3.769.181  | 3.746.565  | 3.747.771  | 3.736.275  | 3.726.161  | 3.761.387  | 3.772.651  | 3.836.325  | 3.861.638  | 3.924.826 <sup>1)</sup>  | 4.112.138 <sup>1)</sup>  | 4.234.209  | 4.360.964  | <b>Financing, Receivables/Acceptables, Ijarah and Salam</b> |
| 1. Pembiayaan Bagi Hasil             | 119.592    | 96.284     | 95.074     | 94.759     | 94.480     | 94.254     | 95.082     | 96.447     | 95.103     | 94.263 <sup>1)</sup>     | 97.918 <sup>1)</sup>     | 98.079     | 97.843     | 1. Profit Sharing Financing                                 |
| a. Mudharabah                        | 47.191     | 40.011     | 39.554     | 39.269     | 39.077     | 38.985     | 38.715     | 39.309     | 38.081     | 37.805                   | 37.266                   | 36.880     | 36.598     | a. Mudharabah                                               |
| b. Musyarakah                        | 55.868     | 56.273     | 55.520     | 55.490     | 55.402     | 55.269     | 56.367     | 57.137     | 57.021     | 56.458                   | 60.652                   | 61.199     | 61.245     | b. Musyarakah                                               |
| c. Pembiayaan Bagi Hasil Lainnya     | 16.533     | -          | -          | -          | 1          | -          | -          | 1          | -          | -                        | -                        | -          | -          | c. Others                                                   |
| 2. Piutang                           | 3.576.863  | 3.592.737  | 3.602.333  | 3.591.735  | 3.582.654  | 3.619.737  | 3.629.875  | 3.692.983  | 3.720.285  | 3.785.149 <sup>1)</sup>  | 3.971.776 <sup>1)</sup>  | 4.098.431  | 4.226.310  | 2. Receivables/Acceptables                                  |
| a. Murabahah                         | 3.230.490  | 3.334.417  | 3.347.499  | 3.338.869  | 3.327.444  | 3.362.745  | 3.367.166  | 3.429.339  | 3.457.996  | 3.520.114                | 3.702.098                | 3.823.425  | 3.943.876  | a. Murabahah                                                |
| b. Qardh                             | 343.402    | 254.796    | 251.307    | 249.314    | 251.628    | 253.393    | 259.092    | 259.964    | 258.557    | 261.262                  | 265.817                  | 271.034    | 278.392    | b. Qardh                                                    |
| c. Istishna'                         | 2.971      | 3.524      | 3.527      | 3.552      | 3.582      | 3.599      | 3.617      | 3.680      | 3.732      | 3.773                    | 3.861                    | 3.972      | 4.042      | c. Istishna'                                                |
| 3. Pembiayaan Sewa (Ijarah)          | 72.726     | 57.544     | 50.364     | 49.781     | 49.027     | 47.396     | 47.694     | 46.895     | 46.250     | 45.414                   | 42.444                   | 37.699     | 36.811     | 3. Ijarah including Leasing receivables                     |
| a. Pembiayaan Sindikasi              | 3          | 3          | 3          | 3          | 3          | -          | -          | -          | -          | -                        | -                        | -          | -          | a. Syndication Financing                                    |
| b. Pembiayaan secara Channeling      | 1.443      | 222        | 224        | 223        | 219        | 217        | 216        | 214        | 213        | 213                      | 208                      | 215        | 217        | b. Financing through Channeling                             |
| c. Pembiayaan secara Executing       | -          | -          | -          | -          | -          | -          | -          | -          | -          | -                        | -                        | -          | -          | c. Financing through Executing                              |
| d. Pembiayaan Sewa Lainnya           | 71.280     | 57.319     | 50.137     | 49.555     | 48.805     | 47.179     | 47.478     | 46.681     | 46.037     | 45.201                   | 42.236                   | 37.484     | 36.594     | d. Other Ijarah                                             |
| 4. Salam                             | -          | -          | -          | -          | -          | -          | -          | -          | -          | -                        | -                        | -          | -          | 4. Salam                                                    |

Ket: 1) Angka-angka diperbaiki

Note: 1) 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                                 | 2014       | 2015       | 2016       |            |            |            |            |            |            |            |            |            |            | Type                                                 |
|--------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------------------------------------------------|
|                                      |            |            | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        |                                                      |
| Dana Pihak Ketiga                    | 11.730.009 | 15.476.183 | 15.655.195 | 15.820.863 | 15.514.846 | 15.157.133 | 15.370.111 | 14.986.106 | 15.151.340 | 15.173.755 | 17.185.076 | 17.781.110 | 18.171.957 | Third Party Fund                                     |
| 1. Dana Simpanan Wadiah              | 6.586.628  | 7.876.839  | 7.994.300  | 8.106.090  | 8.234.250  | 8.334.937  | 8.465.040  | 8.437.145  | 8.544.361  | 8.869.427  | 9.434.299  | 9.950.759  | 10.302.490 | 1. Demand Deposits Wadia                             |
| a. Giro                              | 119.928    | 144.289    | 163.660    | 165.502    | 167.861    | 169.140    | 172.025    | 177.442    | 181.499    | 185.152    | 203.311    | 207.783    | 216.047    | a. Demand Deposits Wadia                             |
| b. Tabungan                          | 6.466.700  | 7.732.550  | 7.830.640  | 7.940.588  | 8.066.389  | 8.165.797  | 8.293.015  | 8.259.703  | 8.363.407  | 8.684.733  | 9.230.988  | 9.742.976  | 10.086.443 | b. IB Saving Deposits Wadia                          |
| 2. Dana Investasi Non Profit Sharing | 5.136.029  | 7.593.422  | 7.660.895  | 7.714.773  | 7.280.596  | 6.822.196  | 6.905.071  | 6.548.961  | 6.606.979  | 6.304.328  | 7.750.777  | 7.830.351  | 7.869.467  | 2. Non Profit Sharing Investment Fund                |
| a. Giro                              | 1.535      | 2.932      | 2.931      | 2.963      | 3.050      | 3.073      | 3.107      | 3.162      | 3.182      | 3.269      | 57.484     | 58.749     | 56.924     | a. Demand Deposits                                   |
| b. Tabungan                          | 4.908.717  | 7.349.403  | 7.413.021  | 7.468.275  | 7.034.516  | 6.577.122  | 6.661.105  | 6.305.304  | 6.360.574  | 6.059.807  | 7.444.685  | 7.522.266  | 7.562.230  | b. Saving Deposits                                   |
| c. Deposito                          | 225.777    | 241.087    | 244.943    | 243.535    | 243.030    | 242.001    | 240.859    | 240.495    | 243.372    | 241.366    | 248.608    | 249.336    | 250.313    | c. Time Deposits                                     |
| 3. Dana Investasi Profit Sharing     | 7.352      | 5.922      | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 3. Profit Sharing Investment Fund                    |
| a. Giro                              | 2          | 2          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | a. Demand Deposits                                   |
| b. Tabungan                          | 6.684      | 5.322      | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | b. Saving Deposits                                   |
| c. Deposito                          | 666        | 598        | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | c. Time Deposits                                     |
| Pembiayaan, Piutang dan Salam        | 3.201.156  | 3.182.083  | 3.188.589  | 3.192.099  | 3.199.684  | 3.234.949  | 3.252.827  | 3.318.712  | 3.347.727  | 3.415.882  | 3.639.459  | 3.766.768  | 3.886.088  | Financing, Receivables/Acceptables, Ijarah and Salam |
| 1. Pembiayaan Bagi Hasil             | 92.228     | 69.169     | 68.077     | 67.661     | 67.086     | 66.425     | 66.879     | 67.103     | 66.188     | 64.943     | 68.296     | 67.957     | 66.858     | 1. Profit Sharing Financing                          |
| a. Mudharabah                        | 28.483     | 23.313     | 23.029     | 22.799     | 22.569     | 22.414     | 22.170     | 22.191     | 21.625     | 21.369     | 20.992     | 20.599     | 20.164     | a. Mudharabah                                        |
| b. Musyarakah                        | 47.212     | 45.856     | 45.048     | 44.862     | 44.517     | 44.011     | 44.709     | 44.912     | 44.565     | 43.576     | 47.304     | 47.358     | 46.694     | b. Musyarakah                                        |
| c. Pembiayaan Bagi Hasil Lainnya     | 16.533     | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | c. Others                                            |
| 2. Piutang                           | 3.073.119  | 3.081.952  | 3.090.084  | 3.094.333  | 3.102.892  | 3.140.170  | 3.157.071  | 3.223.331  | 3.253.836  | 3.323.893  | 3.544.597  | 3.673.122  | 3.794.305  | 2. Receivables/Acceptables                           |
| a. Murabahah                         | 2.791.179  | 2.900.453  | 2.913.366  | 2.921.961  | 2.930.959  | 2.970.211  | 2.986.511  | 3.053.712  | 3.086.715  | 3.156.582  | 3.373.582  | 3.500.807  | 3.619.703  | a. Murabahah                                         |
| b. Qardh                             | 281.657    | 181.280    | 176.514    | 172.177    | 171.745    | 169.776    | 170.378    | 169.437    | 167.593    | 167.806    | 170.838    | 172.142    | 174.439    | b. Qardh                                             |
| c. Istishna'                         | 283        | 219        | 204        | 195        | 188        | 183        | 182        | 182        | 182        | 180        | 177        | 173        | 163        | c. Istishna'                                         |
| 3. Pembiayaan Sewa (Ijarah)          | 35.809     | 30.962     | 30.428     | 30.105     | 29.706     | 28.354     | 28.877     | 28.278     | 27.810     | 27.168     | 26.566     | 25.689     | 24.925     | 3. Ijarah including Leasing receivables              |
| a. Pembiayaan Sindikasi              | 3          | 3          | 3          | 3          | 3          | -          | -          | -          | -          | -          | -          | -          | -          | a. Syndication Financing                             |
| b. Pembiayaan secara Channeling      | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | b. Financing through Channeling                      |
| c. Pembiayaan secara Executing       | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | c. Financing through Executing                       |
| d. Pembiayaan Sewa Lainnya           | 35.806     | 30.959     | 30.425     | 30.102     | 29.703     | 28.354     | 28.877     | 28.278     | 27.810     | 27.168     | 26.566     | 25.689     | 24.925     | d. Other Ijarah                                      |
| 4. Salam                             | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 4. Salam                                             |

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

| Tipe                                 | 2014      | 2015      | 2016      |           |           |           |           |           |           |           |           |           |           | Type                                                 |
|--------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------------------------------------------------|
|                                      |           |           | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       | Jul       | Agst      | Sep       | Okt       | Nov       |                                                      |
| Dana Pihak Ketiga                    | 2.656.566 | 3.026.136 | 3.058.282 | 3.122.132 | 3.125.999 | 3.183.862 | 3.244.202 | 3.325.210 | 3.361.327 | 3.445.242 | 3.423.839 | 3.521.727 | 3.598.035 | Third Party Fund                                     |
| 1. Dana Simpanan Wadiah              | 1.253.350 | 1.254.017 | 1.272.921 | 1.294.748 | 1.310.582 | 1.332.790 | 1.360.660 | 1.395.735 | 1.412.351 | 1.450.893 | 1.565.890 | 1.625.708 | 1.654.177 | 1. Demand Deposits Wadia                             |
| a. Giro                              | 22.629    | 25.542    | 25.511    | 25.588    | 193.266   | 25.694    | 26.166    | 26.364    | 26.549    | 26.725    | 15.906    | 16.050    | 16.162    | a. Demand Deposits Wadia                             |
| b. Tabungan                          | 1.230.721 | 1.228.475 | 1.247.410 | 1.269.160 | 1.285.177 | 1.307.096 | 1.334.494 | 1.369.371 | 1.386.017 | 1.424.386 | 1.549.984 | 1.609.658 | 1.638.015 | b. iB Saving Deposits Wadia                          |
| 2. Dana Investasi Non Profit Sharing | 1.401.084 | 1.769.532 | 1.782.735 | 1.824.700 | 1.812.636 | 1.851.037 | 1.883.538 | 1.929.475 | 1.948.976 | 1.994.290 | 1.857.947 | 1.896.019 | 1.943.858 | 2. Non Profit Sharing Investment Fund                |
| a. Giro                              | 4.956     | 6.452     | 6.493     | 6.610     | 6.771     | 6.934     | 7.074     | 7.300     | 7.351     | 7.491     | 7.645     | 7.826     | 8.005     | a. Demand Deposits                                   |
| b. Tabungan                          | 1.355.195 | 1.712.143 | 1.725.785 | 1.766.156 | 1.751.165 | 1.787.930 | 1.819.528 | 1.865.469 | 1.884.281 | 1.928.036 | 1.792.353 | 1.830.594 | 1.878.566 | b. Saving Deposits                                   |
| c. Deposito                          | 40.933    | 50.937    | 50.457    | 51.934    | 54.700    | 56.173    | 56.936    | 56.706    | 57.622    | 59.042    | 57.949    | 57.599    | 57.287    | c. Time Deposits                                     |
| 3. Dana Investasi Profit Sharing     | 2.132     | 2.587     | 2.626     | 2.684     | 2.781     | 35        | 4         | -         | -         | 59        | 2         | -         | -         | 3. Profit Sharing Investment Fund                    |
| a. Giro                              | -         | -         | -         | -         | -         | -         | -         | -         | -         | 2         | -         | -         | -         | a. Demand Deposits                                   |
| b. Tabungan                          | 2.053     | 2.472     | 2.508     | 2.559     | 2.644     | 34        | 4         | -         | -         | 46        | 2         | -         | -         | b. Saving Deposits                                   |
| c. Deposito                          | 79        | 115       | 118       | 125       | 137       | 1         | -         | -         | -         | 11        | -         | -         | -         | c. Time Deposits                                     |
| Pembiayaan, Piutang dan Salam        | 568.025   | 564.498   | 559.196   | 544.192   | 526.477   | 526.438   | 519.824   | 517.613   | 513.130   | 508.124   | 472.679   | 467.441   | 474.876   | Financing, Receivables/Acceptables, Ijarah and Salam |
| 1. Pembiayaan Bagi Hasil             | 27.364    | 27.121    | 27.001    | 27.102    | 27.394    | 27.829    | 28.203    | 29.344    | 28.913    | 29.318    | 29.622    | 30.122    | 30.985    | 1. Profit Sharing Financing                          |
| a. Mudharabah                        | 18.708    | 16.704    | 16.529    | 16.474    | 16.508    | 16.571    | 16.545    | 17.118    | 16.456    | 16.436    | 16.274    | 16.281    | 16.434    | a. Mudharabah                                        |
| b. Musyarakah                        | 8.656     | 10.417    | 10.472    | 10.628    | 10.885    | 11.258    | 11.658    | 12.225    | 12.456    | 12.882    | 13.348    | 13.841    | 14.551    | b. Musyarakah                                        |
| c. Pembiayaan Bagi Hasil Lainnya     | -         | -         | -         | -         | 1         | -         | -         | 1         | 1         | -         | -         | -         | -         | c. Others                                            |
| 2. Piutang                           | 503.744   | 510.795   | 512.259   | 497.414   | 479.762   | 479.567   | 472.804   | 469.652   | 465.790   | 460.575   | 427.179   | 425.309   | 432.005   | 2. Receivables/Acceptables                           |
| a. Murabahah                         | 439.311   | 433.974   | 434.143   | 416.920   | 396.485   | 392.534   | 380.655   | 375.627   | 371.281   | 363.532   | 328.516   | 322.618   | 324.173   | a. Murabahah                                         |
| b. Qardh                             | 61.745    | 73.516    | 74.793    | 77.137    | 79.883    | 83.617    | 88.714    | 90.527    | 90.964    | 93.456    | 94.979    | 98.892    | 103.953   | b. Qardh                                             |
| c. Istishna'                         | 2.688     | 3.305     | 3.323     | 3.357     | 3.394     | 3.416     | 3.435     | 3.498     | 3.550     | 3.593     | 3.684     | 3.799     | 3.879     | c. Istishna'                                         |
| 3. Pembiayaan Sewa (Ijarah)          | 36.917    | 26.582    | 19.936    | 19.676    | 19.321    | 19.042    | 18.817    | 18.617    | 18.440    | 18.246    | 15.878    | 12.010    | 11.886    | 3. Ijarah including Leasing receivables              |
| a. Pembiayaan Sindikasi              | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | a. Sindication Financing                             |
| b. Pembiayaan secara Channeling      | 1.443     | 222       | 224       | 223       | 219       | 217       | 216       | 214       | 213       | 213       | 208       | 215       | 217       | b. Financing through Channeling                      |
| c. Pembiayaan secara Executing       | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | c. Financing through Executing                       |
| d. Pembiayaan Sewa Lainnya           | 35.474    | 26.360    | 19.712    | 19.453    | 19.102    | 18.825    | 18.601    | 18.403    | 18.227    | 18.033    | 15.670    | 11.795    | 11.669    | d. Other Ijarah                                      |
| 4. Salam                             | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 4. Salam                                             |



| Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah<br>(Number of Customer of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit) |            |            |            |            |            |            |            |            |            |            |            |            |            |                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------------------------------------------------|
| Tipe                                                                                                                                                                                                         | 2014       | 2015       | 2016       |            |            |            |            |            |            |            |            |            |            | Type                                                 |
|                                                                                                                                                                                                              |            |            | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        |                                                      |
| Dana Pihak Ketiga                                                                                                                                                                                            | 11.444.013 | 14.761.002 | 14.962.301 | 15.158.820 | 14.911.773 | 14.354.972 | 14.994.386 | 14.804.408 | 14.975.082 | 15.092.335 | 16.959.699 | 17.615.257 | 18.063.246 | Third Party Fund                                     |
| Pembiayaan, Piutang dan Salam                                                                                                                                                                                | 3.175.910  | 3.401.887  | 3.418.683  | 3.413.676  | 3.410.462  | 3.452.135  | 3.463.867  | 3.500.726  | 3.521.656  | 3.548.193  | 3.659.405  | 3.699.262  | 3.746.238  | Financing, Receivables/Acceptables, Ijarah and Salam |
|                                                                                                                                                                                                              |            |            |            |            |            |            |            |            |            |            |            |            |            |                                                      |

| Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah<br>(Number of Customer of Financing and Third Party Fund Sharia Commercial Bank) |           |            |            |            |            |            |            |            |            |            |            |            |            |                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------------------------------------------------|
| Tipe                                                                                                                                                          | 2014      | 2015       | 2016       |            |            |            |            |            |            |            |            |            |            | Type                                                 |
|                                                                                                                                                               |           |            | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        |                                                      |
| Dana Pihak Ketiga                                                                                                                                             | 9.456.882 | 12.548.747 | 12.706.419 | 12.855.698 | 12.578.249 | 12.248.029 | 12.436.340 | 12.185.860 | 12.327.001 | 12.382.443 | 14.180.664 | 14.751.144 | 15.144.344 | Third Party Fund                                     |
| Pembiayaan, Piutang dan Salam                                                                                                                                 | 2.684.382 | 2.886.860  | 2.906.779  | 2.918.702  | 2.931.927  | 2.972.277  | 2.987.999  | 3.027.266  | 3.049.729  | 3.081.451  | 3.223.812  | 3.269.089  | 3.309.058  | Financing, Receivables/Acceptables, Ijarah and Salam |

**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                                 | 2014      | 2015      | 2016      |           |           |           |           |           |           |           |           |           |           | Type                                                        |
|--------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------------------------------------------------|
|                                      |           |           | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       |                                                             |
| <b>Dana Pihak Ketiga</b>             | 2.028.329 | 2.248.147 | 2.291.464 | 2.355.306 | 2.368.719 | 2.106.943 | 2.558.046 | 2.618.548 | 2.648.081 | 2.709.892 | 2.779.035 | 2.864.113 | 2.918.902 | <b>Third Party Fund</b>                                     |
| <b>Pembiayaan, Piutang dan Salam</b> | 494.570   | 518.019   | 514.533   | 497.450   | 480.518   | 479.858   | 475.868   | 473.460   | 471.927   | 466.742   | 435.593   | 430.173   | 437.180   | <b>Financing, Receivables/Acceptables, Ijarah and Salam</b> |

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                                  | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | Indicator                                 |
|--------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------------------------------------|
|                                            |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                           |
| <b>1 Dana Simpanan Wadiah</b>              | <b>29.073</b>  | <b>32.532</b>  | <b>30.399</b>  | <b>31.244</b>  | <b>31.406</b>  | <b>31.947</b>  | <b>33.907</b>  | <b>35.427</b>  | <b>35.425</b>  | <b>34.894</b>  | <b>35.443</b>  | <b>34.894</b>  | <b>35.948</b>  | <b>IB Wadia</b>                           |
| a. Giro                                    | 16.512         | 17.327         | 15.726         | 15.982         | 15.889         | 16.120         | 18.515         | 19.197         | 19.235         | 18.556         | 18.475         | 17.797         | 18.570         | a. Demand Deposits Wadia                  |
| i. Rupiah                                  | 13.613         | 14.395         | 12.899         | 12.948         | 13.159         | 13.043         | 15.166         | 15.444         | 15.521         | 15.629         | 15.757         | 15.236         | 16.226         | i. Rupiah                                 |
| ii. Valas                                  | 2.900          | 2.931          | 2.827          | 3.034          | 2.730          | 3.077          | 3.349          | 3.753          | 3.714          | 2.781          | 2.718          | 2.561          | 2.344          | ii. Foreign Currency                      |
| b. Tabungan                                | 12.561         | 15.206         | 14.672         | 15.262         | 15.517         | 15.826         | 15.392         | 16.230         | 16.190         | 16.338         | 16.968         | 17.098         | 17.378         | b. IB Saving Deposits Wadia               |
| i. Rupiah                                  | 12.414         | 15.052         | 14.524         | 15.115         | 15.361         | 15.663         | 15.228         | 16.079         | 16.031         | 16.187         | 16.806         | 16.935         | 17.207         | i. Rupiah                                 |
| ii. Valas                                  | 147            | 154            | 148            | 148            | 155            | 163            | 164            | 151            | 159            | 140            | 162            | 163            | 171            | ii. Foreign Currency                      |
| <b>2 Dana Investasi Non Profit Sharing</b> | <b>187.638</b> | <b>197.475</b> | <b>198.656</b> | <b>200.536</b> | <b>201.151</b> | <b>201.861</b> | <b>204.459</b> | <b>205.910</b> | <b>207.759</b> | <b>209.949</b> | <b>228.079</b> | <b>229.784</b> | <b>234.532</b> | <b>Non Profit Sharing Investment Fund</b> |
| a. Giro                                    | 2.132          | 3.859          | 3.635          | 3.385          | 3.822          | 3.987          | 4.970          | 4.643          | 4.602          | 4.337          | 10.593         | 10.565         | 11.368         | a. Demand Deposits                        |
| i. Rupiah                                  | 1.790          | 2.997          | 2.657          | 2.864          | 3.401          | 3.478          | 4.172          | 3.807          | 3.813          | 3.728          | 9.969          | 9.820          | 10.747         | i. Rupiah                                 |
| ii. Valas                                  | 342            | 861            | 978            | 521            | 421            | 509            | 798            | 836            | 789            | 618            | 623            | 744            | 622            | ii. Foreign Currency                      |
| b. Tabungan                                | 50.949         | 53.388         | 52.948         | 53.798         | 52.538         | 53.143         | 52.643         | 54.013         | 55.311         | 55.929         | 61.386         | 61.819         | 62.819         | b. Saving Deposits                        |
| i. Rupiah                                  | 50.441         | 52.623         | 52.234         | 52.983         | 51.668         | 52.253         | 51.760         | 53.155         | 54.344         | 54.879         | 60.396         | 60.846         | 61.908         | i. Rupiah                                 |
| ii. Valas                                  | 508            | 765            | 714            | 816            | 870            | 890            | 883            | 859            | 966            | 1.099          | 991            | 973            | 911            | ii. Foreign Currency                      |
| c. Deposito                                | 134.556        | 140.228        | 142.074        | 143.352        | 144.790        | 144.731        | 146.845        | 147.254        | 147.846        | 149.683        | 156.100        | 157.400        | 160.344        | c. Time Deposits                          |
| i. Rupiah                                  | 124.999        | 130.749        | 132.682        | 133.547        | 133.008        | 134.338        | 136.919        | 137.738        | 137.675        | 139.362        | 146.387        | 148.121        | 150.455        | i. Rupiah                                 |
| a. 1 Bulan                                 | 94.041         | 95.816         | 102.656        | 101.664        | 98.572         | 100.538        | 100.503        | 98.456         | 102.021        | 102.349        | 103.802        | 112.101        | 109.442        | a. 1 month                                |
| b. 3 Bulan                                 | 19.758         | 23.383         | 18.585         | 19.533         | 22.048         | 20.516         | 23.697         | 26.371         | 22.885         | 24.374         | 27.191         | 23.628         | 25.945         | b. 3 month                                |
| c. 6 Bulan                                 | 5.905          | 6.098          | 5.903          | 6.961          | 6.704          | 7.425          | 6.915          | 7.016          | 6.789          | 6.424          | 8.882          | 7.554          | 8.711          | c. 6 month                                |
| d. 12 Bulan                                | 5.270          | 5.354          | 5.438          | 5.292          | 5.675          | 5.840          | 5.794          | 5.880          | 5.969          | 6.198          | 6.495          | 4.824          | 6.337          | d. 12 month                               |
| e. >12 Bulan                               | 25             | 96             | 100            | 96             | 10             | 19             | 10             | 15             | 10             | 17             | 17             | 13             | 20             | e. >12 month                              |
| ii. Valas                                  | 9.558          | 9.479          | 9.391          | 9.806          | 11.782         | 10.393         | 9.926          | 9.516          | 10.171         | 10.385         | 9.712          | 9.279          | 9.890          | ii. Foreign Currency                      |
| a. 1 Bulan                                 | 8.204          | 7.935          | 7.662          | 7.858          | 9.722          | 8.745          | 8.434          | 7.729          | 8.425          | 8.888          | 7.633          | 7.844          | 8.114          | a. 1 month                                |
| b. 3 Bulan                                 | 780            | 890            | 1.321          | 1.497          | 1.457          | 1.031          | 898            | 1.382          | 1.253          | 692            | 1.072          | 740            | 1.271          | b. 3 month                                |
| c. 6 Bulan                                 | 381            | 467            | 272            | 412            | 412            | 435            | 405            | 281            | 373            | 681            | 889            | 650            | 379            | c. 6 month                                |
| d. 12 Bulan                                | 192            | 187            | 191            | 179            | 190            | 182            | 189            | 123            | 119            | 124            | 116            | 46             | 126            | d. 12 month                               |
| e. >12 Bulan                               | 1              | -              | -              | -              | 0              | 0              | 0              | 1              | -              | -              | 3              | -              | 0              | e. >12 month                              |
| <b>3 Dana Investasi Profit Sharing</b>     | <b>1.148</b>   | <b>1.168</b>   | <b>39</b>      | <b>39</b>      | <b>100</b>     | -              | -              | -              | -              | -              | -              | -              | -              | <b>Profit Sharing Investment Fund</b>     |
| a. Giro                                    | 4              | 8              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | a. Demand Deposits                        |
| i. Rupiah                                  | 4              | 8              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | i. Rupiah                                 |
| ii. Valas                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | ii. Foreign Currency                      |
| b. Tabungan                                | 71             | 60             | 8              | 9              | 11             | -              | -              | -              | -              | -              | -              | -              | -              | b. Saving Deposits                        |
| i. Rupiah                                  | 71             | 60             | 8              | 9              | 11             | -              | -              | -              | -              | -              | -              | -              | -              | i. Rupiah                                 |
| ii. Valas                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | ii. Foreign Currency                      |
| c. Deposito                                | 1.072          | 1.101          | 31             | 31             | 89             | -              | -              | -              | -              | -              | -              | -              | -              | c. Time Deposits                          |
| i. Rupiah                                  | 1.072          | 1.101          | 31             | 31             | 89             | -              | -              | -              | -              | -              | -              | -              | -              | i. Rupiah                                 |
| a. 1 Bulan                                 | 856            | 890            | 17             | 19             | 78             | -              | -              | -              | -              | -              | -              | -              | -              | a. 1 month                                |
| b. 3 Bulan                                 | 77             | 82             | 2              | 1              | 9              | -              | -              | -              | -              | -              | -              | -              | -              | b. 3 month                                |
| c. 6 Bulan                                 | 116            | 119            | 9              | 9              | 0              | -              | -              | -              | -              | -              | -              | -              | -              | c. 6 month                                |
| d. 12 Bulan                                | 24             | 11             | 2              | 2              | 2              | -              | -              | -              | -              | -              | -              | -              | -              | 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 22a. Komposisi DPK - Bank Umum Syariah**  
**(Depositor Funds Composition of Sharia Commercial Bank)**  
**Miliar Rp (Billion IDR)**

