

# STATISTIK PERBANKAN SYARIAH

*SHARIA BANKING STATISTICS*



**AGUSTUS 2019**

*AUGUST 2019*

## 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, Oktober 2019  
*Jakarta, October 2019*

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

## HALAMAN KETERANGAN PAGE OF REFERANCE

### Jadwal Publikasi Kedepan

Edisi September 2019 akan diterbitkan pada minggu ke III bulan November 2019.

### Tanda-tanda, dan Sumber Data

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

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

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

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

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

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### Advance Release Calender (ARC)

September 2019 edition will be released on the 3rd week of November 2019.

### Notes, Symbols and Sources of Data

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

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

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

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

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

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## DAFTAR SINGKATAN LIST OF ABBREVIATION

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

## DAFTAR ISTILAH GLOSSARY

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

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

*Ijara Contract*

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

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

*Qardh Contract*

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

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

*Equivalent rate of return/profit sharing/fee/bonus*

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

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41.	<b>41.</b>	Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah	<b>97</b>	<b>41.</b>	<i>Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank</i>	<b>97</b>
42.	<b>42.</b>	Rasio Keuangan Bank Pembiayaan Rakyat Syariah	<b>98</b>	<b>42.</b>	<i>Financial Ratios of Sharia Rural Bank</i>	<b>98</b>
43.	<b>43.</b>	Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset	<b>99</b>	<b>43.</b>	<i>Number of Sharia Rural Bank based on Total Assets</i>	<b>99</b>
44.	<b>44.</b>	Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Propinsi	<b>100</b>	<b>44.</b>	<i>Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Sharia Rural Banks based on Province</i>	<b>100</b>
45.	<b>45.</b>	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi dan Propinsi	<b>101</b>	<b>45.</b>	<i>Financing of Sharia Rural Bank based on Economic Sector and Province</i>	<b>101</b>
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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

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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3	<b>Tabel 3. Jaringan Kantor Individual Perbankan Syariah</b>	<i>(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy</i>	-	Tabel 2. Jaringan Kantor Individual Perbankan Syariah	Hanya Perubahan Nomor Tabel, meneruskan data bulan sebelumnya
4	<b>Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1</b>	<i>Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region</i>	N/A	N/A	Tabel baru
5	<b>Tabel 5. Layanan Syariah (Office Channeling)</b>		-	Tabel 4. Layanan Syariah (Office Channeling)	
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7	<b>Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah</b>	<i>Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit</i>	-	Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen
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10	<b>Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah</b>	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 17. Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah	Tambahan format (kategori pengukuran) Tambahan rincian BUS-UUS
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12	<b>Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah</b>	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units</i>			

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

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
	Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units</i>			
19	<b>Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah</b>	<i>Average of Margin Rates of Islamic Commercial Banks and Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>	Tabel 2.8. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi		Perubahan rincian Sektor Ekonomi Tambahkan rincian BUS-UUS
	Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah	<i>Average of Margin Rates of Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
	Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Unit Usaha Syariah	<i>Average of Margin Rates of Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
20	<b>Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah</b>	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen Tambahkan rincian BUS-UUS
	Tabel 20a. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>			
	Tabel 20b. Jumlah Rekening Pembiayaan dan DPK Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>			
21	Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank dan Islamic Business Unit</i>			
	Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>			
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22	<b>Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah</b>	<i>Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.6. Komposisi DPK Perbankan Syariah	Tabel 14. Komposisi DPK - BUS dan UUS	Perubahan komponen Tambahkan rincian BUS-UUS
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	Tabel 22b. Komposisi DPK - Unit Usaha Syariah				
23	<b>Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah</b>	<i>Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit</i>	N/A	N/A	Tabel baru
	Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah	<i>Depositor Funds Composition of Islamic Commercial Bank</i>			
	Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah	<i>Depositor Funds Composition of Islamic Business Unit</i>			
24	<b>Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi</b>	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province</i>		tabel 43. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	Tambahan rincian BUS-UUS
	Tabel 24a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank based on Province</i>			
	Tabel 24b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province</i>			
25	<b>Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten</b>	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District</i>		Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	Tambahan rincian BUS-UUS
	Tabel 25.a. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District</i>			
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Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Sharia Commercial Bank and Sharia Business Unit) Nominal dalam Miliar Rp (Nominal in Billion Rp)																
Periode	2016	2017	2018					2019					Indicator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
<b>Bank Umum Syariah</b>															<b>Sharia Commercial Bank</b>	
<b>CAR (%)</b>	16,63	17,91	20,46	21,25	21,22	21,39	20,39	20,25	20,30	19,85	19,61	19,62	19,56	19,72	20,36	<b>CAR (%)</b>
- Modal	27.153	31.105	36.317	38.133	37.877	38.055	36.764	37.153	37.198	37.114	36.954	37.241	37.255	37.759	39.167	- Capital
- Aktiva Tetap Menurut Risiko	163.306	173.695	177.474	179.447	178.500	177.887	180.300	183.430	183.230	186.945	188.477	189.813	190.505	191.460	192.331	- Risk Weighted Assets
<b>ROA (%)</b>	0,63	0,63	1,35	1,41	1,26	1,26	1,28	1,51	1,32	1,46	1,52	1,56	1,61	1,62	1,64	<b>ROA (%)</b>
- Laba	1.426	1.697	3.950	4.145	3.735	3.742	3.806	4.712	4.121	4.588	4.778	4.895	5.079	5.115	5.209	- Profit
- Rata-Rata Total Aset	225.804	267.570	291.538	294.507	295.486	296.349	298.044	311.401	313.074	314.735	314.702	314.404	315.828	316.529	317.073	- Average Assets
<b>NPF (%)</b>	4,42	4,76	3,95	3,82	3,95	3,93	3,26	3,39	3,44	3,44	3,58	3,49	3,36	3,36	3,44	<b>NPF (%)</b>
<b>NPF Net (%)</b>	2,17	2,57	2,33	2,35	2,40	2,33	1,95	2,07	2,09	2,03	2,19	2,13	2,10	2,00	2,07	<b>NPF Net %</b>
- Non Performing Financing	7.843	9.030	7.624	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	7.137	7.130	7.330	- Non Performing Financing
- Non Performing Financing Net	3.860	4.880	4.500	4.656	4.760	4.660	3.938	4.137	4.205	4.178	4.535	4.479	4.472	4.255	4.421	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	213.118	- Total Financing to Non Bank
<b>FDR (%)</b>	85,99	79,61	80,45	78,95	79,17	79,69	78,53	77,92	77,52	78,38	79,57	82,01	79,74	79,90	80,85	<b>FDR (%)</b>
- Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	213.118	- Total Financing to Non Bank
- Dana Pihak Ketiga	206.407	238.393	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	263.596	- Total Third Party Funds
<b>BOPO (%)</b>	96,22	94,91	88,64	88,08	89,36	89,17	89,18	87,69	89,09	87,82	86,95	86,29	85,72	85,58	85,59	<b>Operating Expenses to Operations Revenue (%)</b>
- Biaya Operasional	34.174	29.682	20.637	23.132	26.010	28.382	31.169	2.901	5.750	8.360	10.748	13.041	15.479	18.052	20.646	- Operations Expenses
- Pendapatan Operasional	35.517	31.273	23.281	26.261	29.107	31.828	34.952	3.308	6.455	9.520	12.361	15.113	18.058	21.093	24.122	- Operations Income
<b>Rentabilitas</b>																<b>Profitability</b>
<b>NOM (%)</b>	0,68	0,67	1,53	1,59	1,41	1,42	1,42	1,75	1,22	1,66	1,71	1,76	1,82	1,83	1,83	<b>NOM (%)</b>
- Pendapatan Operasional	1.343	1.591	3.965	4.172	3.717	3.759	3.783	4.887	4.525	4.639	4.839	4.974	5.156	5.214	5.214	- Net Operations Income
- Rata-rata Aset Produktif	198.936	238.944	259.012	262.002	263.051	264.095	265.860	278.867	277.425	279.948	282.695	282.094	283.727	284.657	285.469	- Average Earning Assets
<b>KAP</b>																<b>Earning Asset Quality</b>
<b>APYD terhadap Aktiva Produktif (%)</b>	4,27	4,21	4,08	3,88	3,73	3,79	3,04	3,29	3,33	3,42	3,58	3,49	3,45	3,43	3,50	<b>Classified Earning assets to Earning assets (%)</b>
- APYD	10.070	11.078	10.956	10.953	10.418	10.665	8.845	9.353	9.615	9.946	10.335	9.967	10.255	10.160	10.397	- Classified Earning Assets
- Total Aset Produktif	236.048	263.110	268.662	282.091	279.469	281.717	291.353	284.579	289.144	290.427	288.814	285.214	297.434	296.497	297.358	- Total Earning assets
<b>Likuiditas</b>																<b>Liquidity</b>
<b>Short Term Mismatch (%)</b>	22,54	29,75	28,90	24,68	26,92	28,38	27,22	26,99	28,37	27,93	27,00	22,68	22,68	25,39	24,19	<b>Short Term Mismatch (%)</b>
- Aktiva Jangka Pendek	45.669	65.551	64.499	55.133	60.314	63.761	63.815	62.565	66.267	65.597	62.527	51.791	51.791	59.432	56.054	- Short-Term Assets
- Kewajiban Jangka Pendek	202.655	220.373	223.213	223.432	224.029	224.667	234.414	231.771	233.574	234.879	231.611	228.355	228.355	234.034	231.730	- Short-Term Liabilities
<b>Imbal Hasil</b>																<b>Yield Proportion</b>
<b>Non Core Deposit terhadap Total DPK (%)</b>	58,84	51,29	48,73	49,85	49,43	48,73	47,69	48,16	48,59	49,04	48,56	46,15	47,77	46,48	45,80	<b>Non Core Deposits to Third Party Funds (%)</b>
- Non Core Deposit	121.443	122.280	116.859	125.352	124.032	122.204	122.846	123.800	126.322	128.832	126.472	118.466	127.348	123.514	120.731	- Non Core Deposits
- Total DPK	206.407	238.393	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	263.596	- Total Third Party Funds
<b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)</b>	199,86	210,95	211,45	218,30	217,35	222,51	238,46	245,86	239,08	236,35	237,63	236,88	234,73	237,47	236,40	<b>Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>
- Portofolio yang Memiliki Imbal Hasil Tetap	118.667	129.137	131.328	136.503	136.400	138.188	142.857	142.704	142.423	145.006	146.157	148.318	149.359	149.697	150.057	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	59.376	61.217	62.109	62.529	62.756	62.104	59.908	58.042	59.572	61.353	61.506	62.614	63.631	63.038	63.477	- Floating-rate Yield Portfolios
<b>Investasi</b>																<b>Investment Proportion and Risk</b>
<b>Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)</b>	34,64	35,22	36,01	35,33	35,46	35,62	36,56	36,15	36,78	37,62	37,67	37,78	38,14	37,99	37,86	<b>Profit Sharing Financing to Total Financing to Non Bank (%)</b>
- Total Pembiayaan Basis Mudharabah	61.675	67.049	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	80.841	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	178.043	190.354	193.437	199.032	199.156	200.292	202.766	200.746	201.995	206.359	207.663	210.932	212.990	212.735	213.534	- Total Financing
<b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah</b>	3,40	3,29	4,09	3,58	3,79	3,72	3,47	3,42	3,20	3,13	3,11	3,02	2,65	2,80	2,86	<b>Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b>
- Potensi Kerugian Pembiayaan Bagi Hasil	2.094	2.204	2.853	2.516	2.675	2.652	2.569	2.485	2.381	2.430	2.431	2.405	2.154	2.263	2.312	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	61.675	67.049	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	80.841	- Total Mudharabah and Musyarakah

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

Note: r) Revised figures  
\*) Provisional Figures



Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Sharia Commercial Bank and Sharia Business Unit) Nominal dalam Miliar Rp (Nominal in Billion Rp)																
Periode	2016	2017	2018					2019					Indicator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
<b>Unit Usaha Syariah</b>																
<b>Sharia Business Unit</b>																
ROA (%)	1,77	2,47	2,46	2,43	2,25	2,22	2,24	2,47	1,68	1,82	1,76	1,76	1,83	1,88	1,90	ROA (%)
- Laba	1.529	2.726	3.309	3.281	3.078	3.056	3.127	3.833	2.635	2.882	2.805	2.804	2.931	3.004	3.050	- Profit
- Rata-Rata Total Aset	86.248	110.286	134.555	135.011	136.506	137.389	139.326	155.399	156.838	158.478	159.268	159.253	160.035	160.092	160.358	- Average Assets
NPF (%)	3,49	2,11	2,18	2,15	2,32	2,31	2,15	2,30	2,39	2,73	2,92	2,82	3,09	3,02	3,00	NPF (%)
NPF Net (%)	1,79	1,24	1,36	1,37	1,41	1,44	1,39	1,54	1,53	1,71	1,83	1,75	1,88	1,79	1,76	NPF Net %
- Non Performing Financing	2.464	2.024	2.411	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	3.694	- Non Performing Financing
- Non Performing Financing Net	1.262	1.193	1.508	1.530	1.605	1.625	1.635	1.805	1.823	2.070	2.201	2.083	2.265	2.180	2.172	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	123.308	- Total Financing to Non Bank
FDR (%)	96,70	99,39	111,76	107,71	108,79	108,71	103,22	101,43	104,12	100,87	99,46	100,27	100,39	102,98	103,30	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	123.308	- Total Financing to Non Bank
- Dana Pihak Ketiga	72.928	96.495	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	119.372	- Total Third Party Funds
BOPO (%)	82,85	74,15	72,68	72,88	74,70	75,10	75,38	75,29	80,22	79,80	80,14	80,39	79,54	78,98	78,65	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	7.097	7.927	5.820	6.571	7.543	8.434	9.588	997	1.844	2.940	3.887	4.918	5.829	6.738	7.672	- Operations Expenses
- Pendapatan Operasional	8.566	10.690	8.008	9.017	10.098	11.231	12.720	1.324	2.299	3.684	4.851	6.117	7.328	8.531	9.755	- Operations Income
Rentabilitas																Profitability
NOM (%)	2,00	2,67	2,58	2,56	2,39	2,36	2,38	2,66	1,83	1,98	1,91	1,90	1,97	2,02	2,05	NOM (%)
- Pendapatan Operasional	1.469	2.764	3.282	3.261	3.066	3.051	3.132	3.926	2.728	2.976	2.890	2.878	2.998	3.074	3.124	- Net Operations Income
- Rata-rata Aset Produktif	73.485	103.531	127.036	127.302	128.517	129.347	131.323	147.853	148.886	150.519	151.445	151.315	152.049	152.191	152.503	- Average Earning Assets
KAP																Classified Earning assets to Earning assets (%)
APYD terhadap Aset Produktif (%)	3,22	2,26	2,41	2,36	2,48	2,59	2,19	2,41	2,61	2,80	2,85	2,84	2,92	2,95	2,91	- Classified Earning Assets
- APYD	3.036	2.897	3.240	3.324	3.485	3.601	3.379	3.595	3.960	4.340	4.446	4.377	4.616	4.592	4.595	- Total Earning assets
- Total Aset Produktif	94.319	128.442	134.509	140.974	140.420	138.932	154.342	149.378	151.441	155.258	155.845	154.045	158.157	155.475	158.028	
Likuiditas																Liquidity
Short Term Mismatch (%)	34,23	28,37	22,30	21,71	23,61	22,76	25,37	23,67	26,91	25,43	24,87	21,09	20,23	21,38	22,20	Short Term Mismatch (%)
- Aktiva Jangka Pendek	26.152	30.253	23.989	24.496	26.645	24.985	33.043	30.418	35.827	34.214	32.677	26.354	25.729	26.640	27.639	- Short-Term Assets
- Kewajiban Jangka Pendek	76.398	106.627	107.593	112.818	112.862	109.791	130.234	128.534	133.147	134.522	131.411	124.982	127.202	124.613	124.484	- Short-Term Liabilities
Imbal Hasil																Yield Proportion
Non Core Deposit terhadap Total DPK (%)	60,89	65,92	63,79	65,57	65,68	64,97	66,93	67,27	66,38	67,46	67,31	65,73	65,82	64,86	64,71	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	44.409	63.607	63.118	68.166	68.946	67.353	76.444	77.695	76.140	80.970	81.301	78.203	79.022	76.879	77.244	- Non Core Deposits
- Total DPK	72.928	96.495	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	119.372	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	211,41	186,69	189,21	182,50	180,42	196,46	183,20	190,58	184,04	192,41	200,07	216,92	218,89	223,54	225,54	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	48.230	62.819	72.774	72.759	73.883	75.093	76.683	77.248	77.801	80.113	80.574	82.188	83.276	84.886	85.976	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	22.813	33.648	38.463	39.869	40.950	38.223	41.858	40.534	42.273	41.638	40.274	37.889	38.045	37.973	38.120	- Floating-rate Yield Portfolios
Investasi																Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	45,16	53,49	58,04	59,11	59,68	58,94	60,22	60,11	60,97	60,87	60,66	60,26	60,12	60,44	60,80	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	32.083	51.602	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	75.456	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	71.044	96.467	111.237	112.628	114.833	113.316	118.541	117.782	120.074	121.751	120.848	120.077	121.322	122.859	124.097	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,97	1,43	1,60	1,53	1,74	1,69	1,71	1,62	1,72	1,83	2,00	2,11	2,20	2,25	2,25	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	631	736	1.032	1.016	1.196	1.129	1.220	1.145	1.261	1.359	1.465	1.526	1.607	1.673	1.699	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	32.083	51.602	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	75.456	- Total Mudharabah and Musyarakah

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

Note: r) Revised figures  
\*) Provisional Figures

**Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2019  
(Sharia Banking Network)**

Indikator	2016	2017	2018					2019							Indicator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
<b>Bank Umum Syariah</b>																	<b>Sharia Commercial Bank</b>
- Total Aset (dalam miliar Rupiah)	254.184	288.027	291.475	306.121	304.292	304.980	316.691	311.401	314.748	318.058	314.602	313.210	322.949	320.738	320.882		- Total Assets (in billion IDR)
- Jumlah Bank	13	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	- Number of Banks
- Jumlah Kantor	1.869	1.825	1.822	1.862	1.866	1.868	1.875	1.885	1.886	1.886	1.884 <sup>*)</sup>	1.881	1.894	1.896	1.898		- Number of Offices
- KC	473	471	467	479	477	477	478	477	476	476	477	477	478	478	478		Branch Offices
- KCP	1.207	1.176	1.171	1.193	1.196	1.198	1.199	1.207	1.208	1.209	1.205	1.201	1.214	1.218	1.223		Sub Branch Offices
- KK	189	178	184	190	193	193	198	201	202	201	202	203	202	200	197		Cash Offices
- ATM	3.127	2.585	2.620	2.772	2.779	2.779	2.791	2.787	2.788	2.793	2.780	2.770	2.773	2.779	2.779		- ATMs/ADMs
- Jumlah Tenaga Kerja	51.110	51.068	52.257	52.590	52.654	52.345	49.516	49.522	49.410	49.482	49.388	49.289	48.000	49.743	49.873		- Number of Employees
<b>Unit Usaha Syariah</b>																	<b>Sharia Business Unit</b>
- Total Aset (dalam miliar Rupiah)	102.320	136.154	142.047	150.801	149.957	146.221	160.636	155.399	158.277	161.758	161.638	159.194	163.944	160.437	162.218		- Total Assets (in billion IDR)
- Jumlah Bank Umum Konvensional yang memiliki UUS	21	21	21	20	20	20	20	20	20	20	20	20	20	20	20		- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	332	344	350	340	345	347	354	359	360	364	368 <sup>*)</sup>	370	372	374	375		- Number of Offices
- KC	149	154	150	148	151	153	153	155	157	157	157	156	156	158	158		Branch Offices
- KCP	135	139	146	139	140	139	146	149	148	152	154	157	157	157	157		Sub Branch Offices
- KK	48	51	54	53	54	55	55	55	55	55	57	57	59	59	60		Cash Offices
- ATM	132	143	162	165	165	171	171	171	171	171	172	172	172	166	166		- ATMs/ADMs
- Jumlah Tenaga Kerja	4.487	4.678	4.387	4.207	4.037	4.349	4.955	4.938	5.042	5.074	5.198	5.045	5.089	4.997	5.055		- Number of Employees
<b>Total Aset BUS dan UUS (dalam miliar Rupiah)</b>	<b>356.504</b>	<b>424.181</b>	<b>433.521</b>	<b>456.922</b>	<b>454.249</b>	<b>451.202</b>	<b>477.327</b>	<b>466.800</b>	<b>473.025</b>	<b>479.815</b>	<b>476.240</b>	<b>472.404</b>	<b>486.892</b>	<b>481.174</b>	<b>483.099</b>		<b>Total Assets (in billion IDR)</b>
<b>Total Kantor BUS dan UUS</b>	<b>2.201</b>	<b>2.169</b>	<b>2.172</b>	<b>2.202</b>	<b>2.211</b>	<b>2.215</b>	<b>2.229</b>	<b>2.244</b>	<b>2.246</b>	<b>2.250</b>	<b>2.252 <sup>*)</sup></b>	<b>2.251</b>	<b>2.266</b>	<b>2.270</b>	<b>2.273</b>		<b>Total Number of Offices</b>
<b>Total ATM BUS dan UUS</b>	<b>3.259</b>	<b>2.728</b>	<b>2.782</b>	<b>2.937</b>	<b>2.944</b>	<b>2.950</b>	<b>2.962</b>	<b>2.958</b>	<b>2.959</b>	<b>2.964</b>	<b>2.952</b>	<b>2.942</b>	<b>2.945</b>	<b>2.945</b>	<b>2.945</b>		<b>Total Number of ATMs/ADMs</b>
<b>Total Tenaga Kerja BUS dan UUS</b>	<b>55.597</b>	<b>55.746</b>	<b>56.644</b>	<b>56.797</b>	<b>56.691</b>	<b>56.694</b>	<b>54.471</b>	<b>54.460</b>	<b>54.452</b>	<b>54.556</b>	<b>54.586</b>	<b>54.334</b>	<b>53.089</b>	<b>54.740</b>	<b>54.928</b>		<b>Total Number of Employees</b>
<b>Bank Pembiayaan Rakyat Syariah</b>																	<b>Sharia Rural Bank</b>
- Jumlah Bank	166	167	168	168	168	168	167	165	165	165	164	164	164	165	165		- Number of Banks
- Jumlah Kantor	453	441	466	468	450	457	495	469	470	496	502	507	506	535	536		- Number of Offices
- Jumlah Tenaga Kerja	4.372	4.619	4.867	4.915	4.696	4.749	4.918	4.830	4.872	4.867	5.073	5.085	5.085	5.291	536		- Number of Employees

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

Note: r) Revised figures  
\*) Provisional Figures

<b>Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS Agustus 2019 (Individual Sharia Banking Network - August 2019)</b>				
<b>Kelompok Bank</b>	<b>KPO/KC</b>	<b>KCP/UPS</b>	<b>KK</b>	<b>Group of Banks</b>
	<b>HOO/BO</b>	<b>SBO/SSU</b>	<b>CO</b>	
<b>Bank Umum Syariah</b>	<b>478</b>	<b>1.223</b>	<b>197</b>	<b>Sharia Commercial Bank</b>
1 PT. Bank Aceh Syariah	26	89	27	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	13	24	4	2 PT BPD Nusa Tenggara Barat Syariah
3 PT. Bank Muamalat Indonesia	82	152	57	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	9	5	-	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	50	208	12	5 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	9	55	2	6 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	68	205	14	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	129	426	55	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	27	34	5	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	14	4	-	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	14	12	17	12 PT. BCA Syariah
13 PT. Bank Tabungan Pensiunan Nasional Syariah	24	2	-	13 PT. Bank Tabungan Pensiunan Nasional Syariah
14 PT. Maybank Syariah Indonesia	1	-	-	14 PT. Maybank Syariah Indonesia
<b>Unit Usaha Syariah</b>	<b>158</b>	<b>157</b>	<b>60</b>	<b>Sharia Business Unit</b>
15 PT Bank Danamon Indonesia, Tbk	10	1	-	15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	11	2	1	16 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	14	2	-	17 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	-	3	18 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	10	-	-	19 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	35	2	12	20 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	22	49	7	21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	2	13	5	22 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	5	3	23 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	5	13	9	24 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	10	-	25 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	2	-	26 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	-	27 PT BPD Jambi
28 PT BPD Sumatera Barat	5	4	-	28 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	5	29 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	30 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	31 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	2	3	6	32 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	19	3	33 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	34 PT BPD Sulawesi Selatan dan Sulawesi Barat
<b>Bank Pembiayaan Rakyat Syariah</b>	<b>128</b>	<b>-</b>	<b>242</b>	<b>Sharia Rural Bank</b>
<b>TOTAL</b>	<b>764</b>	<b>1.380</b>	<b>499</b>	<b>TOTAL</b>
Keterangan:			Note:	
- KP = Kantor Pusat			- HO = Head Office	
- UUS = Unit Usaha Syariah			- IBU = Islamic Banking Unit	
- KPO = Kantor Pusat Operasional			- HOO = Head Operational Office	
- KC = Kantor Cabang			- BO = Branch Office	
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah			- SBO/SSU = Sub Branch Office/Syari'a Services Unit	
- KK = Kantor Kas			- CO = Cash Office	
- Tidak termasuk Layanan Syariah			- Not Include Office Channeling	