| Indikator                                  | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | Indicator                                 |
|--------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------------------------------------|
|                                            |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                           |
| <b>1 Dana Simpanan Wadiah</b>              | <b>22.705</b>  | <b>24.915</b>  | <b>23.398</b>  | <b>23.760</b>  | <b>24.208</b>  | <b>24.625</b>  | <b>26.451</b>  | <b>27.524</b>  | <b>27.632</b>  | <b>27.036</b>  | <b>27.572</b>  | <b>27.131</b>  | <b>27.539</b>  | <b>IB Wadia</b>                           |
| a. Giro                                    | 12.867         | 12.991         | 11.818         | 11.823         | 11.933         | 12.205         | 14.522         | 15.024         | 15.070         | 14.362         | 14.349         | 13.839         | 14.028         | a. Demand Deposits Wadia                  |
| i. Rupiah                                  | 10.098         | 10.195         | 9.125          | 9.152          | 9.497          | 9.371          | 11.370         | 11.534         | 11.646         | 11.660         | 11.938         | 11.484         | 11.946         | i. Rupiah                                 |
| ii. Valas                                  | 2.770          | 2.796          | 2.693          | 2.672          | 2.436          | 2.834          | 3.151          | 3.490          | 3.424          | 2.557          | 2.411          | 2.355          | 2.082          | ii. Foreign Currency                      |
| b. Tabungan                                | 9.838          | 11.924         | 11.580         | 11.937         | 12.275         | 12.419         | 11.929         | 12.500         | 12.562         | 12.674         | 13.223         | 13.292         | 13.511         | b. IB Saving Deposits Wadia               |
| i. Rupiah                                  | 9.704          | 11.802         | 11.458         | 11.815         | 12.149         | 12.297         | 11.806         | 12.385         | 12.443         | 12.564         | 13.104         | 13.172         | 13.386         | i. Rupiah                                 |
| ii. Valas                                  | 134            | 122            | 121            | 122            | 126            | 123            | 124            | 115            | 119            | 98             | 119            | 120            | 125            | ii. Foreign Currency                      |
| <b>2 Dana Investasi Non Profit Sharing</b> | <b>146.901</b> | <b>148.896</b> | <b>149.832</b> | <b>150.074</b> | <b>150.571</b> | <b>149.511</b> | <b>147.903</b> | <b>149.527</b> | <b>151.137</b> | <b>151.898</b> | <b>171.404</b> | <b>172.331</b> | <b>174.793</b> | <b>Non Profit Sharing Investment Fund</b> |
| a. Giro                                    | 935            | 1.872          | 1.911          | 1.606          | 1.735          | 1.759          | 1.939          | 1.918          | 1.822          | 1.839          | 7.868          | 7.932          | 8.442          | a. Demand Deposits                        |
| i. Rupiah                                  | 827            | 1.196          | 1.211          | 1.302          | 1.508          | 1.455          | 1.615          | 1.574          | 1.567          | 1.607          | 7.569          | 7.551          | 8.217          | i. Rupiah                                 |
| ii. Valas                                  | 108            | 676            | 700            | 304            | 227            | 304            | 323            | 344            | 255            | 241            | 299            | 381            | 225            | ii. Foreign Currency                      |
| b. Tabungan                                | 40.515         | 40.758         | 40.445         | 40.729         | 39.833         | 39.868         | 39.051         | 39.537         | 40.460         | 40.511         | 46.550         | 47.070         | 47.580         | b. Saving Deposits                        |
| i. Rupiah                                  | 40.498         | 40.737         | 40.422         | 40.704         | 39.800         | 39.838         | 39.026         | 39.510         | 40.432         | 40.531         | 46.527         | 47.045         | 47.554         | i. Rupiah                                 |
| ii. Valas                                  | 17             | 21             | 23             | 25             | 33             | 30             | 26             | 27             | 28             | 29             | 24             | 25             | 26             | ii. Foreign Currency                      |
| c. Deposito                                | 105.451        | 106.266        | 107.475        | 107.738        | 109.003        | 107.884        | 106.913        | 108.072        | 108.855        | 109.548        | 116.985        | 117.329        | 118.771        | c. Time Deposits                          |
| i. Rupiah                                  | 97.307         | 97.874         | 99.269         | 98.697         | 97.972         | 98.190         | 97.663         | 99.081         | 99.361         | 100.070        | 108.148        | 108.976        | 109.760        | i. Rupiah                                 |
| a. 1 Bulan                                 | 73.950         | 73.757         | 78.324         | 77.297         | 75.326         | 75.049         | 73.954         | 74.136         | 75.868         | 75.893         | 79.007         | 85.991         | 81.850         | a. 1 month                                |
| b. 3 Bulan                                 | 14.281         | 16.548         | 13.247         | 12.876         | 13.975         | 13.945         | 15.516         | 16.669         | 15.266         | 16.013         | 18.350         | 15.389         | 17.889         | b. 3 month                                |
| c. 6 Bulan                                 | 4.891          | 3.568          | 3.535          | 4.406          | 4.386          | 4.690          | 3.706          | 3.810          | 3.726          | 3.646          | 5.745          | 4.364          | 5.294          | c. 6 month                                |
| d. 12 Bulan                                | 4.159          | 3.999          | 4.157          | 4.115          | 4.276          | 4.488          | 4.477          | 4.454          | 4.490          | 4.507          | 5.031          | 3.219          | 4.708          | d. 12 month                               |
| e. >12 Bulan                               | 25             | 2              | 5              | 2              | 9              | 19             | 10             | 12             | 10             | 11             | 16             | 13             | 20             | e. >12 month                              |
| ii. Valas                                  | 8.144          | 8.393          | 8.206          | 9.042          | 11.032         | 9.694          | 9.250          | 8.991          | 9.494          | 9.541          | 8.838          | 8.353          | 9.011          | ii. Foreign Currency                      |
| a. 1 Bulan                                 | 7.129          | 6.982          | 6.608          | 7.340          | 9.192          | 8.203          | 7.937          | 7.407          | 7.971          | 8.553          | 7.289          | 7.383          | 7.725          | a. 1 month                                |
| b. 3 Bulan                                 | 566            | 811            | 1.274          | 1.381          | 1.339          | 961            | 782            | 1.243          | 1.220          | 564            | 911            | 531            | 825            | b. 3 month                                |
| c. 6 Bulan                                 | 336            | 413            | 134            | 142            | 310            | 349            | 363            | 237            | 205            | 322            | 539            | 413            | 336            | c. 6 month                                |
| d. 12 Bulan                                | 112            | 187            | 190            | 179            | 190            | 181            | 168            | 103            | 99             | 103            | 95             | 26             | 125            | d. 12 month                               |
| e. >12 Bulan                               | 1              | -              | -              | -              | 0              | 0              | 0              | 1              | -              | -              | 3              | -              | 0              | e. >12 month                              |
| <b>3 Dana Investasi Profit Sharing</b>     | <b>1.117</b>   | <b>1.083</b>   | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>Profit Sharing Investment Fund</b>     |
| a. Giro                                    | 4              | 8              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | a. Demand Deposits                        |
| i. Rupiah                                  | 4              | 8              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | i. Rupiah                                 |
| ii. Valas                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | ii. Foreign Currency                      |
| b. Tabungan                                | 65             | 50             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | b. Saving Deposits                        |
| i. Rupiah                                  | 65             | 50             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | i. Rupiah                                 |
| ii. Valas                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | ii. Foreign Currency                      |
| c. Deposito                                | 1.047          | 1.025          | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. Time Deposits                          |
| i. Rupiah                                  | 1.047          | 1.025          | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | i. Rupiah                                 |
| a. 1 Bulan                                 | 847            | 827            | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | a. 1 month                                |
| b. 3 Bulan                                 | 74             | 79             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | b. 3 month                                |
| c. 6 Bulan                                 | 104            | 109            | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. 6 month                                |
| d. 12 Bulan                                | 22             | 9              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | 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                              |

Miliar Rupiah (in Billion IDR)

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

| Indikator                                  | 2014          | 2015          | 2016          |               |               |               |               |               |               |               |               |               |               | Indicator                                 |
|--------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------------------------------------|
|                                            |               |               | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           | Jul           | Agst          | Sep           | Okt           | Nov           |                                           |
| <b>1 Dana Simpanan Wadiah</b>              | <b>6.368</b>  | <b>7.617</b>  | <b>7.000</b>  | <b>7.485</b>  | <b>7.198</b>  | <b>7.322</b>  | <b>7.456</b>  | <b>7.903</b>  | <b>7.793</b>  | <b>7.858</b>  | <b>7.870</b>  | <b>7.764</b>  | <b>8.409</b>  | <b>IB Wadia</b>                           |
| a. Giro                                    | 3.645         | 4.335         | 3.908         | 4.159         | 3.956         | 3.915         | 3.993         | 4.173         | 4.165         | 4.194         | 4.126         | 3.958         | 4.542         | a. Demand Deposits Wadia                  |
| i. Rupiah                                  | 3.515         | 4.200         | 3.774         | 3.797         | 3.662         | 3.672         | 3.796         | 3.910         | 3.875         | 3.970         | 3.819         | 3.752         | 4.280         | i. Rupiah                                 |
| ii. Valas                                  | 130           | 135           | 134           | 362           | 294           | 243           | 198           | 263           | 290           | 224           | 307           | 206           | 262           | ii. Foreign Currency                      |
| b. Tabungan                                | 2.723         | 3.282         | 3.092         | 3.326         | 3.242         | 3.407         | 3.463         | 3.730         | 3.628         | 3.665         | 3.744         | 3.806         | 3.867         | b. IB Saving Deposits Wadia               |
| i. Rupiah                                  | 2.710         | 3.250         | 3.065         | 3.300         | 3.212         | 3.367         | 3.423         | 3.693         | 3.588         | 3.623         | 3.702         | 3.764         | 3.822         | i. Rupiah                                 |
| ii. Valas                                  | 13            | 32            | 27            | 26            | 29            | 41            | 40            | 37            | 40            | 42            | 43            | 43            | 46            | ii. Foreign Currency                      |
| <b>2 Dana Investasi Non Profit Sharing</b> | <b>40.737</b> | <b>48.578</b> | <b>48.825</b> | <b>50.462</b> | <b>50.579</b> | <b>52.350</b> | <b>56.556</b> | <b>56.382</b> | <b>56.623</b> | <b>58.051</b> | <b>56.675</b> | <b>57.453</b> | <b>59.739</b> | <b>Non Profit Sharing Investment Fund</b> |
| a. Giro                                    | 1.197         | 1.987         | 1.723         | 1.779         | 2.087         | 2.228         | 3.032         | 2.724         | 2.780         | 2.497         | 2.725         | 2.632         | 2.926         | a. Demand Deposits                        |
| i. Rupiah                                  | 963           | 1.802         | 1.445         | 1.561         | 1.893         | 2.024         | 2.557         | 2.232         | 2.246         | 2.120         | 2.400         | 2.270         | 2.530         | i. Rupiah                                 |
| ii. Valas                                  | 234           | 185           | 278           | 217           | 194           | 204           | 475           | 492           | 534           | 377           | 324           | 363           | 396           | ii. Foreign Currency                      |
| b. Tabungan                                | 10.434        | 12.630        | 12.502        | 13.069        | 12.705        | 13.275        | 13.592        | 14.476        | 14.851        | 15.418        | 14.836        | 14.750        | 15.239        | b. Saving Deposits                        |
| i. Rupiah                                  | 9.943         | 11.886        | 11.811        | 12.279        | 11.868        | 12.415        | 12.735        | 13.644        | 13.913        | 14.348        | 13.869        | 13.802        | 14.355        | i. Rupiah                                 |
| ii. Valas                                  | 491           | 744           | 691           | 790           | 838           | 860           | 858           | 831           | 939           | 1.070         | 967           | 948           | 885           | ii. Foreign Currency                      |
| c. Deposito                                | 29.106        | 33.962        | 34.599        | 35.614        | 35.787        | 36.847        | 39.932        | 39.182        | 38.991        | 40.136        | 39.114        | 40.070        | 41.573        | c. Time Deposits                          |
| i. Rupiah                                  | 27.692        | 32.875        | 33.413        | 34.850        | 35.037        | 36.148        | 39.256        | 38.657        | 38.315        | 39.291        | 38.240        | 39.145        | 40.695        | i. Rupiah                                 |
| a. 1 Bulan                                 | 20.090        | 22.059        | 24.331        | 24.367        | 23.246        | 25.489        | 26.549        | 24.320        | 26.153        | 26.456        | 24.795        | 26.110        | 27.593        | a. 1 month                                |
| b. 3 Bulan                                 | 5.477         | 6.835         | 5.338         | 6.657         | 8.073         | 6.571         | 8.181         | 9.702         | 7.619         | 8.360         | 8.841         | 8.239         | 8.056         | b. 3 month                                |
| c. 6 Bulan                                 | 1.014         | 2.531         | 2.368         | 2.555         | 2.319         | 2.735         | 3.209         | 3.207         | 3.063         | 2.778         | 3.138         | 3.190         | 3.417         | c. 6 month                                |
| d. 12 Bulan                                | 1.111         | 1.355         | 1.281         | 1.177         | 1.398         | 1.353         | 1.317         | 1.426         | 1.479         | 1.691         | 1.464         | 1.605         | 1.629         | d. 12 month                               |
| e. >12 Bulan                               | 0             | 95            | 95            | 95            | 1             | 0             | 1             | 3             | 0             | 6             | 1             | 0             | 0             | e. >12 month                              |
| ii. Valas                                  | 1.413         | 1.087         | 1.186         | 764           | 750           | 699           | 676           | 525           | 677           | 844           | 875           | 926           | 879           | ii. Foreign Currency                      |
| a. 1 Bulan                                 | 1.075         | 953           | 1.053         | 518           | 531           | 542           | 497           | 322           | 454           | 335           | 343           | 461           | 389           | a. 1 month                                |
| b. 3 Bulan                                 | 214           | 79            | 47            | 116           | 118           | 70            | 116           | 139           | 34            | 129           | 161           | 209           | 446           | b. 3 month                                |
| c. 6 Bulan                                 | 45            | 55            | 84            | 130           | 102           | 86            | 41            | 44            | 168           | 359           | 350           | 237           | 43            | c. 6 month                                |
| d. 12 Bulan                                | 80            | -             | 1             | 0             | 0             | 1             | 21            | 21            | 20            | 21            | 21            | 20            | 0             | d. 12 month                               |
| e. >12 Bulan                               | -             | 0             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | e. >12 month                              |
| <b>3 Dana Investasi Profit Sharing</b>     | <b>31</b>     | <b>85</b>     | <b>39</b>     | <b>39</b>     | <b>100</b>    | -             | -             | -             | -             | -             | -             | -             | -             | <b>Profit Sharing Investment Fund</b>     |
| a. Giro                                    | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | a. Demand Deposits                        |
| i. Rupiah                                  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | i. Rupiah                                 |
| ii. Valas                                  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | ii. Foreign Currency                      |
| b. Tabungan                                | 6             | 9             | 8             | 9             | 11            | -             | -             | -             | -             | -             | -             | -             | -             | b. Saving Deposits                        |
| i. Rupiah                                  | 6             | 9             | 8             | 9             | 11            | -             | -             | -             | -             | -             | -             | -             | -             | i. Rupiah                                 |
| ii. Valas                                  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | ii. Foreign Currency                      |
| c. Deposito                                | 25            | 76            | 31            | 31            | 89            | -             | -             | -             | -             | -             | -             | -             | -             | c. Time Deposits                          |
| i. Rupiah                                  | 25            | 76            | 31            | 31            | 89            | -             | -             | -             | -             | -             | -             | -             | -             | i. Rupiah                                 |
| a. 1 Bulan                                 | 8             | 62            | 17            | 19            | 78            | -             | -             | -             | -             | -             | -             | -             | -             | a. 1 month                                |
| b. 3 Bulan                                 | 3             | 2             | 2             | 1             | 9             | -             | -             | -             | -             | -             | -             | -             | -             | b. 3 month                                |
| c. 6 Bulan                                 | 12            | 9             | 9             | 9             | 0             | -             | -             | -             | -             | -             | -             | -             | -             | c. 6 month                                |
| d. 12 Bulan                                | 2             | 2             | 2             | 2             | 2             | -             | -             | -             | -             | -             | -             | -             | -             | 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                                                  | 2014    | 2015    | 2016    |         |         |         |         |         |         |         |         |         |         | Indicator                                                      |
|------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------------------------------------------------|
|                                                            |         |         | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     |                                                                |
| <b>Total Dana Pihak Ketiga</b>                             | 217.858 | 231.175 | 229.094 | 231.820 | 232.657 | 233.808 | 238.366 | 241.336 | 243.184 | 244.843 | 263.522 | 264.678 | 270.480 | <b>Total Third Party Fund</b>                                  |
| i. Rupiah                                                  | 204.404 | 216.985 | 215.035 | 217.495 | 216.698 | 218.775 | 223.246 | 226.222 | 227.385 | 229.785 | 249.315 | 250.958 | 256.544 | i. Rupiah                                                      |
| ii. Valas                                                  | 13.454  | 14.191  | 14.059  | 14.324  | 15.959  | 15.033  | 15.121  | 15.114  | 15.800  | 15.023  | 14.207  | 13.720  | 13.937  | ii. Foreign Exchange                                           |
| 1. Dana Pihak Ketiga Golongan Penduduk                     | 216.824 | 230.066 | 227.895 | 230.698 | 231.509 | 232.656 | 237.214 | 239.773 | 241.622 | 243.451 | 262.125 | 263.385 | 269.001 | 1. Residents' Third Party Funds                                |
| a. Pemerintah                                              | 46.515  | 38.077  | 42.845  | 41.858  | 43.036  | 42.835  | 44.125  | 43.031  | 42.984  | 44.017  | 49.479  | 48.689  | 47.954  | a. Government                                                  |
| i. Rupiah                                                  | 42.554  | 35.153  | 39.569  | 39.705  | 40.128  | 40.539  | 41.732  | 40.687  | 40.561  | 41.672  | 46.778  | 46.286  | 46.790  | i. Rupiah                                                      |
| ii. Valas                                                  | 3.961   | 2.924   | 3.276   | 2.153   | 2.908   | 2.296   | 2.393   | 2.344   | 2.423   | 2.344   | 2.701   | 2.404   | 1.164   | ii. Foreign Exchange                                           |
| b. Swasta                                                  | 170.309 | 191.988 | 185.050 | 188.840 | 188.472 | 189.821 | 193.089 | 196.742 | 198.638 | 199.435 | 212.646 | 214.695 | 221.047 | b. Private Sector                                              |
| 1. Institusi Keuangan Non Bank                             | 22.703  | 25.932  | 24.199  | 23.878  | 24.843  | 25.083  | 25.927  | 26.002  | 25.780  | 25.720  | 26.023  | 25.723  | 22.567  | 1. Non bank Financial Institutions                             |
| i. Rupiah                                                  | 22.171  | 25.255  | 23.458  | 23.370  | 24.245  | 24.815  | 25.672  | 25.607  | 25.384  | 25.327  | 25.825  | 25.431  | 22.500  | i. Rupiah                                                      |
| ii. Valas                                                  | 533     | 677     | 741     | 509     | 598     | 268     | 255     | 394     | 396     | 392     | 199     | 292     | 68      | ii. Foreign Exchange                                           |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) | 46.111  | 58.093  | 53.641  | 55.113  | 55.655  | 55.584  | 58.172  | 58.478  | 58.603  | 59.074  | 60.266  | 61.567  | 59.411  | 2. Non Financial Corporations (including Other Private Sector) |
| i. Rupiah                                                  | 40.428  | 50.794  | 46.831  | 46.706  | 46.534  | 46.585  | 49.135  | 49.973  | 49.787  | 50.592  | 52.669  | 54.128  | 52.244  | i. Rupiah                                                      |
| ii. Valas                                                  | 5.683   | 7.298   | 6.810   | 8.407   | 9.121   | 8.999   | 9.037   | 8.505   | 8.816   | 8.482   | 7.597   | 7.439   | 7.167   | ii. Foreign Exchange                                           |
| 3. Perseorangan                                            | 101.494 | 107.963 | 107.211 | 109.849 | 107.974 | 109.154 | 108.990 | 112.262 | 114.255 | 114.641 | 126.357 | 127.406 | 139.069 | 3. Individuals                                                 |
| i. Rupiah                                                  | 98.997  | 105.482 | 104.787 | 107.381 | 105.410 | 106.447 | 106.305 | 109.489 | 111.198 | 111.743 | 123.564 | 124.588 | 134.484 | i. Rupiah                                                      |
| ii. Valas                                                  | 2.497   | 2.481   | 2.424   | 2.467   | 2.564   | 2.706   | 2.684   | 2.773   | 3.057   | 2.898   | 2.793   | 2.817   | 4.585   | ii. Foreign Exchange                                           |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk               | 1.034   | 1.110   | 1.199   | 1.122   | 1.148   | 1.152   | 1.152   | 1.564   | 1.562   | 1.357   | 1.397   | 1.294   | 1.479   | 2. Non Residents' Third Party Funds                            |
| i. Rupiah                                                  | 254     | 300     | 391     | 334     | 380     | 389     | 401     | 465     | 455     | 450     | 480     | 526     | 526     | i. Rupiah                                                      |
| ii. Valas                                                  | 780     | 810     | 808     | 787     | 768     | 764     | 751     | 1.099   | 1.107   | 907     | 916     | 768     | 953     | ii. Foreign Exchange                                           |

**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                                                  | 2014    | 2015    | 2016    |         |         |         |         |         |         |         |         |         |         | Indicator                                                      |
|------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------------------------------------------------|
|                                                            |         |         | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     |                                                                |
| <b>Total Dana Pihak Ketiga</b>                             | 170.723 | 174.895 | 173.230 | 173.834 | 174.779 | 174.135 | 174.354 | 177.051 | 178.768 | 178.934 | 198.976 | 199.462 | 202.332 | <b>Total Third Party Fund</b>                                  |
| i. Rupiah                                                  | 159.549 | 162.887 | 161.487 | 161.669 | 160.925 | 161.150 | 161.480 | 164.085 | 165.448 | 166.433 | 187.285 | 188.227 | 190.862 | i. Rupiah                                                      |
| ii. Valas                                                  | 11.173  | 12.008  | 11.743  | 12.165  | 13.853  | 12.985  | 12.874  | 12.966  | 13.320  | 12.466  | 11.691  | 11.234  | 11.470  | ii. Foreign Exchange                                           |
| 1. Dana Pihak Ketiga Golongan Penduduk                     | 169.747 | 173.850 | 172.229 | 172.920 | 173.849 | 173.209 | 173.446 | 175.982 | 177.728 | 177.963 | 197.942 | 198.580 | 201.224 | 1. Residents' Third Party Funds                                |
| a. Pemerintah                                              | 40.091  | 27.761  | 29.788  | 30.321  | 31.102  | 30.769  | 31.612  | 31.277  | 30.659  | 31.941  | 38.177  | 36.809  | 33.578  | a. Government                                                  |
| i. Rupiah                                                  | 36.364  | 25.324  | 27.007  | 28.277  | 28.374  | 28.660  | 29.422  | 29.135  | 28.440  | 29.811  | 35.695  | 34.637  | 32.664  | i. Rupiah                                                      |
| ii. Valas                                                  | 3.727   | 2.437   | 2.781   | 2.044   | 2.729   | 2.109   | 2.190   | 2.142   | 2.219   | 2.130   | 2.482   | 2.172   | 914     | ii. Foreign Exchange                                           |
| b. Swasta                                                  | 129.656 | 146.089 | 142.441 | 142.599 | 142.746 | 142.440 | 141.834 | 144.705 | 147.069 | 146.022 | 159.765 | 161.771 | 167.646 | b. Private Sector                                              |
| 1. Institusi Keuangan Non Bank                             | 16.899  | 17.423  | 15.738  | 14.844  | 15.907  | 15.573  | 15.831  | 16.839  | 16.440  | 16.110  | 16.586  | 16.684  | 13.281  | 1. Non bank Financial Institutions                             |
| i. Rupiah                                                  | 16.484  | 16.826  | 15.129  | 14.458  | 15.366  | 15.354  | 15.612  | 16.480  | 16.079  | 15.746  | 16.424  | 16.424  | 13.226  | i. Rupiah                                                      |
| ii. Valas                                                  | 415     | 597     | 609     | 386     | 542     | 219     | 219     | 360     | 361     | 363     | 162     | 260     | 55      | ii. Foreign Exchange                                           |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) | 32.909  | 46.221  | 43.930  | 45.063  | 45.229  | 45.133  | 44.896  | 45.036  | 46.413  | 46.132  | 47.619  | 48.241  | 45.559  | 2. Non Financial Corporations (including Other Private Sector) |
| i. Rupiah                                                  | 28.226  | 39.577  | 37.914  | 37.597  | 36.947  | 36.868  | 36.786  | 37.141  | 38.406  | 38.489  | 40.868  | 41.650  | 39.350  | i. Rupiah                                                      |
| ii. Valas                                                  | 4.683   | 6.644   | 6.016   | 7.466   | 8.282   | 8.265   | 8.110   | 7.895   | 8.007   | 7.643   | 6.751   | 6.590   | 6.209   | ii. Foreign Exchange                                           |
| 3. Perseorangan                                            | 79.848  | 82.446  | 82.774  | 82.691  | 81.610  | 81.734  | 81.107  | 82.830  | 84.215  | 83.780  | 95.559  | 96.846  | 108.807 | 3. Individuals                                                 |
| i. Rupiah                                                  | 78.264  | 80.910  | 81.228  | 81.194  | 80.063  | 80.086  | 79.488  | 81.082  | 82.300  | 82.175  | 94.047  | 95.304  | 105.400 | i. Rupiah                                                      |
| ii. Valas                                                  | 1.584   | 1.536   | 1.546   | 1.497   | 1.547   | 1.648   | 1.619   | 1.748   | 1.915   | 1.605   | 1.513   | 1.542   | 3.408   | ii. Foreign Exchange                                           |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk               | 976     | 1.045   | 1.000   | 914     | 930     | 926     | 908     | 1.069   | 1.041   | 936     | 1.034   | 882     | 1.108   | 2. Non Residents' Third Party Funds                            |
| i. Rupiah                                                  | 211     | 250     | 209     | 143     | 176     | 183     | 172     | 247     | 223     | 211     | 252     | 212     | 223     | i. Rupiah                                                      |
| ii. Valas                                                  | 764     | 795     | 791     | 771     | 754     | 744     | 736     | 821     | 818     | 725     | 783     | 670     | 885     | ii. Foreign Exchange                                           |



**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                                                  | 2014   | 2015   | 2016   |        |        |        |        |        |        |        |        |        |        | Indicator                                                      |
|------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------------------------------------------------------------|
|                                                            |        |        | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    |                                                                |
| <b>Total Dana Pihak Ketiga</b>                             | 47.136 | 56.280 | 55.864 | 57.986 | 57.878 | 59.672 | 64.013 | 64.285 | 64.416 | 65.909 | 64.545 | 65.217 | 68.148 | <b>Total Third Party Fund</b>                                  |
| i. Rupiah                                                  | 44.855 | 54.098 | 53.548 | 55.826 | 55.772 | 57.625 | 61.766 | 62.137 | 61.937 | 63.352 | 62.030 | 62.731 | 65.681 | i. Rupiah                                                      |
| ii. Valas                                                  | 2.281  | 2.183  | 2.316  | 2.160  | 2.105  | 2.047  | 2.246  | 2.148  | 2.480  | 2.557  | 2.515  | 2.485  | 2.467  | ii. Foreign Exchange                                           |
| <b>1. Dana Pihak Ketiga Golongan Penduduk</b>              | 47.077 | 56.216 | 55.666 | 57.778 | 57.660 | 59.446 | 63.769 | 63.790 | 63.894 | 65.488 | 64.183 | 64.805 | 67.777 | <b>1. Residents' Third Party Funds</b>                         |
| a. Pemerintah                                              | 6.424  | 10.317 | 13.057 | 11.537 | 11.934 | 12.066 | 12.513 | 11.754 | 12.325 | 12.075 | 11.302 | 11.880 | 14.376 | a. Government                                                  |
| i. Rupiah                                                  | 6.190  | 9.829  | 12.561 | 11.428 | 11.755 | 11.879 | 12.310 | 11.552 | 12.121 | 11.861 | 11.083 | 11.649 | 14.126 | i. Rupiah                                                      |
| ii. Valas                                                  | 234    | 487    | 495    | 109    | 179    | 187    | 203    | 202    | 204    | 214    | 219    | 232    | 250    | ii. Foreign Exchange                                           |
| b. Swasta                                                  | 40.653 | 45.899 | 42.609 | 46.241 | 45.726 | 47.381 | 51.255 | 52.037 | 51.569 | 53.413 | 52.882 | 52.924 | 53.401 | b. Private Sector                                              |
| 1. Institusi Keuangan Non Bank                             | 5.805  | 8.509  | 8.461  | 9.034  | 8.935  | 9.510  | 10.096 | 9.162  | 9.340  | 9.610  | 9.437  | 9.039  | 9.286  | 1. Non bank Financial Institutions                             |
| i. Rupiah                                                  | 5.687  | 8.429  | 8.329  | 8.912  | 8.880  | 9.461  | 10.060 | 9.128  | 9.305  | 9.581  | 9.401  | 9.007  | 9.274  | i. Rupiah                                                      |
| ii. Valas                                                  | 118    | 80     | 133    | 122    | 56     | 49     | 36     | 35     | 35     | 29     | 36     | 32     | 13     | ii. Foreign Exchange                                           |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) | 13.202 | 11.872 | 9.711  | 10.050 | 10.426 | 10.451 | 13.276 | 13.442 | 12.190 | 12.942 | 12.647 | 13.326 | 13.852 | 2. Non Financial Corporations (including Other Private Sector) |
| i. Rupiah                                                  | 12.202 | 11.218 | 8.917  | 9.108  | 9.587  | 9.717  | 12.349 | 12.833 | 11.381 | 12.103 | 11.801 | 12.478 | 12.894 | i. Rupiah                                                      |
| ii. Valas                                                  | 1.000  | 654    | 794    | 941    | 839    | 734    | 927    | 609    | 809    | 839    | 846    | 848    | 958    | ii. Foreign Exchange                                           |
| 3. Perseorangan                                            | 21.646 | 25.517 | 24.437 | 27.157 | 26.364 | 27.419 | 27.883 | 29.433 | 30.040 | 30.861 | 30.798 | 30.559 | 30.262 | 3. Individuals                                                 |
| i. Rupiah                                                  | 20.733 | 24.572 | 23.559 | 26.187 | 25.347 | 26.361 | 26.817 | 28.408 | 28.897 | 29.568 | 29.517 | 29.284 | 29.084 | i. Rupiah                                                      |
| ii. Valas                                                  | 914    | 945    | 878    | 971    | 1.017  | 1.058  | 1.065  | 1.025  | 1.142  | 1.293  | 1.281  | 1.275  | 1.178  | ii. Foreign Exchange                                           |
| <b>2. Dana Pihak Ketiga Golongan Bukan Penduduk</b>        | 59     | 65     | 198    | 208    | 218    | 226    | 244    | 495    | 522    | 421    | 362    | 412    | 371    | <b>2. Non Residents' Third Party Funds</b>                     |
| i. Rupiah                                                  | 43     | 49     | 182    | 191    | 204    | 206    | 229    | 218    | 232    | 239    | 229    | 314    | 303    | i. Rupiah                                                      |
| ii. Valas                                                  | 16     | 15     | 16     | 17     | 14     | 20     | 15     | 277    | 290    | 182    | 134    | 98     | 68     | ii. Foreign Exchange                                           |

**Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - November 2016**  
**(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province )**

| Propinsi                 | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | Province                 |
|--------------------------|----------------------------------------|------------|----------------------------------------|---------|--------------------------|
| Jawa Barat               | 43.234                                 | 29.725     | 28.353                                 | 104,84% | Jawa Barat               |
| Banten                   | 8.472                                  | 6.276      | 6.408                                  | 97,95%  | Banten                   |
| DKI Jakarta              | 241.147                                | 96.904     | 129.859                                | 74,62%  | DKI Jakarta              |
| DI Yogyakarta            | 4.827                                  | 2.730      | 3.957                                  | 69,00%  | DI Yogyakarta            |
| Jawa Tengah              | 19.985                                 | 14.479     | 13.363                                 | 108,35% | Jawa Tengah              |
| Jawa Timur               | 27.787                                 | 21.181     | 20.450                                 | 103,58% | Jawa Timur               |
| Bengkulu                 | 1.035                                  | 884        | 578                                    | 153,04% | Bengkulu                 |
| Jambi                    | 2.275                                  | 2.171      | 1.052                                  | 206,36% | Jambi                    |
| Nanggroe Aceh Darussalam | 26.213                                 | 13.208     | 20.009                                 | 66,01%  | Nanggroe Aceh Darussalam |
| Sumatera Utara           | 11.720                                 | 9.057      | 9.564                                  | 94,70%  | Sumatera Utara           |
| Sumatera Barat           | 4.479                                  | 3.627      | 3.116                                  | 116,38% | Sumatera Barat           |
| Riau                     | 8.451                                  | 4.195      | 4.203                                  | 99,79%  | Riau                     |
| Sumatera Selatan         | 5.654                                  | 4.202      | 4.198                                  | 100,09% | Sumatera Selatan         |
| Bangka Belitung          | 643                                    | 432        | 468                                    | 92,19%  | Bangka Belitung          |
| Kepulauan Riau           | 3.027                                  | 2.814      | 1.534                                  | 183,42% | Kepulauan Riau           |
| Lampung                  | 2.871                                  | 2.187      | 1.968                                  | 111,13% | Lampung                  |
| Kalimantan Selatan       | 4.648                                  | 3.521      | 3.207                                  | 109,81% | Kalimantan Selatan       |
| Kalimantan Barat         | 4.611                                  | 3.715      | 2.119                                  | 175,32% | Kalimantan Barat         |
| Kalimantan Timur         | 6.182                                  | 4.376      | 4.337                                  | 100,90% | Kalimantan Timur         |
| Kalimantan Tengah        | 847                                    | 745        | 621                                    | 120,08% | Kalimantan Tengah        |
| Sulawesi Tengah          | 1.239                                  | 1.015      | 803                                    | 126,42% | Sulawesi Tengah          |
| Sulawesi Selatan         | 6.943                                  | 5.766      | 3.820                                  | 150,95% | Sulawesi Selatan         |
| Sulawesi Utara           | 421                                    | 418        | 200                                    | 209,37% | Sulawesi Utara           |
| Gorontalo                | 299                                    | 293        | 217                                    | 134,83% | Gorontalo                |
| Sulawesi Barat           | 185                                    | 174        | 150                                    | 115,53% | Sulawesi Barat           |
| Sulawesi Tenggara        | 1.004                                  | 845        | 638                                    | 132,52% | Sulawesi Tenggara        |
| NTB                      | 2.524                                  | 2.174      | 1.375                                  | 158,10% | NTB                      |
| Bali                     | 2.004                                  | 1.665      | 883                                    | 188,54% | Bali                     |
| NTT                      | 211                                    | 193        | 106                                    | 181,20% | NTT                      |
| Maluku                   | 479                                    | 106        | 341                                    | 30,96%  | Maluku                   |
| Papua                    | 1.006                                  | 526        | 573                                    | 91,91%  | Papua                    |
| Maluku Utara             | 486                                    | 197        | 441                                    | 44,62%  | Maluku Utara             |
| Papua Barat              | 364                                    | 148        | 303                                    | 49,02%  | Papua Barat              |
| Luar Indonesia           | 1.451                                  | 432        | 1.268                                  | 34,09%  | Outside Indonesia        |

**Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - November 2016**  
*(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province )*

| Propinsi                 | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | Province                 |
|--------------------------|----------------------------------------|------------|----------------------------------------|---------|--------------------------|
| Jawa Barat               | 35.236                                 | 23.998     | 22.892                                 | 104,83% | Jawa Barat               |
| Banten                   | 6.775                                  | 4.764      | 5.498                                  | 86,65%  | Banten                   |
| DKI Jakarta              | 157.246                                | 66.444     | 93.169                                 | 71,32%  | DKI Jakarta              |
| DI Yogyakarta            | 3.514                                  | 1.751      | 3.164                                  | 55,33%  | DI Yogyakarta            |
| Jawa Tengah              | 12.898                                 | 10.560     | 8.799                                  | 120,02% | Jawa Tengah              |
| Jawa Timur               | 19.324                                 | 14.883     | 15.033                                 | 99,01%  | Jawa Timur               |
| Bengkulu                 | 1.008                                  | 858        | 561                                    | 152,99% | Bengkulu                 |
| Jambi                    | 1.819                                  | 1.834      | 841                                    | 218,01% | Jambi                    |
| Nanggroe Aceh Darussalam | 25.968                                 | 13.149     | 19.854                                 | 66,23%  | Nanggroe Aceh Darussalam |
| Sumatera Utara           | 5.988                                  | 4.785      | 4.831                                  | 99,03%  | Sumatera Utara           |
| Sumatera Barat           | 2.648                                  | 2.143      | 2.130                                  | 100,59% | Sumatera Barat           |
| Riau                     | 3.594                                  | 2.446      | 2.897                                  | 84,41%  | Riau                     |
| Sumatera Selatan         | 2.778                                  | 2.470      | 2.195                                  | 112,56% | Sumatera Selatan         |
| Bangka Belitung          | 560                                    | 362        | 404                                    | 89,69%  | Bangka Belitung          |
| Kepulauan Riau           | 1.889                                  | 1.750      | 1.094                                  | 159,95% | Kepulauan Riau           |
| Lampung                  | 2.736                                  | 2.119      | 1.869                                  | 113,34% | Lampung                  |
| Kalimantan Selatan       | 2.829                                  | 2.369      | 2.502                                  | 94,68%  | Kalimantan Selatan       |
| Kalimantan Barat         | 2.940                                  | 2.926      | 1.469                                  | 199,26% | Kalimantan Barat         |
| Kalimantan Timur         | 3.894                                  | 2.729      | 3.140                                  | 86,92%  | Kalimantan Timur         |
| Kalimantan Tengah        | 847                                    | 745        | 621                                    | 120,08% | Kalimantan Tengah        |
| Sulawesi Tengah          | 1.239                                  | 1.015      | 803                                    | 126,42% | Sulawesi Tengah          |
| Sulawesi Selatan         | 4.381                                  | 3.977      | 2.554                                  | 155,68% | Sulawesi Selatan         |
| Sulawesi Utara           | 421                                    | 418        | 200                                    | 209,37% | Sulawesi Utara           |
| Gorontalo                | 299                                    | 293        | 217                                    | 134,83% | Gorontalo                |
| Sulawesi Barat           | 167                                    | 157        | 136                                    | 115,48% | Sulawesi Barat           |
| Sulawesi Tenggara        | 1.004                                  | 845        | 638                                    | 132,52% | Sulawesi Tenggara        |
| NTB                      | 1.857                                  | 1.730      | 985                                    | 175,51% | NTB                      |
| Bali                     | 1.698                                  | 1.431      | 806                                    | 177,53% | Bali                     |
| NTT                      | 211                                    | 193        | 106                                    | 181,20% | NTT                      |
| Maluku                   | 479                                    | 106        | 341                                    | 30,96%  | Maluku                   |
| Papua                    | 1.006                                  | 526        | 573                                    | 91,91%  | Papua                    |
| Maluku Utara             | 486                                    | 197        | 441                                    | 44,62%  | Maluku Utara             |
| Papua Barat              | 364                                    | 148        | 303                                    | 49,02%  | Papua Barat              |
| Luar Indonesia           | 1.451                                  | 432        | 1.268                                  | 34,09%  | Outside Indonesia        |

**Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - November 2016**  
**(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province)**

| Propinsi                 | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | Province                 |
|--------------------------|----------------------------------------|------------|----------------------------------------|---------|--------------------------|
| Jawa Barat               | 7.999                                  | 5.727      | 5.462                                  | 104,86% | Jawa Barat               |
| Banten                   | 1.697                                  | 1.512      | 910                                    | 166,23% | Banten                   |
| DKI Jakarta              | 83.901                                 | 30.460     | 36.691                                 | 83,02%  | DKI Jakarta              |
| DI Yogyakarta            | 1.314                                  | 979        | 792                                    | 123,57% | DI Yogyakarta            |
| Jawa Tengah              | 7.087                                  | 3.920      | 4.565                                  | 85,86%  | Jawa Tengah              |
| Jawa Timur               | 8.463                                  | 6.298      | 5.417                                  | 116,26% | Jawa Timur               |
| Bengkulu                 | 27                                     | 27         | 17                                     | 154,69% | Bengkulu                 |
| Jambi                    | 455                                    | 338        | 211                                    | 159,93% | Jambi                    |
| Nanggroe Aceh Darussalam | 245                                    | 58         | 155                                    | 37,55%  | Nanggroe Aceh Darussalam |
| Sumatera Utara           | 5.732                                  | 4.272      | 4.732                                  | 90,27%  | Sumatera Utara           |
| Sumatera Barat           | 1.831                                  | 1.484      | 986                                    | 150,50% | Sumatera Barat           |
| Riau                     | 4.856                                  | 1.749      | 1.306                                  | 133,91% | Riau                     |
| Sumatera Selatan         | 2.876                                  | 1.731      | 2.003                                  | 86,44%  | Sumatera Selatan         |
| Bangka Belitung          | 83                                     | 69         | 64                                     | 107,98% | Bangka Belitung          |
| Kepulauan Riau           | 1.138                                  | 1.064      | 440                                    | 241,81% | Kepulauan Riau           |
| Lampung                  | 135                                    | 68         | 99                                     | 69,17%  | Lampung                  |
| Kalimantan Selatan       | 1.819                                  | 1.152      | 705                                    | 163,49% | Kalimantan Selatan       |
| Kalimantan Barat         | 1.671                                  | 788        | 650                                    | 121,24% | Kalimantan Barat         |
| Kalimantan Timur         | 2.289                                  | 1.646      | 1.197                                  | 137,60% | Kalimantan Timur         |
| Kalimantan Tengah        | -                                      | -          | -                                      | -       | Kalimantan Tengah        |
| Sulawesi Tengah          | -                                      | -          | -                                      | -       | Sulawesi Tengah          |
| Sulawesi Selatan         | 2.562                                  | 1.789      | 1.265                                  | 141,42% | Sulawesi Selatan         |
| Sulawesi Utara           | -                                      | -          | -                                      | -       | Sulawesi Utara           |
| Gorontalo                | -                                      | -          | -                                      | -       | Gorontalo                |
| Sulawesi Barat           | 18                                     | 16         | 14                                     | 115,98% | Sulawesi Barat           |
| Sulawesi Tenggara        | -                                      | -          | -                                      | -       | Sulawesi Tenggara        |
| NTB                      | 667                                    | 445        | 390                                    | 114,06% | NTB                      |
| Bali                     | 307                                    | 235        | 77                                     | 303,35% | Bali                     |
| NTT                      | -                                      | -          | -                                      | -       | NTT                      |
| Maluku                   | -                                      | -          | -                                      | -       | Maluku                   |
| Papua                    | -                                      | -          | -                                      | -       | Papua                    |
| Maluku Utara             | -                                      | -          | -                                      | -       | Maluku Utara             |
| Papua Barat              | -                                      | -          | -                                      | -       | Papua Barat              |
| Luar Indonesia           | -                                      | -          | -                                      | -       | Outside Indonesia        |

**Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2016**  
*(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)*

| Propinsi         | Kota/Kabupaten            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District             | Province      |
|------------------|---------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|---------------------------|---------------|
| Banten           | Kab. Tangerang            | 1.048                                  | 842                       | 869                                    | 96,89%  | Kab. Tangerang            | Banten        |
|                  | Kab. Serang               | 1.832                                  | 1.427                     | 1.240                                  | 115,16% | Kab. Serang               |               |
|                  | Kota Cilegon              | 1.406                                  | 1.124                     | 801                                    | 140,37% | Kota Cilegon              |               |
|                  | Kota Tangerang            | 3.496                                  | 2.443                     | 3.043                                  | 80,29%  | Kota Tangerang            |               |
|                  | Kota Serang               | 294                                    | 235                       | 77                                     | 305,71% | Kota Serang               |               |
|                  | Kota Tangerang Selatan    | 396                                    | 203                       | 378                                    | 53,84%  | Kota Tangerang Selatan    |               |
| Jawa Barat       | Kab. Bekasi               | 477                                    | 500                       | 394                                    | 126,82% | Kab. Bekasi               | Jawa Barat    |
|                  | Kab. Purwakarta           | 432                                    | 418                       | 331                                    | 126,12% | Kab. Purwakarta           |               |
|                  | Kab. Karawang             | 335                                    | 300                       | 228                                    | 131,59% | Kab. Karawang             |               |
|                  | Kab. Sukabumi             | 191                                    | 192                       | 100                                    | 192,24% | Kab. Sukabumi             |               |
|                  | Kab. Cianjur              | 970                                    | 902                       | 448                                    | 201,05% | Kab. Cianjur              |               |
|                  | Kab. Bandung              | 67                                     | 7                         | 68                                     | 11,03%  | Kab. Bandung              |               |
|                  | Kab. Garut                | 210                                    | 201                       | 185                                    | 108,35% | Kab. Garut                |               |
|                  | Kab. Majalengka           | 17                                     | 8                         | 16                                     | 47,40%  | Kab. Majalengka           |               |
|                  | Kota Bandung              | 18.686                                 | 13.201                    | 9.620                                  | 137,23% | Kota Bandung              |               |
|                  | Kota Bogor                | 4.786                                  | 3.193                     | 4.093                                  | 78,02%  | Kota Bogor                |               |
|                  | Kota Sukabumi             | 469                                    | 324                       | 398                                    | 81,48%  | Kota Sukabumi             |               |
|                  | Kota Cirebon              | 3.503                                  | 2.730                     | 1.970                                  | 138,61% | Kota Cirebon              |               |
|                  | Kota Tasikmalaya          | 2.291                                  | 1.861                     | 987                                    | 188,50% | Kota Tasikmalaya          |               |
|                  | Kota Cimahi               | 246                                    | 127                       | 236                                    | 53,61%  | Kota Cimahi               |               |
|                  | Kota Depok                | 2.479                                  | 1.332                     | 2.237                                  | 59,52%  | Kota Depok                |               |
| DKI Jakarta Raya | Kota Bekasi               | 8.077                                  | 4.430                     | 7.041                                  | 62,91%  | Kota Bekasi               | DKI Jakarta   |
|                  | Wil. Kota Jakarta Pusat   | 86.972                                 | 26.206                    | 60.614                                 | 43,23%  | Wil. Kota Jakarta Pusat   |               |
|                  | Wil. Kota Jakarta Utara   | 3.737                                  | 2.933                     | 3.059                                  | 95,89%  | Wil. Kota Jakarta Utara   |               |
|                  | Wil. Kota Jakarta Barat   | 12.183                                 | 8.010                     | 9.790                                  | 81,82%  | Wil. Kota Jakarta Barat   |               |
|                  | Wil. Kota Jakarta Selatan | 104.199                                | 55.752                    | 48.882                                 | 114,05% | Wil. Kota Jakarta Selatan |               |
| D.I. Yogyakarta  | Wil. Kota Jakarta Timur   | 34.057                                 | 4.003                     | 7.514                                  | 53,28%  | Wil. Kota Jakarta Timur   |               |
| Jawa Tengah      | Kota Yogyakarta           | 4.827                                  | 2.730                     | 3.957                                  | 69,00%  | Kota Yogyakarta           | DI Yogyakarta |
|                  | Kab. Semarang             | 642                                    | 356                       | 324                                    | 109,90% | Kab. Semarang             | Jawa Tengah   |
|                  | Kab. Kendal               | 81                                     | 59                        | 64                                     | 91,95%  | Kab. Kendal               |               |
|                  | Kab. Tegal                | 259                                    | 242                       | 47                                     | 519,19% | Kab. Tegal                |               |
|                  | Kab. Pati                 | 124                                    | 121                       | 94                                     | 128,83% | Kab. Pati                 |               |
|                  | Kab. Kudus                | 658                                    | 360                       | 527                                    | 68,34%  | Kab. Kudus                |               |
|                  | Kab. Banyumas             | 1.183                                  | 862                       | 937                                    | 91,98%  | Kab. Banyumas             |               |
|                  | Kab. Cilacap              | 168                                    | 103                       | 155                                    | 66,33%  | Kab. Cilacap              |               |
|                  | Kota Semarang             | 8.231                                  | 5.281                     | 6.011                                  | 87,86%  | Kota Semarang             |               |
|                  | Kota Salatiga             | 81                                     | 79                        | 55                                     | 144,46% | Kota Salatiga             |               |
|                  | Kota Pekalongan           | 1.097                                  | 735                       | 886                                    | 82,94%  | Kota Pekalongan           |               |
|                  | Kota Tegal                | 952                                    | 892                       | 458                                    | 194,81% | Kota Tegal                |               |
| Jawa Timur       | Kota Surakarta            | 6.510                                  | 5.391                     | 3.807                                  | 141,60% | Kota Surakarta            | Jawa Timur    |
|                  | Kab. Gresik               | 588                                    | 520                       | 517                                    | 100,68% | Kab. Gresik               |               |
|                  | Kab. Sidoarjo             | 1.987                                  | 1.621                     | 1.381                                  | 117,43% | Kab. Sidoarjo             |               |
|                  | Kab. Pamekasan            | 573                                    | 217                       | 528                                    | 41,19%  | Kab. Pamekasan            |               |
|                  | Kab. Banyuwangi           | 183                                    | 176                       | 147                                    | 120,12% | Kab. Banyuwangi           |               |
|                  | Kab. Jember               | 1.078                                  | 731                       | 896                                    | 81,63%  | Kab. Jember               |               |
|                  | Kab. Madiun               | 227                                    | 184                       | 212                                    | 86,81%  | Kab. Madiun               |               |
|                  | Kab. Bojonegoro           | 197                                    | 159                       | 192                                    | 82,77%  | Kab. Bojonegoro           |               |
|                  | Kota Surabaya             | 16.732                                 | 13.263                    | 11.543                                 | 114,89% | Kota Surabaya             |               |
|                  | Kota Malang               | 3.877                                  | 3.051                     | 2.890                                  | 105,56% | Kota Malang               |               |
|                  | Kota Blitar               | 133                                    | 108                       | 128                                    | 84,35%  | Kota Blitar               |               |
|                  | Kota Kediri               | 2.093                                  | 1.048                     | 1.952                                  | 53,72%  | Kota Kediri               |               |
|                  | Kota Madiun               | 119                                    | 102                       | 66                                     | 156,35% | Kota Madiun               |               |

**Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2016**  
*(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)*

| Propinsi                 | Kota/Kabupaten               | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District                | Province                 |
|--------------------------|------------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|------------------------------|--------------------------|
| Bengkulu                 | Kota Bengkulu                | 1.035                                  | 884                       | 578                                    | 153,04% | Kota Bengkulu                | Bengkulu                 |
| Jambi                    | Kota Jambi                   | 2.275                                  | 2.171                     | 1.052                                  | 206,36% | Kota Jambi                   | Jambi                    |
| Nanggroe Aceh Darussalam | Kab. Pidie                   | 798                                    | 470                       | 784                                    | 59,96%  | Kab. Pidie                   | Nanggroe Aceh Darussalam |
|                          | Kab. Aceh Timur              | 624                                    | 570                       | 408                                    | 139,64% | Kab. Aceh Timur              |                          |
|                          | Kab. Aceh Selatan            | 586                                    | 539                       | 386                                    | 139,76% | Kab. Aceh Selatan            |                          |
|                          | Kab. Aceh Barat              | 531                                    | 393                       | 518                                    | 75,96%  | Kab. Aceh Barat              |                          |
|                          | Kab. Aceh Tengah             | 444                                    | 394                       | 421                                    | 93,58%  | Kab. Aceh Tengah             |                          |
|                          | Kab. Aceh Tenggara           | 859                                    | 800                       | 287                                    | 278,83% | Kab. Aceh Tenggara           |                          |
|                          | Kab. Aceh Singkil            | 327                                    | 305                       | 216                                    | 141,28% | Kab. Aceh Singkil            |                          |
|                          | Kab. Aceh Jeumpa /Bireuen    | 682                                    | 457                       | 673                                    | 67,84%  | Kab. Aceh Jeumpa /Bireuen    |                          |
|                          | Kab. Aceh Tamiang            | 573                                    | 526                       | 443                                    | 118,56% | Kab. Aceh Tamiang            |                          |
|                          | Kab. Gayo Luwes              | 261                                    | 231                       | 258                                    | 89,65%  | Kab. Gayo Luwes              |                          |
|                          | Kab. Aceh Barat Daya         | 421                                    | 393                       | 411                                    | 95,66%  | Kab. Aceh Barat Daya         |                          |
|                          | Kab. Aceh Jaya               | 316                                    | 207                       | 314                                    | 65,90%  | Kab. Aceh Jaya               |                          |
|                          | Kab. Nagan Raya              | 477                                    | 442                       | 246                                    | 180,01% | Kab. Nagan Raya              |                          |
|                          | Kab. Simeuleu                | 479                                    | 389                       | 413                                    | 94,21%  | Kab. Simeuleu                |                          |
|                          | Kab. Bener Meriah            | 430                                    | 384                       | 219                                    | 175,83% | Kab. Bener Meriah            |                          |
|                          | Kab. Pidie Jaya              | 307                                    | 232                       | 303                                    | 76,60%  | Kab. Pidie Jaya              |                          |
|                          | Kab. Subulussalam            | 295                                    | 262                       | 186                                    | 141,19% | Kab. Subulussalam            |                          |
|                          | Kota Banda Aceh              | 14.422                                 | 3.447                     | 10.962                                 | 31,44%  | Kota Banda Aceh              |                          |
|                          | Kota Sabang                  | 216                                    | 180                       | 165                                    | 109,03% | Kota Sabang                  |                          |
|                          | Kota Lhokseumawe             | 2.448                                  | 2.075                     | 1.757                                  | 118,08% | Kota Lhokseumawe             |                          |
| Sumatera Utara           | Kota Langsa                  | 716                                    | 512                       | 641                                    | 79,89%  | Kota Langsa                  | Sumatera Utara           |
|                          | Kab. Deli Serdang            | 317                                    | 283                       | 290                                    | 97,84%  | Kab. Deli Serdang            |                          |
|                          | Kab. Langkat                 | 170                                    | 88                        | 160                                    | 54,72%  | Kab. Langkat                 |                          |
|                          | Kab. Karo                    | 37                                     | 41                        | 29                                     | 137,91% | Kab. Karo                    |                          |
|                          | Kab. Labuhan Batu            | 160                                    | 143                       | 162                                    | 88,40%  | Kab. Labuhan Batu            |                          |
|                          | Kota Tebing Tinggi           | 317                                    | 391                       | 190                                    | 206,07% | Kota Tebing Tinggi           |                          |
|                          | Kota Pematang Siantar        | 876                                    | 596                       | 756                                    | 78,78%  | Kota Pematang Siantar        |                          |
|                          | Kota Tanjung Balai           | 76                                     | 61                        | 69                                     | 88,48%  | Kota Tanjung Balai           |                          |
|                          | Kota Sibolga                 | 140                                    | 132                       | 72                                     | 183,20% | Kota Sibolga                 |                          |
|                          | Kota Medan                   | 8.894                                  | 6.697                     | 7.293                                  | 91,84%  | Kota Medan                   |                          |
| Sumatera Barat           | Kota Padang Sidempuan        | 733                                    | 624                       | 542                                    | 115,10% | Kota Padang Sidempuan        | Sumatera Barat           |
|                          | Kota Bukittinggi             | 664                                    | 582                       | 610                                    | 95,51%  | Kota Bukittinggi             |                          |
|                          | Kota Padang                  | 2.783                                  | 2.014                     | 2.167                                  | 92,95%  | Kota Padang                  |                          |
|                          | Kota Solok                   | 295                                    | 297                       | 56                                     | 533,71% | Kota Solok                   |                          |
| Riau                     | Kota Payakumbuh              | 736                                    | 733                       | 284                                    | 257,91% | Kota Payakumbuh              | Riau                     |
|                          | Kab. Bengkalis               | 301                                    | 89                        | 293                                    | 30,42%  | Kab. Bengkalis               |                          |
|                          | Kota Pekanbaru               | 7.775                                  | 3.863                     | 3.556                                  | 108,62% | Kota Pekanbaru               |                          |
|                          | Kota Dumai                   | 375                                    | 243                       | 354                                    | 68,54%  | Kota Dumai                   |                          |
| Kepulauan Riau           | Kota Tanjung Pinang          | 810                                    | 691                       | 585                                    | 118,19% | Kota Tanjung Pinang          | Kepulauan Riau           |
|                          | Kota Pulau Batam             | 2.217                                  | 2.123                     | 949                                    | 223,62% | Kota Pulau Batam             |                          |
| Sumatera Selatan         | Kab. Ogan Komering Ulu       | 332                                    | 284                       | 246                                    | 115,12% | Kab. Ogan Komering Ulu       | Sumatera Selatan         |
|                          | Kab. Ogan Komering Ulu Timur | 31                                     | 37                        | 12                                     | 313,34% | Kab. Ogan Komering Ulu Timur |                          |
|                          | Kota Palembang               | 4.913                                  | 3.516                     | 3.669                                  | 95,84%  | Kota Palembang               |                          |
|                          | Kota Lubuklinggau            | 226                                    | 244                       | 143                                    | 170,17% | Kota Lubuklinggau            |                          |
|                          | Kota Prabumulih              | 151                                    | 121                       | 127                                    | 94,63%  | Kota Prabumulih              |                          |
| Bangka Belitung          | Kota Pangkal Pinang          | 643                                    | 432                       | 468                                    | 92,19%  | Kota Pangkal Pinang          | Bangka Belitung          |
| Lampung                  | Kab. Lampung Tengah          | 319                                    | 285                       | 230                                    | 124,23% | Kab. Lampung Tengah          | Lampung                  |
|                          | Kota Bandar Lampung          | 2.361                                  | 1.716                     | 1.608                                  | 106,72% | Kota Bandar Lampung          |                          |
|                          | Kota Metro                   | 192                                    | 186                       | 130                                    | 142,33% | Kota Metro                   |                          |

**Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2016**  
*(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)*

| Propinsi            | Kota/Kabupaten             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District              | Province            |
|---------------------|----------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|----------------------------|---------------------|
| Kalimantan Selatan  | Kab. Banjar                | 319                                    | 217                       | 241                                    | 89,98%  | Kab. Banjar                | Kalimantan Selatan  |
|                     | Kab. Hulu Sungai Selatan   | 245                                    | 94                        | 149                                    | 62,96%  | Kab. Hulu Sungai Selatan   |                     |
|                     | Kab. Tabalong              | 118                                    | 72                        | 115                                    | 62,29%  | Kab. Tabalong              |                     |
|                     | Kota Banjarmasin           | 3.667                                  | 2.962                     | 2.420                                  | 122,41% | Kota Banjarmasin           |                     |
|                     | Kota Banjarbaru            | 299                                    | 177                       | 282                                    | 62,76%  | Kota Banjarbaru            |                     |
| Kalimantan Barat    | Kab. Sambas                | 121                                    | 123                       | 51                                     | 238,18% | Kab. Sambas                | Kalimantan Barat    |
|                     | Kota Pontianak             | 4.271                                  | 3.377                     | 1.995                                  | 169,27% | Kota Pontianak             |                     |
|                     | Kota Singkawang            | 218                                    | 216                       | 73                                     | 297,00% | Kota Singkawang            |                     |
| Kalimantan Timur    | Kab. Kutai                 | 242                                    | 117                       | 230                                    | 50,70%  | Kab. Kutai                 | Kalimantan Timur    |
|                     | Kota Samarinda             | 3.311                                  | 1.864                     | 2.348                                  | 79,41%  | Kota Samarinda             |                     |
|                     | Kota Balikpapan            | 2.410                                  | 2.310                     | 1.547                                  | 149,36% | Kota Balikpapan            |                     |
|                     | Kota Bontang               | 220                                    | 85                        | 213                                    | 40,01%  | Kota Bontang               |                     |
| Kalimantan Tengah   | Kab. Kotawaringin Barat    | 87                                     | 50                        | 84                                     | 58,92%  | Kab. Kotawaringin Barat    | Kalimantan Tengah   |
|                     | Kab. Kotawaringin Timur    | 125                                    | 132                       | 72                                     | 184,58% | Kab. Kotawaringin Timur    |                     |
|                     | Kota Palangkaraya          | 635                                    | 564                       | 465                                    | 121,24% | Kota Palangkaraya          |                     |
| Sulawesi Tengah     | Kab. Morowali              | 319                                    | 307                       | 203                                    | 151,48% | Kab. Morowali              | Sulawesi Tengah     |
|                     | Kota Palu                  | 920                                    | 707                       | 600                                    | 117,94% | Kota Palu                  |                     |
| Sulawesi Barat      | Kab Mamuju                 | 185                                    | 174                       | 150                                    | 115,53% | Kab Mamuju                 | Sulawesi Barat      |
| Sulawesi Selatan    | Kota Ujungpandang/Makassar | 6.361                                  | 5.197                     | 3.498                                  | 148,56% | Kota Ujungpandang/Makassar | Sulawesi Selatan    |
|                     | Kota Pare-Pare             | 34                                     | 30                        | 8                                      | 353,12% | Kota Pare-Pare             |                     |
|                     | Kab. Bone                  | 321                                    | 309                       | 236                                    | 131,24% | Kab. Bone                  |                     |
|                     | Kota Palopo                | 75                                     | 73                        | 17                                     | 440,16% | Kota Palopo                |                     |
|                     | Kab. Maros                 | 153                                    | 156                       | 60                                     | 258,97% | Kab. Maros                 |                     |
| Gorontalo           | Kota Gorontalo             | 299                                    | 293                       | 217                                    | 134,83% | Kota Gorontalo             | Gorontalo           |
| Sulawesi Tenggara   | Kota Kendari               | 1.004                                  | 845                       | 638                                    | 132,52% | Kota Kendari               | Sulawesi Tenggara   |
| Sulawesi Utara      | Kota Manado                | 421                                    | 418                       | 200                                    | 209,37% | Kota Manado                | Sulawesi Utara      |
| Nusa Tenggara Barat | Kab. Lombok Tengah         | 24                                     | 24                        | 3                                      | 718,78% | Kab. Lombok Tengah         | Nusa Tenggara Barat |
|                     | Kab. Lombok Timur          | 218                                    | 216                       | 184                                    | 117,24% | Kab. Lombok Timur          |                     |
|                     | Kota Mataram               | 2.282                                  | 1.934                     | 1.188                                  | 162,83% | Kota Mataram               |                     |
| Bali                | Kota Denpasar              | 2.004                                  | 1.665                     | 883                                    | 188,54% | Kota Denpasar              | Bali                |
| Nusa Tenggara Timur | Kota Kupang                | 211                                    | 193                       | 106                                    | 181,20% | Kota Kupang                | Nusa Tenggara Timur |
|                     | Kab. Kupang                | -                                      | -                         | -                                      | 0,00%   | Kab. Kupang                |                     |
| Maluku              | Kota Ambon                 | 479                                    | 106                       | 341                                    | 30,96%  | Kota Ambon                 | Maluku              |
| Maluku Utara        | Kota ternate               | 486                                    | 197                       | 441                                    | 44,62%  | Kota ternate               | Maluku Utara        |
| Papua Barat         | Kota Sorong                | 364                                    | 148                       | 303                                    | 49,02%  | Kota Sorong                | Papua Barat         |
| Papua               | Kab. Jayapura              | 1.006                                  | 526                       | 573                                    | 91,91%  | Kab. Jayapura              | Papua               |
| Di Luar Indonesia   | DI LUAR INDONESIA          | 1.451                                  | 432                       | 1.268                                  | 34,09%  | DI LUAR INDONESIA          | Outside Indonesia   |

**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2016**  
**(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)**

| Propinsi         | Kota/Kabupaten            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District             | Province      |
|------------------|---------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|---------------------------|---------------|
| Banten           | Kab. Tangerang            | 671                                    | 616                       | 503                                    | 122,60% | Kab. Tangerang            | Banten        |
|                  | Kab. Serang               | 1.832                                  | 1.427                     | 1.240                                  | 115,16% | Kab. Serang               |               |
|                  | Kota Cilegon              | 897                                    | 616                       | 716                                    | 86,11%  | Kota Cilegon              |               |
|                  | Kota Tangerang            | 2.920                                  | 1.870                     | 2.614                                  | 71,53%  | Kota Tangerang            |               |
|                  | Kota Serang               | 59                                     | 30                        | 48                                     | 63,14%  | Kota Serang               |               |
|                  | Kota Tangerang Selatan    | 396                                    | 203                       | 378                                    | 53,84%  | Kota Tangerang Selatan    |               |
| Jawa Barat       | Kab. Bekasi               | 477                                    | 500                       | 394                                    | 126,82% | Kab. Bekasi               | Jawa Barat    |
|                  | Kab. Purwakarta           | 432                                    | 418                       | 331                                    | 126,12% | Kab. Purwakarta           |               |
|                  | Kab. Karawang             | 302                                    | 300                       | 195                                    | 153,72% | Kab. Karawang             |               |
|                  | Kab. Sukabumi             | 191                                    | 192                       | 100                                    | 192,24% | Kab. Sukabumi             |               |
|                  | Kab. Cianjur              | 970                                    | 902                       | 448                                    | 201,05% | Kab. Cianjur              |               |
|                  | Kab. Bandung              | -                                      | -                         | -                                      | 0,00%   | Kab. Bandung              |               |
|                  | Kab. Garut                | 210                                    | 201                       | 185                                    | 108,35% | Kab. Garut                |               |
|                  | Kab. Majalengka           | 17                                     | 8                         | 16                                     | 47,40%  | Kab. Majalengka           |               |
|                  | Kota Bandung              | 15.023                                 | 10.769                    | 7.258                                  | 148,38% | Kota Bandung              |               |
|                  | Kota Bogor                | 3.642                                  | 2.168                     | 3.170                                  | 68,39%  | Kota Bogor                |               |
|                  | Kota Sukabumi             | 386                                    | 319                       | 315                                    | 101,08% | Kota Sukabumi             |               |
|                  | Kota Cirebon              | 2.700                                  | 2.031                     | 1.724                                  | 117,80% | Kota Cirebon              |               |
|                  | Kota Tasikmalaya          | 1.749                                  | 1.351                     | 853                                    | 158,41% | Kota Tasikmalaya          |               |
|                  | Kota Cimahi               | 246                                    | 127                       | 236                                    | 53,61%  | Kota Cimahi               |               |
| DKI Jakarta Raya | Wil. Kota Jakarta Pusat   | 57.815                                 | 13.255                    | 43.672                                 | 30,35%  | Wil. Kota Jakarta Pusat   | DKI Jakarta   |
|                  | Wil. Kota Jakarta Utara   | 3.476                                  | 2.811                     | 2.797                                  | 100,52% | Wil. Kota Jakarta Utara   |               |
|                  | Wil. Kota Jakarta Barat   | 11.792                                 | 7.764                     | 9.439                                  | 82,26%  | Wil. Kota Jakarta Barat   |               |
|                  | Wil. Kota Jakarta Selatan | 77.483                                 | 40.268                    | 32.099                                 | 125,45% | Wil. Kota Jakarta Selatan |               |
|                  | Wil. Kota Jakarta Timur   | 6.680                                  | 2.345                     | 5.162                                  | 45,43%  | Wil. Kota Jakarta Timur   |               |
| D.I. Yogyakarta  | Kota Yogyakarta           | 3.514                                  | 1.751                     | 3.164                                  | 55,33%  | Kota Yogyakarta           | DI Yogyakarta |
| Jawa Tengah      | Kab. Semarang             | 642                                    | 356                       | 324                                    | 109,90% | Kab. Semarang             | Jawa Tengah   |
|                  | Kab. Kendal               | 81                                     | 59                        | 64                                     | 91,95%  | Kab. Kendal               |               |
|                  | Kab. Tegal                | 259                                    | 242                       | 47                                     | 519,19% | Kab. Tegal                |               |
|                  | Kab. Pati                 | 124                                    | 121                       | 94                                     | 128,83% | Kab. Pati                 |               |
|                  | Kab. Kudus                | 623                                    | 353                       | 492                                    | 71,69%  | Kab. Kudus                |               |
|                  | Kab. Banyumas             | 1.023                                  | 737                       | 864                                    | 85,32%  | Kab. Banyumas             |               |
|                  | Kab. Cilacap              | 168                                    | 103                       | 155                                    | 66,33%  | Kab. Cilacap              |               |
|                  | Kota Semarang             | 3.367                                  | 3.150                     | 2.550                                  | 123,52% | Kota Semarang             |               |
|                  | Kota Salatiga             | 81                                     | 79                        | 55                                     | 144,46% | Kota Salatiga             |               |
|                  | Kota Pekalongan           | 905                                    | 596                       | 774                                    | 77,03%  | Kota Pekalongan           |               |
| Jawa Timur       | Kota Tegal                | 570                                    | 514                       | 369                                    | 139,46% | Kota Tegal                | Jawa Timur    |
|                  | Kota Surakarta            | 5.056                                  | 4.251                     | 3.013                                  | 141,12% | Kota Surakarta            |               |
|                  | Kab. Gresik               | 513                                    | 448                       | 480                                    | 93,30%  | Kab. Gresik               |               |
|                  | Kab. Sidoarjo             | 1.423                                  | 1.233                     | 1.266                                  | 97,40%  | Kab. Sidoarjo             |               |
|                  | Kab. Pamekasan            | 573                                    | 217                       | 528                                    | 41,19%  | Kab. Pamekasan            |               |
|                  | Kab. Banyuwangi           | 183                                    | 176                       | 147                                    | 120,12% | Kab. Banyuwangi           |               |
|                  | Kab. Jember               | 918                                    | 683                       | 769                                    | 88,79%  | Kab. Jember               |               |
|                  | Kab. Madiun               | 227                                    | 184                       | 212                                    | 86,81%  | Kab. Madiun               |               |
|                  | Kab. Bojonegoro           | 197                                    | 159                       | 192                                    | 82,77%  | Kab. Bojonegoro           |               |
|                  | Kota Surabaya             | 10.740                                 | 8.721                     | 7.301                                  | 119,45% | Kota Surabaya             |               |
|                  | Kota Malang               | 2.443                                  | 1.948                     | 2.159                                  | 90,21%  | Kota Malang               |               |
|                  | Kota Blitar               | 133                                    | 108                       | 128                                    | 84,35%  | Kota Blitar               |               |
|                  | Kota Kediri               | 1.909                                  | 943                       | 1.827                                  | 51,63%  | Kota Kediri               |               |
|                  | Kota Madiun               | 66                                     | 63                        | 24                                     | 259,52% | Kota Madiun               |               |