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Agustus 2019 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - August 2019)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	478	1.223	197	Sharia Commercial Bank
1 Jawa Barat	61	217	26	1 West Java
2 Banten	20	62	8	2 Banten
3 DKI Jakarta	71	151	36	3 DKI Jakarta
4 Yogyakarta	9	25	11	4 DI Yogyakarta
5 Jawa Tengah	37	88	17	5 Central Java
6 Jawa Timur	42	139	23	6 East Java
7 Bengkulu	5	12	1	7 Bengkulu
8 Jambi	6	19	1	8 Jambi
9 Nanggroe Aceh Darussalam	38	110	29	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	50	3	10 North Sumatera
11 Sumatera Barat	10	28	4	11 West Sumatera
12 Riau	11	29	8	12 Riau
13 Sumatera Selatan	15	34	2	13 South Sumatera
14 Bangka Belitung	2	6	-	14 Bangka Belitung
15 Kepulauan Riau	6	16	2	15 Riau Islands
16 Lampung	10	31	2	16 Lampung
17 Kalimantan Selatan	8	18	5	17 South Kalimantan
18 Kalimantan Barat	9	13	1	18 West Kalimantan
19 Kalimantan Timur	14	33	2	19 East Kalimantan
20 Kalimantan Tengah	6	5	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	38	9	22 South Sulawesi
23 Sulawesi Utara	4	4	-	23 North Sulawesi
24 Gorontalo	2	3	1	24 Gorontalo
25 Sulawesi Barat	2	2	-	25 West Sulawesi
26 Sulawesi Tenggara	7	10	1	26 South East Sulawesi
27 Nusa Tenggara Barat	20	43	5	27 West Nusa Tenggara
28 Bali	6	11	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	3	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah			Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling	

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Agustus 2019 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - August 2019)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Unit Usaha Syariah	158	157	60	Sharia Business Unit
1 Jawa Barat	20	16	9	1 West Java
2 Banten	3	8	1	2 Banten
3 DKI Jakarta	8	16	6	3 DKI Jakarta
4 Yogyakarta	5	7	3	4 DI Yogyakarta
5 Jawa Tengah	20	20	11	5 Central Java
6 Jawa Timur	22	20	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	2	-	8 Jambi
9 Nanggroe Aceh Darussalam	5	-	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	12	18	-	10 North Sumatera
11 Sumatera Barat	7	5	-	11 West Sumatera
12 Riau	3	3	7	12 Riau
13 Sumatera Selatan	7	2	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	4	-	15 Riau Islands
16 Lampung	1	-	-	16 Lampung
17 Kalimantan Selatan	8	10	1	17 South Kalimantan
18 Kalimantan Barat	5	3	6	18 West Kalimantan
19 Kalimantan Timur	7	19	5	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	1	-	21 Central Sulawesi
22 Sulawesi Selatan	9	1	1	22 South Sulawesi
23 Sulawesi Utara	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara	-	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	27 West Nusa Tenggara
28 Bali	4	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>636</b>	<b>1.380</b>	<b>257</b>	<b>Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network</b>
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah			Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling	

**Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah - SPS 2019  
(Office Channeling)**

Indikator	2016	2017	2018					2019						Indicator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags	
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	401	401	401	401	402	402	402	402	402	401	401	401	406	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	303	301	301	299	299	301	301	301	300	295	295	295	295	295	2 PT. Bank Permata, Tbk
3 PT Bank Maybank Indonesia, Tbk	391	379	374	374	373	373	372	372	371	370	369	369	369	369	369	368	3 PT Bank Maybank Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	120	121	121	120	119	120	119	119	122	121	121	120	120	120	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	262	262	259	258	256	256	254	254	249	245	244	244	240	240	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	39	39	39	39	39	39	39	57	57	57	153	153	153	6 PT Bank Sinarmas <sup>2)</sup>
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	150	150	150	160	298	298	298	298	298	298	298	298	298	298	7 PT. Bank Tabungan Negara (Persero), Tbk
8 PT BPD DKI	182	214	222	222	226	231	242	241	241	241	240	240	240	244	244	244	8 PT BPD DKI
9 PT. BPD DIY	31	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	9 PT. BPD DIY
10 PT BPD Jateng	145	150	156	156	156	156	156	156	156	156	156	156	156	156	156	156	10 PT BPD Jateng
11 PT BPD Jatim, Tbk	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	11 PT BPD Jatim, Tbk
12 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	30	121	121	121	121	121	12 PT PT BPD Sumut
13 PT BPD Jambi	7	22	24	25	25	28	29	30	30	30	121	30	30	30	30	30	13 PT BPD Jambi
14 PT BPD Sumbar	34	33	31	31	31	31	31	31	31	31	31	31	31	31	31	31	14 PT BPD Sumbar
15 PT BPD Riau dan Kepri	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	15 PT BPD Riau dan Kepri
16 PT BPD Sumsel dan Babel	15	15	16	17	17	17	18	18	18	18	18	18	18	20	20	20	16 PT BPD Sumsel dan Babel
17 PT BPD Kalsel	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	17 PT BPD Kalsel
18 PT BPD Kalbar	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	18 PT BPD Kalbar
19 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	19 PD BPD Kaltim
20 PT BPD Nusa Tenggara Barat	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	20 PT BPD Nusa Tenggara Barat
JUMLAH	2.567	2.624	2.641	2.636	2.636	2.650	2.797	2.801	2.797	2.796	2.809	2.798	2.799	2.898	2.898	2.898	TOTAL

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

<sup>n)</sup> Angka-angka diperbaiki

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

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

r) Revised figures

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

**Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019**  
**(Sharia Commercial Bank and Sharia Business Unit Operations)**  
**Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018					2019								Indikator	
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		
<b>Komponen Aset</b>																	<b>ASSETS</b>
1 Kas	4.188	4.357	4.169	4.187	4.380	4.206	5.143	4.644	4.524	4.457	4.775	7.005	5.351	4.997	4.716	4.716	1. Cash
2 Penempatan pada Bank Indonesia	50.579	64.618	45.387	56.021	48.162	47.019	62.744	57.764	59.697	57.064	53.406	54.586	68.692	54.877	53.810	53.810	2. Deposit in Bank Indonesia
a. Giro	15.442	22.020	21.220	21.469	21.442	21.638	19.684	19.769	20.223	20.481	20.551	20.242	20.399	19.251	19.546	19.546	a. Deposit
b. SBIS	10.788	10.017	10.312	10.652	8.973	8.526	8.268	11.173	13.007	14.113	14.273	14.694	14.064	12.989	11.534	11.534	b. Bank Indonesia Certificates Syariah
c. FASBIS	23.926	28.748	11.049	20.918	15.267	14.474	32.591	23.617	19.378	18.613	14.070	18.025	27.829	17.478	17.165	17.165	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	424	3.834	2.806	2.982	2.481	2.382	2.201	3.205	7.089	3.857	4.512	1.625	6.401	5.159	5.565	5.565	d. Others
3 Penempatan pada Bank Lain	11.252	7.482	5.262	4.376	5.844	5.179	6.954	7.329	5.774	9.572	7.833	7.955	6.044	4.968	4.040	4.040	3. Placement in Other Banks
a. Giro	5.669	2.446	3.012	2.049	3.553	2.543	3.535	5.206	3.648	7.928	5.975	5.834	3.757	2.619	2.320	2.320	a. Demand Deposits
b. Tabungan	42	58	135	128	129	126	3	5	6	4	3	4	4	3	2	2	b. Saving Deposits
c. Deposito	5.494	4.784	1.957	2.056	1.998	2.242	3.062	1.907	1.964	1.636	1.749	1.730	1.625	1.570	1.352	1.352	c. Time Deposits
d. Setoran Jaminan	1	1	1	4	4	4	4	4	4	4	4	4	4	4	4	4	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	193	156	139	160	264	350	208	153	-	101	383	655	772	362	362	f. Others
4 Surat Berharga yang Dimiliki	30.237	44.753	58.874	60.376	60.826	62.509	65.970	67.162	69.097	69.771	70.633	60.820	60.835	68.992	71.149	71.149	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	25.626	40.367	56.829	57.317	58.925	59.718	59.756	59.986	60.996	60.933	64.432	54.577	54.794	59.826	60.858	60.858	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	4.611	4.386	2.045	3.059	1.901	2.791	6.215	7.176	8.101	8.838	6.201	6.243	6.042	9.167	10.291	10.291	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	94.752	119.699	135.328	137.980	140.214	139.189	146.573	144.423	148.550	152.810	152.642	153.203	155.364	156.251	157.474	157.474	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	93.713	118.651	134.221	136.892	139.146	138.141	145.507	143.378	147.508	151.735	151.541	152.043	154.172	155.061	156.297	156.297	a. Profit sharing Financing to Non Banks
1. Mudharabah	15.292	17.090	14.624	15.673	16.578	16.450	15.866	14.824	14.581	14.489	13.967	14.155	13.973	13.884	13.441	13.441	1. Mudharabah
2. Musyarakah	78.421	101.561	119.598	121.218	122.568	121.691	129.641	128.555	132.927	137.246	137.574	137.889	140.199	141.177	142.856	142.856	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	1.039	1.048	1.107	1.088	1.068	1.048	1.066	1.044	1.042	1.076	1.101	1.159	1.192	1.190	1.176	1.176	b. Profit sharing Financing to Other Banks
1. Mudharabah	949	1.024	1.090	1.074	1.055	1.035	1.054	1.032	1.030	1.064	1.090	1.149	1.182	1.180	1.163	1.163	1. Mudharabah
2. Musyarakah	90	24	17	15	14	13	12	12	11	11	11	11	10	10	14	14	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	145.184	157.890	159.405	163.432	163.595	163.841	164.135	163.349	162.882	164.593	165.104	167.077	168.259	168.799	169.532	169.532	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	145.145	157.814	159.350	163.379	163.553	163.792	164.088	163.304	162.839	164.552	165.065	167.039	168.219	168.762	169.503	169.503	a. Receivables from Non Banks
1. Murabahah	139.536	150.276	150.772	154.845	154.756	154.893	154.805	154.167	153.996	155.131	155.597	156.553	157.547	157.876	158.573	158.573	1. Murabahah
2. Qardh	4.731	6.349	7.138	7.039	7.280	7.347	7.674	7.511	7.917	7.715	7.740	8.709	8.864	9.044	9.051	9.051	2. Qardh
3. Istishna'	878	1.189	1.440	1.496	1.517	1.551	1.609	1.627	1.653	1.706	1.728	1.776	1.808	1.842	1.879	1.879	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	39	76	55	53	42	49	47	45	43	41	39	39	39	37	29	29	b. Receivables from Other Banks
1. Murabahah	39	76	55	53	42	49	47	45	43	41	39	39	39	37	29	29	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.151	9.233	9.941	10.248	10.180	10.578	10.597	10.756	10.636	10.707	10.765	10.730	10.689	10.544	10.625	10.625	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.150	9.230	9.941	10.248	10.180	10.578	10.597	10.756	10.636	10.706	10.765	10.729	10.688	10.544	10.625	10.625	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	4.205	4.676	5.570	6.475	8.158	8.312	4.792	947	982	1.049	1.025	1.106	1.099	1.043	1.016	1.016	8. Other claims
9 Penyertaan	80	81	81	83	83	83	83	83	83	83	83	83	83	59	59	59	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	8.189	8.062	8.527	8.203	8.203	8.330	7.519	7.498	7.582	7.834	7.889	7.894	7.753	7.950	8.058	8.058	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	3	4	6	6	2	1	1	2	2	2	2	2	0	1	1	1	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	4.977	5.285	6.125	6.166	6.223	6.269	6.566	6.553	6.538	6.584	6.567	6.541	6.586	6.545	6.520	6.520	13. Fixed Assets and Equipment
14 Persediaan	5	29	13	15	11	8	7	7	145	176	7	7	7	7	7	7	14. Inventories
15 Rupa-rupa Aset	10.079	14.137	11.886	15.760	14.770	12.335	11.279	11.279	11.695	10.782	11.286	11.184	11.634	12.041	12.208	12.208	15. Other Assets
<b>Komponen Kewajiban dan Modal</b>																	<b>LIABILITIES AND CAPITAL</b>
1 Dana Pihak Ketiga	279.335	334.888	338.754	355.446	355.919	354.421	371.828	372.548	374.699	382.734	381.233	375.665	386.624	384.249	382.967	382.967	1. Third Party Funds
a. Dana Simpanan Wadiah	38.361	47.033	48.518	48.683	48.185	48.893	54.344	52.677	53.174	54.680	55.869	55.752	56.766	58.940	57.671	57.671	a. IB Wadia
1. Giro	20.153	24.897	22.943	22.825	22.087	22.294	26.435	24.903	24.775	26.048	26.757	25.010	26.000	27.132	25.895	25.895	1. IB Demand Deposits Wadia
2. Tabungan	18.208	22.137	25.575	25.858	26.099	26.599	27.909	27.773	28.399	28.632	29.113	30.742	30.766	31.807	31.775	31.775	2. IB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	240.974	287.854	290.237	306.763	307.733	305.528	317.484	319.872	321.526	328.053	325.363	319.913	329.858	325.309	325.298	325.298	b. Non Profit Sharing Investment Fund
1. Giro	7.820	15.291	15.690	21.433	20.109	20.149	17.161	18.981	19.720	22.386	22.081	20.692	26.919	25.145	20.988	20.988	1. Demand Deposits
2. Tabungan	66.980	76.361	78.217	79.953	80.156	80.823	86.529	85.148	85.265	84.659	86.824	87.952	89.320	88.947	88.947	88.947	2. Saving Deposits
3. Deposito	166.174	196.202	196.329	205.377	207.469	204.557	213.794	215.742	216.541	220.640	218.623	212.397	214.988	210.844	215.361	215.361	3. Time Deposits
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	1	-	-	-	-	-	-	1.744	-	-	-	67	294	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	10.785	9.673	5.705	5.858	5.517	5.993	6.862	5.460	5.626	4.807	4.653	4.396	4.675	5.322	4.914	4.914	3. Liabilities to other Banks
a. Giro	989	1.369	780	855	781	844	862	725	767	713	726	775	832	1.381	861	861	

**Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019**  
**(Sharia Commercial Bank and Sharia Business Unit Operations)**  
**Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018					2019						Indikator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
4 Surat Berharga yang Diterbitkan	7.434	7.111	4.148	4.971	3.852	5.457	10.845	6.274	6.672	7.292	6.129	7.619	7.213	5.694	7.281	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	1.041	1.046	1.046	1.701	3.307	3.289	3.284	3.284	3.285	2.752	2.757	2.757	3.646	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	5.487	5.771	3.107	3.925	2.806	3.756	7.538	2.985	3.388	4.008	2.844	4.867	4.456	2.937	3.635	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.782	3.608	2.858	2.955	3.455	3.420	2.912	2.886	2.873	4.058	4.124	4.103	3.567	3.534	3.560	5. Received Borrowing
6 Liabilitas Lainnya	497	630	751	700	585	564	756	880	967	988	877	994	976	941	878	6. Other Liabilities
7 Rupa-Rupa Liabilitas	27.304	33.139	41.240	44.113	42.994	38.798	40.606	37.768	41.097	38.811	37.888	37.442	41.363	38.233	38.818	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	100	735	-	-	800	-	-	70	-	65	50	120	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	100	735	-	-	800	-	-	70	-	65	50	120	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	3.075	3.075	3.075	3.075	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	21.195	21.937	21.937	21.937	21.937	21.937	21.937	21.957	21.957	21.957	21.957	21.957	21.957	10. Paid-in capital
11 Tambahan Modal Disetor	2.056	4.222	2.313	2.280	2.232	2.336	2.352	2.248	2.285	2.308	2.315	2.312	2.421	2.465	3.421	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.438	1.438	1.438	1.531	1.579	1.579	1.526	1.526	1.526	1.526	1.526	1.526	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.197	3.778	3.878	3.878	3.889	3.889	3.889	3.907	4.040	4.040	4.067	4.347	4.347	13. Reserves
a. Cadangan Umum	3.276	3.275	3.002	3.583	3.683	3.683	3.694	3.694	3.712	3.845	3.845	3.872	4.152	4.152	4.152	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves
14 Laba	5.171	7.201	8.747	9.635	9.367	9.883	9.789	9.854	9.925	9.883	9.957	10.518	10.979	11.311	11.956	14. Net Income
a. Tahun-tahun lalu	3.076	4.101	4.719	4.710	4.607	4.610	4.625	9.256	8.983	8.315	7.851	7.840	7.630	7.350	7.350	a. Previous years
b. Tahun berjalan	2.096	3.100	4.028	4.925	4.759	5.274	5.164	598	942	1.568	2.106	2.678	3.349	3.961	4.606	b. Current year

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

Note: r) Revised figures  
 \*) Provisional Figures



**Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2019**  
**(Sharia Commercial Bank Operations)**  
**Milliar Rp (Billion IDR)**

Indikator	2016	2017	2018					2019					Indikator				
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags	
<b>Komponen Aset</b>																	<b>ASSETS</b>
1 Kas	3.853	4.019	3.841	3.881	4.088	3.911	4.791	4.330	4.192	4.166	4.460	6.537	5.017	4.668	4.384	4.384	1. Cash
2 Penempatan pada Bank Indonesia	34.755	41.162	29.510	35.428	30.709	29.969	37.800	35.376	38.258	33.097	30.734	32.123	41.568	35.008	33.251	33.251	2. Deposit in Bank Indonesia
a. Giro	10.956	15.750	15.123	15.708	15.458	15.412	13.482	13.584	13.797	13.604	14.134	13.671	13.402	13.092	13.312	13.312	a. Deposit
b. SBIS	7.940	5.105	4.205	4.545	4.555	4.485	4.245	5.705	6.835	7.750	7.130	7.185	6.990	6.800	6.425	6.425	b. Bank Indonesia Certificates Syariah
c. FASBIS	15.441	17.225	8.094	13.012	9.051	8.477	18.663	14.075	12.132	10.031	7.633	10.224	18.096	12.302	11.037	11.037	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	418	3.081	1.988	2.162	1.645	1.595	1.411	2.012	5.394	1.711	1.837	1.042	3.079	2.814	2.477	2.477	d. Others
3 Penempatan pada Bank Lain	4.111	3.174	3.592	2.866	4.313	3.424	4.286	5.939	4.231	8.263	6.415	6.114	4.507	3.424	2.805	2.805	3. Placement in Other Banks
a. Giro	3.086	2.423	2.991	2.042	3.544	2.535	3.524	5.195	3.636	7.917	5.967	5.399	3.745	2.555	2.311	2.311	a. Demand Deposits
b. Tabungan	-	-	-	120	121	123	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	978	681	518	602	629	709	758	633	488	343	343	368	303	263	263	263	c. Time Deposits
d. Setoran Jaminan	1	1	-	-	-	-	-	4	4	4	4	4	4	4	4	4	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	68	81	99	15	54	0	108	103	-	101	343	455	602	227	227	f. Others
4 Surat Berharga yang Dimiliki	24.106	35.656	49.450	51.221	51.460	52.815	54.503	54.772	55.645	56.117	54.952	47.441	48.183	54.133	56.204	56.204	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	20.381	32.697	48.487	49.133	50.327	51.097	50.342	49.537	49.547	49.153	50.567	43.330	43.712	46.478	47.559	47.559	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	3.725	2.958	963	2.089	1.133	1.718	4.161	5.234	6.098	6.964	4.385	4.112	4.471	6.756	8.645	8.645	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	62.151	67.535	70.116	70.755	71.055	71.776	74.541	72.992	74.701	78.024	78.625	80.067	81.618	81.207	81.229	81.229	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	61.629	67.049	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	80.841	80.841	a. Profit sharing Financing to Non Banks
1. Mudharabah	7.577	6.584	5.840	5.612	5.869	5.699	5.477	5.307	5.203	5.229	5.282	5.427	5.225	5.087	5.051	5.051	1. Mudharabah
2. Musyarakah	54.052	60.465	63.823	64.701	64.749	65.653	68.644	67.267	69.095	72.397	72.952	74.260	76.004	75.725	75.790	75.790	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	522	487	453	443	436	424	420	408	403	398	391	380	390	396	387	387	b. Profit sharing Financing to Other Banks
1. Mudharabah	435	466	441	433	427	416	412	401	396	391	384	373	383	390	377	377	1. Mudharabah
2. Musyarakah	87	21	12	10	9	8	8	8	7	7	7	7	7	6	10	10	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	114.009	120.028	120.199	125.049	124.896	125.164	125.044	124.392	124.007	125.079	125.778	127.600	128.137	128.323	129.057	129.057	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	113.971	119.952	120.143	124.996	124.854	125.115	124.997	124.347	123.964	125.038	125.739	127.561	128.097	128.286	129.028	129.028	a. Receivables from Non Banks
1. Murabahah	110.063	114.458	113.794	118.757	118.369	118.568	118.134	117.648	117.574	118.424	118.820	119.662	120.066	120.146	120.919	120.919	1. Murabahah
2. Qardh	3.883	5.476	6.333	6.223	6.469	6.532	6.848	6.685	6.376	6.600	6.907	7.886	8.019	8.128	8.097	8.097	2. Qardh
3. Istishna'	25	18	16	16	16	16	15	15	14	13	13	13	12	12	12	12	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	38	76	55	53	42	49	47	45	43	41	39	39	39	37	29	29	b. Receivables from Other Banks
1. Murabahah	38	76	55	53	42	49	47	45	43	41	39	39	39	37	29	29	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.883	2.791	3.122	3.227	3.206	3.352	3.180	3.371	3.287	3.256	3.260	3.266	3.235	3.205	3.249	3.249	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.882	2.788	3.122	3.227	3.205	3.352	3.180	3.371	3.286	3.256	3.260	3.265	3.234	3.205	3.249	3.249	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	3.017	3.185	3.685	4.332	5.804	5.982	2.895	854	939	961	949	1.022	961	915	922	922	8. Other claims
9 Penyertaan	80	81	81	83	83	83	83	83	83	83	83	83	83	59	59	59	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	6.206	6.388	6.722	6.445	6.258	6.421	5.631	5.652	5.626	5.766	5.716	5.646	5.429	5.550	5.628	5.628	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	0	2	2	1	0	0	0	0	0	0	0	0	0	0	0	0	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	4.736	5.035	5.882	5.927	5.986	6.031	6.322	6.304	6.291	6.336	6.317	6.293	6.338	6.297	6.269	6.269	13. Fixed Assets and Equipment
14 Persediaan	5	29	13	15	11	8	7	7	145	176	7	7	7	7	7	7	14. Inventories
15 Rupa-rupa Aset	7.685	11.718	8.704	9.780	8.939	8.886	8.870	8.641	8.595	8.266	8.737	8.304	8.725	9.041	9.073	9.041	15. Other Assets
<b>Komponen Kewajiban dan Modal</b>																	<b>LIABILITIES AND CAPITAL</b>
1 Dana Pihak Ketiga	206.407	238.393	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	263.596	263.596	1. Third Party Funds
a. Dana Simpanan Wadiah	29.470	35.933	36.962	37.073	36.741	37.453	40.954	39.281	41.291	42.580	44.013	43.969	44.663	46.344	45.203	45.203	a. IB Wadia
1. Giro	15.375	18.792	16.804	16.584	16.097	16.221	18.553	17.010	18.477	19.584	20.645	19.210	19.906	20.559	19.585	19.585	1. IB Demand Deposits Wadia
2. Tabungan	14.095	17.141	20.158	20.489	20.644	21.232	22.402	22.251	22.814	22.996	23.368	24.758	24.757	25.785	25.618	25.618	2. IB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	176.937	202.460	202.842	214.410	214.208	213.302	215.652	217.791	218.702	220.128	216.426	212.722	221.905	218.392	218.392	218.392	b. Non Profit Sharing Investment Fund
1. Giro	4.278	7.619	8.748	14.324	13.318	12.790	9.002	11.599	12.405	15.348	15.561	13.411	19.275	16.342	13.895	13.895	1. Demand Deposits
2. Tabungan	50.637	57.488	58.115	60.367	60.634	61.360	65.642	63.872	63.463	63.388	62.795	64.023	64.604	65.668	65.668	65.668	2. Saving Deposits
3. Deposito	122.022	137.353	135.979	139.719	140.256	139.162	142.008	142.320	142.830	141.392	138.070	135.287	138.026	136.858	139.113	139.113	3. Time Deposits
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	1	-	-	-	-	-	-	-	-	-	-	-	294	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	7.515	5.223	3.368	3.343	3.092	3.220	3.662	3.303	3.063	2.647	2.521	2.333	2.670	3.092	2.971	2.971	3. Liabilities to other Banks
a. Giro	565	967	391	456	409	410	446	389	397	331	304	312	368	816	309	309	a. Demand Deposits
b. Tabungan	691	736	811	906	860	852	656	709	629	587	547	454	594	658	762	762	b. Saving Deposits
c. Deposito	6.116	3.326	2.070	1.831	1.731	1.868	2.374	2.027	1.451	1.414	1.423	1.390	1.455	1.645	1.645	1.645	c. Time Deposits
d. Setoran Jaminan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-															

**Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2019**  
**(Sharia Commercial Bank Operations)**  
**Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018					2019					Indikator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
4 Surat Berharga yang Diterbitkan	5.495	3.517	1.924	2.206	1.647	2.048	6.206	3.125	3.453	4.248	3.319	5.358	4.902	3.263	3.027	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	100	100	100	100	1.700	1.700	1.700	1.700	1.700	1.600	1.600	1.600	1.600	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	4.180	3.102	1.824	2.106	1.547	1.948	4.506	1.425	1.753	2.548	1.619	3.758	3.302	1.663	1.427	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.316	2.728	2.100	2.234	2.251	2.262	1.725	1.720	1.739	1.747	1.758	1.765	1.320	1.329	1.356	5. Received Borrowing
6 Liabilitas Lainnya	490	618	741	691	574	514	626	751	888	856	759	866	793	761	742	6. Other Liabilities
7 Rupa-Rupa Liabilitas	5.576	6.256	7.384	8.061	7.985	8.027	8.335	7.916	7.955	8.033	7.922	7.766	8.233	7.749	9.015	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	3.075	3.075	3.075	3.075	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	21.195	21.937	21.937	21.937	21.937	21.937	21.937	21.957	21.957	21.957	21.957	21.957	21.957	10. Paid-in capital
11 Tambahan Modal Disetor	2.045	4.182	2.345	2.330	2.282	2.366	2.387	2.274	2.303	2.329	2.331	2.325	2.381	2.416	3.397	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.438	1.438	1.438	1.531	1.579	1.579	1.526	1.526	1.526	1.526	1.526	1.526	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.197	3.778	3.878	3.878	3.889	3.889	3.889	3.907	4.040	4.040	4.067	4.347	4.347	13. Reserves
a. Cadangan Umum	3.276	3.275	3.002	3.583	3.683	3.683	3.694	3.694	3.712	3.845	3.845	3.845	3.872	4.152	4.152	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves
14 Laba	3.442	4.032	4.904	5.544	5.183	5.458	5.757	6.379	6.472	6.625	6.488	6.814	7.058	7.106	7.474	14. Net Income
a. Tahun-tahun lalu	2.490	3.042	3.044	3.035	2.933	2.935	2.950	6.094	5.959	5.760	5.295	5.285	5.152	4.872	4.872	a. Previous years
b. Tahun berjalan	952	990	1.860	2.509	2.251	2.523	2.806	285	514	865	1.193	1.530	1.905	2.234	2.601	b. Current year

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

Note: r) Revised figures  
\*) Provisional Figures

**Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2019**  
(Sharia Business Unit Operations)  
Milliar Rp (Billion IDR)

Indikator	2016	2017	2018					2019					Indikator				
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags	
<b>Komponen Aset</b>																	<b>ASSETS</b>
1 Kas	335	338	328	306	292	295	351	314	332	291	315	468	334	329	333	333	1. Cash
2 Penempatan pada Bank Indonesia	15.825	23.456	15.877	20.593	17.453	17.050	24.944	22.388	21.439	23.967	22.672	22.463	27.125	19.870	20.558	20.558	2. Deposit in Bank Indonesia
a. Giro	4.486	6.270	6.096	5.761	5.983	6.225	6.202	6.185	6.426	6.877	6.417	6.571	6.997	6.160	6.234	6.234	a. Deposit
b. SBIS	2.848	4.912	6.007	6.107	4.418	4.041	4.023	5.468	6.072	6.363	7.143	7.509	7.074	6.189	5.109	5.109	b. Bank Indonesia Certificates Syariah
c. FASBIS	8.486	11.522	2.956	7.906	6.216	5.997	13.929	9.542	7.246	8.581	6.437	7.800	9.732	5.176	6.128	6.128	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	6	752	818	820	836	787	791	1.193	1.695	2.145	2.675	583	3.322	2.345	3.088	3.088	d. Others
3 Penempatan pada Bank Lain	7.141	4.308	1.670	1.509	1.531	1.755	2.668	1.390	1.543	1.309	1.418	1.841	1.537	1.544	1.235	1.235	3. Placement in Other Banks
a. Giro	2.583	22	21	7	8	11	11	11	11	11	8	436	11	64	9	9	a. Demand Deposits
b. Tabungan	42	58	135	8	9	4	3	5	6	4	3	4	4	3	2	2	b. Saving Deposits
c. Deposito	4.516	4.103	1.439	1.454	1.369	1.533	2.304	1.274	1.476	1.293	1.406	1.362	1.322	1.307	1.089	1.089	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	-	125	75	40	145	210	350	100	50	-	-	40	200	170	135	135	f. Others
4 Surat Berharga yang Dimiliki	6.131	9.097	9.424	9.155	9.366	9.694	11.467	12.390	13.452	13.654	15.681	13.378	12.653	14.859	14.945	14.945	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	5.245	7.670	8.342	8.184	8.597	8.621	9.413	10.448	11.449	11.779	13.865	11.247	11.081	13.348	13.300	13.300	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	886	1.427	1.081	971	769	1.073	2.054	1.942	2.003	1.875	1.816	2.131	1.571	1.511	1.645	1.645	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	32.601	52.163	65.212	67.225	69.159	67.413	72.032	71.440	73.849	74.786	74.017	73.136	73.746	75.044	76.245	76.245	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	32.083	51.602	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	75.456	75.456	a. Profit sharing Financing to Non Banks
1. Mudharabah	7.715	10.506	8.783	10.062	10.709	10.751	10.389	9.517	9.378	9.260	8.685	8.727	8.749	8.390	8.390	8.390	1. Mudharabah
2. Musyarakah	24.369	41.096	55.775	56.518	57.818	56.039	60.997	61.288	63.832	64.849	64.622	63.629	64.195	65.452	67.066	67.066	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	518	561	654	645	632	624	646	636	639	678	710	780	802	794	789	789	b. Profit sharing Financing to Other Banks
1. Mudharabah	514	558	649	640	628	619	642	632	635	674	706	776	799	791	786	786	1. Mudharabah
2. Musyarakah	3	3	5	5	5	5	4	4	4	4	4	4	4	3	3	3	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	31.175	37.862	39.206	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.325	39.478	40.122	40.476	40.475	40.475	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	31.174	37.861	39.206	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.325	39.478	40.122	40.476	40.475	40.475	a. Receivables from Non Banks
1. Murabahah	29.473	35.818	36.978	36.088	36.387	36.326	36.671	36.519	36.422	36.706	36.777	36.891	37.482	37.730	37.653	37.653	1. Murabahah
2. Qardh	847	872	805	816	811	816	826	826	815	1.115	833	823	845	916	954	954	2. Qardh
3. Istishna'	853	1.170	1.424	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.715	1.763	1.795	1.830	1.868	1.868	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	1	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	b. Receivables from Other Banks
1. Murabahah	1	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	1. Murabahah
2. Qardh	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	7.268	6.442	6.819	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.505	7.464	7.454	7.338	7.376	7.376	7. Ijarah including Leasing Receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	7.268	6.442	6.819	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.505	7.464	7.454	7.338	7.376	7.376	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	1.188	1.491	1.886	2.144	2.353	2.331	1.897	94	43	-	76	84	138	128	93	93	8. Other claims
9 Penyertaan	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	1.982	1.674	1.805	1.758	1.945	1.909	1.887	1.846	1.955	-	2.173	2.248	2.323	2.400	2.430	2.430	10. Impairment on Productive Assets
11 Salam	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	3	2	4	5	6	2	1	1	2	2	2	1	0	1	1	1	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	241	250	243	240	237	239	244	249	247	248	250	248	248	247	251	251	13. Fixed Assets and Equipment
14 Persediaan	0	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	14. Inventories
15 Rupa-rupa Aset	2.394	2.419	3.182	5.980	5.831	3.449	2.409	2.637	3.100	2.516	2.549	2.880	2.909	3.000	3.135	3.135	15. Other Assets
<b>Komponen Kewajiban dan Modal</b>																	<b>LIABILITIES AND CAPITAL</b>
1 Dana Pihak Ketiga	72.928	96.495	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	119.372	119.372	1. Third Party Funds
a. Dana Simpanan Wadiah	8.891	11.101	11.556	11.611	11.445	11.440	13.389	13.416	11.882	12.100	11.857	11.783	12.103	12.595	12.468	12.468	a. iB Wadiah
1. Giro	4.778	6.105	6.139	6.241	5.990	6.073	7.883	7.893	6.297	6.463	6.112	5.800	6.094	6.573	6.310	6.310	1. iB Demand Deposits Wadiah
2. Tabungan	4.112	4.996	5.417	5.369	5.454	5.367	5.507	5.523	5.585	5.637	5.744	5.983	6.009	6.022	6.158	6.158	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	64.037	85.394	87.394	92.353	93.525	92.226	100.832	102.081	102.823	107.925	108.937	107.191	107.954	105.937	106.904	106.904	b. Non Profit Sharing Investment Fund
1. Giro	3.542	7.672	6.943	7.109	6.791	7.369	8.160	7.382	7.311	7.037	6.520	7.280	7.643	8.299	7.293	7.293	1. Demand Deposits
2. Tabungan	16.343	18.873	20.102	19.586	19.522	19.462	20.887	21.276	21.802	21.640	21.864	22.801	23.349	23.652	23.362	23.362	2. Saving Deposits
3. Deposito	44.152	58.849	60.350	65.658	67.213	65.395	71.786	73.422	73.711	79.248	80.553	77.109	76.962	73.986	76.248	76.248	3. Time Deposits
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	188	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	3.270	4.450	2.337	2.515	2.425	2.773	3.200	2.157	2.563	2.160	2.132	2.063	2.005	2.230	1.943	1.943	3. Liabilities to other Banks
a. Giro	423	402	388	398	373	434	414	336	369	383	423	463	464	564	552	552	a. Demand Deposits
b. Tabungan	665	414	354	306	304	322	362	339	284	239	240	241	209	303	272	272	b. Saving Deposits
c. Deposito	1.780	2.952	1.505	1.638	1.747	2.016	2.424	1.481	1.909	1.538	1.468	1.358	1.331	1.362	1.118	1.118	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	402	682</															

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2019

(Sharia Business Unit Operations)

Miliar Rp (Billion IDR)

Indikator	2016	2017	2018					2019						Indikator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
4 Surat Berharga yang Diterbitkan	1.940	3.594	2.224	2.765	2.205	3.409	4.639	3.149	3.220	3.045	2.810	2.261	2.311	2.431	4.254	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	941	946	946	1.601	1.607	1.589	1.584	1.584	1.585	1.152	1.157	1.157	2.046	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.307	2.669	1.283	1.819	1.259	1.808	3.032	1.560	1.635	1.460	1.226	1.109	1.154	1.274	2.208	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	466	881	758	721	1.204	1.158	1.188	1.166	1.134	2.311	2.366	2.338	2.248	2.205	2.204	5. Received Borrowing
6 Liabilitas Lainnya	7	12	11	9	11	50	130	129	79	132	118	128	183	180	136	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21.728	26.883	33.855	36.052	35.010	30.771	32.271	29.852	33.142	30.777	29.966	29.676	33.130	30.484	29.803	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	100	735	-	-	800	-	-	70	-	65	50	120	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	100	735	-	-	800	-	-	70	-	65	50	120	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital
11 Tambahan Modal Disetor	11	41	(31)	(50)	(50)	(31)	(35)	(25)	(19)	(21)	(16)	(14)	39	49	24	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Differences in Fixed Assets Appraisal
13 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Reserves
a. Cadangan Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. General Reserves
b. Cadangan Tujuan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Purpose Reserves
14 Laba	1.730	3.169	3.843	4.091	4.183	4.426	4.032	3.475	3.453	3.258	3.469	3.703	3.921	4.205	4.482	14. Net Income
a. Tahun-tahun lalu	586	1.059	1.675	1.675	1.675	1.675	1.675	3.162	3.024	2.555	2.555	2.555	2.478	2.478	2.478	a. Previous years
b. Tahun berjalan	1.144	2.109	2.168	2.416	2.509	2.751	2.358	314	429	703	914	1.148	1.443	1.727	2.004	b. Current year

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

Note: r) Revised figures  
\*) Provisional Figures

**Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019**  
**(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)**  
**Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018					2019								Indikator	
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		
<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	12	450	8	452	39	32	6	157	83	51	32	43	51	410	1.218	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.010	1.484	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	-	- Forward purchases	
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 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	7.400	10.326	10.973	11.749	12.603	14.549	13.182	14.905	12.463	11.914	12.422	11.550	11.053	10.758	11.416	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	185	183	189	201	188	197	187	188	180	156	152	175	154	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	306	370	260	204	278	594	507	473	507	458	464	244	237	576	410	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	116	204	107	164	94	358	256	643	454	549	554	91	236	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.010	1.185	1.142	1.113	1.185	1.186	1.142	1.221	1.219	1.223	1.218	1.218	1.218	- Forward sales	
- Lainnya	1.193	1.686	1.016	1.087	1.066	1.109	1.156	1.227	1.946	1.276	2.245	1.303	1.295	2.376	1.339	- Others	
<b>Tagihan Kontijensi</b>																	<b>Claim Contingency</b>
- Garansi (Kafalah) yang diterima	219	218	219	222	226	212	212	205	214	219	213	214	211	210	209	- Kafalah guarantees received	
- Pendapatan yang akan diterima	1.038	807	949	1.011	952	993	910	948	964	906	927	966	978	1.012	1.091	- Income will be received	
- Lainnya	228	391	490	495	630	522	442	555	561	549	594	572	563	579	598	- Others	
<b>Kewajiban Kontijensi</b>																	<b>Liabilities Contingency</b>
- Garansi (Kafalah) yang diberikan	3.508	3.859	4.675	4.635	4.629	4.704	3.729	3.350	3.300	3.328	3.232	3.638	3.494	3.597	3.520	- Guarantees issued	
- Lainnya	20	56	68	74	175	149	126	130	179	186	162	156	158	160	176	- Others	
<b>Lainnya</b>																	<b>Others</b>
- Aktiva produktif yang dihapusbuku	9.635	14.842	16.516	17.451	17.973	18.254	19.194	19.276	19.203	19.470	19.653	19.887	20.200	21.221	20.357	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	523	1.326	1.899	2.176	2.226	2.453	2.475	2.784	3.010	3.066	3.174	4.053	3.644	3.997	4.389	- Channeling of mudharabah muqayyadah	

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

Note: r) Revised figures  
 \*) Provisional Figures

**Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2019**  
**(Off Balance Sheet Account - Sharia Commercial Bank)**  
**Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018					2019							Indikator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
<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	12	450	8	452	39	32	6	157	83	51	32	43	51	410	1.218	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.010	1.484	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	-	- Forward purchases	
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 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	4.040	4.223	3.552	3.775	4.209	2.908	2.890	3.123	3.269	2.968	3.154	3.330	3.490	3.684	3.744	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	97	97	97	97	97	97	97	97	97	97	97	94	94	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	306	345	260	204	266	580	406	364	381	407	390	221	218	396	249	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	116	204	107	164	94	358	256	643	454	549	554	91	236	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.010	1.185	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	1.218	- Forward sales	
- Lainnya	1.193	1.686	1.016	1.087	1.066	1.109	1.156	1.227	1.243	1.276	1.318	1.303	1.295	1.324	1.339	- Others	
<b>Tagihan Kontijensi</b>																	<b>Claim Contingency</b>
- Garansi (Kafalah) yang diterima	219	218	219	222	226	212	212	205	214	219	213	214	211	210	209	- Kafalah guarantees received	
- Pendapatan yang akan diterima	814	668	746	777	763	805	727	755	759	683	687	712	701	724	732	- Income will be received	
- Lainnya	16	7	6	10	9	10	9	11	11	10	11	11	11	11	13	- Others	
<b>Kewajiban Kontijensi</b>																	<b>Liabilities Contingency</b>
- Garansi (Kafalah) yang diberikan	3.406	3.690	4.549	4.501	4.481	4.392	3.468	3.118	2.998	2.978	2.873	2.988	2.868	3.066	3.166	- Guarantees issued	
- Lainnya	3	13	27	30	99	100	101	103	105	110	111	112	115	117	119	- Others	
<b>Lainnya</b>																	<b>Others</b>
- Aktiva produktif yang dihapusbuku	7.992	12.304	13.560	14.407	14.875	15.120	15.992	16.045	15.904	16.003	16.193	16.408	16.709	17.728	16.820	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channeling of mudharabah muqayyadah	

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

Note: r) Revised figures  
 \*) Provisional Figures

**Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2019**  
**(Off Balance Sheet Account - Sharia Business Unit)**  
**Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018					2019							Indikator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags		
<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	3.360	6.103	7.421	7.974	8.394	11.641	10.292	11.782	9.194	8.945	9.268	8.219	7.563	7.074	7.672		- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	89	86	92	104	91	100	90	91	83	60	56	82	60		- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	1	25	-	-	12	14	101	109	126	51	74	23	19	180	161		- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Spot sales	
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	2	1	1	-	-	-	-	-		- Forward sales	
- Lainnya	0	-	-	-	-	-	-	-	703	-	926	0	-	1.051	-		- Others	
<b>Tagihan Kontijensi</b>																		<b>Claim Contingency</b>
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	203	234	189	188	183	194	205	224	240	254	277	288	360		- Income will be received	
- Lainnya	212	384	483	486	621	512	433	545	550	538	584	561	552	568	585		- Others	
<b>Kewajiban Kontijensi</b>																		<b>Liabilities Contingency</b>
- Garansi (Kafalah) yang diberikan	102	170	126	134	148	312	261	233	301	349	360	650	626	530	354		- Guarantees issued	
- Lainnya	17	42	41	44	77	49	25	28	73	76	51	44	44	44	57		- Others	
<b>Lainnya</b>																		<b>Others</b>
- Aktiva produktif yang dihapusbuku	1.644	2.537	2.956	3.043	3.097	3.134	3.202	3.231	3.299	3.467	3.460	3.480	3.491	3.494	3.537		- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	473	1.279	1.852	2.129	2.179	2.406	2.428	2.737	2.963	3.019	3.127	4.006	3.597	3.951	4.342		- Channeling of mudharabah muqayyadah	

Ket: \*) Angka-angka sementara

Note: \*) Provisional Figures

**Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019**  
(Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement)  
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018					2019					Indikator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	40.228	46.268	32.253	36.259	40.460	44.680	49.058	4.428	8.720	13.249	17.765	22.407	26.819	31.517	36.275	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1.291	1.568	963	1.056	1.176	1.281	1.424	161	295	451	608	766	941	1.118	1.265	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	236	177	93	96	105	114	129	17	27	37	45	53	61	71	79	b. Placement in Other Banks
c. Surat Berharga	1.715	2.366	2.004	2.283	2.591	2.882	3.218	314	604	931	1.227	1.524	1.823	2.180	2.571	c. Investment in Securities
d. Pembiayaan yang Diberikan:	26.447	30.718	21.778	24.518	27.323	30.225	33.206	2.979	5.865	8.978	11.942	15.074	18.047	21.113	24.294	d. Financing:
i. Pendapatan Bagi Hasil	8.019	9.849	7.193	8.182	9.132	10.165	11.209	1.035	2.115	3.239	4.289	5.413	6.483	7.565	8.770	i. Profit Sharing
a. Mudharabah	1.875	1.825	1.135	1.262	1.397	1.537	1.677	132	256	378	497	613	730	839	955	a. Mudharabah
b. Musyarakah	6.144	8.023	6.058	6.920	7.735	8.629	9.532	902	1.859	2.861	3.792	4.800	5.753	6.726	7.809	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	-	6 <sup>1)</sup>	c. Other profit sharing
ii. Piutang	17.196	19.744	13.865	15.530	17.298	19.070	20.932	1.837	3.544	5.428	7.243	9.143	10.947	12.808	14.674	ii. Receivables/Acceptables
a. Murabahah	16.679	19.115	13.357	14.953	16.661	18.371	20.164	1.768	3.413	5.226	6.975	8.796	10.531	12.319	14.113	a. Murabahah
b. Ujrah	411	508	410	466	512	561	615	55	103	157	209	271	324	382	438	b. Qardh
c. Istishna'	106	120	98	111	125	139	153	15	28	45	59	75	91	107	123	c. Istishna'
d. Piutang Lainnya	-	0	-	-	-	0	0	-	0	0	0	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1.232	1.126	720	806	892	989	1.064	107	207	311	411	518	617	739	850	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	10.540	11.439	7.414	8.306	9.266	10.178	11.081	957	1.928	2.853	3.942	4.989	5.947	7.034	8.065	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	22.509	25.224	16.736	18.857	21.110	23.326	25.620	2.401	4.709	7.097	9.565	12.007	14.320	16.783	19.172	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	22.509	25.218	16.719	18.839	21.107	23.304	25.617	2.350	4.608	6.946	9.379	11.788	14.059	16.561	18.918	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	17	18	3	21	3	51	101	151	187	220	261	222	255	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	17.719	21.044	15.516	17.402	19.350	21.354	23.437	2.027	4.011	6.152	8.200	10.400	12.499	14.734	17.103	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	14.395	7.153	6.501	7.361	8.066	8.595	9.737	1.194	1.998	2.842	3.433	3.853	4.559	5.187	5.715	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	154	168	122	123	131	144	155	12	20	45	56	74	81	105	114	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	14	17	18	19	30	5	8	23	25	31	37	40	45	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.566	2.015	1.368	1.524	1.724	1.900	2.116	193	349	555	752	991	1.186	1.399	1.589	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.675	4.968	4.997	5.696	6.192	6.532	7.437	985	1.620	2.220	2.600	2.757	3.255	3.643	3.966	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	32.114	28.197	22.017	24.763	27.416	29.950	33.175	3.221	6.009	8.994	11.633	14.252	17.058	19.920	22.818	5 Total of Operating Income
6 Total Beban Operasional	29.308	23.842	17.185	19.188	21.764	23.707	26.259	2.487	4.850	7.091	9.056	10.981	12.981	15.086	17.259	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	2	2	2	2	2	6	4	5	5	5	7	8	8	8	a. Yield to BI
b. Bonus Titipan Wadiah	349	330	247	296	312	331	358	31	55	81	116	148	188	230	279	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	29	82	6	7	8	8	8	1	1	1	2	1	6	2	1	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	217	242	270	297	344	381	36	63	101	139	193	235	278	325	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	16.473	9.646	7.122	7.831	9.056	9.674	10.731	1.179	2.186	3.116	3.666	4.093	4.776	5.389	6.070	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.200	1.244	777	869	968	1.075	1.190	95	190	289	387	491	581	680	778	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	30	14	7	8	10	12	18	1	3	4	10	11	13	14	17	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	16	16	18	18	18	0	0	0	1	1	1	2	3	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6.653	7.200	5.153	5.800	6.469	7.143	7.863	661	1.394	2.026	2.726	3.462	4.145	4.881	5.592	i. Cost of Human Resources
ii. Biaya Tenaker	6.501	6.989	5.028	5.660	6.311	6.962	7.628	650	1.362	1.972	2.651	3.366	4.034	4.745	5.422	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	143	203	122	136	153	174	222	11	31	53	73	93	107	133	167	iii. Training Cost
iii. Penelitian dan Pengembangan	9	8	3	4	5	7	13	1	1	1	2	3	4	3	3	iii. Research and Development
j. Beban Operasional Lainnya	4.512	5.085	3.613	4.087	4.624	5.099	5.687	479	954	1.467	2.005	2.569	3.028	3.602	4.187	j. Other Operating Costs
i. Promosi	316	398	224	258	298	333	418	28	67	102	143	187	207	243	280	i. Promotion
ii. Biaya Lainnya	4.196	4.687	3.389	3.829	4.326	4.766	5.269	451	887	1.365	1.862	2.382	2.821	3.359	3.907	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	2.807	4.355	4.832	5.575	5.652	6.243	6.915	734	1.159	1.904	2.576	3.272	4.077	4.835	5.559	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	364	340	272	289	289	277	353	49	58	79	73	91	110	169	202	8 Non Operating Income
9 Beban Non Operasional	222	272	264	293	264	288	335	71	90	115	121	155	183	267	254	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	142	68	8	(5)	25	(12)	18	(22)	(33)	(36)	(49)	(64)	(72)	(98)	(52)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.949	4.423	4.840	5.570	5.677	6.231	6.934	712	1.126	1.868	2.528	3.208	4.005	4.737	5.506	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	2.984	4.246	-	-	-	-	5.238	12	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(490)	(765)	(812)	(645)	(918)	(958)	(1.062)	(102)	(184)	(300)	(421)	(530)	(656)	(775)	(901)	13 Income Tax
14 Laba/Rugi Bersih	2.096	3.084	4.028	4.925	4.759	5.274	5.119	598	942	1.568	2.106	2.678	3.349	3.961	4.606	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