**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2016**  
**(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)**

| Propinsi                 | Kota/Kabupaten               | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District                | Province                 |
|--------------------------|------------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|------------------------------|--------------------------|
| Bengkulu                 | Kota Bengkulu                | 1.008                                  | 858                       | 561                                    | 152,99% | Kota Bengkulu                | Bengkulu                 |
| Jambi                    | Kota Jambi                   | 1.819                                  | 1.834                     | 841                                    | 218,01% | Kota Jambi                   | Jambi                    |
| Nanggroe Aceh Darussalam | Kab. Pidie                   | 798                                    | 470                       | 784                                    | 59,96%  | Kab. Pidie                   | Nanggroe Aceh Darussalam |
|                          | Kab. Aceh Timur              | 624                                    | 570                       | 408                                    | 139,64% | Kab. Aceh Timur              |                          |
|                          | Kab. Aceh Selatan            | 586                                    | 539                       | 386                                    | 139,76% | Kab. Aceh Selatan            |                          |
|                          | Kab. Aceh Barat              | 531                                    | 393                       | 518                                    | 75,96%  | Kab. Aceh Barat              |                          |
|                          | Kab. Aceh Tengah             | 444                                    | 394                       | 421                                    | 93,58%  | Kab. Aceh Tengah             |                          |
|                          | Kab. Aceh Tenggara           | 859                                    | 800                       | 287                                    | 278,83% | Kab. Aceh Tenggara           |                          |
|                          | Kab. Aceh Singkil            | 327                                    | 305                       | 216                                    | 141,28% | Kab. Aceh Singkil            |                          |
|                          | Kab. Aceh Jeumpa /Bireuen    | 682                                    | 457                       | 673                                    | 67,84%  | Kab. Aceh Jeumpa /Bireuen    |                          |
|                          | Kab. Aceh Tamiang            | 573                                    | 526                       | 443                                    | 118,56% | Kab. Aceh Tamiang            |                          |
|                          | Kab. Gayo Luwes              | 261                                    | 231                       | 258                                    | 89,65%  | Kab. Gayo Luwes              |                          |
|                          | Kab. Aceh Barat Daya         | 421                                    | 393                       | 411                                    | 95,66%  | Kab. Aceh Barat Daya         |                          |
|                          | Kab. Aceh Jaya               | 316                                    | 207                       | 314                                    | 65,90%  | Kab. Aceh Jaya               |                          |
|                          | Kab. Nagan Raya              | 477                                    | 442                       | 246                                    | 180,01% | Kab. Nagan Raya              |                          |
|                          | Kab. Simeuleu                | 479                                    | 389                       | 413                                    | 94,21%  | Kab. Simeuleu                |                          |
|                          | Kab. Bener Meriah            | 430                                    | 384                       | 219                                    | 175,83% | Kab. Bener Meriah            |                          |
|                          | Kab. Pidie Jaya              | 307                                    | 232                       | 303                                    | 76,60%  | Kab. Pidie Jaya              |                          |
|                          | Kab. Subulussalam            | 295                                    | 262                       | 186                                    | 141,19% | Kab. Subulussalam            |                          |
|                          | Kota Banda Aceh              | 14.273                                 | 3.397                     | 10.907                                 | 31,15%  | Kota Banda Aceh              |                          |
|                          | Kota Sabang                  | 216                                    | 180                       | 165                                    | 109,03% | Kota Sabang                  |                          |
|                          | Kota Lhokseumawe             | 2.352                                  | 2.066                     | 1.658                                  | 124,67% | Kota Lhokseumawe             |                          |
|                          | Kota Langsa                  | 716                                    | 512                       | 641                                    | 79,89%  | Kota Langsa                  |                          |
| Sumatera Utara           | Kab. Deli Serdang            | 317                                    | 283                       | 290                                    | 97,84%  | Kab. Deli Serdang            | Sumatera Utara           |
|                          | Kab. Langkat                 | 170                                    | 88                        | 160                                    | 54,72%  | Kab. Langkat                 |                          |
|                          | Kab. Karo                    | 37                                     | 41                        | 29                                     | 137,91% | Kab. Karo                    |                          |
|                          | Kab. Labuhan Batu            | 160                                    | 143                       | 162                                    | 88,40%  | Kab. Labuhan Batu            |                          |
|                          | Kota Tebing Tinggi           | -                                      | -                         | -                                      | 0,00%   | Kota Tebing Tinggi           |                          |
|                          | Kota Pematang Siantar        | 715                                    | 429                       | 669                                    | 64,09%  | Kota Pematang Siantar        |                          |
|                          | Kota Tanjung Balai           | 76                                     | 61                        | 69                                     | 88,48%  | Kota Tanjung Balai           |                          |
|                          | Kota Sibolga                 | 42                                     | 44                        | 22                                     | 200,89% | Kota Sibolga                 |                          |
|                          | Kota Medan                   | 4.013                                  | 3.249                     | 3.060                                  | 106,19% | Kota Medan                   |                          |
| Sumatera Barat           | Kota Padang Sidempuan        | 458                                    | 447                       | 371                                    | 120,59% | Kota Padang Sidempuan        | Sumatera Barat           |
|                          | Kota Bukittinggi             | 664                                    | 582                       | 610                                    | 95,51%  | Kota Bukittinggi             |                          |
|                          | Kota Padang                  | 1.794                                  | 1.373                     | 1.372                                  | 100,06% | Kota Padang                  |                          |
|                          | Kota Solok                   | -                                      | -                         | -                                      | 0,00%   | Kota Solok                   |                          |
| Riau                     | Kota Payakumbuh              | 190                                    | 188                       | 148                                    | 126,43% | Kota Payakumbuh              | Riau                     |
|                          | Kab. Bengkalis               | 301                                    | 89                        | 293                                    | 30,42%  | Kab. Bengkalis               |                          |
|                          | Kota Pekanbaru               | 2.919                                  | 2.114                     | 2.250                                  | 93,94%  | Kota Pekanbaru               |                          |
|                          | Kota Dumai                   | 375                                    | 243                       | 354                                    | 68,54%  | Kota Dumai                   |                          |
| Kepulauan Riau           | Kota Tanjung Pinang          | 445                                    | 337                       | 425                                    | 79,28%  | Kota Tanjung Pinang          | Kepulauan Riau           |
|                          | Kota Pulau Batam             | 1.444                                  | 1.414                     | 670                                    | 211,11% | Kota Pulau Batam             |                          |
| Sumatera Selatan         | Kab. Ogan Komering Ulu       | 124                                    | 66                        | 120                                    | 55,57%  | Kab. Ogan Komering Ulu       | Sumatera Selatan         |
|                          | Kab. Ogan Komering Ulu Timur | 31                                     | 37                        | 12                                     | 313,34% | Kab. Ogan Komering Ulu Timur |                          |
|                          | Kota Palembang               | 2.425                                  | 2.197                     | 1.919                                  | 114,47% | Kota Palembang               |                          |
|                          | Kota Lubukdinggau            | 46                                     | 49                        | 17                                     | 294,62% | Kota Lubukdinggau            |                          |
| Bangka Belitung          | Kota Prabumulih              | 151                                    | 121                       | 127                                    | 94,63%  | Kota Prabumulih              | Bangka Belitung          |
|                          | Kota Pangkal Pinang          | 560                                    | 362                       | 404                                    | 89,69%  | Kota Pangkal Pinang          |                          |
| Lampung                  | Kab. Lampung Tengah          | 319                                    | 285                       | 230                                    | 124,23% | Kab. Lampung Tengah          | Lampung                  |
|                          | Kota Bandar Lampung          | 2.226                                  | 1.648                     | 1.509                                  | 109,18% | Kota Bandar Lampung          |                          |
|                          | Kota Metro                   | 192                                    | 186                       | 130                                    | 142,33% | Kota Metro                   |                          |

**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2016**  
**(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)**

| Propinsi            | Kota/Kabupaten             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District              | Province            |
|---------------------|----------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|----------------------------|---------------------|
| Kalimantan Selatan  | Kab. Banjar                | 196                                    | 179                       | 184                                    | 97,52%  | Kab. Banjar                | Kalimantan Selatan  |
|                     | Kab. Hulu Sungai Selatan   | -                                      | -                         | -                                      | 0,00%   | Kab. Hulu Sungai Selatan   |                     |
|                     | Kab. Tabalong              | 118                                    | 72                        | 115                                    | 62,29%  | Kab. Tabalong              |                     |
|                     | Kota Banjarmasin           | 2.286                                  | 1.968                     | 1.979                                  | 99,43%  | Kota Banjarmasin           |                     |
|                     | Kota Banjarbaru            | 229                                    | 150                       | 223                                    | 66,96%  | Kota Banjarbaru            |                     |
| Kalimantan Barat    | Kab. Sambas                | 121                                    | 123                       | 51                                     | 238,18% | Kab. Sambas                | Kalimantan Barat    |
|                     | Kota Pontianak             | 2.691                                  | 2.672                     | 1.373                                  | 194,64% | Kota Pontianak             |                     |
|                     | Kota Singkawang            | 128                                    | 132                       | 44                                     | 297,27% | Kota Singkawang            |                     |
| Kalimantan Timur    | Kab. Kutai                 | 242                                    | 117                       | 230                                    | 50,70%  | Kab. Kutai                 | Kalimantan Timur    |
|                     | Kota Samarinda             | 1.865                                  | 1.008                     | 1.469                                  | 68,61%  | Kota Samarinda             |                     |
|                     | Kota Balikpapan            | 1.567                                  | 1.520                     | 1.229                                  | 123,68% | Kota Balikpapan            |                     |
|                     | Kota Bontang               | 220                                    | 85                        | 213                                    | 40,01%  | Kota Bontang               |                     |
| Kalimantan Tengah   | Kab. Kotawaringin Barat    | 87                                     | 50                        | 84                                     | 58,92%  | Kab. Kotawaringin Barat    | Kalimantan Tengah   |
|                     | Kab. Kotawaringin Timur    | 125                                    | 132                       | 72                                     | 184,58% | Kab. Kotawaringin Timur    |                     |
|                     | Kota Palangkaraya          | 635                                    | 564                       | 465                                    | 121,24% | Kota Palangkaraya          |                     |
| Sulawesi Tengah     | Kab. Morowali              | 319                                    | 307                       | 203                                    | 151,48% | Kab. Morowali              | Sulawesi Tengah     |
|                     | Kota Palu                  | 920                                    | 707                       | 600                                    | 117,94% | Kota Palu                  |                     |
| Sulawesi Barat      | Kab Mamuju                 | 167                                    | 157                       | 136                                    | 115,48% | Kab Mamuju                 | Sulawesi Barat      |
| Sulawesi Selatan    | Kota Ujungpandang/Makassar | 3.951                                  | 3.564                     | 2.294                                  | 155,41% | Kota Ujungpandang/Makassar | Sulawesi Selatan    |
|                     | Kota Pare-Pare             | 34                                     | 30                        | 8                                      | 353,12% | Kota Pare-Pare             |                     |
|                     | Kab. Bone                  | 321                                    | 309                       | 236                                    | 131,24% | Kab. Bone                  |                     |
|                     | Kota Palopo                | 75                                     | 73                        | 17                                     | 440,16% | Kota Palopo                |                     |
|                     | Kab. Maros                 | -                                      | -                         | -                                      | 0,00%   | Kab. Maros                 |                     |
| Gorontalo           | Kota Gorontalo             | 299                                    | 293                       | 217                                    | 134,83% | Kota Gorontalo             | Gorontalo           |
| Sulawesi Tenggara   | Kota Kendari               | 1.004                                  | 845                       | 638                                    | 132,52% | Kota Kendari               | Sulawesi Tenggara   |
| Sulawesi Utara      | Kota Manado                | 421                                    | 418                       | 200                                    | 209,37% | Kota Manado                | Sulawesi Utara      |
| Nusa Tenggara Barat | Kab. Lombok Tengah         | 24                                     | 24                        | 3                                      | 718,78% | Kab. Lombok Tengah         | Nusa Tenggara Barat |
|                     | Kab. Lombok Timur          | -                                      | -                         | -                                      | 0,00%   | Kab. Lombok Timur          |                     |
|                     | Kota Mataram               | 1.833                                  | 1.705                     | 982                                    | 173,64% | Kota Mataram               |                     |
| Bali                | Kota Denpasar              | 1.698                                  | 1.431                     | 806                                    | 177,53% | Kota Denpasar              | Bali                |
| Nusa Tenggara Timur | Kota Kupang                | 211                                    | 193                       | 106                                    | 181,20% | Kota Kupang                | Nusa Tenggara Timur |
|                     | Kab. Kupang                | -                                      | -                         | -                                      | 0,00%   | Kab. Kupang                |                     |
| Maluku              | Kota Ambon                 | 479                                    | 106                       | 341                                    | 30,96%  | Kota Ambon                 | Maluku              |
| Maluku Utara        | Kota ternate               | 486                                    | 197                       | 441                                    | 44,62%  | Kota ternate               | Maluku Utara        |
| Papua Barat         | Kota Sorong                | 364                                    | 148                       | 303                                    | 49,02%  | Kota Sorong                | Papua Barat         |
| Papua               | Kab. Jayapura              | 1.006                                  | 526                       | 573                                    | 91,91%  | Kab. Jayapura              | Papua               |
| Di Luar Indonesia   | DI LUAR INDONESIA          | 1.451                                  | 432                       | 1.268                                  | 34,09%  | DI LUAR INDONESIA          | Outside Indonesia   |

**Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2016**  
**(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)**

| Propinsi         | Kota/Kabupaten            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District             | Province      |
|------------------|---------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|---------------------------|---------------|
| Banten           | Kab. Tangerang            | 376                                    | 226                       | 367                                    | 61,68%  | Kab. Tangerang            | Banten        |
|                  | Kab. Serang               | -                                      | -                         | -                                      | 0,00%   | Kab. Serang               |               |
|                  | Kota Cilegon              | 509                                    | 508                       | 85                                     | 596,38% | Kota Cilegon              |               |
|                  | Kota Tangerang            | 576                                    | 573                       | 429                                    | 133,68% | Kota Tangerang            |               |
|                  | Kota Serang               | 236                                    | 205                       | 29                                     | 707,38% | Kota Serang               |               |
|                  | Kota Tangerang Selatan    | -                                      | -                         | -                                      | 0,00%   | Kota Tangerang Selatan    |               |
| Jawa Barat       | Kab. Bekasi               | -                                      | -                         | -                                      | 0,00%   | Kab. Bekasi               | Jawa Barat    |
|                  | Kab. Purwakarta           | -                                      | -                         | -                                      | 0,00%   | Kab. Purwakarta           |               |
|                  | Kab. Karawang             | 32                                     | 0                         | 33                                     | 0,72%   | Kab. Karawang             |               |
|                  | Kab. Sukabumi             | -                                      | -                         | -                                      | 0,00%   | Kab. Sukabumi             |               |
|                  | Kab. Cianjur              | -                                      | -                         | -                                      | 0,00%   | Kab. Cianjur              |               |
|                  | Kab. Bandung              | 67                                     | 7                         | 68                                     | 11,03%  | Kab. Bandung              |               |
|                  | Kab. Garut                | -                                      | -                         | -                                      | 0,00%   | Kab. Garut                |               |
|                  | Kab. Majalengka           | -                                      | -                         | -                                      | 0,00%   | Kab. Majalengka           |               |
|                  | Kota Bandung              | 3.663                                  | 2.432                     | 2.362                                  | 102,96% | Kota Bandung              |               |
|                  | Kota Bogor                | 1.144                                  | 1.026                     | 923                                    | 111,07% | Kota Bogor                |               |
|                  | Kota Sukabumi             | 83                                     | 6                         | 83                                     | 6,91%   | Kota Sukabumi             |               |
|                  | Kota Cirebon              | 803                                    | 700                       | 246                                    | 284,42% | Kota Cirebon              |               |
|                  | Kota Tasikmalaya          | 541                                    | 510                       | 135                                    | 379,17% | Kota Tasikmalaya          |               |
|                  | Kota Cimahi               | -                                      | -                         | -                                      | 0,00%   | Kota Cimahi               |               |
|                  | Kota Depok                | -                                      | -                         | -                                      | 0,00%   | Kota Depok                |               |
|                  | Kota Bekasi               | 1.666                                  | 1.046                     | 1.612                                  | 64,90%  | Kota Bekasi               |               |
| DKI Jakarta Raya | Wil. Kota Jakarta Pusat   | 29.157                                 | 12.951                    | 16.942                                 | 76,45%  | Wil. Kota Jakarta Pusat   | DKI Jakarta   |
|                  | Wil. Kota Jakarta Utara   | 260                                    | 122                       | 262                                    | 46,43%  | Wil. Kota Jakarta Utara   |               |
|                  | Wil. Kota Jakarta Barat   | 391                                    | 245                       | 351                                    | 69,93%  | Wil. Kota Jakarta Barat   |               |
|                  | Wil. Kota Jakarta Selatan | 26.716                                 | 15.483                    | 16.784                                 | 92,25%  | Wil. Kota Jakarta Selatan |               |
|                  | Wil. Kota Jakarta Timur   | 27.377                                 | 1.658                     | 2.352                                  | 70,50%  | Wil. Kota Jakarta Timur   |               |
| D.I. Yogyakarta  | Kota Yogyakarta           | 1.314                                  | 979                       | 792                                    | 123,57% | Kota Yogyakarta           | DI Yogyakarta |
| Jawa Tengah      | Kab. Semarang             | -                                      | -                         | -                                      | 0,00%   | Kab. Semarang             | Jawa Tengah   |
|                  | Kab. Kendal               | -                                      | -                         | -                                      | 0,00%   | Kab. Kendal               |               |
|                  | Kab. Tegal                | -                                      | -                         | -                                      | 0,00%   | Kab. Tegal                |               |
|                  | Kab. Pati                 | -                                      | -                         | -                                      | 0,00%   | Kab. Pati                 |               |
|                  | Kab. Kudus                | 36                                     | 8                         | 35                                     | 21,40%  | Kab. Kudus                |               |
|                  | Kab. Banyumas             | 160                                    | 125                       | 73                                     | 170,46% | Kab. Banyumas             |               |
|                  | Kab. Cilacap              | -                                      | -                         | -                                      | 0,00%   | Kab. Cilacap              |               |
|                  | Kota Semarang             | 4.864                                  | 2.131                     | 3.461                                  | 61,58%  | Kota Semarang             |               |
|                  | Kota Salatiga             | -                                      | -                         | -                                      | 0,00%   | Kota Salatiga             |               |
|                  | Kota Pekalongan           | 192                                    | 139                       | 112                                    | 123,71% | Kota Pekalongan           |               |
|                  | Kota Tegal                | 382                                    | 378                       | 89                                     | 424,10% | Kota Tegal                |               |
|                  | Kota Surakarta            | 1.454                                  | 1.140                     | 794                                    | 143,44% | Kota Surakarta            |               |
| Jawa Timur       | Kab. Gresik               | 75                                     | 72                        | 36                                     | 198,96% | Kab. Gresik               | Jawa Timur    |
|                  | Kab. Sidoarjo             | 564                                    | 388                       | 115                                    | 338,26% | Kab. Sidoarjo             |               |
|                  | Kab. Pamekasan            | -                                      | -                         | -                                      | 0,00%   | Kab. Pamekasan            |               |
|                  | Kab. Banyuwangi           | -                                      | -                         | -                                      | 0,00%   | Kab. Banyuwangi           |               |
|                  | Kab. Jember               | 160                                    | 49                        | 127                                    | 38,23%  | Kab. Jember               |               |
|                  | Kab. Madiun               | -                                      | -                         | -                                      | 0,00%   | Kab. Madiun               |               |
|                  | Kab. Bojonegoro           | -                                      | -                         | -                                      | 0,00%   | Kab. Bojonegoro           |               |
|                  | Kota Surabaya             | 5.992                                  | 4.542                     | 4.242                                  | 107,06% | Kota Surabaya             |               |
|                  | Kota Malang               | 1.434                                  | 1.103                     | 731                                    | 150,91% | Kota Malang               |               |
|                  | Kota Blitar               | -                                      | -                         | -                                      | 0,00%   | Kota Blitar               |               |
|                  | Kota Kediri               | 185                                    | 105                       | 125                                    | 84,26%  | Kota Kediri               |               |
|                  | Kota Madiun               | 53                                     | 39                        | 41                                     | 95,23%  | Kota Madiun               |               |

**Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2016**  
**(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)**

| Propinsi                 | Kota/Kabupaten               | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District                | Province                 |
|--------------------------|------------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|------------------------------|--------------------------|
| Bengkulu                 | Kota Bengkulu                | 27                                     | 27                        | 17                                     | 154,69% | Kota Bengkulu                | Bengkulu                 |
| Jambi                    | Kota Jambi                   | 455                                    | 338                       | 211                                    | 159,93% | Kota Jambi                   | Jambi                    |
| Nanggroe Aceh Darussalam | Kab. Pidie                   | -                                      | -                         | -                                      | 0,00%   | Kab. Pidie                   | Nanggroe Aceh Darussalam |
|                          | Kab. Aceh Timur              | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Timur              |                          |
|                          | Kab. Aceh Selatan            | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Selatan            |                          |
|                          | Kab. Aceh Barat              | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Barat              |                          |
|                          | Kab. Aceh Tengah             | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Tengah             |                          |
|                          | Kab. Aceh Tenggara           | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Tenggara           |                          |
|                          | Kab. Aceh Singkil            | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Singkil            |                          |
|                          | Kab. Aceh Jeumpa /Bireuen    | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Jeumpa /Bireuen    |                          |
|                          | Kab. Aceh Tamiang            | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Tamiang            |                          |
|                          | Kab. Gayo Luwes              | -                                      | -                         | -                                      | 0,00%   | Kab. Gayo Luwes              |                          |
|                          | Kab. Aceh Barat Daya         | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Barat Daya         |                          |
|                          | Kab. Aceh Jaya               | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Jaya               |                          |
|                          | Kab. Nagan Raya              | -                                      | -                         | -                                      | 0,00%   | Kab. Nagan Raya              |                          |
|                          | Kab. Simeuleu                | -                                      | -                         | -                                      | 0,00%   | Kab. Simeuleu                |                          |
|                          | Kab. Bener Meriah            | -                                      | -                         | -                                      | 0,00%   | Kab. Bener Meriah            |                          |
|                          | Kab. Pidie Jaya              | -                                      | -                         | -                                      | 0,00%   | Kab. Pidie Jaya              |                          |
|                          | Kab. Subulussalam            | -                                      | -                         | -                                      | 0,00%   | Kab. Subulussalam            |                          |
|                          | Kota Banda Aceh              | 150                                    | 50                        | 56                                     | 89,65%  | Kota Banda Aceh              |                          |
|                          | Kota Sabang                  | -                                      | -                         | -                                      | 0,00%   | Kota Sabang                  |                          |
|                          | Kota Lhokseumawe             | 96                                     | 8                         | 100                                    | 8,38%   | 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           | 317                                    | 391                       | 190                                    | 206,07% | Kota Tebing Tinggi           |                          |
|                          | Kota Pematang Siantar        | 162                                    | 167                       | 88                                     | 190,86% | Kota Pematang Siantar        |                          |
|                          | Kota Tanjung Balai           | -                                      | -                         | -                                      | 0,00%   | Kota Tanjung Balai           |                          |
|                          | Kota Sibolga                 | 98                                     | 88                        | 50                                     | 175,52% | Kota Sibolga                 |                          |
|                          | Kota Medan                   | 4.880                                  | 3.448                     | 4.233                                  | 81,46%  | Kota Medan                   |                          |
| Sumatera Barat           | Kota Padang Sidempuan        | 275                                    | 177                       | 172                                    | 103,25% | Kota Padang Sidempuan        | Sumatera Barat           |
|                          | Kota Bukittinggi             | -                                      | -                         | -                                      | 0,00%   | Kota Bukittinggi             |                          |
|                          | Kota Padang                  | 989                                    | 641                       | 794                                    | 80,68%  | Kota Padang                  |                          |
|                          | Kota Solok                   | 295                                    | 297                       | 56                                     | 533,71% | Kota Solok                   |                          |
| Riau                     | Kota Payakumbuh              | 547                                    | 546                       | 136                                    | 401,50% | Kota Payakumbuh              | Riau                     |
|                          | Kab. Bengkalis               | -                                      | -                         | -                                      | 0,00%   | Kab. Bengkalis               |                          |
|                          | Kota Pekanbaru               | 4.856                                  | 1.749                     | 1.306                                  | 133,91% | Kota Pekanbaru               |                          |
| Kepulauan Riau           | Kota Dumai                   | -                                      | -                         | -                                      | 0,00%   | Kota Dumai                   | Kepulauan Riau           |
|                          | Kota Tanjung Pinang          | 365                                    | 355                       | 160                                    | 221,23% | Kota Tanjung Pinang          |                          |
| Sumatera Selatan         | Kota Pulau Batam             | 773                                    | 709                       | 280                                    | 253,61% | Kota Pulau Batam             | Sumatera Selatan         |
|                          | Kab. Ogan Komering Ulu       | 208                                    | 217                       | 127                                    | 171,34% | Kab. Ogan Komering Ulu       |                          |
|                          | Kab. Ogan Komering Ulu Timur | -                                      | -                         | -                                      | 0,00%   | Kab. Ogan Komering Ulu Timur |                          |
|                          | Kota Palembang               | 2.488                                  | 1.319                     | 1.750                                  | 75,41%  | Kota Palembang               |                          |
|                          | Kota Lubuklinggau            | 180                                    | 195                       | 127                                    | 153,78% | Kota Lubuklinggau            |                          |
| Bangka Belitung          | Kota Prabumulih              | -                                      | -                         | -                                      | 0,00%   | Kota Prabumulih              | Bangka Belitung          |
|                          | Kota Pangkal Pinang          | 83                                     | 69                        | 64                                     | 107,98% | Kota Pangkal Pinang          |                          |
| Lampung                  | Kab. Lampung Tengah          | -                                      | -                         | -                                      | 0,00%   | Kab. Lampung Tengah          | Lampung                  |
|                          | Kota Bandar Lampung          | 135                                    | 68                        | 99                                     | 69,17%  | Kota Bandar Lampung          |                          |
|                          | Kota Metro                   | -                                      | -                         | -                                      | 0,00%   | Kota Metro                   |                          |

**Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2016**  
**(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)**

| Propinsi            | Kota/Kabupaten             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District              | Province            |
|---------------------|----------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|----------------------------|---------------------|
| Kalimantan Selatan  | Kab. Banjar                | 124                                    | 37                        | 57                                     | 65,56%  | Kab. Banjar                | Kalimantan Selatan  |
|                     | Kab. Hulu Sungai Selatan   | 245                                    | 94                        | 149                                    | 62,96%  | Kab. Hulu Sungai Selatan   |                     |
|                     | Kab. Tabalong              | -                                      | -                         | -                                      | 0,00%   | Kab. Tabalong              |                     |
|                     | Kota Banjarmasin           | 1.380                                  | 994                       | 441                                    | 225,59% | Kota Banjarmasin           |                     |
|                     | Kota Banjarbaru            | 70                                     | 27                        | 59                                     | 46,74%  | Kota Banjarbaru            |                     |
| Kalimantan Barat    | Kab. Sambas                | -                                      | -                         | -                                      | 0,00%   | Kab. Sambas                | Kalimantan Barat    |
|                     | Kota Pontianak             | 1.581                                  | 704                       | 622                                    | 113,26% | Kota Pontianak             |                     |
|                     | Kota Singkawang            | 90                                     | 84                        | 28                                     | 296,58% | Kota Singkawang            |                     |
| Kalimantan Timur    | Kab. Kutai                 | -                                      | -                         | -                                      | 0,00%   | Kab. Kutai                 | Kalimantan Timur    |
|                     | Kota Samarinda             | 1.445                                  | 857                       | 879                                    | 97,45%  | Kota Samarinda             |                     |
|                     | Kota Balikpapan            | 843                                    | 790                       | 317                                    | 248,78% | 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                 | 18                                     | 16                        | 14                                     | 115,98% | Kab Mamuju                 | Sulawesi Barat      |
| Sulawesi Selatan    | Kota Ujungpandang/Makassar | 2.409                                  | 1.633                     | 1.205                                  | 135,53% | 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                 | 153                                    | 156                       | 60                                     | 258,97% | Kab. Maros                 |                     |
| Gorontalo           | Kota Gorontalo             | -                                      | -                         | -                                      | 0,00%   | Kota Gorontalo             | Gorontalo           |
| Sulawesi Tenggara   | Kota Kendari               | -                                      | -                         | -                                      | 0,00%   | Kota Kendari               | Sulawesi Tenggara   |
| Sulawesi Utara      | Kota Manado                | -                                      | -                         | -                                      | 0,00%   | Kota Manado                | Sulawesi Utara      |
| Nusa Tenggara Barat | Kab. Lombok Tengah         | -                                      | -                         | -                                      | 0,00%   | Kab. Lombok Tengah         | Nusa Tenggara Barat |
|                     | Kab. Lombok Timur          | 218                                    | 216                       | 184                                    | 117,24% | Kab. Lombok Timur          |                     |
|                     | Kota Mataram               | 449                                    | 229                       | 206                                    | 111,22% | Kota Mataram               |                     |
| Bali                | Kota Denpasar              | 307                                    | 235                       | 77                                     | 303,35% | 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                     | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |     |     |     |     |     |     |     |     |     |     | Province                     |
|------------------------------|------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------------------------------|
|                              |      |      |      |      |      | Jan  | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov |                              |
| 1 Jawa Barat                 | 27   | 27   | 28   | 28   | 28   | 28   | 28  | 29  | 29  | 30  | 29  | 29  | 29  | 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                | 2    | 2    | 2    | 2    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 3 DKI Jakarta                |
| 4 D.I. Yogyakarta            | 11   | 11   | 11   | 11   | 11   | 11   | 11  | 11  | 11  | 11  | 12  | 12  | 12  | 12  | 12  | 12  | 4 D.I. Yogyakarta            |
| 5 Jawa Tengah                | 21   | 24   | 25   | 25   | 26   | 26   | 26  | 26  | 26  | 26  | 26  | 26  | 26  | 26  | 26  | 26  | 5 Jawa Tengah                |
| 6 Jawa Timur                 | 30   | 31   | 31   | 31   | 29   | 29   | 29  | 29  | 29  | 29  | 28  | 28  | 28  | 28  | 28  | 28  | 6 Jawa Timur                 |
| 7 Bengkulu                   | 2    | 2    | 2    | 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  | 10  | 10  | 10  | 10  | 10  | 10  | 9 Nanggroe Aceh Darussalam   |
| 10 Sumatera Utara            | 10   | 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                      | 4    | 2    | 2    | 3    | 3    | 3    | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 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    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 15 Kepulauan Riau            |
| 16 Lampung                   | 6    | 7    | 8    | 8    | 10   | 10   | 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   | 20 Kalimantan Tengah         |
| 21 Sulawesi Tengah           | -    | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | 21 Sulawesi Tengah           |
| 22 Sulawesi Selatan          | 7    | 7    | 8    | 8    | 8    | 8    | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 22 Sulawesi Selatan          |
| 23 Sulawesi Utara            | -    | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | 23 Sulawesi Utara            |
| 24 Gorontalo                 | -    | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | 24 Gorontalo                 |
| 25 Sulawesi Barat            | -    | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | 25 Sulawesi Barat            |
| 26 Sulawesi Tenggara         | -    | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | 26 Sulawesi Tenggara         |
| 27 Nusa Tenggara Barat       | 3    | 3    | 3    | 3    | 3    | 3    | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 27 Nusa Tenggara Barat       |
| 28 Bali                      | 1    | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 28 Bali                      |
| 29 Nusa Tenggara Timur       | -    | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | 29 Nusa Tenggara Timur       |
| 30 Maluku                    | -    | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | 30 Maluku                    |
| 31 Papua                     | 1    | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 31 Papua                     |
| 32 Irian Jaya Barat          | -    | 1    | 1    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | 32 Irian Jaya Barat          |
| 33 Maluku Utara              | -    | -    | -    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 33 Maluku Utara              |
| <b>Total</b>                 | 155  | 158  | 163  | 163  | 163  | 163  | 164 | 165 | 165 | 166 | 165 | 165 | 165 | 164 | 164 | 164 | <b>Total</b>                 |

Juta Rupiah (in Million IDR)

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

| Indikator                                | 2011      | 2012      | 2013      | 2014      | 2015      | 2016      |           |           |           |           |           |           |           |           |           |           | Indicator                              |
|------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------------------------------------|
|                                          |           |           |           |           |           | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       |                                        |
| AKTIVA                                   |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | AKTIVA                                 |
| 1 Kas                                    | 39.628    | 69.371    | 62.770    | 62.005    | 80.990    | 77.183    | 86.859    | 79.453    | 83.153    | 88.847    | 99.092    | 97.354    | 87.872    | 87.017    | 97.021    | 96.167    | 1 Cash                                 |
| 2 Penempatan pada Bank Lain              | 652.098   | 905.948   | 1.110.431 | 1.282.328 | 1.601.809 | 1.653.139 | 1.593.577 | 1.564.930 | 1.497.884 | 1.342.509 | 1.202.981 | 1.569.822 | 1.672.770 | 1.727.361 | 1.776.350 | 1.857.854 | 2 Placement in Other Bank              |
| 3 Pembiayaan                             | 2.675.930 | 3.553.520 | 4.433.492 | 5.004.909 | 5.765.171 | 5.744.534 | 5.857.301 | 5.970.944 | 6.133.154 | 6.325.444 | 6.463.834 | 6.407.580 | 6.485.856 | 6.447.845 | 6.493.602 | 6.591.216 | 3 Financing                            |
| 4 Tagihan Lainnya                        | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 4 Billing and Acceptable Liabilities   |
| 5 Aktiva Istishna dalam Penyelesaian     | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 5 Istishna Assets in Progress          |
| 6 Penyisihan Penyusutan A.P              | 44.705    | 67.446    | 88.085    | 102.766   | 126.404   | 129.097   | 133.577   | 146.239   | 148.477   | 152.620   | 134.312   | 139.675   | 156.324   | 153.752   | 153.978   | 164.752   | 6 Allowances for earning assets losses |
| 7 Aktiva Tetap dan inventaris            | 75.933    | 95.674    | 133.821   | 156.302   | 188.247   | 195.928   | 197.325   | 199.609   | 208.505   | 210.101   | 213.605   | 213.418   | 227.179   | 229.005   | 228.657   | 230.561   | 7 Fixed Assets and Equipment           |
| 8 Rupa-rupa Aktiva **                    | 95.365    | 141.885   | 181.059   | 170.554   | 229.457   | 246.601   | 266.954   | 286.183   | 270.441   | 274.803   | 278.805   | 278.637   | 272.601   | 265.551   | 271.744   | 287.603   | 8 Other assets                         |
| TOTAL AKTIVA*                            | 3.520.417 | 4.698.952 | 5.833.488 | 6.573.331 | 7.739.270 | 7.788.288 | 7.868.439 | 7.954.880 | 8.044.660 | 8.089.084 | 8.124.005 | 8.427.135 | 8.589.953 | 8.603.027 | 8.713.396 | 8.898.650 | TOTAL AKTIVA*                          |
| PASIVA                                   |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | PASIVA                                 |
| 1 Dana Pihak Ketiga                      | 2.095.333 | 2.937.802 | 3.666.174 | 4.028.415 | 4.801.888 | 4.845.309 | 4.884.414 | 4.965.547 | 5.045.786 | 5.059.287 | 4.997.238 | 5.281.377 | 5.451.955 | 5.435.445 | 5.509.530 | 5.669.456 | 1 Depositor Funds                      |
| 2 Kewajiban kepada Bank Lain             | 694.113   | 855.233   | 1.104.225 | 1.264.885 | 1.479.977 | 1.465.616 | 1.482.744 | 1.505.528 | 1.529.991 | 1.548.014 | 1.617.721 | 1.636.184 | 1.611.156 | 1.621.279 | 1.627.478 | 1.622.097 | 2 Liabilities to other Bank            |
| 3 Pinjaman Diterima                      | 79.523    | 90.953    | 54.792    | 91.755    | 120.012   | 117.670   | 113.001   | 116.365   | 114.461   | 119.671   | 118.785   | 115.874   | 117.704   | 121.305   | 115.722   | 129.312   | 3 Received Borrowing                   |
| 4 Kewajiban lainnya                      | 23.194    | 34.568    | 50.003    | 53.880    | 53.866    | 51.272    | 55.812    | 62.919    | 64.842    | 63.090    | 60.890    | 57.957    | 58.188    | 58.090    | 64.500    | 59.223    | 4 Other Current Liabilities            |
| 5 Pinjaman Subordinasi                   | 700       | 700       | 700       | 1.200     | 1.050     | 2.550     | 1.050     | 1.050     | 1.050     | 1.050     | 1.050     | 1.050     | 550       | 550       | 550       | 550       | 5 Subordinated Loan                    |
| 6 Rupa-rupa Pasiva**                     | 68.943    | 77.356    | 128.377   | 113.437   | 114.434   | 133.317   | 137.623   | 128.806   | 134.840   | 126.342   | 124.539   | 130.180   | 130.180   | 123.901   | 125.406   | 130.617   | 6 Other Liabilities                    |
| 7 Modal disetor (Paid-in capital)        | 390.216   | 472.202   | 555.646   | 645.617   | 839.553   | 844.227   | 861.199   | 860.724   | 881.225   | 896.649   | 909.003   | 909.030   | 914.223   | 876.733   | 880.539   | 890.495   | 7 Paid-in capital                      |
| 8 Tambahan modal disetor                 | 52.856    | 86.171    | 131.456   | 160.690   | 138.477   | 135.800   | 126.927   | 138.336   | 134.415   | 137.145   | 133.902   | 138.336   | 137.507   | 128.149   | 131.363   | 128.205   | 8 Additional paid-in capital           |
| 9 Selisih Penilaian kembali Aktiva Tetap | -         | 384       | -         | -         | 2.100     | 9.929     | 9.929     | 13.650    | 13.650    | 14.221    | 14.218    | 14.218    | 14.218    | 14.218    | 14.218    | 14.218    | 9 Different Appraisal Fixed Asset      |
| 10 Cadangan                              |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | 10 Reserves                            |
| a. Cadangan Umum                         | 40.106    | 50.475    | 67.774    | 88.876    | 94.155    | 94.265    | 96.864    | 111.387   | 118.469   | 120.419   | 121.670   | 121.597   | 122.170   | 121.434   | 121.383   | 121.742   | a. General Reserves                    |
| b. Cadangan Tujuan                       | 10.157    | 10.285    | 14.181    | 19.957    | 26.929    | 26.794    | 27.679    | 29.148    | 30.532    | 32.197    | 32.162    | 32.535    | 32.627    | 32.624    | 32.603    | 33.623    | b. Special Purpose Reserves            |
| 11 Laba                                  |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | 11 Net Income                          |
| a. Tahun-tahun lalu                      | (26.023)  | (23.659)  | (34.570)  | (32.265)  | (69.892)  | 73.961    | 58.092    | (15.839)  | (56.429)  | (87.158)  | (80.750)  | (80.850)  | (84.012)  | (39.210)  | (38.431)  | (38.602)  | a. Previous years                      |
| b. Tahun berjalan                        | 86.654    | 106.482   | 129.280   | 121.945   | 137.719   | 6.460     | 17.410    | 28.442    | 37.862    | 49.658    | 71.774    | 75.288    | 83.486    | 108.508   | 128.536   | 137.713   | b. Current year                        |
| TOTAL PASIVA*                            | 3.520.417 | 4.698.952 | 5.833.488 | 6.573.331 | 7.739.270 | 7.788.288 | 7.868.439 | 7.954.880 | 8.044.660 | 8.089.084 | 8.124.005 | 8.427.135 | 8.589.953 | 8.603.027 | 8.713.396 | 8.898.650 | TOTAL PASIVA*                          |

Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih sedangkan Rupa-rupa Pasiva termasuk Laba yang Ditahan

"-": Data tidak tersedia

": Data not available

<sup>1)</sup> Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih sedangkan Rupa-rupa Pasiva termasuk Laba yang Ditahan

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

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

| Indikator                                                      | 2011    | 2012    | 2013    | 2014      | 2015      | 2016    |         |         |         |         |         |         |         |           |           |           | Indicator                                        |                                                               |
|----------------------------------------------------------------|---------|---------|---------|-----------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|-----------|-----------|--------------------------------------------------|---------------------------------------------------------------|
|                                                                |         |         |         |           |           | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep       | Okt       | Nov       |                                                  |                                                               |
| A. Pendapatan                                                  |         |         |         |           |           |         |         |         |         |         |         |         |         |           |           |           | A. Revenue                                       |                                                               |
| 1 Pendapatan Operasional                                       | 586.606 | 756.723 | 940.965 | 1.085.458 | 1.212.905 | 114.308 | 219.765 | 328.416 | 438.320 | 552.055 | 669.466 | 773.837 | 903.881 | 1.015.540 | 1.138.416 | 1.263.228 | 1 Operating Revenue                              |                                                               |
| 2 Pendapatan Operasional Lainnya                               | 73.767  | 111.280 | 142.425 | 99.327    | 107.936   | 10.151  | 18.725  | 27.506  | 35.306  | 45.824  | 58.975  | 66.100  | 77.879  | 87.541    | 98.019    | 108.238   | 2 Other operating Revenue                        |                                                               |
| 3 Pendapatan non operasional                                   | 10.914  | 17.948  | 14.359  | 14.889    | 21.825    | 630     | 1.344   | 2.087   | 3.835   | 3.633   | 5.280   | 5.573   | 6.809   | 7.282     | 7.900     | 8.377     | 3 Non operating Revenue                          |                                                               |
| 4 Bagi hasil investasi tidak terikat -/-                       | 226.083 | 292.584 | 344.477 | 402.730   | 468.405   | 45.049  | 87.580  | 129.268 | 172.790 | 217.780 | 265.026 | 308.597 | 357.796 | 401.533   | 449.652   | 498.836   | 4 Profit Sharing for Unrestricted Investment -/- |                                                               |
| Total Pendapatan                                               | 445.204 | 593.366 | 753.272 | 796.943   | 874.261   | 80.041  | 152.254 | 228.741 | 304.671 | 383.732 | 468.695 | 536.912 | 630.773 | 708.831   | 794.683   | 881.007   | Total Revenue                                    |                                                               |
| B. Beban                                                       |         |         |         |           |           |         |         |         |         |         |         |         |         |           |           |           | B. Expenses                                      |                                                               |
| 1 Beban operasional                                            | 299.847 | 426.132 | 555.853 | 592.242   | 649.602   | 64.662  | 119.395 | 176.051 | 233.565 | 293.842 | 348.100 | 405.990 | 484.395 | 528.424   | 584.552   | 654.439   | 1 Operating Expenses                             |                                                               |
| 2 Beban operasional lainnya                                    | 36.311  | 29.963  | 31.240  | 45.332    | 45.625    | 4.658   | 8.117   | 12.195  | 17.904  | 21.632  | 27.597  | 31.554  | 35.882  | 39.890    | 46.052    | 49.194    | 2 Other Operating Expenses                       |                                                               |
| 3 Beban non operasional                                        | 7.381   | 10.488  | 9.996   | 9.041     | 6.706     | 1.047   | 1.689   | 3.490   | 4.104   | 3.871   | 3.003   | 3.460   | 4.448   | 6.265     | 6.055     | 6.722     | 3 Non Operating Expenses                         |                                                               |
| Total Beban                                                    | 343.538 | 466.582 | 597.089 | 646.614   | 701.933   | 70.367  | 129.201 | 191.736 | 255.574 | 319.345 | 378.701 | 441.004 | 524.725 | 574.579   | 636.659   | 710.356   | Total Expenses                                   |                                                               |
| C. Laba tahun berjalan                                         | 101.666 | 126.784 | 156.183 | 150.328   | 172.327   | 9.674   | 23.054  | 37.005  | 49.098  | 64.387  | 89.994  | 95.908  | 106.048 | 134.252   | 158.024   | 170.651   | C. Income                                        |                                                               |
| D. Penambahan/pengurangan Laba tahun berjalan                  | 1.289   | 1.846   | 2.384   | 2.418     | 2.849     | 265     | 475     | 728     | 955     | 1.202   | 1.605   | 1.627   | 1.804   | 2.095     | 2.520     | 2.655     | D. Additional/ Reduction                         |                                                               |
| E. Laba tahun berjalan sebelum pajak                           | 100.377 | 124.938 | 153.799 | 147.910   | 169.478   | 9.409   | 22.578  | 36.277  | 48.143  | 63.185  | 88.389  | 94.282  | 104.244 | 132.157   | 155.503   | 167.997   | E. Net Income before Tax                         |                                                               |
| F. Taksiran pajak penghasilan -/-                              | 13.723  | 18.456  | 24.519  | 25.966    | 31.760    | 2.949   | 5.168   | 7.835   | 10.280  | 13.527  | 16.615  | 18.994  | 20.758  | 23.649    | 26.967    | 30.284    | F. Tax Expense -/-                               |                                                               |
| G. Laba setelah taksiran pajak penghasilan                     | 86.654  | 106.482 | 129.280 | 121.945   | 137.719   | 6.460   | 17.410  | 28.442  | 37.862  | 49.658  | 71.774  | 75.288  | 83.486  | 108.508   | 128.536   | 137.713   | G. Net Income                                    |                                                               |
| r) Angka-angka diperbaiki                                      |         |         |         |           |           |         |         |         |         |         |         |         |         |           |           |           |                                                  | -/-: Data not available                                       |
| *) Angka-angka sementara                                       |         |         |         |           |           |         |         |         |         |         |         |         |         |           |           |           |                                                  | *) : Provisional Figures                                      |
| 1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK" |         |         |         |           |           |         |         |         |         |         |         |         |         |           |           |           |                                                  | 1. "Revision of data BUS-UUS began in May 2014 based on LSMK" |



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                        | 2011          | 2012          | 2013          | 2014          | 2015          | 2016         |              |              |               |               |               |               |               |               |               |               | Indicator                        |
|----------------------------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------------------------|
|                                  |               |               |               |               |               | Jan          | Feb          | Mar          | Apr           | Mei           | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           |                                  |
| 1 Biaya promosi                  | 8.228         | 14.130        | 22.303        | 23.980        | 19.766        | 1.484        | 2.874        | 4.101        | 5.775         | 7.679         | 9.767         | 11.197        | 12.743        | 11.700        | 12.916        | 14.506        | 1 Cost of promotion              |
| 2 Biaya pendidikan dan pelatihan | 6.568         | 8.846         | 11.560        | 12.905        | 14.205        | 1.479        | 2.827        | 4.304        | 5.848         | 7.439         | 8.631         | 9.583         | 11.133        | 12.421        | 14.470        | 16.227        | 2 Cost of education and training |
| <b>Total</b>                     | <b>14.796</b> | <b>22.976</b> | <b>33.863</b> | <b>36.885</b> | <b>33.971</b> | <b>2.963</b> | <b>5.702</b> | <b>8.406</b> | <b>11.622</b> | <b>15.118</b> | <b>18.398</b> | <b>20.780</b> | <b>23.875</b> | <b>24.121</b> | <b>27.386</b> | <b>30.733</b> | <b>Total</b>                     |

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

| Indikator                                                          | 2011   | 2012    | 2013    | 2014    | 2015    | 2016    |         |         |         |         |         |         |         |         |         |         | Indicator                                                          |
|--------------------------------------------------------------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------------------------------------------|
|                                                                    |        |         |         |         |         | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     |                                                                    |
| <b>Tagihan Komitmen</b>                                            |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Commitment Receivables</b>                                      |
| - Fasilitas pinjaman yang belum ditarik                            | 38.239 | 89.916  | 68.625  | 95.543  | 53.029  | 50.779  | 46.681  | 42.939  | 37.391  | 27.701  | 74.860  | 71.333  | 81.769  | 106.987 | 204.987 | 186.374 | - <b>Unused Fund Borrowings Facilities</b>                         |
| - Lainnya                                                          | 24     | 2       | -       | -       | 1.050   | 1.050   | 1.050   | 1.050   | 1.050   | 1.050   | 1.050   | 1.050   | 1.050   | 1.050   | 1.050   | 1.050   | - <b>Others</b>                                                    |
| <b>Kewajiban Komitmen</b>                                          |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Commitment Payables</b>                                         |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik           | 7.770  | 3.864   | 3.558   | 7.422   | 7.170   | 6.585   | 6.491   | 5.901   | 6.119   | 5.592   | 5.525   | 6.894   | 7.965   | 7.878   | 8.098   | 8.765   | - <b>Unused Financing facilities granted to customer</b>           |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik | 1.861  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - <b>Unused Financing facilities granted to other Sharia banks</b> |
| - Lainnya                                                          | 188    | 48      | 640     | 603     | 2.230   | 2.219   | 2.189   | 2.174   | 2.158   | 2.143   | 2.128   | 2.107   | 2.092   | 2.077   | 2.061   | 2.046   | - <b>Others</b>                                                    |
| <b>Tagihan Komitmen</b>                                            |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Contingent Receivables</b>                                      |
| - Garansi ( <i>Kafalah</i> ) yang diterima                         | -      | -       | -       | -       | 69      | 69      | 69      | 69      | 69      | 69      | 69      | 69      | 992     | 69      | 69      | -       | - <b>Kafalah guarantees received</b>                               |
| - Pendapatan yang akan diterima                                    | 20.902 | 53.681  | 45.126  | 67.323  | 77.359  | 77.480  | 84.975  | 86.722  | 81.356  | 87.005  | 94.193  | 91.234  | 92.039  | 90.062  | 624.334 | 90.963  | - <b>Accrued Income</b>                                            |
| - Lainnya                                                          | 1.037  | 7.781   | 4.592   | 8.032   | 5.698   | 8.234   | 6.161   | 6.280   | 6.108   | 6.040   | 6.277   | 5.723   | 6.205   | 6.132   | 6.206   | 6.224   | - <b>Others</b>                                                    |
| <b>Aktiva produktif yang dihapusbuku</b>                           | 55.673 | 69.472  | 84.491  | 108.083 | 128.476 | 127.301 | 124.216 | 131.406 | 129.921 | 130.389 | 132.971 | 132.209 | 132.892 | 126.250 | 126.774 | 128.734 | <b>Written off earning assets</b>                                  |
| <b>Penerusan dana mudharabah muqayyadah</b>                        | 92.783 | 116.651 | 108.827 | 81.957  | 67.071  | 70.513  | 71.887  | 73.134  | 65.322  | 65.184  | 63.574  | 62.620  | 61.690  | 60.645  | 58.927  | 60.012  | <b>Channeling of mudharabah muqayyadah</b>                         |
| "-": Data tidak tersedia<br>*) :Angka-angka sementara              |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | "-": Data not available<br>*) : Provisional Figures                |

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

| Indikator                       | 2011             | 2012             | 2013             | 2014             | 2015             | 2016             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | Indicator                      |
|---------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------------------|
|                                 |                  |                  |                  |                  |                  | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              |                                |
| 1 Giro iB - Akad Wadiah         | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | 1 iB Demand Deposits - Wadia   |
| 2 Tabungan iB                   | 859.844          | 1.117.605        | 1.369.112        | 1.540.330        | 1.857.757        | 1.838.434        | 1.820.282        | 1.823.472        | 1.853.917        | 1.817.313        | 1.718.094        | 1.823.446        | 1.912.863        | 1.923.452        | 1.934.950        | 2.049.715        | 2 iB Saving Deposits           |
| a Akad Wadiah                   | 412.034          | 527.235          | 668.250          | 789.847          | 997.125          | 974.874          | 960.358          | 962.850          | 984.165          | 982.224          | 934.278          | 977.226          | 1.040.740        | 1.045.928        | 1.033.769        | 1.104.619        | a Wadia                        |
| b Akad Mudharabah               | 447.810          | 590.369          | 700.863          | 750.483          | 860.632          | 863.561          | 859.924          | 860.621          | 869.752          | 835.090          | 783.815          | 846.220          | 872.124          | 877.523          | 901.181          | 945.095          | b Mudharaba                    |
| 3 Deposito iB - Akad Mudharabah | 1.235.490        | 1.820.198        | 2.297.062        | 2.488.085        | 2.944.131        | 3.006.875        | 3.064.133        | 3.142.076        | 3.191.869        | 3.241.974        | 3.279.145        | 3.457.932        | 3.539.092        | 3.511.993        | 3.574.580        | 3.619.741        | 3 iB Time Deposits - Mudharaba |
| a 1 Bulan                       | 180.884          | 255.368          | 296.149          | 409.732          | 417.437          | 426.064          | 426.321          | 450.204          | 452.737          | 449.049          | 441.700          | 528.150          | 540.623          | 493.289          | 486.586          | 479.664          | a 1 month                      |
| b 3 Bulan                       | 182.351          | 302.759          | 389.829          | 310.313          | 406.192          | 406.552          | 415.677          | 431.104          | 447.527          | 437.737          | 441.493          | 459.381          | 478.437          | 462.398          | 487.923          | 493.253          | b 3 months                     |
| c 6 Bulan                       | 261.862          | 387.770          | 471.094          | 470.341          | 567.380          | 575.722          | 588.557          | 602.696          | 610.130          | 623.247          | 637.446          | 648.014          | 666.444          | 675.336          | 693.870          | 715.650          | c 6 months                     |
| d 12 Bulan                      | 588.354          | 851.511          | 1.099.854        | 1.283.930        | 1.519.041        | 1.564.658        | 1.599.315        | 1.629.306        | 1.650.662        | 1.702.329        | 1.729.507        | 1.793.505        | 1.828.764        | 1.855.547        | 1.880.356        | 1.906.497        | d 12 months                    |
| e > 12 Bulan                    | 22.039           | 22.789           | 40.136           | 13.768           | 34.081           | 33.879           | 34.263           | 28.765           | 30.813           | 29.612           | 28.998           | 28.881           | 24.824           | 25.423           | 25.845           | 24.678           | e > 12 months                  |
| <b>Total</b>                    | <b>2.095.333</b> | <b>2.937.802</b> | <b>3.666.174</b> | <b>4.028.415</b> | <b>4.801.888</b> | <b>4.845.309</b> | <b>4.884.414</b> | <b>4.965.547</b> | <b>5.045.786</b> | <b>5.059.287</b> | <b>4.997.238</b> | <b>5.281.377</b> | <b>5.451.955</b> | <b>5.435.445</b> | <b>5.509.530</b> | <b>5.669.456</b> | <b>Total</b>                   |