**Tabel 8a. Laporan Laba Rugi Bank Umum Syariah - SPS 2019**  
**(Sharia Commercial Bank Condensed Income Statement)**  
**Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018					2019					Indikator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	31.326	35.697	24.310	27.340	30.412	33.525	36.648	3.178	6.261	9.412	12.627	15.919	19.017	22.366	25.771	1 Operating Income from:
a. Penempatan pada Bank Indonesia	852	1.046	602	659	741	810	905	107	194	302	395	494	589	710	807	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	65	27	13	14	16	18	22	4	7	9	10	11	13	14	14	b. Placement in Other Banks
c. Surat Berharga	1.427	2.005	1.703	1.937	2.189	2.431	2.708	260	504	768	1.011	1.249	1.487	1.784	2.107	c. Investment in Securities
d. Pembiayaan yang Diberikan:	19.702	22.554	15.426	17.372	19.289	21.289	23.297	2.068	4.063	6.142	8.161	10.305	12.344	14.439	16.640	d. Financing:
i. Pendapatan Bagi Hasil	5.657	6.106	4.057	4.589	5.068	5.614	6.138	540	1.148	1.540	2.239	2.823	3.380	3.947	4.622	i. Profit Sharing
a. Mudharabah	1.008	893	498	554	607	662	717	54	106	152	205	253	304	348	397	a. Mudharabah
b. Musyarakah	4.649	5.213	3.559	4.034	4.461	4.952	5.421	486	1.041	1.550	2.034	2.570	3.076	3.599	4.225	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13.803	16.063	11.138	12.526	13.942	15.367	16.849	1.491	2.853	4.349	5.798	7.323	8.772	10.262	11.751	ii. Receivables/Acceptables
a. Murabahah	13.403	15.577	10.765	12.106	13.476	14.856	16.289	1.442	2.760	4.207	5.610	7.078	8.478	9.915	11.352	a. Murabahah
b. Ujrah	388	484	371	419	464	509	558	49	93	142	187	244	293	346	397	b. Qardh
c. Istishna'	12	3	1	2	2	2	2	0	1	1	1	1	1	1	1	c. Istishna'
d. Piutang Lainnya	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	242	385	231	257	278	308	310	36	62	91	124	159	192	229	268	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	9.280	10.065	6.566	7.358	8.178	8.978	9.716	739	1.493	2.191	3.050	3.860	4.585	5.420	6.202	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	18.147	20.070	12.997	14.595	16.275	17.906	19.534	1.699	3.324	4.963	6.707	8.402	10.002	11.729	13.392	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	18.147	20.070	12.997	14.595	16.275	17.906	19.534	1.699	3.324	4.963	6.707	8.402	10.002	11.729	13.392	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	13.179	15.628	11.313	12.745	14.137	15.619	17.113	1.480	2.937	4.450	5.921	7.516	9.015	10.637	12.379	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	13.550	5.660	5.587	6.315	6.929	7.319	8.063	904	1.725	2.338	2.830	3.097	3.673	4.193	4.602	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	153	167	120	121	129	142	153	12	20	44	54	72	80	101	110	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	0	0	-	0	0	0	1	0	0	0	1	1	1	1	1	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.246	1.555	993	1.097	1.245	1.370	1.532	131	246	400	542	697	829	975	1.104	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.151	3.938	4.474	5.097	5.554	5.806	6.377	762	1.459	1.893	2.233	2.327	2.763	3.116	3.387	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	26.729	21.288	16.900	19.060	21.066	22.937	25.176	2.384	4.662	6.788	8.751	10.613	12.688	14.830	16.981	5 Total of Operating Income
6 Total Beban Operasional	25.391	19.697	14.256	15.931	17.968	19.492	21.393	1.977	3.958	5.628	7.138	8.541	10.110	11.789	13.506	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	2	2	2	2	5	3	5	5	5	6	7	7	7	a. Yield to BI
b. Bonus Titipan Wadiah	252	233	194	235	245	251	270	21	38	58	85	109	141	174	214	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	28	82	6	7	6	6	6	1	1	1	2	5	6	2	1	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	31	43	43	47	57	57	64	13	12	17	23	29	36	43	50	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	14.681	8.060	6.153	6.754	7.710	8.214	8.912	951	1.853	2.513	2.920	3.170	3.708	4.199	4.748	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.067	1.094	682	764	852	945	1.046	84	167	255	340	433	513	599	686	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	20	13	7	8	10	12	17	1	3	4	6	7	9	9	12	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	16	16	18	18	18	0	0	0	1	1	1	2	3	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5.830	6.239	4.453	5.027	5.603	6.187	6.801	573	1.215	1.758	2.366	2.989	3.586	4.230	4.848	i. Cost of Human Resources
i. Biaya Tenaker	5.690	6.043	4.336	4.895	5.455	6.017	6.579	563	1.186	1.708	2.297	2.899	3.482	4.103	4.689	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	133	188	114	127	143	163	210	10	29	49	68	87	101	125	157	ii. Training Cost
iii. Penelitian dan Pengembangan	7	8	3	4	5	7	13	1	1	1	1	3	3	3	3	iii. Research and Development
j. Beban Operasional Lainnya	3.456	3.909	2.701	3.070	3.466	3.800	4.254	329	664	1.018	1.391	1.790	2.103	2.523	2.936	j. Other Operating Costs
i. Promosi	247	309	174	204	234	258	326	22	58	85	120	155	170	200	230	i. Promotion
ii. Biaya Lainnya	3.209	3.600	2.527	2.866	3.232	3.542	3.928	307	606	933	1.271	1.635	1.933	2.322	2.706	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.338	1.591	2.644	3.129	3.098	3.446	3.783	407	704	1.160	1.613	2.072	2.578	3.041	3.476	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	172	202	154	152	132	132	201	41	42	55	42	52	64	116	142	8 Non Operating Income
9 Beban Non Operasional	90	96	164	181	137	148	178	55	60	68	62	84	102	174	145	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	82	106	(10)	(20)	15	(16)	23	(15)	(17)	(13)	(20)	(33)	(39)	(57)	(3)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.420	1.697	2.633	3.109	3.113	3.430	3.806	393	687	1.147	1.593	2.040	2.539	2.984	3.473	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	2.620	3.672	-	-	-	-	4.485	12	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(468)	(706)	(774)	(600)	(862)	(907)	(1.000)	(96)	(173)	(282)	(400)	(510)	(634)	(750)	(871)	13 Income Tax
14 Laba/Rugi Bersih	952	990	1.860	2.509	2.251	2.523	2.806	285	514	865	1.193	1.530	1.905	2.234	2.601	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2019  
(Sharia Business Unit Condensed Income Statement)  
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018					2019					Indikator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.902	10.571	7.943	8.919	10.048	11.155	12.410	1.250	2.459	3.837	5.138	6.488	7.802	9.150	10.504	1 Operating Income from:
a. Penempatan pada Bank Indonesia	440	522	361	397	435	472	520	54	101	149	213	272	352	408	458	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	171	150	80	82	89	96	107	13	20	28	35	42	49	57	64	b. Placement in Other Banks
c. Surat Berharga	287	361	301	346	402	451	511	54	100	164	217	275	336	396	464	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6.745	8.164	6.352	7.146	8.034	8.935	9.908	911	1.802	2.835	3.781	4.769	5.703	6.675	7.654	d. Financing:
i. Pendapatan Bagi Hasil	2.362	3.743	3.136	3.593	4.064	4.551	5.071	494	967	1.537	2.050	2.590	3.104	3.618	4.148	i. Profit Sharing
a. Mudharabah	867	933	637	707	790	875	960	78	150	227	292	361	426	491	558	a. Mudharabah
b. Musyarakah	1.495	2.810	2.499	2.886	3.274	3.677	4.111	416	817	1.311	1.758	2.230	2.677	3.127	3.584	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	-	6 <sup>*)</sup>	c. Other profit sharing
ii. Piutang	3.392	3.680	2.727	3.004	3.356	3.703	4.084	346	691	1.079	1.445	1.820	2.174	2.546	2.923	ii. Receivables/Acceptables
a. Murabahah	3.276	3.539	2.591	2.847	3.184	3.515	3.874	326	653	1.019	1.365	1.719	2.053	2.404	2.761	a. Murabahah
b. Ujrah	23	25	39	48	48	51	58	5	10	15	21	27	31	36	41	b. Qardh
c. Istishna'	93	117	97	109	124	137	152	14	28	44	59	74	90	106	122	c. Istishna'
d. Piutang Lainnya	-	0	-	-	-	0	0	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	990	741	488	549	614	681	754	71	144	219	287	359	426	510	583	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.260	1.373	849	948	1.088	1.200	1.364	218	435	662	892	1.129	1.362	1.614	1.863	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.362	5.155	3.739	4.262	4.835	5.420	6.086	702	1.385	2.135	2.859	3.605	4.318	5.054	5.780	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4.362	5.148	3.723	4.244	4.832	5.398	6.083	651	1.284	1.983	2.672	3.385	4.057	4.832	5.525	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	17	18	3	21	3	51	101	151	187	220	261	222	255	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	4.540	5.416	4.203	4.656	5.213	5.736	6.324	548	1.074	1.702	2.279	2.883	3.484	4.097	4.724	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	845	1.493	914	1.046	1.138	1.277	1.674	290	273	505	603	756	886	994	1.113	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	2	2	2	2	0	0	1	2	2	2	3	4	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	14	17	18	19	29	5	8	22	24	30	36	39	45	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	319	460	376	427	480	530	584	62	103	154	210	295	357	424	484	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	524	1.030	523	600	637	726	1.059	223	162	327	367	430	492	527	580	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	5.385	6.909	5.117	5.703	6.351	7.012	7.998	837	1.347	2.207	2.882	3.639	4.371	5.090	5.836	5 Total of Operating Income
6 Total Beban Operasional	3.916	4.145	2.929	3.257	3.796	4.215	4.866	510	893	1.463	1.918	2.440	2.872	3.297	3.753	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	-	-	-	-	0	1	1	1	1	1	1	1	1	a. Yield to BI
b. Bonus Titipan Wadiah	97	98	53	61	67	81	88	9	17	23	31	39	47	56	65	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	-	0	1	2	2	2	0	0	-	0	0	-	-	-	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	4	175	199	223	240	287	318	24	51	84	116	164	200	235	275	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.792	1.586	969	1.077	1.346	1.460	1.819	227	333	603	746	923	1.068	1.190	1.322	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	95	105	117	130	144	12	23	34	47	58	68	81	91	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	11	0	0	0	0	0	0	0	0	0	4	4	4	5	5	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	823	961	700	773	866	957	1.062	88	178	268	360	473	559	650	744	i. Cost of Human Resources
i. Biaya Tenaker	811	946	692	765	856	946	1.050	87	176	264	355	467	552	642	733	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	10	15	8	9	10	11	12	1	2	4	5	6	7	9	10	ii. Training Cost
iii. Penelitian dan Pengembangan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	1.057	1.176	912	1.017	1.158	1.299	1.432	149	291	449	614	779	925	1.079	1.250	j. Other Operating Costs
i. Promosi	70	89	50	54	64	75	92	6	10	17	23	32	37	43	49	i. Promotion
ii. Biaya Lainnya	987	1.087	862	963	1.094	1.224	1.340	144	281	433	591	747	888	1.036	1.201	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.469	2.764	2.188	2.445	2.555	2.797	3.132	327	455	744	963	1.199	1.499	1.793	2.083	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	192	138	118	128	138	144	152	8	15	23	31	39	47	53	60	8 Non Operating Income
9 Beban Non Operasional	132	176	100	112	127	140	156	16	31	47	60	70	80	93	110	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	(37)	18	16	10	4	(5)	(8)	(15)	(24)	(28)	(31)	(34)	(41)	(50)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.529	2.726	2.206	2.461	2.565	2.801	3.127	319	439	721	935	1.168	1.465	1.753	2.033	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	363	574	-	-	-	-	753	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(22)	(59)	(38)	(45)	(56)	(50)	(62)	(6)	(11)	(18)	(21)	(20)	(22)	(26)	(29)	13 Income Tax
14 Laba/Rugi Bersih	1.144	2.094	2.168	2.416	2.509	2.751	2.313	314	429	703	914	1.148	1.443	1.727	2.004	14 Net Profit/Loss

\*: Data Tidak Tersedia

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

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

Miliar Rupiah (in Billion IDR)

Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah (Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)																
Indikator	2016	2017	2018					2019					Indikator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
1. Lancar	295.826	352.038	362.347	381.347	380.889	380.175	411.771	397.744	402.671	406.668	404.466	399.133	401.785	411.033	413.037	1. Current
2. Dalam Perhatian Khusus	17.680	19.517	22.952	23.896	20.437	21.438	17.346	19.393	20.999	21.626	22.031	20.535	22.305	21.332	21.698	2. Special Mention
3. Kurang Lancar	3.015	3.376	2.744	2.650	2.721	2.662	2.070	2.427	2.508	2.528	2.794	2.600	2.662	2.306	2.204	3. Sub-Standard
4. Diragukan	1.326	1.919	1.917	2.450	2.312	1.809	1.474	1.374	1.490	1.673	1.742	1.547	1.574	1.876	2.167	4. Doubtful
5. Macet	6.187	5.847	5.482	5.013	5.578	6.096	5.676	5.781	5.875	6.283	6.486	6.665	6.597	6.727	6.743	5. Lost
Total Aset Produktif	324.034	382.697	395.443	415.356	411.937	412.180	438.338	426.720	433.544	438.778	437.519	430.480	434.923	443.274	445.850	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,25	2,91	2,56	2,43	2,58	2,56	2,10	2,25	2,28	2,39	2,52	2,51	2,49	2,46	2,49	Percentage of Non Performing Earning Assets

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Miliar Rupiah (in Billion IDR)

Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah (Earning Assets based on Collectibility of Sharia Commercial Bank) Miliar Rp (Billion IDR)																
Indikator	2016	2017	2018					2019								Indikator
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Lancar	208.258	230.684	235.582	248.600	248.806	250.463	266.133	257.958	261.924	262.262	259.684	257.593	255.802	267.171	267.552	1. Current
2. Dalam Perhatian Khusus	13.725	15.346	18.185	18.792	15.726	16.114	12.462	14.024	14.691	15.554	16.100	14.653	16.292	15.846	16.188	2. Special Mention
3. Kurang Lancar	2.257	3.111	2.320	2.257	2.357	2.286	1.616	1.842	1.889	1.910	2.024	1.990	1.767	1.866	1.734	3. Sub-Standard
4. Diragukan	1.109	1.756	1.296	1.758	1.646	1.189	846	751	791	955	1.055	878	881	832	1.133	4. Doubtful
5. Macet	4.685	4.249	4.115	3.684	3.953	4.482	4.222	4.291	4.332	4.312	4.432	4.574	4.460	4.519	4.551	5. Lost
Total Aset Produktif	230.035	255.145	261.497	275.091	272.488	274.533	285.278	278.867	283.626	284.993	283.295	279.688	279.201	290.234	291.158	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,50	3,57	2,96	2,80	2,92	2,90	2,34	2,47	2,47	2,52	2,65	2,66	2,55	2,49	2,55	Percentage of Non Performing Earning Assets

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Miliar Rupiah (in Billion IDR)

Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah (Earning Assets based on Collectibility of Sharia Business Units) Miliar Rp (Billion IDR)																
Indikator	2016	2017	2018					2019							Indikator	
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Lancar	87.568	121.355	126.765	132.747	132.083	129.712	145.638	139.786	140.748	144.406	144.782	141.540	145.984	143.862	145.486	1. Current
2. Dalam Perhatian Khusus	3.954	4.170	4.767	5.104	4.711	5.324	4.884	5.370	6.309	6.072	5.931	5.882	6.013	5.486	5.510	2. Special Mention
3. Kurang Lancar	757	266	424	394	364	376	454	585	619	618	771	610	894	440	471	3. Sub-Standard
4. Diragukan	218	163	621	692	665	620	628	623	700	718	687	669	693	1.044	1.034	4. Doubtful
5. Macet	1.502	1.598	1.368	1.329	1.625	1.614	1.455	1.490	1.544	1.971	2.053	2.092	2.137	2.208	2.191	5. Lost
Total Aset Produktif	93.999	127.552	133.945	140.266	139.449	137.646	153.060	147.853	149.918	153.785	154.225	150.793	155.722	153.041	154.691	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,63	1,59	1,80	1,72	1,90	1,90	1,66	1,82	1,91	2,15	2,28	2,24	2,39	2,41	2,39	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 2019**  
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)  
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018					2019					Ags	Indicator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei			Jun	Jul
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>30.237</b>	<b>44.753</b>	<b>58.874</b>	<b>60.376</b>	<b>60.826</b>	<b>62.509</b>	<b>65.970</b>	<b>67.162</b>	<b>69.097</b>	<b>69.771</b>	<b>70.633</b>	<b>60.820</b>	<b>60.835</b>	<b>68.992</b>	<b>71.149</b>	<b>Securities Owned Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>6.105</b>	<b>9.360</b>	<b>11.814</b>	<b>11.775</b>	<b>10.522</b>	<b>11.385</b>	<b>12.778</b>	<b>13.403</b>	<b>14.574</b>	<b>15.407</b>	<b>14.548</b>	<b>12.428</b>	<b>13.241</b>	<b>15.819</b>	<b>16.497</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Surat Perbendaharaan Negara Syariah	2.144	5.631	9.067	7.427	7.229	7.371	4.814	4.233	4.593	4.612	4.345	3.562	3.599	3.168	2.916	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.785	3.490	1.583	2.506	1.289	1.867	4.291	1.442	2.086	1.504	1.205	2.498	1.787	1.208	965	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	239	1.164	1.842	2.004	2.147	3.673	7.728	7.895	9.291	8.998	6.367	7.855	11.443	12.615	c. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>24.132</b>	<b>35.393</b>	<b>47.059</b>	<b>48.602</b>	<b>50.304</b>	<b>51.123</b>	<b>53.193</b>	<b>53.759</b>	<b>54.523</b>	<b>54.364</b>	<b>56.086</b>	<b>48.392</b>	<b>47.594</b>	<b>53.173</b>	<b>54.653</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Surat Berharga Syariah Negara (SBSN)	20.111	29.427	33.056	34.830	36.362	36.469	39.227	37.810	38.988	36.991	38.311	30.447	31.129	33.193	34.209	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.934	2.580	1.778	1.614	1.795	2.049	1.473	2.177	1.423	2.047	2.515	1.906	1.743	3.496	4.027	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	231	246	201	201	201	201	201	201	201	201	201	201	201	201	201	c. Subordinated Sukuk
d. Sukuk Lainnya	1.730	2.973	11.874	11.807	11.808	12.258	12.130	13.398	13.731	14.946	14.873	15.652	14.353	16.094	16.012	d. Others Sukuk
e. SBPM Syariah Lainnya	126	167	150	150	139	146	162	173	181	179	186	186	169	190	204	e. Other Sharia Capital Market Securities
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>7.434</b>	<b>7.111</b>	<b>4.148</b>	<b>4.971</b>	<b>3.852</b>	<b>5.457</b>	<b>10.845</b>	<b>6.274</b>	<b>6.672</b>	<b>7.292</b>	<b>6.129</b>	<b>7.619</b>	<b>7.213</b>	<b>5.694</b>	<b>7.281</b>	<b>Securities Issued Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>4.785</b>	<b>5.495</b>	<b>3.032</b>	<b>3.855</b>	<b>2.736</b>	<b>3.347</b>	<b>7.135</b>	<b>2.424</b>	<b>2.772</b>	<b>3.582</b>	<b>2.418</b>	<b>4.607</b>	<b>4.201</b>	<b>2.682</b>	<b>2.276</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4.785	4.697	2.233	3.056	1.937	2.548	6.336	1.625	1.973	2.518	1.619	3.908	3.502	1.983	1.577	a. Sharia SPN
b. SBPU Syariah Lainnya	-	798	799	799	799	799	799	799	799	964	799	699	699	699	699	b. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>2.650</b>	<b>1.616</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>2.110</b>	<b>3.710</b>	<b>3.850</b>	<b>3.900</b>	<b>3.711</b>	<b>3.011</b>	<b>3.012</b>	<b>3.012</b>	<b>3.012</b>	<b>5.005</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Sukuk Subordinasi	1.000	-	-	-	-	994	2.594	2.594	2.594	2.595	2.595	2.595	2.596	2.596	4.589 <sup>r)</sup>	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.650	1.616	1.116	1.116	1.116	1.116	1.116	1.256	1.306	1.116	1.116	416	416	416	416	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
<b>Surat Berharga Dimiliki Berdasarkan Kategori</b>	<b>30.237</b>	<b>44.753</b>	<b>58.874</b>	<b>60.376</b>	<b>60.826</b>	<b>62.509</b>	<b>65.970</b>	<b>67.162</b>	<b>69.097</b>	<b>69.771</b>	<b>70.633</b>	<b>60.820</b>	<b>60.835</b>	<b>68.992</b>	<b>71.149</b>	<b>Securities Owned Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>6.105</b>	<b>9.360</b>	<b>11.814</b>	<b>11.775</b>	<b>10.522</b>	<b>11.385</b>	<b>12.778</b>	<b>13.403</b>	<b>14.574</b>	<b>15.407</b>	<b>14.548</b>	<b>12.428</b>	<b>13.241</b>	<b>15.819</b>	<b>16.497</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	517	1.200	2.405	2.581	2.752	2.924	2.333	2.189	1.809	1.386	1.633	1.321	1.442	1.422	1.439	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	205	18	100	25	114	265	40	-	-	60	20	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	2.387	2.481	2.727	2.810	2.068	2.149	1.809	1.386	1.573	1.301	1.442	1.422	1.439	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5.588	8.160	9.409	9.194	7.770	8.462	10.445	11.213	12.765	14.021	12.914	11.107	11.799	14.397	15.058	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>24.132</b>	<b>35.393</b>	<b>47.059</b>	<b>48.602</b>	<b>50.304</b>	<b>51.123</b>	<b>53.193</b>	<b>53.759</b>	<b>54.523</b>	<b>54.364</b>	<b>56.086</b>	<b>48.392</b>	<b>47.594</b>	<b>53.173</b>	<b>54.653</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	5.297	11.054	6.638	6.338	6.914	7.180	6.544	7.805	7.779	4.758	7.940	5.514	5.096	6.680	7.478	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	3.075	5.982	23	42	36	20	12	47	39	28	43	74	98	235	216	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2.222	5.072	6.615	6.296	6.878	7.160	6.532	7.758	7.741	4.730	7.898	5.440	4.998	6.445	7.261	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18.835	24.339	40.421	42.264	43.390	43.944	46.648	45.954	46.744	49.606	48.145	42.878	42.499	46.493	47.175	b. Measured at Face Value - Held to Maturity
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>7.434</b>	<b>7.111</b>	<b>4.148</b>	<b>4.971</b>	<b>3.852</b>	<b>5.457</b>	<b>10.845</b>	<b>6.274</b>	<b>6.672</b>	<b>7.292</b>	<b>6.129</b>	<b>7.619</b>	<b>7.213</b>	<b>5.694</b>	<b>7.281</b>	<b>Securities Issued Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>4.785</b>	<b>5.495</b>	<b>3.032</b>	<b>3.855</b>	<b>2.736</b>	<b>3.347</b>	<b>7.135</b>	<b>2.424</b>	<b>2.772</b>	<b>3.582</b>	<b>2.418</b>	<b>4.607</b>	<b>4.201</b>	<b>2.682</b>	<b>2.276</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	705	450	569	609	659	681	295	200	617	169	492	732	707	70	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	260	394	269	331	255	-	159	169	342	292	262	70	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	309	215	390	350	40	200	458	-	150	440	445	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.080	5.045	2.463	3.246	2.077	2.666	6.840	2.224	2.155	3.413	1.926	3.875	3.494	2.612	2.276	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>2.650</b>	<b>1.616</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>2.110</b>	<b>3.710</b>	<b>3.850</b>	<b>3.900</b>	<b>3.711</b>	<b>3.711</b>	<b>3.011</b>	<b>3.012</b>	<b>3.012</b>	<b>5.005</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	140	190	-	-	-	-	-	0	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	140	190	-	-	-	-	-	0	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.650	1.616	1.116	1.116	1.116	2.110	3.710	3.710	3.710	3.711	3.711	3.011	3.012	3.012	5.005	b. Measured at Face Value - Held to Maturity