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

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

| Akad                   | 2011             | 2012             | 2013             | 2014             | 2015             | 2016             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | Contract                       |
|------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------------------|
|                        |                  |                  |                  |                  |                  | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              |                                |
| Akad <i>Mudharabah</i> | 75.807           | 99.361           | 106.851          | 122.467          | 168.516          | 156.595          | 156.048          | 162.910          | 171.895          | 189.041          | 182.677          | 178.424          | 178.987          | 166.332          | 157.260          | 159.029          | <i>Mudharaba</i>               |
| Akad <i>Musyarakah</i> | 246.796          | 321.131          | 426.528          | 567.658          | 652.316          | 619.498          | 636.628          | 671.658          | 710.929          | 737.375          | 764.862          | 762.266          | 775.947          | 784.274          | 796.235          | 797.621          | <i>Musharaka</i>               |
| Akad <i>Murabahah</i>  | 2.154.494        | 2.854.646        | 3.546.361        | 3.965.543        | 4.491.697        | 4.508.500        | 4.576.633        | 4.626.941        | 4.717.875        | 4.834.728        | 4.927.903        | 4.881.059        | 4.924.873        | 4.887.370        | 4.913.797        | 4.982.796        | <i>Murabaha</i>                |
| Akad <i>Salam</i>      | 20               | 197              | 26               | 16               | 15               | 15               | 15               | 15               | 15               | 14               | 14               | 14               | 14               | 14               | 14               | 14               | <i>Salam</i>                   |
| Akad <i>Istishna</i>   | 23.673           | 20.751           | 17.614           | 12.881           | 11.135           | 10.829           | 10.516           | 10.133           | 10.023           | 9.729            | 9.388            | 9.289            | 9.364            | 9.460            | 9.441            | 9.150            | <i>Istishna</i>                |
| Akad <i>Ijarah</i>     | 13.815           | 13.522           | 8.318            | 5.179            | 6.175            | 6.073            | 6.852            | 7.074            | 6.827            | 6.881            | 7.508            | 7.361            | 7.202            | 7.248            | 6.931            | 6.959            | <i>Ijara</i>                   |
| Akad <i>Qardh</i>      | 72.095           | 81.666           | 93.325           | 97.709           | 123.588          | 121.122          | 126.626          | 133.543          | 135.880          | 143.221          | 139.772          | 139.768          | 144.615          | 142.050          | 142.021          | 143.881          | <i>Qardh</i>                   |
| Multijasa              | 89.230           | 162.245          | 234.469          | 233.456          | 311.729          | 321.903          | 343.983          | 358.671          | 379.710          | 404.454          | 431.711          | 429.400          | 444.852          | 451.097          | 467.902          | 491.766          | <i>Multi Purpose Financing</i> |
| <b>Total</b>           | <b>2.675.930</b> | <b>3.553.520</b> | <b>4.433.492</b> | <b>5.004.909</b> | <b>5.765.171</b> | <b>5.744.534</b> | <b>5.857.301</b> | <b>5.970.944</b> | <b>6.133.154</b> | <b>6.325.444</b> | <b>6.463.834</b> | <b>6.407.580</b> | <b>6.485.856</b> | <b>6.447.845</b> | <b>6.493.602</b> | <b>6.591.216</b> | <b>Total</b>                   |

Juta Rupiah (in Million IDR)

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

| SEKTOR EKONOMI                            | 2011             | 2012             | 2013             | 2014             | 2015             | 2016             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | ECONOMIC SECTOR                                   |
|-------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------------------------------------|
|                                           |                  |                  |                  |                  |                  | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              |                                                   |
| Pertanian, kehutanan dan sarana pertanian | 223.986          | 351.191          | 389.336          | 326.330          | 356.632          | 357.963          | 365.077          | 368.401          | 372.937          | 381.811          | 391.530          | 385.236          | 383.409          | 354.256          | 347.776          | 346.384          | Agriculture, forestry and agricultural facilities |
| Pertambangan                              | 2.475            | 7.851            | 6.004            | 6.886            | 9.561            | 9.264            | 9.545            | 9.691            | 8.597            | 8.724            | 8.637            | 7.020            | 6.842            | 7.730            | 8.004            | 7.243            | Mining                                            |
| Perindustrian                             | 33.781           | 31.314           | 39.681           | 53.026           | 50.331           | 50.979           | 49.494           | 48.217           | 50.166           | 52.994           | 52.770           | 54.460           | 53.849           | 54.978           | 56.221           | 57.768           | Manufacturing                                     |
| Listrik, gas dan air                      | 2.785            | 4.038            | 7.312            | 9.476            | 10.957           | 13.121           | 12.848           | 11.799           | 11.703           | 13.075           | 10.315           | 9.507            | 7.795            | 8.660            | 9.447            | 10.085           | Water, gas and electricity                        |
| Konstruksi                                | 92.603           | 125.137          | 157.138          | 237.323          | 339.756          | 307.109          | 324.857          | 351.985          | 365.153          | 375.667          | 395.409          | 393.610          | 407.321          | 417.224          | 433.116          | 461.979          | Construction                                      |
| Perdagangan, restoran dan hotel           | 1.006.448        | 1.222.281        | 1.443.921        | 1.575.091        | 1.696.081        | 1.662.063        | 1.666.152        | 1.689.799        | 1.729.092        | 1.795.107        | 1.773.705        | 1.748.192        | 1.759.509        | 1.683.751        | 1.656.601        | 1.666.224        | Trade, restaurants and hotels                     |
| Pengangkutan, pergudangan dan komunikasi  | 36.506           | 67.423           | 70.748           | 83.283           | 88.405           | 86.885           | 87.207           | 91.896           | 96.223           | 95.028           | 97.219           | 94.744           | 94.139           | 91.310           | 90.833           | 93.664           | Transport, cargo storage and communication        |
| Jasa dunia usaha                          | 255.311          | 264.569          | 338.850          | 491.775          | 566.188          | 559.014          | 569.060          | 582.488          | 609.554          | 648.312          | 671.987          | 661.760          | 686.596          | 579.201          | 577.497          | 572.346          | Business Services                                 |
| Jasa sosial/masyarakat                    | 91.939           | 227.216          | 365.005          | 458.242          | 550.037          | 552.929          | 575.333          | 580.142          | 600.405          | 588.847          | 609.568          | 598.234          | 606.883          | 604.729          | 624.568          | 620.308          | Social Services                                   |
| Lain-lain                                 | 930.095          | 1.252.499        | 1.615.497        | 1.763.477        | 2.097.224        | 2.145.207        | 2.197.728        | 2.236.528        | 2.289.324        | 2.365.879        | 2.452.694        | 2.454.817        | 2.479.512        | 2.646.004        | 2.689.539        | 2.755.216        | Others                                            |
| <b>Total</b>                              | <b>2.675.930</b> | <b>3.553.520</b> | <b>4.433.492</b> | <b>5.004.909</b> | <b>5.765.171</b> | <b>5.744.534</b> | <b>5.857.301</b> | <b>5.970.944</b> | <b>6.133.154</b> | <b>6.325.444</b> | <b>6.463.834</b> | <b>6.407.580</b> | <b>6.485.856</b> | <b>6.447.845</b> | <b>6.493.602</b> | <b>6.591.216</b> | <b>Total</b>                                      |

Juta Rupiah (in Million IDR)

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

| JENIS PENGGUNAAN | 2011             | 2012             | 2013             | 2014             | 2015             | 2016             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | TYPE OF USAGE   |
|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----------------|
|                  |                  |                  |                  |                  |                  | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              |                 |
| Modal Kerja      | 1.470.107        | 1.835.958        | 2.206.004        | 2.348.000        | 2.559.350        | 1.115.756        | 1.139.194        | 1.158.253        | 1.188.911        | 1.234.777        | 1.257.875        | 1.223.814        | 2.748.920        | 2.686.221        | 2.655.540        | 2.722.947        | Working Capital |
| Investasi        | 275.727          | 465.062          | 611.992          | 893.432          | 1.108.597        | 2.145.207        | 2.197.728        | 2.236.528        | 2.289.324        | 2.365.879        | 2.452.694        | 2.454.817        | 1.257.424        | 1.115.620        | 1.148.523        | 1.113.054        | Investment      |
| Konsumsi         | 930.095          | 1.252.499        | 1.615.497        | 1.763.477        | 2.097.224        | 2.483.571        | 2.520.378        | 2.576.164        | 2.654.920        | 2.724.787        | 2.753.266        | 2.728.949        | 2.479.512        | 2.646.004        | 2.689.539        | 2.755.216        | Consumption     |
| <b>Total</b>     | <b>2.675.930</b> | <b>3.553.520</b> | <b>4.433.492</b> | <b>5.004.909</b> | <b>5.765.171</b> | <b>5.744.534</b> | <b>5.857.301</b> | <b>5.970.944</b> | <b>6.133.154</b> | <b>6.325.444</b> | <b>6.463.834</b> | <b>6.407.580</b> | <b>6.485.856</b> | <b>6.447.845</b> | <b>6.493.602</b> | <b>6.591.216</b> | <b>Total</b>    |

Juta Rupiah (in Million IDR)

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

| GOLONGAN PEMBIAYAAN             | 2011             | 2012             | 2013             | 2014             | 2015             | 2016             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | TYPE OF FINANCING                |
|---------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|----------------------------------|
|                                 |                  |                  |                  |                  |                  | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              |                                  |
| Usaha Kecil dan Menengah        | 1.547.205        | 2.080.094        | 2.620.263        | 3.005.858        | 3.377.987        | 3.325.863        | 3.379.218        | 3.444.067        | 3.546.255        | 3.651.904        | 3.689.925        | 3.632.843        | 3.643.769        | 3.473.147        | 3.467.101        | 3.498.449        | Small and Medium Enterprises     |
| Selain Usaha Kecil dan Menengah | 1.128.725        | 1.473.426        | 1.813.230        | 1.999.051        | 2.387.184        | 2.418.670        | 2.478.083        | 2.526.878        | 2.586.899        | 2.673.540        | 2.773.909        | 2.774.737        | 2.842.086        | 2.974.698        | 3.026.501        | 3.092.767        | Non Small and Medium Enterprises |
| <b>Total</b>                    | <b>2.675.930</b> | <b>3.553.520</b> | <b>4.433.492</b> | <b>5.004.909</b> | <b>5.765.171</b> | <b>5.744.534</b> | <b>5.857.301</b> | <b>5.970.944</b> | <b>6.133.154</b> | <b>6.325.444</b> | <b>6.463.834</b> | <b>6.407.580</b> | <b>6.485.856</b> | <b>6.447.845</b> | <b>6.493.602</b> | <b>6.591.216</b> | <b>Total</b>                     |

Juta Rupiah (in Million IDR)

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

| KOLEKTIBILITAS<br>PEMBIAYAAN | 2011             | 2012             | 2013             | 2014             | 2015             | 2016             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | COLLECTIBILITY OF<br>FINANCING  |
|------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------------------|
|                              |                  |                  |                  |                  |                  | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              |                                 |
| <b>Lancar</b>                | <b>2.512.328</b> | <b>3.334.885</b> | <b>4.145.119</b> | <b>4.610.238</b> | <b>5.292.330</b> | <b>5.222.982</b> | <b>5.306.434</b> | <b>5.407.477</b> | <b>5.549.986</b> | <b>5.717.907</b> | <b>5.870.319</b> | <b>5.768.783</b> | <b>5.773.095</b> | <b>5.772.776</b> | <b>5.812.542</b> | <b>5.923.485</b> | <b>Performing Financing</b>     |
| <b>Non Lancar</b>            | <b>163.602</b>   | <b>218.635</b>   | <b>288.373</b>   | <b>394.671</b>   | <b>472.841</b>   | <b>521.552</b>   | <b>550.867</b>   | <b>563.467</b>   | <b>583.168</b>   | <b>607.537</b>   | <b>593.515</b>   | <b>638.797</b>   | <b>712.760</b>   | <b>675.069</b>   | <b>681.060</b>   | <b>667.732</b>   | <b>Non Performing Financing</b> |
| - Kurang Lancar              | 49.319           | 72.806           | 90.581           | 136.251          | 134.512          | 176.617          | 195.024          | 195.624          | 198.778          | 199.558          | 199.834          | 212.592          | 197.414          | 193.865          | 187.620          | 153.428          | Sub-Standard                    |
| - Diragukan                  | 44.663           | 51.649           | 65.847           | 81.069           | 95.060           | 94.619           | 95.680           | 93.009           | 94.143           | 105.966          | 104.178          | 125.922          | 157.440          | 121.444          | 125.090          | 122.603          | Doubtful                        |
| - Macet                      | 69.620           | 94.180           | 131.945          | 177.351          | 243.269          | 176.617          | 195.024          | 274.834          | 290.247          | 302.012          | 289.503          | 300.282          | 357.906          | 359.760          | 368.350          | 391.701          | Lost                            |
| <b>Total Pembiayaan</b>      | <b>2.675.930</b> | <b>3.553.520</b> | <b>4.433.492</b> | <b>5.004.909</b> | <b>5.765.171</b> | <b>5.744.534</b> | <b>5.857.301</b> | <b>5.970.944</b> | <b>6.133.154</b> | <b>6.325.444</b> | <b>6.463.834</b> | <b>6.407.580</b> | <b>6.485.856</b> | <b>6.447.845</b> | <b>6.493.602</b> | <b>6.591.216</b> | <b>Total Financing</b>          |
| <b>Persentase NPF</b>        | <b>6,11%</b>     | <b>6,15%</b>     | <b>6,50%</b>     | <b>7,89%</b>     | <b>8,20%</b>     | <b>9,08%</b>     | <b>9,40%</b>     | <b>9,44%</b>     | <b>9,51%</b>     | <b>9,60%</b>     | <b>9,18%</b>     | <b>9,97%</b>     | <b>10,99%</b>    | <b>10,47%</b>    | <b>10,49%</b>    | <b>10,13%</b>    | <b>Percentage of NPFs</b>       |



**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                            | 2011           | 2012           | 2013           | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | ECONOMIC SECTOR                                   |
|-------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------------------------------------------|
|                                           |                |                |                |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                                   |
| Pertanian, kehutanan dan sarana pertanian | 8.446          | 16.813         | 32.356         | 34.327         | 47.795         | 50.574         | 52.349         | 56.969         | 56.894         | 60.502         | 63.564         | 65.793         | 65.566         | 66.059         | 64.785         | 62.416         | Agriculture, forestry and agricultural facilities |
| Pertambangan                              | 261            | 247            | 1.074          | 319            | 849            | 1.212          | 1.453          | 1.313          | 1.417          | 1.241          | 772            | 526            | 742            | 457            | 378            | 825            | Mining                                            |
| Perindustrian                             | 2.532          | 3.693          | 3.407          | 5.423          | 5.944          | 6.443          | 5.586          | 5.600          | 6.101          | 6.668          | 6.878          | 9.064          | 9.955          | 11.746         | 11.849         | 11.279         | Manufacturing                                     |
| Listrik, gas dan air                      | 808            | 67             | 32             | 895            | 780            | 1.429          | 3.208          | 3.658          | 2.873          | 3.367          | 1.877          | 2.521          | 1.418          | 1.124          | 1.113          | 1.440          | Water, gas and electricity                        |
| Konstruksi                                | 12.131         | 8.261          | 9.797          | 16.924         | 25.157         | 31.194         | 33.235         | 27.895         | 31.639         | 33.693         | 31.437         | 35.126         | 47.092         | 45.946         | 48.777         | 46.384         | Construction                                      |
| Perdagangan, restoran dan hotel           | 69.832         | 97.578         | 137.654        | 191.559        | 211.570        | 227.130        | 234.516        | 243.989        | 254.116        | 262.399        | 248.825        | 268.972        | 291.431        | 257.969        | 258.154        | 246.499        | Trade, restaurants and hotels                     |
| Pengangkutan, pergudangan dan komunikasi  | 1.947          | 3.217          | 3.309          | 4.825          | 7.661          | 9.524          | 10.313         | 11.374         | 11.473         | 13.021         | 12.859         | 14.588         | 14.381         | 13.640         | 13.691         | 14.318         | Transport, cargo storage and communication        |
| Jasa dunia usaha                          | 15.612         | 21.020         | 11.893         | 21.292         | 25.412         | 26.693         | 30.442         | 31.250         | 33.425         | 33.594         | 33.219         | 37.627         | 59.826         | 62.633         | 62.223         | 63.733         | Business Services                                 |
| Jasa sosial/masyarakat                    | 6.940          | 11.780         | 24.877         | 35.376         | 44.644         | 49.941         | 57.627         | 56.384         | 57.693         | 59.845         | 58.836         | 60.737         | 81.263         | 76.910         | 79.061         | 78.226         | Social Services                                   |
| Lain-lain                                 | 45.093         | 55.960         | 63.974         | 83.731         | 103.028        | 117.411        | 122.137        | 125.036        | 127.537        | 133.207        | 135.248        | 143.842        | 141.086        | 138.584        | 141.031        | 142.613        | Others                                            |
| <b>Total</b>                              | <b>163.602</b> | <b>218.635</b> | <b>288.373</b> | <b>394.671</b> | <b>472.841</b> | <b>521.551</b> | <b>550.867</b> | <b>563.467</b> | <b>583.168</b> | <b>607.537</b> | <b>593.515</b> | <b>638.797</b> | <b>712.760</b> | <b>675.069</b> | <b>681.060</b> | <b>667.732</b> | <b>Total</b>                                      |

**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 | 2011           | 2012           | 2013           | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | TYPE OF USAGE   |
|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
|                  |                |                |                |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                 |
| Modal Kerja      | 106.890        | 142.934        | 198.594        | 268.743        | 311.785        | 340.616        | 364.855        | 370.133        | 381.767        | 398.134        | 381.178        | 411.834        | 486.544        | 448.630        | 449.882        | 440.167        | Working Capital |
| Investasi        | 11.618         | 19.741         | 25.805         | 42.197         | 58.028         | 63.525         | 63.875         | 68.298         | 73.864         | 76.195         | 77.088         | 83.121         | 85.130         | 87.855         | 90.147         | 84.951         | Investment      |
| Konsumsi         | 45.093         | 55.960         | 63.974         | 83.731         | 103.028        | 117.411        | 122.137        | 125.036        | 127.537        | 133.207        | 135.248        | 143.842        | 141.086        | 138.584        | 141.031        | 142.613        | Consumption     |
| <b>Total</b>     | <b>163.602</b> | <b>218.635</b> | <b>288.373</b> | <b>394.671</b> | <b>472.841</b> | <b>521.552</b> | <b>550.867</b> | <b>563.467</b> | <b>583.168</b> | <b>607.537</b> | <b>593.515</b> | <b>638.797</b> | <b>712.760</b> | <b>675.069</b> | <b>681.060</b> | <b>667.732</b> | <b>Total</b>    |

**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             | 2011          | 2012          | 2013           | 2014           | 2015           | 2016           |                |                |                |                |                |                |                |                |                |                | TYPE OF FINANCING                       |
|---------------------------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------------------------------|
|                                 |               |               |                |                |                | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            |                                         |
| Usaha Kecil dan Menengah        | 110.786       | 148.572       | 211.390        | 295.796        | 350.237        | 382.374        | 404.906        | 413.702        | 428.699        | 444.270        | 431.480        | 463.610        | 524.614        | 510.461        | 512.245        | 500.282        | <i>Small and Medium Enterprises</i>     |
| Selain Usaha Kecil dan Menengah | 52.816        | 70.063        | 76.982         | 98.875         | 122.604        | 139.178        | 145.961        | 149.765        | 154.469        | 163.266        | 162.035        | 175.187        | 188.146        | 164.607        | 168.815        | 167.449        | <i>Non Small and Medium Enterprises</i> |
| <b>Total</b>                    | <b>52.816</b> | <b>70.063</b> | <b>288.373</b> | <b>394.671</b> | <b>472.841</b> | <b>521.552</b> | <b>550.867</b> | <b>563.467</b> | <b>583.168</b> | <b>607.537</b> | <b>593.515</b> | <b>638.797</b> | <b>712.760</b> | <b>675.069</b> | <b>681.060</b> | <b>667.732</b> | <b>Total</b>                            |

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

| Jenis                                                                             | 2011           | 2012           | 2013             | 2014             | 2015             | 2016             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | Type                                                                    |
|-----------------------------------------------------------------------------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------------------------------------------------------------|
|                                                                                   |                |                |                  |                  |                  | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              |                                                                         |
| <b>Dana Pihak Ketiga</b>                                                          | <b>681.476</b> | <b>787.923</b> | <b>907.755</b>   | <b>1.021.776</b> | <b>1.163.287</b> | <b>1.175.472</b> | <b>1.188.879</b> | <b>1.200.740</b> | <b>1.204.252</b> | <b>1.210.378</b> | <b>1.213.170</b> | <b>1.225.586</b> | <b>1.245.772</b> | <b>1.218.109</b> | <b>1.229.333</b> | <b>1.244.837</b> | <b>Depositor Funds</b>                                                  |
| Giro iB                                                                           | -              | -              | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | <i>Demand Deposits</i>                                                  |
| Tabungan iB                                                                       | 658.080        | 759.363        | 875.193          | 986.204          | 1.123.015        | 1.134.034        | 1.146.839        | 1.158.188        | 1.161.541        | 1.168.519        | 1.171.705        | 1.183.013        | 1.202.367        | 1.174.426        | 1.184.797        | 1.199.653        | <i>Saving Deposits</i>                                                  |
| Deposito iB                                                                       | 23.396         | 28.560         | 32.562           | 35.572           | 40.272           | 41.438           | 42.040           | 42.552           | 42.711           | 41.859           | 41.465           | 42.573           | 43.405           | 43.683           | 44.536           | 45.184           | <i>Time Deposits</i>                                                    |
| <b>Pembiayaan</b>                                                                 | <b>170.098</b> | <b>211.385</b> | <b>215.761</b>   | <b>227.517</b>   | <b>233.209</b>   | <b>235.310</b>   | <b>240.658</b>   | <b>244.791</b>   | <b>247.086</b>   | <b>252.843</b>   | <b>256.587</b>   | <b>257.788</b>   | <b>261.193</b>   | <b>240.900</b>   | <b>242.902</b>   | <b>249.399</b>   | <b>Financing</b>                                                        |
| Akad Mudharabah                                                                   | 1.695          | 1.633          | 1.502            | 1.354            | 1.343            | 1.308            | 1.331            | 1.358            | 1.379            | 1.398            | 1.323            | 1.262            | 1.253            | 1.191            | 1.088            | 1.065            | <i>Mudharaba</i>                                                        |
| Akad Musyarakah                                                                   | 5.127          | 4.342          | 4.261            | 4.423            | 4.712            | 4.521            | 4.809            | 5.436            | 5.792            | 6.065            | 6.231            | 5.955            | 5.857            | 5.778            | 5.668            | 5.454            | <i>Musharaka</i>                                                        |
| Akad Murabahah                                                                    | 135.953        | 173.777        | 192.993          | 188.343          | 189.985          | 191.342          | 194.527          | 196.398          | 197.131          | 201.151          | 205.163          | 205.858          | 208.414          | 189.018          | 190.628          | 196.492          | <i>Murabaha</i>                                                         |
| Akad Salam                                                                        | 2              | 32             | 6                | 4                | 4                | 4                | 4                | 4                | 4                | 4                | 4                | 4                | 4                | 4                | 4                | 4                | <i>Salam</i>                                                            |
| Akad Istishna                                                                     | 610            | 511            | 419              | 365              | 340              | 335              | 333              | 329              | 329              | 328              | 324              | 324              | 316              | 312              | 308              | 303              | <i>Istishna</i>                                                         |
| Akad Ijarah                                                                       | 17.111         | 17.766         | -                | 16.589           | 17.758           | 18.344           | 19.544           | 20.857           | 21.338           | 22.033           | 20.807           | 21.566           | 22.089           | 21.967           | 22.219           | 22.810           | <i>Qardh</i>                                                            |
| Akad Qardh                                                                        | 1.038          | 1.101          | 505              | 348              | 391              | 395              | 405              | 419              | 440              | 438              | 440              | 441              | 450              | 453              | 448              | 449              | <i>Ijara</i>                                                            |
| Multijasa                                                                         | 8.562          | 12.223         | 16.075           | 16.091           | 18.676           | 19.061           | 19.705           | 19.990           | 20.673           | 21.426           | 22.295           | 22.378           | 22.810           | 22.177           | 22.539           | 22.822           | <i>Multi Purpose Financing</i>                                          |
| <b>Total</b>                                                                      | <b>851.574</b> | <b>999.308</b> | <b>1.123.516</b> | <b>1.249.293</b> | <b>1.396.496</b> | <b>1.410.782</b> | <b>1.429.537</b> | <b>1.445.531</b> | <b>1.451.338</b> | <b>1.463.221</b> | <b>1.469.757</b> | <b>1.483.374</b> | <b>1.245.772</b> | <b>1.218.109</b> | <b>1.472.235</b> | <b>1.494.236</b> | <b>Total</b>                                                            |
| "-": Data tidak tersedia<br>r) Angka-angka diperbaiki<br>*) Angka-angka sementara |                |                |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | "-": Data not available<br>r) Revised figures<br>*) 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                       | 2011 | 2012 | 2013  | 2014  | 2015  | 2016  |       |       |       |       |       |       |       |       |       |       | Type                                    |
|-----------------------------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------|
|                             |      |      |       |       |       | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   |                                         |
| <b>Dana Pihak Ketiga</b>    |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Depositor Funds</b>                  |
| 1 Giro iB                   | -    | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 1 Demand Deposits                       |
| 2 Tabungan iB               | 0,06 | 0,05 | 4,57  | 4,32  | 4,06  | 4,71  | 4,64  | 4,96  | 4,76  | 3,28  | 3,39  | 3,21  | 3,30  | 3,19  | 3,34  | 3,10  | 2 Saving Deposits                       |
| 3 Deposito iB               |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 3 Time Deposits                         |
| a 1 Bulan                   | 0,12 | 0,13 | 14,09 | 13,87 | 12,09 | 11,80 | 11,59 | 11,21 | 10,93 | 10,80 | 11,30 | 10,05 | 9,76  | 10,01 | 9,27  | 10,52 | a 1 month                               |
| b 3 Bulan                   | 0,11 | 0,09 | 10,58 | 10,15 | 9,19  | 8,68  | 8,56  | 8,26  | 8,05  | 7,86  | 8,29  | 7,87  | 7,95  | 8,11  | 8,20  | 8,37  | b 3 months                              |
| c 6 Bulan                   | 0,13 | 0,11 | 10,95 | 10,94 | 9,72  | 9,30  | 9,28  | 9,37  | 9,28  | 9,15  | 9,34  | 8,85  | 9,02  | 8,72  | 8,51  | 8,47  | c 6 months                              |
| d 12 Bulan                  | 0,12 | 0,11 | 11,66 | 11,71 | 10,36 | 9,86  | 9,90  | 9,93  | 9,92  | 9,84  | 10,33 | 9,83  | 10,00 | 9,85  | 9,63  | 9,78  | d 12 months                             |
| e > 12 Bulan                | 0,11 | 0,08 | 55,17 | 9,96  | 13,94 | 11,88 | 12,42 | 13,42 | 12,77 | 12,93 | 12,45 | 11,97 | 12,72 | 12,65 | 12,24 | 13,03 | e > 12 months                           |
| <b>Pembiayaan</b>           |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Financing</b>                        |
| 1 Akad Mudharabah           | 0,21 | 0,17 | 16,20 | 16,46 | 17,39 | 17,86 | 17,91 | 17,98 | 18,09 | 16,61 | 16,91 | 16,47 | 16,81 | 16,60 | 17,17 | 17,61 | 1 Mudharaba                             |
| 2 Akad Musyarakah           | 0,22 | 0,21 | 20,28 | 20,61 | 21,10 | 21,07 | 21,63 | 21,84 | 21,54 | 21,35 | 21,18 | 21,11 | 20,73 | 20,33 | 19,91 | 20,08 | 2 Musharaka                             |
| 3 Akad Murabahah            | 0,19 | 0,23 | 18,27 | 18,51 | 18,12 | 18,10 | 18,18 | 18,29 | 18,40 | 18,42 | 18,44 | 18,41 | 18,46 | 18,12 | 18,12 | 18,01 | 3 Murabaha                              |
| 4 Akad Salam                | -    | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 4 Salam                                 |
| 5 Akad Istishna             | 0,08 | 0,08 | 7,58  | 7,85  | 8,29  | 8,30  | 8,32  | 8,34  | 8,45  | 8,46  | 8,53  | 8,57  | 8,66  | 8,74  | 8,84  | 8,86  | 5 Istishna                              |
| 6 Akad Ijarah <sup>1)</sup> | 0,00 | 0,19 | 12,53 | 14,92 | 15,25 | 24,25 | 22,76 | 20,84 | 14,00 | 14,91 | 20,55 | 13,87 | 26,96 | 15,34 | 15,88 | 16,49 | 6 Ijara <sup>1)</sup>                   |
| 7 Akad Qardh                | -    | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 7 Qardh                                 |
| 8 Multijasa <sup>1)</sup>   | -    | 0,22 | 20,02 | 14,82 | 14,99 | 14,92 | 15,09 | 15,05 | 15,02 | 15,01 | 14,93 | 14,59 | 14,62 | 14,32 | 14,26 | 14,48 | 8 Multi Purpose Financing <sup>1)</sup> |