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

Note: \*) Provisional Figures  
r) revised figures

**Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2019**  
*(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)*  
 Miliar Rp (Billion IDR)

Indikator	2016	2017	2018					2019						Indicator				
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags		
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>24.106</b>	<b>35.656</b>	<b>49.450</b>	<b>51.221</b>	<b>51.460</b>	<b>52.815</b>	<b>54.503</b>	<b>54.772</b>	<b>55.645</b>	<b>56.117</b>	<b>54.952</b>	<b>47.441</b>	<b>48.183</b>	<b>54.133</b>	<b>56.204</b>	<b>Securities Owned Based on Instrument Categories</b>		
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>5.185</b>	<b>7.950</b>	9.677	9.867	8.707	9.224	9.064	9.748	10.654	11.568	9.139	8.310	9.465	12.500	12.936	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>		
a. Surat Perbendaharaan Negara Syariah	2.079	5.491	8.488	6.993	6.792	6.932	4.372	3.780	4.130	4.147	4.128	3.545	3.581	3.160	2.916	a. Sharia SPN		
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2.930	2.245	561	1.676	731	1.024	2.417	377	942	930	488	1.101	720	583	430	b. Interbank Mudharabah Investment Certificates (SIMA)		
c. SBPU Syariah Lainnya	176	214	628	1.198	1.184	1.268	2.274	5.592	5.582	6.492	4.524	3.664	5.164	8.757	9.590	c. Other Sharia Money Market Securities		
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>18.922</b>	<b>27.705</b>	<b>39.773</b>	<b>41.354</b>	<b>42.753</b>	<b>43.591</b>	<b>45.439</b>	<b>45.023</b>	<b>44.991</b>	<b>44.548</b>	<b>45.813</b>	<b>39.132</b>	<b>38.717</b>	<b>41.633</b>	<b>43.268</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>		
a. Surat Berharga Syariah Negara (SBSN)	15.111	22.280	26.425	28.305	29.429	29.543	31.996	30.441	30.716	28.987	29.865	24.357	25.007	25.818	27.077	a. Sharia SBN (SBSN)		
b. Sertifikat Reksadana Syariah	1.923	2.375	1.733	1.534	1.715	1.979	1.453	2.057	1.389	1.713	2.116	1.597	1.434	2.492	2.893	b. Sharia Mutual Fund Certificates		
c. Sukuk Subordinasi	176	191	146	146	146	146	146	146	146	146	146	146	146	146	146	c. Subordinated Sukuk		
d. Sukuk Lainnya	1.596	2.809	11.436	11.335	11.441	11.893	11.813	12.336	12.690	13.653	13.629	12.976	12.091	13.116	13.076	d. Others Sukuk		
e. SBPM Syariah Lainnya	115	50	33	33	22	30	32	43	51	49	56	56	39	62	76	e. Other Sharia Capital Market Securities		
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>5.495</b>	<b>3.517</b>	<b>1.924</b>	<b>2.206</b>	<b>1.647</b>	<b>2.048</b>	<b>6.206</b>	<b>3.125</b>	<b>3.453</b>	<b>4.248</b>	<b>3.319</b>	<b>5.358</b>	<b>4.902</b>	<b>3.263</b>	<b>3.027</b>	<b>Securities Issued Based on Instrument Categories</b>		
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>3.995</b>	<b>3.017</b>	<b>1.924</b>	<b>2.206</b>	<b>1.647</b>	<b>2.048</b>	<b>4.606</b>	<b>1.525</b>	<b>1.853</b>	<b>2.648</b>	<b>1.719</b>	<b>3.758</b>	<b>3.302</b>	<b>1.663</b>	<b>1.427</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>		
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.995	2.917	1.824	2.106	1.547	1.948	4.506	1.425	1.753	2.548	1.619	3.758	3.302	1.663	1.427	a. Sharia SPN		
b. SBPU Syariah Lainnya	-	100	100	100	100	100	100	100	100	100	100	-	-	-	-	b. Other Sharia Money Market Securities		
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>1.500</b>	<b>500</b>	-	-	-	-	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>		
a. Sukuk Subordinasi	1.000	-	-	-	-	-	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	a. Sharia Mutual Fund Certificates		
b. Sukuk Lainnya	500	500	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Subordinated Sukuk		
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities		
<b>Surat Berharga Dimiliki Berdasarkan Kategori</b>	<b>24.106</b>	<b>35.656</b>	<b>49.450</b>	<b>51.221</b>	<b>51.460</b>	<b>52.815</b>	<b>54.503</b>	<b>54.772</b>	<b>55.645</b>	<b>56.117</b>	<b>54.952</b>	<b>47.441</b>	<b>48.183</b>	<b>54.133</b>	<b>56.204</b>	<b>Securities Owned Based on Measurement Methods</b>		
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>5.185</b>	<b>7.950</b>	<b>9.677</b>	<b>9.867</b>	<b>8.707</b>	<b>9.224</b>	<b>9.064</b>	<b>9.748</b>	<b>10.654</b>	<b>11.568</b>	<b>9.139</b>	<b>8.310</b>	<b>9.465</b>	<b>12.500</b>	<b>12.936</b>	<b>1 Sharia Money Market Securities</b>		
a. Diukur Pada Nilai Wajar	451	935	1.971	2.148	2.315	2.484	1.602	1.386	1.121	1.123	1.216	1.124	1.124	1.135	1.144	1.099	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	205	18	100	25	114	265	40	-	-	60	20	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income	451	730	1.953	2.048	2.290	2.370	1.337	1.346	1.121	1.123	1.156	1.104	1.135	1.144	1.099	1.099	2. Through Other Comprehensive Income - Available for Sale	
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.733	7.015	7.706	7.720	6.391	6.739	7.462	8.362	9.533	10.445	7.923	7.186	8.331	11.356	11.837	11.837	b. Measured at Face Value - Held to Maturity	
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>18.922</b>	<b>27.705</b>	<b>39.773</b>	<b>41.354</b>	<b>42.753</b>	<b>43.591</b>	<b>45.439</b>	<b>45.023</b>	<b>44.991</b>	<b>44.548</b>	<b>45.813</b>	<b>39.132</b>	<b>38.717</b>	<b>41.633</b>	<b>43.268</b>	<b>2 Sharia Capital Market Securities</b>		
a. Diukur Pada Nilai Wajar	4.104	8.510	2.003	1.811	1.983	2.246	1.603	2.318	1.603	1.834	2.286	1.774	1.633	2.814	3.756	3.756	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	2.432	5.982	23	42	36	20	12	47	39	28	43	74	98	235	216	216	1. Through Income Statement	
2. Melalui Other Comprehensive Income	1.672	2.528	1.979	1.769	1.947	2.226	1.591	2.271	1.564	1.805	2.243	1.700	1.535	2.579	3.540	3.540	2. Through Other Comprehensive Income - Available for Sale	
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14.818	19.196	37.770	39.542	40.770	41.345	43.836	42.706	43.389	42.715	43.527	37.358	37.084	38.819	39.512	39.512	b. Measured at Face Value - Held to Maturity	
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>5.495</b>	<b>3.517</b>	<b>1.924</b>	<b>2.206</b>	<b>1.647</b>	<b>2.048</b>	<b>6.206</b>	<b>3.125</b>	<b>3.453</b>	<b>4.248</b>	<b>3.319</b>	<b>5.358</b>	<b>4.902</b>	<b>3.263</b>	<b>3.027</b>	<b>Securities Issued Based on Measurement Methods</b>		
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>3.995</b>	<b>3.017</b>	<b>1.924</b>	<b>2.206</b>	<b>1.647</b>	<b>2.048</b>	<b>4.606</b>	<b>1.525</b>	<b>1.853</b>	<b>2.648</b>	<b>1.719</b>	<b>3.758</b>	<b>3.302</b>	<b>1.663</b>	<b>1.427</b>	<b>1 Sharia Money Market Securities</b>		
a. Diukur Pada Nilai Wajar	705	125	260	394	269	331	255	-	547	169	492	732	707	70	-	-	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	375	-	260	394	269	331	255	-	159	169	342	292	262	70	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income	330	125	-	-	-	-	-	-	388	-	150	440	445	-	-	-	2. Through Other Comprehensive Income - Available for Sale	
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	3.290	2.892	1.664	1.812	1.378	1.717	4.351	1.525	1.306	2.479	1.227	3.026	2.595	1.593	1.427	1.427	b. Measured at Face Value - Held to Maturity	
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>1.500</b>	<b>500</b>	-	-	-	-	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>2 Sharia Capital Market Securities</b>		
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.500	500	-	-	-	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	b. Measured at Face Value - Held to Maturity

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

Note: \*) Provisional Figures  
 r) revised figures

**Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah - SPS 2019**  
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)  
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018					2019						Indicator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>6.131</b>	<b>9.097</b>	<b>9.424</b>	<b>9.155</b>	<b>9.366</b>	<b>9.694</b>	<b>11.467</b>	<b>12.390</b>	<b>13.452</b>	<b>13.654</b>	<b>15.681</b>	<b>13.378</b>	<b>12.653</b>	<b>14.859</b>	<b>14.945</b>	<b>Securities Owned Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>920</b>	<b>1.409</b>	<b>2.137</b>	<b>1.907</b>	<b>1.815</b>	<b>2.162</b>	<b>3.714</b>	<b>3.655</b>	<b>3.920</b>	<b>3.838</b>	<b>5.408</b>	<b>4.118</b>	<b>3.776</b>	<b>3.319</b>	<b>3.561</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Surat Perbendaharaan Negara Syariah	65	140	580	433	437	439	441	454	463	466	217	18	18	8	-	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1.245	1.022	830	558	843	1.874	1.065	1.144	574	717	1.397	1.067	625	535	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	25	536	644	821	879	1.399	2.136	2.313	2.799	4.474	2.703	2.691	2.686	3.026	c. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>5.211</b>	<b>7.688</b>	<b>7.287</b>	<b>7.248</b>	<b>7.551</b>	<b>7.532</b>	<b>7.753</b>	<b>8.736</b>	<b>9.532</b>	<b>9.816</b>	<b>10.273</b>	<b>9.260</b>	<b>8.877</b>	<b>11.540</b>	<b>11.385</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Surat Berharga Syariah Negara (SBSN)	5.000	7.147	6.632	6.525	6.933	6.926	7.231	7.369	8.272	8.004	8.445	6.091	6.122	7.375	7.133	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	11	205	45	80	80	70	20	120	34	334	399	309	309	1.004	1.134	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	134	164	438	472	367	365	317	1.062	1.041	1.293	1.243	2.676	2.261	2.978	2.935	d. Others Sukuk
e. SBPM Syariah Lainnya	11	117	116	116	116	116	130	130	130	130	130	130	130	128	128	e. Other Sharia Capital Market Securities
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>1.940</b>	<b>3.594</b>	<b>2.224</b>	<b>2.765</b>	<b>2.205</b>	<b>3.409</b>	<b>4.639</b>	<b>3.149</b>	<b>3.220</b>	<b>3.045</b>	<b>2.810</b>	<b>2.261</b>	<b>2.311</b>	<b>2.431</b>	<b>4.254</b>	<b>Securities Issued Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>790</b>	<b>2.478</b>	<b>1.108</b>	<b>1.649</b>	<b>1.089</b>	<b>1.299</b>	<b>2.529</b>	<b>899</b>	<b>919</b>	<b>934</b>	<b>699</b>	<b>849</b>	<b>899</b>	<b>1.019</b>	<b>849</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.780	409	950	390	600	1.830	200	220	70	-	150	200	320	150	a. Sharia SPN
b. SBPU Syariah Lainnya	-	698	699	699	699	699	699	699	699	864	699	699	699	699	699	b. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>1.150</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>2.110</b>	<b>2.110</b>	<b>2.250</b>	<b>2.300</b>	<b>2.111</b>	<b>2.111</b>	<b>1.411</b>	<b>1.412</b>	<b>1.412</b>	<b>3.405</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Sukuk Subordinasi	-	-	-	-	-	994	994	994	994	995	995	995	996	996	2.989 <sup>*)</sup>	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.256	1.306	1.116	1.116	416	416	416	416	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
<b>Surat Berharga Dimiliki Berdasarkan Kategori</b>	<b>6.131</b>	<b>9.097</b>	<b>9.424</b>	<b>9.155</b>	<b>9.366</b>	<b>9.694</b>	<b>11.467</b>	<b>12.390</b>	<b>13.452</b>	<b>13.654</b>	<b>15.681</b>	<b>13.378</b>	<b>12.653</b>	<b>14.859</b>	<b>14.945</b>	<b>Securities Owned Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>920</b>	<b>1.409</b>	<b>2.137</b>	<b>1.907</b>	<b>1.815</b>	<b>2.162</b>	<b>3.714</b>	<b>3.655</b>	<b>3.920</b>	<b>3.838</b>	<b>5.408</b>	<b>4.118</b>	<b>3.776</b>	<b>3.319</b>	<b>3.561</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	65	265	434	433	437	439	731	804	688	263	417	198	308	278	340	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	434	433	437	439	731	804	688	263	417	198	308	278	340	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1.145	1.703	1.474	1.379	1.722	2.983	2.851	3.232	3.576	4.991	3.920	3.468	3.041	3.221	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>5.211</b>	<b>7.688</b>	<b>7.287</b>	<b>7.248</b>	<b>7.551</b>	<b>7.532</b>	<b>7.753</b>	<b>8.736</b>	<b>9.532</b>	<b>9.816</b>	<b>10.273</b>	<b>9.260</b>	<b>8.877</b>	<b>11.540</b>	<b>11.385</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	1.193	2.545	4.636	4.526	4.931	4.934	4.941	5.487	6.177	2.924	5.654	3.740	3.463	3.866	3.722	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	643	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2.545	4.636	4.526	4.931	4.934	4.941	5.487	6.177	2.924	5.654	3.740	3.463	3.866	3.722	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.017	5.143	2.651	2.721	2.620	2.598	2.812	3.248	3.356	6.891	4.618	5.520	5.414	7.673	7.663	b. Measured at Face Value - Held to Maturity
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>1.940</b>	<b>3.594</b>	<b>2.224</b>	<b>2.765</b>	<b>2.205</b>	<b>3.409</b>	<b>4.639</b>	<b>3.149</b>	<b>3.220</b>	<b>3.045</b>	<b>2.810</b>	<b>2.261</b>	<b>2.311</b>	<b>2.431</b>	<b>4.254</b>	<b>Securities Issued Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>790</b>	<b>2.478</b>	<b>1.108</b>	<b>1.649</b>	<b>1.089</b>	<b>1.299</b>	<b>2.529</b>	<b>899</b>	<b>919</b>	<b>934</b>	<b>699</b>	<b>849</b>	<b>899</b>	<b>1.019</b>	<b>849</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	-	325	309	215	390	350	40	200	70	- <sup>*)</sup>	0	0	0	0	0	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	325	309	215	390	350	40	200	70	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	2.153	799	1.434	699	949	2.489	699	849	934	699	849	899	1.019	849	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>1.150</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>2.110</b>	<b>2.110</b>	<b>2.250</b>	<b>2.300</b>	<b>2.111</b>	<b>2.111</b>	<b>1.411</b>	<b>1.412</b>	<b>1.412</b>	<b>3.405</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	140	190	-	-	-	-	-	0	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	140	190	-	-	-	-	-	0	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.150	1.116	1.116	1.116	1.116	2.110	2.110	2.110	2.110	2.111	2.111	1.411	1.412	1.412	3.405	b. Measured at Face Value - Held to Maturity

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

Note: \*) Provisional Figures  
r) revised figures



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

Indikator	2016	2017	2018					2019						Indikator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
1. Pembiayaan Bagi Hasil	93.713	118.651	134.221	136.892	139.146	138.141	145.507	143.378	147.508	151.735	151.541	152.043	154.172	155.061	156.297	1. Profit Sharing Financing
NPF	3.272	4.175	4.119	4.150	4.619	4.592	4.205	4.385	4.649	5.310	5.637	5.354	5.486	5.473	5.628	NPF
a. Mudharabah	15.292	17.090	14.624	15.673	16.578	16.450	15.866	14.824	14.581	14.489	13.967	14.155	13.973	13.884	13.441	a. Mudharabah
NPF	401	327	285	270	374	382	359	404	478	549	548	578	894	910	849	NPF
b. Musyarakah	78.421	101.561	119.598	121.218	122.568	121.691	129.641	128.555	132.927	137.246	137.574	137.889	140.199	141.177	142.856	b. Musyarakah
NPF	2.871	3.847	3.834	3.880	4.245	4.210	3.845	3.981	4.171	4.761	5.089	4.775	4.591	4.563	4.779	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	145.145	157.814	159.350	163.379	163.553	163.792	164.088	163.304	162.839	164.552	165.065	167.039	168.219	168.762	169.503	2. Receivables/Acceptables
NPF	6.364	6.698	5.626	5.584	5.666	5.646	4.712	4.876	4.967	4.908	5.107	5.178	5.161	5.153	5.205	NPF
a. Murabahah	139.536	150.276	150.772	154.845	154.756	154.893	154.805	154.167	153.996	155.131	155.597	156.553	157.547	157.876	158.573	a. Murabahah
NPF	6.258	6.588	5.541	5.494	5.554	5.521	4.489	4.696	4.811	4.795	4.986	5.060	5.045	5.035	5.088	NPF
b. Qardh	4.731	6.349	7.138	7.039	7.280	7.347	7.674	7.511	7.191	7.715	7.740	8.709	8.864	9.044	9.051	b. Qardh
NPF	90	96	61	65	86	99	199	151	126	83	88	87	86	85	84	NPF
c. Istishna'	878	1.189	1.440	1.496	1.517	1.551	1.609	1.627	1.653	1.706	1.728	1.776	1.808	1.842	1.879	c. Istishna'
NPF	16	14	24	25	25	26	24	29	30	30	32	32	30	33	33	NPF
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	9.941	10.248	10.180	10.578	10.597	10.756	10.636	10.706	10.765	10.729	10.688	10.544	10.625	3. Ijarah including Leasing receivables
NPF	661	181	289	271	216	221	215	233	170	177	189	192	213	193	191	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	4	15	33	84	165	249	240	223	205	186	171	151	134	b. Financing through Channeling
NPF	-	0	-	0	0	-	3	0	0	0	1	2	4	6	6	NPF
c. Pembiayaan secara Executing	-	29	27	27	26	26	25	25	25	24	24	24	20	20	20	c. Financing through Executing
NPF	-	-	-	-	-	-	-	3	3	3	3	3	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.144	9.201	9.910	10.206	10.121	10.469	10.407	10.482	10.371	10.459	10.536	10.520	10.497	10.373	10.471	d. Other Ijarah
NPF	661	181	289	271	216	221	211	229	166	173	185	188	210	189	185	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>248.007</b>	<b>285.695</b>	<b>303.512</b>	<b>310.519</b>	<b>312.879</b>	<b>312.511</b>	<b>320.193</b>	<b>317.439</b>	<b>320.983</b>	<b>326.993</b>	<b>327.371</b>	<b>329.811</b>	<b>333.080</b>	<b>334.366</b>	<b>336.425</b>	<b>Total Financing</b>
<b>NPF</b>	<b>10.298</b>	<b>11.054</b>	<b>10.034</b>	<b>10.005</b>	<b>10.502</b>	<b>10.458</b>	<b>9.132</b>	<b>9.494</b>	<b>9.785</b>	<b>10.396</b>	<b>10.933</b>	<b>10.724</b>	<b>10.859</b>	<b>10.820</b>	<b>11.024</b>	<b>Total NPF</b>

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

Note: \*) Provisional Figures  
 r) revised figures

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

Indikator	2016	2017	2018					2019						Indicator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
1. Pembiayaan Bagi Hasil	61.629	67.049	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	80.841	1. Profit Sharing Financing
NPF	2.572	3.542	2.911	2.900	3.038	3.038	2.673	2.772	2.887	3.129	3.297	3.155	2.937	2.942	3.111	NPF
a. Mudharabah	7.577	6.584	5.840	5.612	5.869	5.699	5.477	5.307	5.203	5.229	5.282	5.427	5.225	5.087	5.051	a. Mudharabah
NPF	197	207	95	88	89	86	81	93	97	96	98	119	85	99	105	NPF
b. Musyarakah	54.052	60.465	63.823	64.701	64.749	65.653	68.644	67.267	69.095	72.397	72.952	74.260	76.004	75.725	75.790	b. Musyarakah
NPF	2.376	3.335	2.816	2.813	2.949	2.952	2.593	2.679	2.790	3.032	3.199	3.036	2.852	2.843	3.006	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	113.971	119.952	120.143	124.996	124.854	125.115	124.997	124.347	123.964	125.038	125.739	127.561	128.097	128.286	129.028	2. Receivables/Acceptables
NPF	5.245	5.459	4.589	4.571	4.691	4.686	3.804	3.890	3.957	3.882	4.040	4.111	4.099	4.093	4.134	NPF
a. Murabahah	110.063	114.458	113.794	118.757	118.369	118.568	118.134	117.648	117.574	118.424	118.820	119.662	120.066	120.146	120.919	a. Murabahah
NPF	5.173	5.378	4.544	4.528	4.621	4.603	3.626	3.762	3.853	3.824	3.979	4.051	4.041	4.033	4.074	NPF
b. Qardh	3.883	5.476	6.333	6.223	6.469	6.532	6.848	6.685	6.376	6.600	6.907	7.886	8.019	8.128	8.097	b. Qardh
NPF	64	77	41	40	68	81	175	125	101	56	58	58	55	57	58	NPF
c. Istishna'	25	18	16	16	16	16	15	15	14	13	13	13	12	12	12	c. Istishna'
NPF	7	4	5	3	2	2	2	2	2	2	3	3	3	3	3	NPF
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.122	3.227	3.205	3.352	3.180	3.371	3.286	3.256	3.260	3.265	3.234	3.205	3.249	3. Ijarah including Leasing receivables
NPF	17	29	123	121	120	125	120	137	82	79	87	88	101	95	85	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	23	23	22	22	22	22	21	21	21	20	20	20	20	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.099	3.203	3.182	3.329	3.157	3.348	3.264	3.234	3.238	3.244	3.214	3.185	3.229	d. Other Ijarah
NPF	17	29	123	121	120	125	120	137	82	79	87	88	101	95	85	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>177.482</b>	<b>189.789</b>	<b>192.929</b>	<b>198.536</b>	<b>198.678</b>	<b>199.819</b>	<b>202.298</b>	<b>200.292</b>	<b>201.548</b>	<b>205.920</b>	<b>207.233</b>	<b>210.514</b>	<b>212.560</b>	<b>212.302</b>	<b>213.118</b>	<b>Total Financing</b>
<b>NPF</b>	<b>7.834</b>	<b>9.030</b>	<b>7.624</b>	<b>7.592</b>	<b>7.850</b>	<b>7.850</b>	<b>6.597</b>	<b>6.798</b>	<b>6.926</b>	<b>7.090</b>	<b>7.424</b>	<b>7.355</b>	<b>7.137</b>	<b>7.130</b>	<b>7.330</b>	<b>Total NPF</b>

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

Note: \*) Provisional Figures  
r) revised figures

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

Indikator	2016	2017	2018					2019						Indikator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
1. Pembiayaan Bagi Hasil	32.083	51.602	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	75.456	1. Profit Sharing Financing
NPF	700	633	1.208	1.250	1.581	1.554	1.531	1.613	1.762	2.182	2.340	2.198	2.549	2.531	2.518	NPF
a. Mudharabah	7.715	10.506	8.783	10.062	10.709	10.751	10.389	9.517	9.378	9.260	8.685	8.727	8.749	8.797	8.390	a. Mudharabah
NPF	204	120	190	182	285	296	279	311	382	453	450	459	810	810	744	NPF
b. Musyarakah	24.369	41.096	55.775	56.518	57.818	56.039	60.997	61.288	63.832	64.849	64.622	63.629	64.195	65.452	67.066	b. Musyarakah
NPF	496	513	1.018	1.068	1.296	1.258	1.253	1.302	1.380	1.729	1.890	1.740	1.739	1.721	1.773	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31.174	37.861	39.206	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.325	39.478	40.122	40.476	40.475	2. Receivables/Acceptables
NPF	1.120	1.238	1.036	1.013	975	959	908	987	1.010	1.026	1.067	1.067	1.062	1.061	1.071	NPF
a. Murabahah	29.473	35.818	36.978	36.088	36.387	36.326	36.671	36.519	36.422	36.706	36.777	36.891	37.482	37.730	37.653	a. Murabahah
NPF	1.084	1.210	997	966	934	918	863	934	958	972	1.007	1.009	1.004	1.002	1.014	NPF
b. Qardh	847	872	805	816	811	816	826	826	815	1.115	833	823	845	916	954	b. Qardh
NPF	26	19	20	25	18	18	24	26	24	27	31	28	31	28	27	NPF
c. Istishna'	853	1.170	1.424	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.715	1.763	1.795	1.830	1.868	c. Istishna'
NPF	9	10	19	22	23	24	21	27	28	27	30	29	30	30	30	NPF
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	6.819	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.505	7.464	7.454	7.338	7.376	3. Ijarah including Leasing receivables
NPF	644	152	166	150	96	95	95	96	88	97	102	104	112	98	105	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	4	14	32	83	164	247	239	222	204	185	170	150	134	b. Financing through Channeling
NPF	-	0	-	0	0	-	3	0	0	0	0	1	2	4	6	NPF
c. Pembiayaan secara Executing	-	4	4	4	4	3	3	3	3	3	3	3	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	3	3	3	3	3	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.262	6.438	6.811	7.002	6.939	7.140	7.250	7.134	7.107	7.225	7.298	7.276	7.284	7.188	7.242	d. Other Ijarah
NPF	644	152	166	150	96	95	92	92	84	94	98	99	109	93	100	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>70.525</b>	<b>95.906</b>	<b>110.583</b>	<b>111.983</b>	<b>114.201</b>	<b>112.693</b>	<b>117.895</b>	<b>117.147</b>	<b>119.435</b>	<b>121.073</b>	<b>120.138</b>	<b>119.298</b>	<b>120.520</b>	<b>122.064</b>	<b>123.308</b>	<b>Total Financing</b>
<b>NPF</b>	<b>2.464</b>	<b>2.024</b>	<b>2.411</b>	<b>2.413</b>	<b>2.652</b>	<b>2.608</b>	<b>2.535</b>	<b>2.696</b>	<b>2.860</b>	<b>3.305</b>	<b>3.509</b>	<b>3.369</b>	<b>3.722</b>	<b>3.690</b>	<b>3.694</b>	<b>Total NPF</b>

Ket: \*) Angka-angka sementara

Note: \*) Provisional Figures

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

Indikator	2016	2017	2018					2019						Indikator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
1. Pembiayaan Bagi Hasil	86.973	111.081	125.725	127.331	129.519	128.889	136.854	135.539	139.013	142.999	143.485	143.872	146.157	146.795	147.996	1. Profit Sharing Financing
NPF	3.147	4.158	3.432	3.428	3.885	3.909	3.528	3.803	4.068	4.724	5.030	4.747	4.888	4.883	5.034	NPF
a. Mudharabah	15.263	15.984	13.877	14.307	15.189	15.020	14.940	14.266	14.040	13.905	13.454	13.649	13.470	13.364	12.944	a. Mudharabah
NPF	401	327	285	270	374	382	359	404	478	549	548	578	894	910	849	NPF
b. Musyarakah	71.710	95.097	111.848	113.025	114.330	113.869	121.914	121.273	124.973	129.093	130.031	130.224	132.688	133.431	135.052	b. Musyarakah
NPF	2.746	3.830	3.148	3.158	3.511	3.527	3.169	3.399	3.590	4.175	4.482	4.169	3.993	3.973	4.185	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	139.565	152.837	155.824	159.954	160.152	160.640	160.854	160.314	159.849	161.371	161.963	164.014	164.945	165.684	166.327	2. Receivables/Acceptables
NPF	5.362	6.117	5.452	5.165	5.257	5.225	4.290	4.616	4.705	4.644	4.844	4.916	4.901	4.896	4.945	NPF
a. Murabahah	133.956	145.301	147.269	151.435	151.372	151.756	151.580	151.176	151.005	152.130	152.708	153.711	154.516	155.185	155.914	a. Murabahah
NPF	5.256	6.007	5.367	5.075	5.145	5.100	4.067	4.436	4.549	4.531	4.723	4.797	4.786	4.778	4.828	NPF
b. Qardh	4.731	6.346	7.116	7.023	7.264	7.332	7.665	7.511	7.191	7.534	7.527	8.527	8.622	8.657	8.533	b. Qardh
NPF	90	96	61	65	86	99	199	151	126	83	88	87	86	85	84	NPF
c. Istishna'	878	1.189	1.440	1.496	1.517	1.551	1.609	1.627	1.653	1.706	1.728	1.776	1.808	1.842	1.879	c. Istishna'
NPF	16	14	24	25	25	26	24	29	30	30	32	32	30	33	33	NPF
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	8.781	8.928	8.876	9.255	9.288	9.458	9.379	9.417	9.539	9.554	9.574	9.467	9.536	3. Ijarah including Leasing receivables
NPF	243	176	289	270	216	219	213	231	168	176	188	192	212	192	190	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	4	15	33	84	165	249	240	223	205	186	171	151	134	b. Financing through Channeling
NPF	-	0	-	0	-	-	-	0	0	0	0	1	2	4	6	NPF
c. Pembiayaan secara Executing	-	29	27	27	26	26	25	25	25	24	24	24	20	20	20	c. Financing through Executing
NPF	-	-	-	-	-	-	3	3	3	3	3	3	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.099	8.506	8.750	8.886	8.817	9.146	9.097	9.184	9.114	9.170	9.310	9.344	9.382	9.296	9.382	d. Other Ijarah
NPF	243	175	289	270	216	219	210	228	164	173	185	187	209	188	184	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>234.643</b>	<b>272.453</b>	<b>290.331</b>	<b>296.213</b>	<b>298.547</b>	<b>298.784</b>	<b>306.996</b>	<b>305.310</b>	<b>308.240</b>	<b>313.787</b>	<b>314.987</b>	<b>317.439</b>	<b>320.676</b>	<b>321.946</b>	<b>323.858</b>	<b>Total Financing</b>
<b>NPF</b>	<b>8.752</b>	<b>10.450</b>	<b>9.173</b>	<b>8.863</b>	<b>9.357</b>	<b>9.354</b>	<b>8.032</b>	<b>8.650</b>	<b>8.941</b>	<b>9.545</b>	<b>10.062</b>	<b>9.855</b>	<b>10.001</b>	<b>9.971</b>	<b>10.169</b>	<b>Total NPF</b>

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

Note: \*) Provisional Figures  
r) revised figures

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

Indikator	2016	2017	2018					2019						Indikator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
1. Pembiayaan Bagi Hasil	58.123	63.908	66.061	66.640	66.754	67.778	70.577	69.230	70.976	74.271	74.928	76.433	78.036	77.678	77.717	1. Profit Sharing Financing
NPF	2.447	3.525	2.642	2.600	2.733	2.755	2.394	2.574	2.690	2.929	3.074	2.933	2.717	2.725	2.892	NPF
a. Mudharabah	7.577	6.584	5.840	5.612	5.869	5.699	5.477	5.307	5.203	5.229	5.282	5.427	5.225	5.087	5.051	a. Mudharabah
NPF	197	207	95	88	89	86	81	93	97	96	98	119	85	99	105	NPF
b. Musyarakah	50.546	57.324	60.221	61.028	60.884	62.079	65.100	63.923	65.773	69.041	69.646	71.005	72.811	72.591	72.666	b. Musyarakah
NPF	2.251	3.318	2.547	2.512	2.644	2.668	2.313	2.481	2.593	2.833	2.977	2.814	2.633	2.625	2.787	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109.020	115.571	116.849	121.816	121.698	122.187	122.106	121.685	121.298	122.173	122.954	124.852	125.124	125.509	126.196	2. Receivables/Acceptables
NPF	4.632	5.270	4.415	4.152	4.282	4.266	3.382	3.629	3.695	3.618	3.777	3.849	3.840	3.836	3.874	NPF
a. Murabahah	105.112	110.079	110.522	115.593	115.229	115.654	115.253	114.985	114.908	115.740	116.248	117.136	117.335	117.756	118.589	a. Murabahah
NPF	4.560	5.188	4.370	4.109	4.212	4.183	3.205	3.501	3.591	3.560	3.716	3.789	3.782	3.776	3.814	NPF
b. Qardh	3.883	5.474	6.312	6.207	6.453	6.517	6.839	6.685	6.376	6.419	6.694	7.704	7.777	7.741	7.596	b. Qardh
NPF	64	77	41	40	68	81	175	125	101	56	58	58	55	57	58	NPF
c. Istishna'	25	18	16	16	16	16	15	15	14	13	13	13	12	12	12	c. Istishna'
NPF	7	4	5	3	2	2	2	2	2	3	3	3	3	3	3	NPF
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	2.980	3.085	3.074	3.236	3.071	3.217	3.140	3.117	3.130	3.144	3.123	3.105	3.154	3. Ijarah including Leasing receivables
NPF	17	28	123	120	120	125	119	136	81	79	87	88	100	95	85	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	23	23	22	22	22	22	21	21	21	20	20	20	20	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.636	2.584	2.957	3.061	3.051	3.213	3.048	3.194	3.118	3.095	3.108	3.123	3.102	3.084	3.133	d. Other Ijarah
NPF	17	28	123	120	120	125	119	136	81	79	87	88	100	95	85	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>168.779</b>	<b>182.088</b>	<b>185.890</b>	<b>191.541</b>	<b>191.525</b>	<b>193.201</b>	<b>195.754</b>	<b>194.132</b>	<b>195.414</b>	<b>199.560</b>	<b>201.011</b>	<b>204.429</b>	<b>206.284</b>	<b>206.292</b>	<b>207.067</b>	<b>Total Financing</b>
<b>NPF</b>	<b>7.096</b>	<b>8.823</b>	<b>7.180</b>	<b>6.872</b>	<b>7.135</b>	<b>7.145</b>	<b>5.895</b>	<b>6.339</b>	<b>6.466</b>	<b>6.626</b>	<b>6.938</b>	<b>6.870</b>	<b>6.657</b>	<b>6.655</b>	<b>6.850</b>	<b>Total NPF</b>

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

Note: \*) Provisional Figures  
r) revised figures

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

Indikator	2016	2017	2018					2019						Indikator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
1. Pembiayaan Bagi Hasil	28.851	47.173	59.664	60.691	62.765	61.111	66.277	66.309	68.037	68.728	68.558	67.439	68.122	69.117	70.278	1. Profit Sharing Financing
NPF	700	633	790	828	1.152	1.155	1.134	1.229	1.379	1.795	1.955	1.814	2.170	2.158	2.142	NPF
a. Mudharabah	7.686	9.401	8.037	8.695	9.320	9.321	9.462	8.959	8.837	8.676	8.172	8.221	8.245	8.277	7.893	a. Mudharabah
NPF	204	120	190	182	285	296	279	311	382	453	450	459	810	810	744	NPF
b. Musyarakah	21.165	37.773	51.627	51.996	53.445	51.790	56.814	57.350	59.200	60.052	60.386	59.218	59.876	60.840	62.385	b. Musyarakah
NPF	496	513	600	646	867	859	856	918	997	1.342	1.505	1.356	1.361	1.348	1.398	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30.545	37.266	38.975	38.138	38.455	38.453	38.748	38.629	38.551	39.198	39.009	39.162	39.821	40.174	40.130	2. Receivables/Acceptables
NPF	730	847	1.036	1.013	975	959	908	987	1.010	1.026	1.067	1.067	1.062	1.061	1.071	NPF
a. Murabahah	28.845	35.223	36.747	35.842	36.143	36.102	36.328	36.191	36.097	36.390	36.461	36.575	37.180	37.428	37.325	a. Murabahah
NPF	695	819	997	966	934	918	863	934	958	972	1.007	1.009	1.004	1.002	1.014	NPF
b. Qardh	847	872	805	816	811	816	826	826	815	1.115	833	823	845	916	937	b. Qardh
NPF	26	19	20	25	18	18	24	26	24	27	31	28	31	28	27	NPF
c. Istishna'	853	1.170	1.424	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.715	1.763	1.795	1.830	1.868	c. Istishna'
NPF	9	10	19	22	23	24	21	27	28	27	30	29	27	30	30	NPF
3. Pembiayaan Sewa (Ijarah)	6.469	5.922	5.801	5.843	5.802	6.019	6.217	6.240	6.239	6.301	6.409	6.410	6.450	6.363	6.382	3. Ijarah including Leasing receivables
NPF	225	147	166	150	96	94	94	95	87	97	102	104	112	98	105	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	4	14	32	83	164	247	239	222	204	185	170	170	134	b. Financing through Channeling
NPF	-	0	-	0	-	-	-	0	0	0	0	1	2	2	6	NPF
c. Pembiayaan secara Executing	-	4	4	4	4	3	3	3	3	3	3	3	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	3	3	3	3	3	3	3	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	6.462	5.922	5.793	5.825	5.766	5.933	6.050	5.990	5.996	6.075	6.202	6.221	6.280	6.280	6.248	d. Other Ijarah
NPF	225	147	166	150	96	94	91	91	83	94	98	99	109	109	100	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>65.864</b>	<b>90.365</b>	<b>104.440</b>	<b>104.672</b>	<b>107.022</b>	<b>105.583</b>	<b>111.242</b>	<b>111.178</b>	<b>112.827</b>	<b>114.227</b>	<b>113.976</b>	<b>113.011</b>	<b>114.393</b>	<b>115.654</b>	<b>116.791</b>	<b>Total Financing</b>
<b>NPF</b>	<b>1.656</b>	<b>1.628</b>	<b>1.993</b>	<b>1.991</b>	<b>2.223</b>	<b>2.209</b>	<b>2.137</b>	<b>2.310</b>	<b>2.475</b>	<b>2.919</b>	<b>3.124</b>	<b>2.985</b>	<b>3.344</b>	<b>3.317</b>	<b>3.318</b>	<b>Total NPF</b>