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

"-": Data tidak tersedia

"-": Data not available

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

| Rasio  | 2011    | 2012    | 2013    | 2014    | 2015    | 2016    |         |         |         |         |         |         |         |         |         |         | Ratio  |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|
|        |         |         |         |         |         | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     |        |
| 1 CAR  | 23,49%  | 25,16%  | 22,08%  | 22,77%  | 21,47%  | 23,48%  | 23,17%  | 22,15%  | 21,22%  | 20,54%  | 20,22%  | 20,31%  | 20,24%  | 20,72%  | 20,71%  | 20,78%  | 1 CAR  |
| 2 ROA  | 2,67%   | 2,64%   | 2,79%   | 2,26%   | 2,20%   | 2,32%   | 2,32%   | 2,25%   | 225,50% | 2,16%   | 2,18%   | 2,21%   | 2,11%   | 2,45%   | 2,47%   | 2,34%   | 2 ROA  |
| 3 ROE  | 18,95%  | 20,54%  | 21,22%  | 16,13%  | 14,66%  | 15,65%  | 15,64%  | 14,88%  | 14,88%  | 13,83%  | 14,19%  | 14,54%  | 13,90%  | 17,64%  | 17,89%  | 16,83%  | 3 ROE  |
| 4 NPF  | 6,11%   | 6,15%   | 6,50%   | 7,89%   | 8,20%   | 9,08%   | 9,41%   | 9,44%   | 9,51%   | 9,60%   | 9,18%   | 9,97%   | 10,99%  | 10,47%  | 10,49%  | 10,13%  | 4 NPF  |
| 5 FDR  | 127,71% | 120,96% | 120,93% | 124,24% | 120,06% | 118,56% | 119,92% | 121,55% | 121,55% | 125,03% | 129,35% | 121,32% | 118,96% | 118,63% | 117,86% | 116,26% | 5 FDR  |
| 6 BOPO | 76,31%  | 80,02%  | 80,75%  | 87,79%  | 88,09%  | 91,89%  | 90,18%  | 89,56%  | 89,56%  | 89,17%  | 87,94%  | 88,82%  | 89,42%  | 87,91%  | 87,35%  | 87,66%  | 6 BOPO |

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

| Total Aset (Rp)           | 2011       | 2012       | 2013       | 2014       | 2015       | 2016       |            |            |            |            |            |            |            |            |            |            | Total Assets (in IDR)   |
|---------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|
|                           |            |            |            |            |            | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        |                         |
| < 1 Miliar                | 3          | 6          | 4          | 1          | 1          | 1          | 1          | 2          | 1          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | < 1 Billion             |
| 1 s.d. 5 Miliar           | 24         | 17         | 19         | 11         | 8          | 9          | 9          | 10         | 9          | 8          | 8          | 8          | 9          | 9          | 8          | 7          | 1 up to 5 Billion       |
| > 5 s.d. 10 Miliar        | 39         | 36         | 30         | 34         | 29         | 26         | 25         | 23         | 25         | 25         | 24         | 23         | 22         | 21         | 20         | 20         | >5 up to 10 Billion     |
| > 10 Miliar               | 89         | 99         | 110        | 117        | 125        | 127        | 129        | 130        | 130        | 131        | 131        | 132        | 132        | 132        | 134        | 135        | > 10 Billion            |
| <b>Total</b>              | <b>155</b> | <b>158</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>164</b> | <b>165</b> | <b>165</b> | <b>166</b> | <b>165</b> | <b>165</b> | <b>165</b> | <b>164</b> | <b>164</b> | <b>164</b> | <b>Total</b>            |
| r) Angka-angka diperbaiki |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | r) Revised figure       |
| "-": Data tidak tersedia  |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | "-": Data not available |

**Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - November 2016**  
**(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - November 2016)**

| Propinsi                 | Aset<br>(Assets) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga (Depositor<br>Funds) | FDR    | NPF   | Province                 |
|--------------------------|------------------|---------------------------|----------------------------------------|--------|-------|--------------------------|
| Nanggroe Aceh Darussalam | 206.289          | 144.236                   | 134.317                                | 107,39 | 8,01  | Nanggroe Aceh Darussalam |
| Sumatera Utara           | 127.679          | 99.570                    | 91.812                                 | 108,45 | 10,47 | Sumatera Utara           |
| Sumatera Barat           | 195.411          | 144.896                   | 154.288                                | 93,91  | 11,21 | Sumatera Barat           |
| Sumatera Selatan         | 19.214           | 12.303                    | 9.234                                  | 133,24 | 7,13  | Sumatera Selatan         |
| Bangka Belitung          | 547.068          | 371.869                   | 473.608                                | 78,52  | 17,46 | Bangka Belitung          |
| Jambi                    | -                | -                         | -                                      | -      | -     | Jambi                    |
| Bengkulu                 | 128.492          | 111.648                   | 111.697                                | 99,96  | 32,23 | Bengkulu                 |
| Riau                     | 145.873          | 118.840                   | 82.107                                 | 144,74 | 8,05  | Riau                     |
| Kepulauan Riau           | 54.748           | 46.501                    | 33.459                                 | 138,98 | 14,11 | Kepulauan Riau           |
| Lampung                  | 429.593          | 296.294                   | 158.661                                | 186,75 | 4,50  | Lampung                  |
| DKI Jakarta              | 18.265           | 14.248                    | 10.356                                 | 137,58 | 12,55 | DKI Jakarta              |
| Jawa Barat               | 2.711.544        | 2.069.110                 | 1.527.277                              | 135,48 | 6,00  | Jawa Barat               |
| Banten                   | 818.013          | 639.515                   | 627.973                                | 101,84 | 23,12 | Banten                   |
| Jawa Tengah              | 981.842          | 697.662                   | 710.668                                | 98,17  | 7,93  | Jawa Tengah              |
| DI Yogyakarta            | 488.199          | 339.374                   | 364.357                                | 93,14  | 8,53  | DI Yogyakarta            |
| Jawa Timur               | 1.523.459        | 1.125.367                 | 901.743                                | 124,80 | 9,47  | Jawa Timur               |
| Bali                     | 7.482            | 6.097                     | 3.611                                  | 168,87 | 6,78  | Bali                     |
| Kalimantan Barat         | -                | -                         | -                                      | -      | -     | Kalimantan Barat         |
| Kalimantan Tengah        | 17.352           | 13.042                    | 4.853                                  | 268,73 | 3,36  | Kalimantan Tengah        |
| Kalimantan Timur         | 8.766            | 1.523                     | 5.754                                  | 26,46  | 2,90  | Kalimantan Timur         |
| Kalimantan Selatan       | 35.474           | 18.658                    | 25.648                                 | 72,75  | 28,88 | Kalimantan Selatan       |
| Sulawesi Utara           | -                | -                         | -                                      | -      | -     | Sulawesi Utara           |
| Gorontalo                | -                | -                         | -                                      | -      | -     | Gorontalo                |
| Sulawesi Barat           | -                | -                         | -                                      | -      | -     | Sulawesi Barat           |
| Sulawesi Tengah          | -                | -                         | -                                      | -      | -     | Sulawesi Tengah          |
| Sulawesi Tenggara        | -                | -                         | -                                      | -      | -     | Sulawesi Tenggara        |
| Sulawesi Selatan         | 165.605          | 130.929                   | 57.027                                 | 229,59 | 10,98 | Sulawesi Selatan         |
| Maluku                   | -                | -                         | -                                      | 0,00   | 0,00  | Maluku                   |
| Maluku Utara             | 37.824           | 27.091                    | 27.579                                 | 98,23  | 4,29  | Maluku Utara             |
| NTB                      | 229.788          | 161.742                   | 152.542                                | 106,03 | 6,96  | NTB                      |
| NTT                      | -                | -                         | -                                      | -      | -     | NTT                      |
| Irian Jaya Barat         | -                | -                         | -                                      | -      | -     | Irian Jaya Barat         |
| Papua                    | 669              | 699                       | 884                                    | 79,10  | 82,95 | Papua                    |

"-": Data tidak tersedia

"-": Data not available



Juta Rupiah (in Million IDR)

**Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - November 2016**  
*(Financing of Sharia Rural Bank based on Economic Sector and Province - November 2016)*

| <b>Propinsi</b>          | Pertanian, kehutanan dan sarana pertanian<br>Agriculture, forestry and agricultural facilities | Pertambangan<br>Mining | Perindustrian<br>Manufacturing | Listrik, gas dan air<br>Water, gas and electricity | Konstruksi<br>Construction | Perdagangan, restoran dan hotel<br>Trade, restaurants and hotels | Pengangkutan, pergudangan dan komunikasi<br>Transport, cargo storage and communication | Jasa dunia usaha<br>Business Services | Jasa sosial / masyarakat<br>Social Services | Lain-lain<br>Others | <b>Province</b>                 |
|--------------------------|------------------------------------------------------------------------------------------------|------------------------|--------------------------------|----------------------------------------------------|----------------------------|------------------------------------------------------------------|----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------|---------------------|---------------------------------|
| Nanggroe Aceh Darussalam | 2.960                                                                                          | -                      | 1.752                          | 357                                                | 9.198                      | 62.721                                                           | 4.361                                                                                  | 492                                   | 8.457                                       | 53.939              | <i>Nanggroe Aceh Darussalam</i> |
| Sumatera Utara           | 3.486                                                                                          | 12                     | 81                             | -                                                  | 1.339                      | 12.066                                                           | 744                                                                                    | 4.535                                 | 2.641                                       | 74.666              | <i>Sumatera Utara</i>           |
| Sumatera Barat           | 13.746                                                                                         | 1.319                  | 4.859                          | 2                                                  | 10.859                     | 63.511                                                           | 4.810                                                                                  | 4.058                                 | 10.229                                      | 31.503              | <i>Sumatera Barat</i>           |
| Sumatera Selatan         | 314                                                                                            | -                      | 855                            | -                                                  | 141                        | 3.112                                                            | 122                                                                                    | 29                                    | 898                                         | 6.833               | <i>Sumatera Selatan</i>         |
| Bangka Belitung          | 55.793                                                                                         | 424                    | 2.578                          | 1.912                                              | 63.700                     | 138.128                                                          | 7.031                                                                                  | 13.707                                | 53.827                                      | 34.768              | <i>Bangka Belitung</i>          |
| Jambi                    | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | <i>Jambi</i>                    |
| Bengkulu                 | 71.573                                                                                         | 548                    | 335                            | -                                                  | 3.852                      | 17.417                                                           | 508                                                                                    | 516                                   | 2.297                                       | 14.601              | <i>Bengkulu</i>                 |
| Riau                     | 3.576                                                                                          | -                      | 893                            | 120                                                | 1.354                      | 11.173                                                           | 5.346                                                                                  | 5.099                                 | 13.908                                      | 77.372              | <i>Riau</i>                     |
| Kepulauan Riau           | 2.334                                                                                          | -                      | -                              | -                                                  | 433                        | 1.840                                                            | -                                                                                      | -                                     | 54                                          | 41.840              | <i>Kepulauan Riau</i>           |
| Lampung                  | 15.400                                                                                         | 81                     | 321                            | 231                                                | 919                        | 8.706                                                            | 430                                                                                    | 14.697                                | 26.237                                      | 229.273             | <i>Lampung</i>                  |
| DKI Jakarta              | 335                                                                                            | -                      | 2                              | 80                                                 | 876                        | 1.398                                                            | 2                                                                                      | 1.850                                 | 3.580                                       | 6.125               | <i>DKI Jakarta</i>              |
| Jawa Barat               | 93.014                                                                                         | 1.093                  | 16.445                         | 2.383                                              | 71.577                     | 406.670                                                          | 26.745                                                                                 | 249.487                               | 193.984                                     | 1.007.711           | <i>Jawa Barat</i>               |
| Banten                   | 1.410                                                                                          | 76                     | 4.974                          | 2.052                                              | 47.372                     | 298.028                                                          | 6.769                                                                                  | 117.081                               | 55.346                                      | 106.407             | <i>Banten</i>                   |
| Jawa Tengah              | 31.316                                                                                         | 804                    | 8.708                          | 2.033                                              | 113.155                    | 172.605                                                          | 9.977                                                                                  | 55.311                                | 74.722                                      | 229.032             | <i>Jawa Tengah</i>              |
| DI Yogyakarta            | 4.654                                                                                          | 661                    | 2.870                          | 317                                                | 32.421                     | 78.944                                                           | 6.371                                                                                  | 39.153                                | 51.227                                      | 122.756             | <i>DI Yogyakarta</i>            |
| Jawa Timur               | 45.104                                                                                         | 1.390                  | 12.661                         | 565                                                | 88.462                     | 242.244                                                          | 15.707                                                                                 | 58.987                                | 83.106                                      | 577.141             | <i>Jawa Timur</i>               |
| Bali                     | -                                                                                              | -                      | 138                            | -                                                  | 258                        | 1.685                                                            | 172                                                                                    | 1.011                                 | 402                                         | 2.432               | <i>Bali</i>                     |
| Kalimantan Barat         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | <i>Kalimantan Barat</i>         |
| Kalimantan Tengah        | 124                                                                                            | 81                     | 48                             | 10                                                 | 1.093                      | 1.375                                                            | 91                                                                                     | 1.054                                 | 6.114                                       | 3.053               | <i>Kalimantan Tengah</i>        |
| Kalimantan Timur         | 29                                                                                             | -                      | -                              | -                                                  | -                          | 110                                                              | 46                                                                                     | -                                     | 31                                          | 1.306               | <i>Kalimantan Timur</i>         |
| Kalimantan Selatan       | 532                                                                                            | -                      | 23                             | -                                                  | 570                        | 4.129                                                            | 3.765                                                                                  | 2.470                                 | 1.820                                       | 5.349               | <i>Kalimantan Selatan</i>       |
| Sulawesi Utara           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | <i>Sulawesi Utara</i>           |
| Gorontalo                | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | <i>Gorontalo</i>                |
| Sulawesi Barat           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | <i>Sulawesi Barat</i>           |
| Sulawesi Tengah          | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | <i>Sulawesi Tengah</i>          |
| Sulawesi Tenggara        | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | <i>Sulawesi Tenggara</i>        |
| Sulawesi Selatan         | 75                                                                                             | 4                      | 227                            | -                                                  | 5.666                      | 20.134                                                           | 449                                                                                    | 2.066                                 | 2.960                                       | 99.348              | <i>Sulawesi Selatan</i>         |
| Maluku                   | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | <i>Maluku</i>                   |
| Maluku Utara             | 19                                                                                             | -                      | -                              | -                                                  | 20                         | 6.802                                                            | 169                                                                                    | 53                                    | 53                                          | 19.977              | <i>Maluku Utara</i>             |
| NTB                      | 587                                                                                            | 747                    | -                              | 23                                                 | 8.715                      | 112.927                                                          | -                                                                                      | 690                                   | 28.412                                      | 9.639               | <i>NTB</i>                      |
| NTT                      | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | <i>NTT</i>                      |
| Irian Jaya Barat         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | <i>Irian Jaya Barat</i>         |
| Papua                    | 6                                                                                              | 1                      | -                              | -                                                  | -                          | 500                                                              | 48                                                                                     | -                                     | -                                           | 145                 | <i>Papua</i>                    |

"-": Data tidak tersedia

"-": Data not available

**Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - November 2016**  
**(Financing of Sharia Rural Bank based on Type of Usage and Province - November 2016)**

| <b>Propinsi</b>          | <b>Modal Kerja<br/>Working Capital</b> | <b>Investasi<br/>Investment</b> | <b>Konsumsi<br/>Consumption</b> | <b>Province</b>          |
|--------------------------|----------------------------------------|---------------------------------|---------------------------------|--------------------------|
| Nanggroe Aceh Darussalam | 83.047                                 | 7.251                           | 53.939                          | Nanggroe Aceh Darussalam |
| Sumatera Utara           | 20.099                                 | 4.805                           | 74.666                          | Sumatera Utara           |
| Sumatera Barat           | 86.920                                 | 26.473                          | 31.503                          | Sumatera Barat           |
| Sumatera Selatan         | 4.827                                  | 644                             | 6.833                           | Sumatera Selatan         |
| Bangka Belitung          | 216.605                                | 120.496                         | 34.768                          | Bangka Belitung          |
| Jambi                    | -                                      | -                               | -                               | Jambi                    |
| Bengkulu                 | 76.598                                 | 20.448                          | 14.601                          | Bengkulu                 |
| Riau                     | 35.013                                 | 6.455                           | 77.372                          | Riau                     |
| Kepulauan Riau           | 1.607                                  | 3.054                           | 41.840                          | Kepulauan Riau           |
| Lampung                  | 28.751                                 | 38.271                          | 229.273                         | Lampung                  |
| DKI Jakarta              | 8.123                                  | -                               | 6.125                           | DKI Jakarta              |
| Jawa Barat               | 572.411                                | 488.987                         | 1.007.711                       | Jawa Barat               |
| Banten                   | 456.093                                | 77.015                          | 106.407                         | Banten                   |
| Jawa Tengah              | 325.002                                | 143.628                         | 229.032                         | Jawa Tengah              |
| DI Yogyakarta            | 162.819                                | 53.799                          | 122.756                         | DI Yogyakarta            |
| Jawa Timur               | 459.378                                | 88.848                          | 577.141                         | Jawa Timur               |
| Bali                     | 2.550                                  | 1.116                           | 2.432                           | Bali                     |
| Kalimantan Barat         | -                                      | -                               | -                               | Kalimantan Barat         |
| Kalimantan Tengah        | 8.232                                  | 1.756                           | 3.053                           | Kalimantan Tengah        |
| Kalimantan Timur         | 200                                    | 16                              | 1.306                           | Kalimantan Timur         |
| Kalimantan Selatan       | 13.309                                 | -                               | 5.349                           | Kalimantan Selatan       |
| Sulawesi Utara           | -                                      | -                               | -                               | Sulawesi Utara           |
| Gorontalo                | -                                      | -                               | -                               | Gorontalo                |
| Sulawesi Barat           | -                                      | -                               | -                               | Sulawesi Barat           |
| Sulawesi Tengah          | -                                      | -                               | -                               | Sulawesi Tengah          |
| Sulawesi Tenggara        | -                                      | -                               | -                               | Sulawesi Tenggara        |
| Sulawesi Selatan         | 25.867                                 | 5.714                           | 99.348                          | Sulawesi Selatan         |
| Maluku                   | -                                      | -                               | -                               | Maluku                   |
| Maluku Utara             | 7.087                                  | 28                              | 19.977                          | Maluku Utara             |
| NTB                      | 127.903                                | 24.199                          | 9.639                           | NTB                      |
| NTT                      | -                                      | -                               | -                               | NTT                      |
| Irian Jaya Barat         | -                                      | -                               | -                               | Irian Jaya Barat         |
| Papua                    | 503                                    | 51                              | 145                             | Papua                    |

"-": Data tidak tersedia

"-": Data not available

**Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - November 2016**  
**(Financing of Sharia Rural Bank based on Type of Financing and Province - November 2016)**

| <b>Propinsi</b>          | <b>Usaha Kecil dan Menengah</b> | <b>Selain Usaha Kecil dan Menengah<br/>Non Small and Medium Enterprises</b> | <b>Province</b>          |
|--------------------------|---------------------------------|-----------------------------------------------------------------------------|--------------------------|
| Nanggroe Aceh Darussalam | 87.662                          | 56.574                                                                      | Nanggroe Aceh Darussalam |
| Sumatera Utara           | 21.741                          | 77.829                                                                      | Sumatera Utara           |
| Sumatera Barat           | 103.244                         | 41.653                                                                      | Sumatera Barat           |
| Sumatera Selatan         | 4.657                           | 7.646                                                                       | Sumatera Selatan         |
| Bangka Belitung          | 333.270                         | 38.599                                                                      | Bangka Belitung          |
| Jambi                    | -                               | -                                                                           | Jambi                    |
| Bengkulu                 | 93.883                          | 17.766                                                                      | Bengkulu                 |
| Riau                     | 14.994                          | 103.846                                                                     | Riau                     |
| Kepulauan Riau           | 4.661                           | 41.840                                                                      | Kepulauan Riau           |
| Lampung                  | 54.538                          | 241.756                                                                     | Lampung                  |
| DKI Jakarta              | 7.487                           | 6.760                                                                       | DKI Jakarta              |
| Jawa Barat               | 1.012.344                       | 1.056.766                                                                   | Jawa Barat               |
| Banten                   | 521.867                         | 117.647                                                                     | Banten                   |
| Jawa Tengah              | 421.429                         | 276.233                                                                     | Jawa Tengah              |
| DI Yogyakarta            | 174.439                         | 164.935                                                                     | DI Yogyakarta            |
| Jawa Timur               | 495.293                         | 630.073                                                                     | Jawa Timur               |
| Bali                     | 2.750                           | 3.347                                                                       | Bali                     |
| Kalimantan Barat         | -                               | -                                                                           | Kalimantan Barat         |
| Kalimantan Tengah        | 9.989                           | 3.053                                                                       | Kalimantan Tengah        |
| Kalimantan Timur         | 172                             | 1.350                                                                       | Kalimantan Timur         |
| Kalimantan Selatan       | 10.458                          | 8.200                                                                       | Kalimantan Selatan       |
| Sulawesi Utara           | -                               | -                                                                           | Sulawesi Utara           |
| Gorontalo                | -                               | -                                                                           | Gorontalo                |
| Sulawesi Barat           | -                               | -                                                                           | Sulawesi Barat           |
| Sulawesi Tengah          | -                               | -                                                                           | Sulawesi Tengah          |
| Sulawesi Tenggara        | -                               | -                                                                           | Sulawesi Tenggara        |
| Sulawesi Selatan         | 30.301                          | 100.629                                                                     | Sulawesi Selatan         |
| Maluku                   | -                               | -                                                                           | Maluku                   |
| Maluku Utara             | 7.013                           | 20.078                                                                      | Maluku Utara             |
| NTB                      | 85.711                          | 76.030                                                                      | NTB                      |
| NTT                      | -                               | -                                                                           | NTT                      |
| Irian Jaya Barat         | -                               | -                                                                           | Irian Jaya Barat         |
| Papua                    | 545                             | 154                                                                         | Papua                    |

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

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