Ket: \*) Angka-angka sementara

Note: \*) Provisional Figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018					2019						Type of Usage and Debtor Group		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
1. Modal Kerja	87.363	99.825	102.515	103.479	103.566	100.738	105.055	102.222	104.236	106.532	105.312	103.900	105.453	105.202	104.799	1. Working Capital a. Micro, Small and Medium Enterprise
a. UMKM	35.827	37.868	37.773	38.132	37.895	37.304	37.583	38.084	37.869	37.872	38.368	39.237	39.389	39.247	39.212	
NPF	2.123	2.196	2.169	2.240	2.427	2.274	2.068	2.102	2.232	2.570	2.672	2.756	2.641	2.611	2.587	b. Non Micro, Small and Medium Enterprise
b. Bukan UMKM	51.535	61.957	64.742	65.347	65.671	63.434	67.472	64.138	66.367	68.661	66.944	64.663	66.063	65.955	65.587	
NPF	2.872	2.916	2.102	1.854	1.532	1.752	1.621	1.781	1.811	2.006	2.056	1.910	2.188	2.254	2.329	2. Investment a. Micro, Small and Medium Enterprise
2. Investasi	60.042	66.848	71.827	72.668	73.614	74.796	75.730	75.960	76.241	77.950	77.893	80.193	81.165	81.284	82.053	
a. UMKM	18.703	21.111	20.762	21.186	21.070	24.055	24.646	22.664	22.554	23.252	23.241	23.281	23.190	23.058	23.049	b. Non Micro, Small and Medium Enterprise
NPF	1.744	1.140	1.167	1.137	1.126	1.151	1.014	1.147	1.103	1.154	1.275	1.309	1.225	1.237	1.205	
b. Bukan UMKM	41.339	45.737	51.065	51.481	52.544	50.741	51.084	53.296	53.687	54.699	54.653	56.912	57.975	58.226	59.004	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.622	2.593	2.127	2.369	3.107	2.933	2.222	2.017	2.034	2.087	2.199	2.016	1.965	1.933	2.059	
3. Konsumsi (Bukan UMKM)	100.602	119.021	129.169	134.372	135.699	136.977	139.408	139.256	140.506	142.511	144.165	145.718	146.462	147.881	149.573	NPF
NPF	1.937	2.208	2.468	2.405	2.309	2.348	2.206	2.448	2.605	2.579	2.731	2.733	2.839	2.785	2.843	
<b>Total Pembiayaan</b>	<b>248.007</b>	<b>285.695</b>	<b>303.512</b>	<b>310.519</b>	<b>312.879</b>	<b>312.511</b>	<b>320.193</b>	<b>317.439</b>	<b>320.983</b>	<b>326.993</b>	<b>327.371</b>	<b>329.811</b>	<b>333.080</b>	<b>334.366</b>	<b>336.425</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>10.298</b>	<b>11.054</b>	<b>10.034</b>	<b>10.005</b>	<b>10.502</b>	<b>10.458</b>	<b>9.132</b>	<b>9.494</b>	<b>9.785</b>	<b>10.396</b>	<b>10.933</b>	<b>10.724</b>	<b>10.859</b>	<b>10.820</b>	<b>11.024</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	2016	2017	2018					2019								Type of Usage and Debtor Group
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	68.420	72.188	71.939	71.917	71.439	71.693	72.425	70.964	71.323	73.099	73.493	75.672	77.491	76.348	75.723	1. Working Capital a. Micro, Small and Medium Enterprise
a. UMKM	28.458	28.973	28.697	29.110	28.776	27.656	27.392	28.427	28.082	28.398	29.133	29.985	30.158	29.894	30.059	
NPF	1.751	1.826	1.755	1.836	1.706	1.567	1.429	1.396	1.456	1.458	1.583	1.667	1.545	1.534	1.548	b. Non Micro, Small and Medium Enterprise
b. Bukan UMKM	39.962	43.215	43.242	42.807	42.663	44.036	45.033	42.537	43.241	44.701	44.360	45.687	47.333	46.454	45.664	
NPF	2.239	2.437	1.545	1.306	991	1.227	1.088	1.256	1.283	1.444	1.497	1.349	1.285	1.356	1.415	2. Investment
2. Investasi	45.768	47.427	47.637	47.971	47.926	48.369	48.773	48.571	48.565	50.097	49.943	50.287	50.120	50.156	50.382	
a. UMKM	15.589	16.004	16.186	16.812	16.750	16.909	17.427	18.150	17.927	18.514	18.436	18.447	18.338	18.193	18.035	a. Micro, Small and Medium Enterprise
NPF	1.541	900	884	878	841	868	744	859	841	831	941	978	886	893	862	
b. Bukan UMKM	30.178	31.422	31.451	31.159	31.175	31.460	31.346	30.421	30.638	31.583	31.507	31.840	31.782	31.963	32.347	b. Non Micro, Small and Medium Enterprise
NPF	995	2.446	1.928	2.153	2.929	2.755	2.022	1.800	1.793	1.833	1.783	1.750	1.699	1.681	1.791	
3. Konsumsi (Bukan UMKM)	63.294	70.174	73.353	78.647	79.313	79.757	81.100	80.758	81.661	82.725	83.797	84.555	84.950	85.798	87.013	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.309	1.421	1.511	1.419	1.383	1.433	1.314	1.487	1.552	1.525	1.620	1.612	1.722	1.666	1.714	
<b>Total Pembiayaan</b>	<b>177.482</b>	<b>189.789</b>	<b>192.929</b>	<b>198.536</b>	<b>198.678</b>	<b>199.819</b>	<b>202.298</b>	<b>200.292</b>	<b>201.548</b>	<b>205.920</b>	<b>207.233</b>	<b>210.514</b>	<b>212.560</b>	<b>212.302</b>	<b>213.118</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>7.834</b>	<b>9.030</b>	<b>7.624</b>	<b>7.592</b>	<b>7.850</b>	<b>7.850</b>	<b>6.597</b>	<b>6.798</b>	<b>6.926</b>	<b>7.090</b>	<b>7.424</b>	<b>7.355</b>	<b>7.137</b>	<b>7.130</b>	<b>7.330</b>	<b>Total NPF</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018					2019						Type of Usage and Debtor Group		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
1. Modal Kerja	18.943	27.637	30.577	31.562	32.127	29.046	32.630	31.259	32.913	33.433	31.820	28.228	27.962	28.853	29.076	1. Working Capital
a. UMKM	7.369	8.895	9.077	9.022	9.119	9.648	10.191	9.657	9.787	9.473	9.235	9.253	9.231	9.353	9.153	a. Micro, Small and Medium Enterprise
NPF	373	369	414	405	721	707	639	705	776	1.112	1.090	1.090	1.096	1.077	1.039	NPF
b. Bukan UMKM	11.573	18.742	21.500	22.540	23.007	19.398	22.439	21.602	23.126	23.960	22.585	18.975	18.731	19.501	19.923	b. Non Micro, Small and Medium Enterprise
NPF	633	479	558	549	541	526	533	525	528	563	560	561	903	899	915	NPF
2. Investasi	14.275	19.422	24.190	24.696	25.688	26.427	26.957	27.389	27.676	27.854	27.950	29.907	31.045	31.128	31.671	2. Investment
a. UMKM	3.114	5.107	4.576	4.374	4.319	7.147	7.219	4.514	4.627	4.738	4.804	4.835	4.852	4.865	5.014	a. Micro, Small and Medium Enterprise
NPF	203	240	283	258	286	283	270	287	263	323	334	331	339	344	343	NPF
b. Bukan UMKM	11.160	14.315	19.614	20.322	21.369	19.281	19.738	22.875	23.049	23.116	23.146	25.072	26.193	26.263	26.657	b. Non Micro, Small and Medium Enterprise
NPF	627	148	198	216	178	178	200	217	240	254	416	266	267	252	268	NPF
3. Konsumsi (Bukan UMKM)	37.308	48.846	55.816	55.725	56.386	57.220	58.308	58.499	58.845	59.786	60.368	61.163	61.513	62.083	62.560	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	628	787	957	986	927	915	892	961	1.053	1.054	1.111	1.121	1.117	1.119	1.129	NPF
<b>Total Pembiayaan</b>	<b>70.525</b>	<b>95.906</b>	<b>110.583</b>	<b>111.983</b>	<b>114.201</b>	<b>112.693</b>	<b>117.895</b>	<b>117.147</b>	<b>119.435</b>	<b>121.073</b>	<b>120.138</b>	<b>119.298</b>	<b>120.520</b>	<b>122.064</b>	<b>123.308</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>2.464</b>	<b>2.024</b>	<b>2.411</b>	<b>2.413</b>	<b>2.652</b>	<b>2.608</b>	<b>2.535</b>	<b>2.696</b>	<b>2.860</b>	<b>3.305</b>	<b>3.509</b>	<b>3.369</b>	<b>3.722</b>	<b>3.690</b>	<b>3.694</b>	<b>Total NPF</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018					2019					Financing by Industrial Origin				
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags	
Pertanian, Perburuan dan Kehutanan	8.531	10.419	11.618	11.844	12.082	11.846	11.497	11.091	11.361	12.168	12.166	12.175	12.749	12.732	12.940	Agricultures, Hunting and Forestry	
NPF	380	322	352	354	289	269	283	267	297	301	463	298	288	294	290	NPF	
Perikanan	1.405	1.462	1.189	1.187	1.193	1.186	1.204	1.191	1.174	1.169	1.155	1.142	1.135	1.167	1.192	Fishery	
NPF	35	48	37	39	35	35	34	35	36	41	42	43	43	39	43	NPF	
Pertambangan dan Penggalian	6.604	6.864	5.852	5.769	6.041	5.562	5.410	5.314	5.196	5.306	5.482	5.944	5.838	5.841	5.819	Mining and Quarrying	
NPF	578	317	85	54	65	66	41	43	45	36	40	36	36	41	41	NPF	
Industri Pengolahan	19.745	21.463	22.662	23.595	22.771	23.210	24.363	24.386	25.067	25.343	24.709	24.954	25.621	25.814	25.657	Processing Industry	
NPF	1.336	1.382	1.124	1.151	1.030	1.073	987	1.283	1.323	1.484	1.460	1.347	1.317	1.299	1.296	NPF	
Listrik, gas dan air	8.117	11.044	16.584	16.430	17.061	14.635	16.600	16.285	16.334	16.274	16.145	14.078	14.694	14.599	14.609	Electricity, Gas and Water	
NPF	901	916	563	725	844	869	829	604	605	609	500	541	543	588	641	NPF	
Konstruksi	14.435	22.198	23.341	22.579	23.957	23.701	24.648	25.349	26.720	27.180	27.193	27.826	28.533	28.543	27.984	Construction	
NPF	507	1.036	864	609	865	902	732	775	783	1.088	1.083	1.071	1.074	1.032	1.176	NPF	
Perdagangan Besar dan Eceran	30.319	32.839	32.646	33.258	32.882	33.781	33.166	32.932	33.343	33.462	33.782	33.998	34.043	34.160	34.242	Wholesale and Retail Trade	
NPF	2.140	1.919	2.114	2.012	2.329	2.082	2.114	2.158	2.223	2.216	2.424	2.458	2.398	2.353	2.342	NPF	
Penyediaan akomodasi dan penyediaan makan minum	3.043	3.613	4.197	4.162	4.129	4.454	4.728	4.952	4.660	4.789	4.741	4.840	4.688	4.663	4.509	Provision of accommodation and the provision of eating and drinking	
NPF	82	98	91	87	87	85	59	65	62	171	174	181	182	189	187	NPF	
Transportasi, pergudangan dan komunikasi	10.921	10.087	10.214	10.221	9.476	9.177	9.374	9.077	9.121	9.254	8.988	9.089	8.985	8.836	9.034	Transportation, Warehousing and Communications	
NPF	565	820	380	609	388	404	382	348	342	276	318	270	272	361	339	NPF	
Perantara Keuangan	18.948	19.583	17.351	18.217	19.118	18.498	19.569	17.870	17.528	18.352	18.016	18.471	18.321	17.813	18.035	Financial intermediaries	
NPF	459	498	153	140	144	206	178	178	184	252	242	231	549	513	497	NPF	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.797	12.326	12.368	12.662	12.459	13.218	13.315	12.674	12.896	12.903	12.713	12.856	12.852	13.007	13.057	Real Estate, Business, Ownership, and Business Services	
NPF	1.000	1.023	1.267	1.258	1.419	1.403	647	638	613	621	610	608	596	569	593	NPF	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	7	7	7	4	4	4	9	9	10	10	23	23	22	20	Government administration, Defense and Compulsory social security	
NPF	1	2	0	0	0	0	0	0	0	0	0	1	1	1	0	NPF	
Jasa Pendidikan	3.786	4.905	5.140	5.147	5.012	5.026	5.460	5.494	5.501	5.760	5.913	6.006	6.026	6.069	6.198	Education Services	
NPF	28	59	52	51	37	37	37	40	34	42	45	46	45	37	46	NPF	
Jasa Kesehatan dan Kegiatan Sosial	3.030	4.021	4.174	4.174	4.244	4.345	4.788	4.962	4.901	5.343	5.294	5.425	5.451	5.443	5.962	Health Services and Social Activities	
NPF	20	61	127	122	110	109	90	92	51	45	46	78	68	68	66	NPF	
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.617	4.973	6.253	6.143	5.891	5.644	5.353	5.373	5.477	6.038	5.928	6.009	6.342	6.346	6.258	Community, Sociocultural, Entertainment and Other Individual Services	
NPF	259	181	230	262	287	287	257	323	381	449	551	539	507	527	536	NPF	
Jasa Perorangan yang Melayani Rumah Tangga	337	331	352	360	363	369	369	368	372	374	410	802	993	1.134	1.101	Individual Services which Serve Households	
NPF	13	11	13	13	11	11	10	11	10	10	12	12	12	12	10	NPF	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	0	0	-	-	-	-	1	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Kegiatan yang belum jelas batasannya	760	538	394	391	497	878	938	854	816	757	562	453	324	296	235	Business Activities which are not clearly defined	
NPF	58	153	113	113	252	272	246	186	187	180	192	233	93	113	78	NPF	
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																<b>Non Industrial Origin</b>	
<b>Rumah Tangga</b>																<b>Households</b>	
Untuk Pemilikan Rumah Tinggal	51.195	60.663	67.756	68.744	69.596	70.738	71.887	71.821	72.302	73.256	74.962	76.028	76.373	77.088	77.725	For Home Ownership	
NPF	1.123	1.353	1.437	1.460	1.440	1.533	1.415	1.555	1.666	1.622	1.707	1.724	1.796	1.799	1.817	NPF	
Untuk Pemilikan Flat atau Apartemen	1.512	1.956	2.430	2.514	2.553	2.615	2.670	2.711	2.775	2.818	2.842	2.899	2.931	2.973	3.019	For Apartment Ownership	
NPF	33	43	27	41	28	28	44	45	46	41	39	42	44	42	37	NPF	
Untuk Pemilikan Ruko atau Rukan	3.101	3.142	3.208	3.261	3.277	3.222	3.272	3.296	3.315	3.348	3.371	3.447	3.449	3.378	3.449	For Shop House Ownership	
NPF	103	121	130	134	134	131	128	147	174	167	185	203	195	187	199	NPF	
Untuk Pemilikan Kendaraan Bermotor	8.607	10.122	10.209	10.330	9.952	9.914	9.919	9.963	9.807	9.731	9.658	9.727	9.656	9.540	9.475	For Vehicles Ownership	
NPF	90	104	295	181	159	116	113	126	128	132	131	132	132	126	120	NPF	
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	33.183	40.303	42.735	43.441	44.174	44.675	45.862	45.933	46.841	47.852	47.752	48.395	48.773	49.670	50.697	Others	
NPF	466	517	483	466	425	434	398	414	442	444	465	481	484	477	492	NPF	
<b>Bukan Lapangan Usaha Lainnya</b>	3.005	2.835	2.829	6.082	6.148	5.811	5.797	5.534	5.465	5.505	5.579	5.221	5.281	5.231	5.209	<b>Non Industrial Origin - Others</b>	
NPF	122	70	97	123	123	107	107	161	149	173	204	150	189	155	178	NPF	
<b>Total Pembiayaan</b>	<b>248.007</b>	<b>285.695</b>	<b>303.512</b>	<b>310.519</b>	<b>312.879</b>	<b>312.511</b>	<b>320.193</b>	<b>317.439</b>	<b>320.983</b>	<b>326.993</b>	<b>327.371</b>	<b>329.811</b>	<b>333.080</b>	<b>334.366</b>	<b>336.425</b>	<b>Total Financing</b>	
<b>Total NPF</b>	<b>10.298</b>	<b>11.054</b>	<b>10.034</b>	<b>10.005</b>	<b>10.502</b>	<b>10.458</b>	<b>9.132</b>	<b>9.494</b>	<b>9.785</b>	<b>10.396</b>	<b>10.933</b>	<b>10.724</b>	<b>10.859</b>	<b>10.820</b>	<b>11.024</b>	<b>Total NPF</b>	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018					2019					Ags	Financing by Industrial Origin			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei			Jun	Jul	
Pertanian, Perburuan dan Kehutanan	6.884	7.625	8.506	8.731	8.659	8.464	8.062	7.591	7.859	8.718	8.735	8.678	8.796	8.626	8.789	Agricultures, Hunting and Forestry	
NPF	287	205	239	231	168	146	138	144	148	149	144	143	135	138	137	NPF	
Perikanan	1.239	1.296	1.044	1.046	1.047	1.040	1.060	1.045	1.031	1.029	1.017	1.014	1.009	1.044	1.063	Fishery	
NPF	28	44	32	34	29	29	29	30	34	31	36	37	35	33	38	NPF	
Pertambangan dan Penggalian	4.987	5.034	3.411	3.365	3.370	3.091	3.028	2.991	2.911	2.919	2.913	3.376	3.339	3.390	3.385	Mining and Quarrying	
NPF	563	301	70	42	51	50	25	27	21	21	25	25	25	29	29	NPF	
Industri Pengolahan	15.735	16.591	16.842	16.811	16.373	16.577	17.076	17.339	17.451	17.347	17.434	17.151	17.738	17.557	16.980	Processing Industry	
NPF	761	1.273	1.011	1.040	916	959	876	1.172	1.212	1.358	1.348	1.220	1.190	1.172	1.168	NPF	
Listrik, gas dan air	7.709	8.186	8.210	8.059	8.681	8.279	8.247	7.950	7.915	7.870	7.749	7.885	7.819	7.712	7.717	Electricity, Gas and Water	
NPF	510	525	563	725	843	869	829	604	605	609	500	541	543	588	641	NPF	
Konstruksi	8.396	10.582	11.784	12.130	12.654	13.269	14.174	13.535	13.859	14.520	14.497	15.119	15.664	15.541	15.260	Construction	
NPF	382	888	661	420	406	448	328	327	349	323	342	341	330	319	428	NPF	
Perdagangan Besar dan Eceran	25.881	26.144	25.533	25.661	25.154	25.346	25.240	25.071	25.222	25.093	25.599	26.242	26.138	25.897	26.015	Wholesale and Retail Trade	
NPF	1.799	1.711	1.796	1.707	2.079	1.823	1.843	1.818	1.883	1.866	2.053	2.079	2.021	1.974	1.986	NPF	
Penyediaan akomodasi dan penyediaan makan minum	1.948	2.041	2.489	2.560	2.535	2.544	2.781	3.006	2.696	2.934	2.893	2.963	2.926	2.922	2.815	Provision of accomodation and the provision of eating and drinking	
NPF	72	71	75	72	74	73	48	49	51	161	163	171	169	176	174	NPF	
Transportasi, pergudangan dan komunikasi	9.446	8.834	8.277	8.207	7.587	7.217	7.420	7.120	7.147	7.293	7.125	7.245	7.156	6.951	6.926	Transportation, Warehousing and Communications	
NPF	508	767	302	531	310	326	304	271	267	207	247	198	200	288	283	NPF	
Perantara Keuangan	11.729	11.273	11.009	10.673	10.990	11.388	11.519	11.280	11.031	11.264	11.381	11.475	11.768	11.434	11.091	Financial intermediaries	
NPF	408	460	110	99	94	155	151	150	151	209	203	185	152	111	110	NPF	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9.316	9.351	8.487	8.744	8.598	8.933	8.338	8.160	8.286	8.509	8.473	8.365	8.387	8.350	8.523	Real Estate, Business, Ownership, and Business Services	
NPF	895	952	800	788	941	957	200	197	172	160	149	146	141	115	133	NPF	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	6	6	3	3	3	8	9	9	9	22	22	21	19	Government administration, Defense and Compulsory social security	
NPF	1	2	0	0	0	0	0	0	0	0	0	1	1	1	0	NPF	
Jasa Pendidikan	3.396	4.213	4.370	4.381	4.237	4.253	4.663	4.695	4.708	4.962	5.014	5.113	5.145	5.192	5.325	Education Services	
NPF	23	51	40	39	25	25	25	27	21	21	25	26	25	25	27	NPF	
Jasa Kesehatan dan Kegiatan Sosial	2.715	3.648	3.777	3.773	3.846	3.916	4.348	4.522	4.467	4.901	4.851	4.982	5.003	4.992	5.505	Health Services and Social Activities	
NPF	16	57	116	111	96	96	79	84	37	30	32	63	53	53	51	NPF	
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.932	4.072	5.303	5.204	4.984	4.701	4.435	4.500	4.602	5.184	5.116	5.243	5.575	5.572	5.478	Community, Sociocultural, Entertainment and Other Individual Services	
NPF	204	143	178	212	204	210	176	243	247	271	375	363	329	352	360	NPF	
Jasa Perorangan yang Melayani Rumah Tangga	333	326	344	353	355	360	358	357	361	364	401	797	985	1.126	1.092	Individual Services which Serve Households	
NPF	12	11	12	12	11	11	9	10	10	10	11	11	11	12	10	NPF	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	0	0	0	-	-	-	1	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Kegiatan yang belum jelas batasannya	532	391	183	184	293	678	446	366	333	280	230	290	140	177	121	Business Activities which are not clearly defined	
NPF	56	150	107	108	219	240	223	159	157	140	153	194	55	77	42	NPF	
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																<b>Non Industrial Origin</b>	
<b>Rumah Tangga</b>																<b>Households</b>	
Untuk Pemilikan Rumah Tinggal	27.564	30.179	31.571	32.103	32.194	32.474	32.680	32.441	32.521	32.532	33.596	33.924	33.979	34.315	34.556	For Home Ownership	
NPF	683	770	766	765	738	831	759	849	884	843	892	926	986	983	990	NPF	
Untuk Pemilikan Flat atau Apartemen	884	829	799	796	799	795	804	796	789	775	759	760	753	746	753	For Apartment Ownership	
NPF	23	37	24	25	23	22	22	24	22	20	20	20	23	22	22	NPF	
Untuk Pemilikan Ruko atau Rukan	1.346	1.332	1.228	1.261	1.258	1.195	1.204	1.212	1.214	1.209	1.224	1.277	1.278	1.201	1.251	For Shop House Ownership	
NPF	49	61	73	80	80	81	73	89	108	102	104	106	109	103	106	NPF	
Untuk Pemilikan Kendaraan Bermotor	4.260	3.926	4.321	4.417	4.508	4.529	4.711	4.864	4.967	5.144	5.317	5.592	5.647	5.756	5.876	For Vehicles Ownership	
NPF	46	53	167	54	85	46	44	44	46	46	46	46	48	43	45	NPF	
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	27.554	32.129	33.498	34.886	35.467	35.840	36.792	36.806	37.601	38.475	38.265	38.732	38.968	39.548	40.348	Others	
NPF	416	460	412	405	365	371	340	353	374	372	389	395	401	395	404	NPF	
<b>Bukan Lapangan Usaha Lainnya</b>	1.686	1.787	1.936	5.184	5.087	4.925	4.909	4.639	4.568	4.590	4.637	4.271	4.324	4.231	4.229	<b>Non Industrial Origin - Others</b>	
NPF	91	41	70	91	92	83	78	130	120	141	169	118	155	121	148	NPF	
<b>Total Pembiayaan</b>	<b>177.482</b>	<b>189.798</b>	<b>192.929</b>	<b>198.535</b>	<b>198.678</b>	<b>199.818</b>	<b>202.298</b>	<b>200.292</b>	<b>201.548</b>	<b>205.920</b>	<b>207.233</b>	<b>210.514</b>	<b>212.560</b>	<b>212.302</b>	<b>213.118</b>	<b>Total Financing</b>	
<b>Total NPF</b>	<b>7.834</b>	<b>9.030</b>	<b>7.624</b>	<b>7.592</b>	<b>7.850</b>	<b>7.850</b>	<b>6.597</b>	<b>6.798</b>	<b>6.926</b>	<b>7.090</b>	<b>7.424</b>	<b>7.355</b>	<b>7.137</b>	<b>7.130</b>	<b>7.330</b>	<b>Total NPF</b>	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018					2019					Financing by Industrial Origin			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
Pertanian, Perburuan dan Kehutanan	1.647	2.794	3.112	3.112	3.423	3.383	3.436	3.500	3.503	3.449	3.431	3.498	3.953	4.107	4.151	Agricultures, Hunting and Forestry
NPF	93	117	113	122	122	123	145	123	149	152	320	155	153	155	154	NPF
Perikanan	166	166	145	141	147	146	145	146	144	140	138	128	126	123	130	Fishery
NPF	7	4	5	5	6	6	5	5	6	6	6	6	5	5	6	NPF
Pertambangan dan Penggalian	1.616	1.830	2.441	2.405	2.671	2.470	2.382	2.323	2.284	2.387	2.569	2.568	2.500	2.451	2.434	Mining and Quarrying
NPF	15	16	15	11	15	16	16	16	16	16	15	12	11	11	11	NPF
Industri Pengolahan	4.010	4.871	5.820	6.784	6.398	6.633	7.287	7.047	7.617	7.996	7.275	7.802	7.883	8.257	8.677	Processing Industry
NPF	575	110	113	110	114	114	111	111	111	126	113	127	127	128	128	NPF
Listrik, gas dan air	409	2.859	8.374	8.370	8.379	6.356	8.353	8.335	8.419	8.404	8.397	6.194	6.875	6.887	6.892	Electricity, Gas and Water
NPF	390	391	-	0	0	-	-	-	-	-	-	-	-	-	-	NPF
Konstruksi	6.039	11.616	11.556	10.449	11.304	10.431	10.473	11.814	12.861	12.660	12.697	12.708	12.868	13.002	12.724	Construction
NPF	124	148	203	190	459	454	404	448	434	764	741	730	743	714	748	NPF
Perdagangan Besar dan Eceran	4.438	6.694	7.113	7.597	7.728	8.435	7.926	7.861	8.121	8.370	8.183	7.756	7.905	8.264	8.227	Wholesale and Retail Trade
NPF	341	208	318	305	250	259	271	340	340	350	371	379	377	379	357	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.095	1.572	1.708	1.603	1.594	1.910	1.947	1.945	1.963	1.855	1.848	1.878	1.762	1.741	1.695	Provision of accomodation and the provision of eating and drinking
NPF	11	27	16	15	13	12	11	16	11	11	10	10	13	13	14	NPF
Transportasi, pergudangan dan komunikasi	1.475	1.253	1.937	2.014	1.889	1.960	1.954	1.957	1.973	1.961	1.862	1.844	1.830	1.885	2.108	Transportation, Warehousing and Communications
NPF	57	53	78	78	78	78	78	78	75	68	71	72	71	73	56	NPF
Perantara Keuangan	7.219	8.310	6.342	7.544	8.127	7.110	8.050	6.590	6.497	7.088	6.635	6.996	6.553	6.379	6.944	Financial intermediaries
NPF	51	38	44	41	51	51	26	27	33	43	39	46	397	401	387	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.480	2.975	3.882	3.918	3.861	4.284	4.977	4.514	4.610	4.395	4.240	4.492	4.465	4.657	4.534	Real Estate, Business, Ownership, and Business Services
NPF	105	71	466	470	478	446	447	442	440	462	462	462	455	453	459	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	389	692	770	767	775	773	797	800	793	798	899	894	881	877	873	Education Services
NPF	5	8	13	12	12	12	12	13	13	21	20	20	20	12	20	NPF
Jasa Kesehatan dan Kegiatan Sosial	315	372	398	401	399	429	440	440	434	442	443	442	448	451	457	Health Services and Social Activities
NPF	4	4	12	11	13	13	11	9	14	15	15	15	15	14	14	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	950	939	907	942	918	873	875	854	812	767	766	774	779	Community, Sociocultural, Entertainment and Other Individual Services
NPF	55	37	52	50	83	77	81	79	134	177	176	175	178	175	176	NPF
Jasa Perorangan yang Melayani Rumah Tangga	4	5	7	7	8	10	11	11	11	10	8	5	8	8	9	Individual Services which Serve Households
NPF	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	228	147	211	207	204	200	492	488	483	477	332	163	184	119	114	Business Activities which are not clearly defined
NPF	2	2	5	5	32	31	23	27	29	39	39	39	38	36	36	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																<b>Non Industrial Origin</b>
<b>Rumah Tangga</b>																<b>Households</b>
Untuk Pemilikan Rumah Tinggal	23.631	30.483	36.186	36.641	37.402	38.264	39.208	39.380	39.781	40.724	41.367	42.104	42.394	42.773	43.169	For Home Ownership
NPF	439	583	671	695	702	702	656	706	782	779	815	799	810	816	827	NPF
Untuk Pemilikan Flat atau Apartemen	627	1.127	1.632	1.718	1.754	1.820	1.866	1.915	1.986	2.043	2.083	2.139	2.177	2.227	2.266	For Apartement Ownership
NPF	10	6	3	16	5	6	22	22	24	21	19	21	21	20	15	NPF
Untuk Pemilikan Ruko atau Rukan	1.755	1.810	1.980	2.000	2.019	2.028	2.068	2.084	2.101	2.139	2.147	2.170	2.171	2.177	2.197	For Shop House Ownership
NPF	53	61	57	54	54	51	54	58	66	64	81	97	86	84	92	NPF
Untuk Pemilikan Kendaraan Bermotor	4.347	6.221	5.888	5.912	5.443	5.386	5.208	5.099	4.840	4.588	4.341	4.135	4.009	3.784	3.599	For Vehicles Ownership
NPF	44	52	128	127	74	70	72	83	84	86	85	86	84	83	75	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5.629	8.158	9.237	8.555	8.707	8.835	9.070	9.126	9.240	9.377	9.487	9.664	9.805	10.121	10.349	Others
NPF	50	57	71	61	60	63	58	61	68	72	76	86	83	82	88	NPF
<b>Bukan Lapangan Usaha Lainnya</b>	1.320	1.048	894	898	1.061	886	888	895	897	915	942	950	1.000	980	981	<b>Non Industrial Origin - Others</b>
NPF	31	29	27	32	31	23	29	31	29	32	35	32	34	34	31	NPF
<b>Total Pembiayaan</b>	<b>70.525</b>	<b>95.906</b>	<b>110.583</b>	<b>111.983</b>	<b>114.201</b>	<b>112.693</b>	<b>117.895</b>	<b>117.147</b>	<b>119.435</b>	<b>121.073</b>	<b>120.138</b>	<b>119.298</b>	<b>120.520</b>	<b>122.064</b>	<b>123.308</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>2.464</b>	<b>2.024</b>	<b>2.411</b>	<b>2.413</b>	<b>2.652</b>	<b>2.608</b>	<b>2.535</b>	<b>2.696</b>	<b>2.860</b>	<b>3.305</b>	<b>3.509</b>	<b>3.369</b>	<b>3.722</b>	<b>3.690</b>	<b>3.694</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 Agustus 2019 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - August 2019) Miliar Rp (Billion IDR)**

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.520	2.307	3.034	2.005	21.672	Jawa Barat
NPF	451	57	153	13	457	NPF
Banten	1.127	590	593	335	7.496	Banten
NPF	97	93	25	0	98	NPF
DKI Jakarta	9.700	48.451	6.720	42.641	36.301	DKI Jakarta
NPF	347	1.626	180	1.412	733	NPF
D.I Yogyakarta	563	148	433	872	2.017	D.I Yogyakarta
NPF	23	0	13	0	47	NPF
Jawa Tengah	3.287	3.604	2.068	2.472	7.581	Jawa Tengah
NPF	137	111	89	145	143	NPF
Jawa Timur	5.303	5.478	2.087	2.822	12.403	Jawa Timur
NPF	399	380	90	225	280	NPF
Bengkulu	152	31	230	30	889	Bengkulu
NPF	26	-	20	-	22	NPF
Jambi	223	350	422	97	2.108	Jambi
NPF	24	-	20	-	39	NPF
Aceh	1.223	304	422	58	12.795	Aceh
NPF	112	0	35	-	42	NPF
Sumatera Utara	2.502	617	923	1.921	5.813	Sumatera Utara
NPF	300	0	159	149	191	NPF
Sumatera Barat	765	59	461	267	2.772	Sumatera Barat
NPF	69	2	38	1	42	NPF
Riau	696	114	594	657	4.420	Riau
NPF	29	0	83	28	46	NPF
Sumatera Selatan	1.078	614	727	954	4.105	Sumatera Selatan
NPF	72	3	47	4	109	NPF
Bangka Belitung	61	499	199	0	347	Bangka Belitung
NPF	1	-	0	-	6	NPF
Kepulauan Riau	139	70	175	694	2.810	Kepulauan Riau
NPF	9	-	5	-	35	NPF
Lampung	939	260	279	247	1.431	Lampung
NPF	33	0	20	-	28	NPF
Kalimantan Selatan	592	478	465	1.354	2.291	Kalimantan Selatan
NPF	75	7	40	11	68	NPF
Kalimantan Barat	857	137	905	38	2.502	Kalimantan Barat
NPF	11	-	21	-	33	NPF
Kalimantan Timur	877	90	637	342	3.114	Kalimantan Timur
NPF	161	5	43	1	98	NPF
Kalimantan Tengah	184	6	71	370	710	Kalimantan Tengah
NPF	7	-	3	-	23	NPF

**Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I  
Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Agustus 2019  
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and  
Sharia Business Unit - August 2019)  
Miliar Rp (Billion IDR)**

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	124	34	95	1	1.203	Sulawesi Tengah
NPF	19	-	11	-	28	NPF
Sulawesi Selatan	679	488	544	423	4.567	Sulawesi Selatan
NPF	70	35	41	28	114	NPF
Sulawesi Utara	59	5	46	8	454	Sulawesi Utara
NPF	4	0	3	-	9	NPF
Gorontalo	11	11	9	-	228	Gorontalo
NPF	1	-	1	-	5	NPF
Sulawesi Barat	6	2	6	0	357	Sulawesi Barat
NPF	0	-	0	-	2	NPF
Sulawesi Tenggara	163	8	132	4	852	Sulawesi Tenggara
NPF	16	-	11	-	29	NPF
Nusa Tenggara Barat	951	76	440	55	6.192	Nusa Tenggara Barat
NPF	65	1	17	-	65	NPF
Bali	290	60	166	268	1.183	Bali
NPF	22	9	30	44	40	NPF
Nusa Tenggara Timur	45	-	13	-	105	Nusa Tenggara Timur
NPF	3	-	-	-	2	NPF
Maluku	4	-	10	-	177	Maluku
NPF	0	-	0	-	1	NPF
Papua	45	5	98	11	288	Papua
NPF	0	1	6	-	5	NPF
Maluku Utara	37	23	27	-	292	Maluku Utara
NPF	1	-	1	-	2	NPF
Papua Barat	10	-	17	-	95	Papua Barat
NPF	1	-	1	-	3	NPF
Lainnya	-	668	-	57	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
<b>Total</b>	<b>39.212</b>	<b>65.587</b>	<b>23.049</b>	<b>59.004</b>	<b>149.573</b>	<b>Total</b>
<b>NPF</b>	<b>2.587</b>	<b>2.329</b>	<b>1.205</b>	<b>2.059</b>	<b>2.843</b>	<b>NPF</b>

Miliar Rupiah (in Billion IDR)

<b>Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I                      Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Agustus 2019                      (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank                      and Sharia Business Unit - August 2019)                      Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.477	1.813	2.790	1.355	14.043	Jawa Barat
NPF	311	57	133	13	324	NPF
Banten	899	474	501	217	4.040	Banten
NPF	45	93	24	0	83	NPF
DKI Jakarta	6.478	32.690	4.627	23.218	13.874	DKI Jakarta
NPF	262	802	111	1.273	320	NPF
D.I Yogyakarta	462	45	372	400	1.027	D.I Yogyakarta
NPF	9	0	12	-	29	NPF
Jawa Tengah	2.628	2.685	1.108	1.201	3.586	Jawa Tengah
NPF	95	49	78	145	72	NPF
Jawa Timur	4.498	4.114	1.783	1.073	6.586	Jawa Timur
NPF	224	365	65	205	193	NPF
Bengkulu	143	31	226	30	889	Bengkulu
NPF	25	-	20	-	22	NPF
Jambi	203	148	394	12	1.702	Jambi
NPF	23	-	18	-	35	NPF
Aceh	1.138	299	420	58	12.605	Aceh
NPF	112	0	35	-	40	NPF
Sumatera Utara	1.029	515	622	1.161	2.914	Sumatera Utara
NPF	65	0	107	98	65	NPF
Sumatera Barat	593	47	292	78	1.649	Sumatera Barat
NPF	50	2	24	1	34	NPF
Riau	494	101	479	470	1.594	Riau
NPF	13	-	28	27	26	NPF
Sumatera Selatan	720	595	561	687	1.527	Sumatera Selatan
NPF	21	0	40	-	37	NPF
Bangka Belitung	55	499	184	-	223	Bangka Belitung
NPF	1	-	0	-	5	NPF
Kepulauan Riau	92	48	143	692	1.237	Kepulauan Riau
NPF	5	-	5	-	23	NPF
Lampung	935	138	270	72	1.244	Lampung
NPF	32	0	20	-	19	NPF
Kalimantan Selatan	436	365	374	649	1.152	Kalimantan Selatan
NPF	50	0	20	-	31	NPF
Kalimantan Barat	852	28	888	34	1.602	Kalimantan Barat
NPF	11	-	18	-	31	NPF
Kalimantan Timur	613	83	491	163	1.652	Kalimantan Timur
NPF	18	4	12	1	53	NPF
Kalimantan Tengah	184	6	71	370	710	Kalimantan Tengah
NPF	7	-	3	-	23	NPF

**Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I**  
**Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Agustus 2019**  
*(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - August 2019)*  
**Milyar Rp (Billion IDR)**

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	124	34	95	1	1.203	Sulawesi Tengah
NPF	19	-	11	-	28	NPF
Sulawesi Selatan	463	88	429	234	2.278	Sulawesi Selatan
NPF	43	33	29	24	69	NPF
Sulawesi Utara	59	5	46	8	454	Sulawesi Utara
NPF	4	0	3	-	9	NPF
Gorontalo	11	11	9	-	228	Gorontalo
NPF	1	-	1	-	5	NPF
Sulawesi Barat	5	-	6	-	268	Sulawesi Barat
NPF	0	-	0	-	2	NPF
Sulawesi Tenggara	163	8	132	4	852	Sulawesi Tenggara
NPF	16	-	11	-	29	NPF
Nusa Tenggara Barat	914	72	440	54	6.067	Nusa Tenggara Barat
NPF	65	-	17	-	65	NPF
Bali	251	28	114	37	848	Bali
NPF	15	8	11	5	30	NPF
Nusa Tenggara Timur	45	-	13	-	105	Nusa Tenggara Timur
NPF	3	-	-	-	2	NPF
Maluku	4	-	10	-	177	Maluku
NPF	0	-	0	-	1	NPF
Papua	45	5	98	11	288	Papua
NPF	0	1	6	-	5	NPF
Maluku Utara	37	23	27	-	292	Maluku Utara
NPF	1	-	1	-	2	NPF
Papua Barat	10	-	17	-	95	Papua Barat
NPF	1	-	1	-	3	NPF
Lainnya	-	668	-	57	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
<b>Total</b>	<b>30.059</b>	<b>45.664</b>	<b>18.035</b>	<b>32.347</b>	<b>87.013</b>	<b>Total</b>
<b>NPF</b>	<b>1.548</b>	<b>1.415</b>	<b>862</b>	<b>1.791</b>	<b>1.714</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> <b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Agustus 2019</b> <b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank</b> <b>and Sharia Business Unit - August 2019)</b> <b>Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	1.043	494	243	650	7.629	Jawa Barat
NPF	140	-	20	-	133	NPF
Banten	228	116	92	118	3.457	Banten
NPF	52	-	1	-	15	NPF
DKI Jakarta	3.222	15.761	2.093	19.423	22.428	DKI Jakarta
NPF	85	824	69	139	412	NPF
D.I Yogyakarta	101	103	61	472	989	D.I Yogyakarta
NPF	14	-	1	0	18	NPF
Jawa Tengah	659	919	960	1.271	3.994	Jawa Tengah
NPF	42	62	11	-	71	NPF
Jawa Timur	805	1.364	304	1.749	5.817	Jawa Timur
NPF	175	15	25	20	87	NPF
Bengkulu	8	-	4	-	1	Bengkulu
NPF	1	-	-	-	-	NPF
Jambi	20	203	27	85	406	Jambi
NPF	1	-	1	-	4	NPF
Aceh	85	6	1	-	189	Aceh
NPF	-	-	-	-	2	NPF
Sumatera Utara	1.473	102	301	760	2.899	Sumatera Utara
NPF	236	-	52	50	126	NPF
Sumatera Barat	173	12	168	189	1.123	Sumatera Barat
NPF	19	-	14	-	8	NPF
Riau	201	14	115	186	2.826	Riau
NPF	16	0	55	1	19	NPF
Sumatera Selatan	359	20	166	267	2.578	Sumatera Selatan
NPF	51	2	7	4	72	NPF
Bangka Belitung	6	-	15	0	124	Bangka Belitung
NPF	-	-	-	-	1	NPF
Kepulauan Riau	47	22	32	2	1.573	Kepulauan Riau
NPF	4	-	0	-	12	NPF
Lampung	4	123	9	175	187	Lampung
NPF	1	-	-	-	9	NPF
Kalimantan Selatan	156	113	90	705	1.139	Kalimantan Selatan
NPF	25	6	20	11	37	NPF
Kalimantan Barat	6	109	17	4	901	Kalimantan Barat
NPF	1	-	4	-	2	NPF
Kalimantan Timur	264	7	146	179	1.462	Kalimantan Timur
NPF	143	1	31	0	45	NPF
Kalimantan Tengah	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	NPF

<b>Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b> <b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Agustus 2019</b> <b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank</b> <b>and Sharia Business Unit - August 2019)</b> <b>Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	217	400	116	189	2.288	Sulawesi Selatan
NPF	27	3	12	4	46	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	1	2	-	0	88	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	36	4	1	0	125	Nusa Tenggara Barat
NPF	-	1	-	-	-	NPF
Bali	40	32	52	231	335	Bali
NPF	7	1	19	39	10	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>9.153</b>	<b>19.923</b>	<b>5.014</b>	<b>26.657</b>	<b>62.560</b>	<b>Total</b>
<b>NPF</b>	<b>1.039</b>	<b>915</b>	<b>343</b>	<b>268</b>	<b>1.129</b>	<b>NPF</b>

**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 Penyelur Pembiayaan bulan Agustus 2019**  
(Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - August 2019)  
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 Flati atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Rumah Tangga Lainnya			Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5			6
Jawa Barat	202	55	40	1.161	216	2.175	4.374	283	664	607	1.458	2	683	771	923	230	-	22	14.139	231	388	688	6.116	110	Jawa Barat	
NPF	17	5	5	37	49	155	239	12	155	11	41	-	155	11	75	1	-	8	303	5	18	3	103	25	NPF	
Banten	8	5	21	305	45	373	499	34	138	446	181	-	229	110	235	4	-	11	5.637	145	79	296	1.311	28	Banten	
NPF	0	-	104	0	37	20	0	0	3	23	9	0	1	0	14	0	-	3	68	1	2	0	15	12	NPF	
DKI Jakarta	7.553	625	4.491	14.343	12.612	17.762	13.960	2.699	5.574	11.872	8.876	5	2.317	1.920	2.709	92	-	102	20.734	1.877	973	6.433	5.185	1.098	DKI Jakarta	
NPF	66	1	18	365	589	236	1.030	10	251	404	449	-	16	2	100	0	-	28	457	14	35	105	91	31	NPF	
DJ Yogyakarta	34	8	2	126	4	274	367	129	367	161	24	-	549	154	116	28	-	2	1.335	3	51	87	510	31	DJ Yogyakarta	
NPF	0	0	-	3	-	10	14	1	1	2	2	-	-	0	2	1	-	-	35	-	2	0	8	2	NPF	
Jawa Tengah	170	24	11	3.163	77	1.463	2.184	319	512	975	616	0	548	310	182	-	-	7	5.192	59	210	279	19.012	48	Jawa Tengah	
NPF	6	0	0	216	0	81	128	4	3	9	5	-	-	4	18	2	-	2	101	1	12	1	20	8	NPF	
Jawa Timur	492	218	6	4.372	491	1.601	4.138	266	577	889	453	0	546	883	484	240	-	34	8.161	346	388	425	2.914	168	Jawa Timur	
NPF	9	4	0	500	-	192	214	9	14	18	18	-	-	5	13	92	2	-	6	178	3	31	2	44	NPF	
Bengkulu	99	2	-	18	2	4	171	18	10	18	14	-	-	23	43	19	0	-	1	317	3	37	25	505	Bengkulu	
NPF	5	0	-	2	0	1	33	1	1	-	1	-	-	0	-	2	-	-	1	13	0	2	1	5	NPF	
Jambi	235	6	42	23	1	296	249	17	11	22	50	8	55	20	53	1	-	3	519	4	18	34	1.502	31	Jambi	
NPF	18	0	-	2	90	0	15	0	1	-	2	0	-	0	2	0	-	-	3	25	1	1	10	2	NPF	
Aceh	146	16	16	208	-	452	757	60	23	26	19	0	15	45	102	25	-	6	2.058	26	44	180	9.814	673	Aceh	
NPF	12	0	3	5	-	36	48	3	2	0	1	-	-	3	2	0	-	1	12	0	1	0	24	4	NPF	
Sumatera Utara	1.196	16	2	621	23	1.137	1.244	183	243	415	130	0	81	367	217	70	-	17	3.130	106	230	193	2.120	34	Sumatera Utara	
NPF	37	6	0	29	0	113	127	2	146	1	29	-	0	2	1	69	0	-	7	139	3	15	2	22	NPF	
Sumatera Barat	320	7	3	67	1	137	571	49	13	51	41	1	54	102	117	18	-	1	526	10	53	48	2.010	126	Sumatera Barat	
NPF	15	1	-	4	-	5	62	3	4	10	1	-	4	0	4	0	-	-	1	22	-	7	-	9	NPF	
Riau	501	23	2	107	2	304	360	24	49	173	118	0	84	155	141	16	-	2	2.121	5	55	143	2.092	3	Riau	
NPF	63	0	0	1	0	11	21	2	3	0	2	0	0	0	35	0	-	1	32	0	1	0	11	1	NPF	
Sumatera Selatan	280	29	37	192	118	599	847	116	53	64	505	-	176	211	112	35	-	1	2.395	24	122	85	1.472	8	Sumatera Selatan	
NPF	13	1	3	3	0	44	33	2	1	0	6	-	4	3	0	12	0	-	1	66	1	6	1	33	NPF	
Bangka Belitung	107	1	499	1	-	19	12	2	0	102	0	0	2	1	13	0	-	-	86	1	1	10	249	0	Bangka Belitung	
NPF	0	0	-	0	-	1	-	-	-	0	-	-	-	-	0	-	-	-	4	-	-	0	2	-	NPF	
Kepulauan Riau	3	4	0	67	582	67	106	34	83	3	27	-	49	15	32	2	-	3	1.394	17	47	47	1.303	3	Kepulauan Riau	
NPF	0	0	-	2	1	3	4	1	-	-	0	-	0	0	1	-	-	0	1	26	0	1	0	6	NPF	
Lampung	268	18	0	259	4	30	670	22	24	45	29	0	64	158	81	48	-	3	839	12	17	59	503	2	Lampung	
NPF	3	2	-	5	-	5	22	1	0	7	0	-	-	3	0	-	-	3	22	0	0	4	0	4	NPF	
Kalimantan Selatan	317	19	539	35	1	312	471	13	526	338	66	0	64	128	3	13	-	3	1.520	13	177	87	476	18	Kalimantan Selatan	
NPF	2	9	5	9	1	25	54	1	2	0	9	-	8	-	8	0	-	-	2	47	1	8	0	10	NPF	
Kalimantan Barat	230	13	3	15	4	45	192	17	149	1.160	18	2	29	6	44	11	-	0	916	20	31	28	1.502	6	Kalimantan Barat	
NPF	6	2	-	1	0	1	13	2	1	-	0	0	0	0	5	1	-	-	20	1	6	-	7	0	NPF	
Kalimantan Timur	211	8	78	64	1	379	211	55	165	397	97	0	70	47	150	9	-	5	1.280	42	59	58	1.645	31	Kalimantan Timur	
NPF	6	1	5	3	-	125	20	2	1	5	6	-	0	4	26	0	-	5	80	2	5	0	9	3	NPF	
Kalimantan Tengah	360	1	0	3	0	18	95	5	1	100	9	0	11	6	16	5	-	0	315	5	22	22	342	4	Kalimantan Tengah	
NPF	0	-	0	1	-	4	0	0	-	2	0	-	1	-	1	0	-	0	16	-	2	0	4	0	NPF	
Sulawesi Tengah	6	34	0	8	4	20	132	11	2	1	7	0	4	10	12	3	-	0	185	1	33	13	971	1	Sulawesi Tengah	
NPF	0	2	-	0	-	2	18	0	0	0	4	-	-	2	0	0	-	-	10	-	4	0	12	1	NPF	
Sulawesi Selatan	15	9	15	181	1	319	815	51	56	80	196	-	154	130	82	19	-	12	2.531	25	298	78	1.605	30	Sulawesi Selatan	
NPF	1	2	1	2	0	25	90	5	8	1	2	-	0	24	9	0	-	5	60	0	32	3	13	7	NPF	
Sulawesi Utara	5	10	0	4	0	-	49	10	1	-	2	-	11	4	22	0	-	-	70	3	0	0	363	10	Sulawesi Utara	
NPF	-	1	-	1	0	-	3	0	0	-	0	-	-	0	1	-	-	-	5	0	-	0	4	1	NPF	
Gorontalo	-	-	-	0	0	1	3	11	0	-	2	-	-	-	12	0	-	-	34	1	1	4	184	4	Gorontalo	
NPF	-	-	-	0	0	0	1	0	-	0	-	-	-	-	1	-	-	-	4	-	0	-	1	1	NPF	
Sulawesi Barat	0	-	-	0	1	3	0	-	2	2	2	-	-	1	5	-	-	-	94	0	3	10	248	-	Sulawesi Barat	
NPF	-	-	-	-	0	0	0	-	-	-	-	-	-	-	0	-	-	-	2	-	-	1	-	3	NPF	
Sulawesi Tenggara	2	6	1	10	0	18	159	11	7	0	29	-	5	2	51	6	-	0	435	3	36	18	346	14	Sulawesi Tenggara	
NPF	0	3	0	1	15	1	15	1	0	-	1	-	-	-	5	0	-	0	16	-	6	-	3	3	NPF	
Nusa Tenggara Barat	126	33	10	74	11	114	887	38	10	6	35	-	25	71	56	26	-	0	879	8	42	47	2.495	2.721	Nusa Tenggara Barat	
NPF	10	2	0	2	9	55	2	0	0	-	1	-	-	0	2	0	-	-	20	0	2	0	11	32	NPF	
Bali	13	2	0	44	1	51	450	25	7	31	23	0	22	51	49	16	-	-	723	19	25	53	359	3	Bali	
NPF	0	0	0	1	-	42	39	9	0	3	0	-	-	0	10	0	-	-	30	0	0	0	7	3	NPF	
Nusa Tenggara Timur	1	0	0	1	-	-	31	0	0	1	0	-	1	0	20	4	-	-	24	0	1	1	78	1	Nusa Tenggara Timur	
NPF	0	0	-	0	-	-	0	-	0	-	-	-	-	-	0	0	-	-	1	-	-	-	1	-	NPF	
Maluku	-	-	-	0	-	2	7	0	-	7	0	-	-	-	3	-	-	-	7	-	-	1	5	164	-	Maluku
NPF	-	-	-	0	-	0	0	-	0	-	-	-	-	-	0	-	-	-	1	-	-	0	1	0	NPF	
Papua	1	-	0	0	-	8	23	2	36	49	26	-	-	-	15	-	-	0	81	5	2	10	189	0	Papua	
NPF	-	-	-	-	-	2	0	0	-	3	-	-	-	-	2	-	-	-	2	0	-	0	3	-	NPF	
Maluku Utara	1	1	-	6	-	61	6	2	0	3	0	-	4	0	3	0	-	-	30	5	-	1	257	0	Maluku Utara	
NPF	0	-	-	-	-	1	0	0	-	0	-	-	-	-	0	-	-	-	0	0	-	-	2	-	NPF	
Papua Barat	0	0	-	1	-	2	7	0	-	1	0	-	1													

**Tabel 16a. Pembiayaan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Data I Bank Penyalur Pembiayaan bulan Agustus 2019**  
**(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - August 2019)**  
**Miliar Rp (Billion IDR)**

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6			
Jawa Barat	202	48	40	679	216	1.157	3.743	276	617	553	1.370	2	678	754	859	230	-	12	7.001	168	203	682	5.893	95	25.478	Jawa Barat	
NPF	17	5	5	34	49	45	225	12	6	9	30	-	1	10	59	1	-	5	187	4	10	3	100	19	838	NPF	
Banten	8	5	21	256	45	107	381	30	123	429	136	1	224	110	210	4	-	1	2.595	29	54	290	1.047	26	6.131	Banten	
NPF	0	-	-	104	0	2	1	0	2	21	8	-	1	0	5	0	-	-	54	0	2	0	15	11	245	NPF	
DKI Jakarta	4.705	535	2.138	9.343	6.040	10.982	9.112	1.316	4.693	6.244	5.357	4	2.103	1.884	2.425	89	-	43	6.626	248	1.884	2.938	3.556	371	80.887	DKI Jakarta	
NPF	5	1	14	282	589	190	927	7	234	52	47	-	12	1	79	0	-	9	191	3	12	30	67	17	2.769	NPF	
D.I Yogyakarta	27	7	2	75	2	10	293	85	8	143	19	-	425	51	104	28	-	0	645	2	22	75	254	30	2.306	D.I Yogyakarta	
NPF	0	0	-	3	-	-	14	-	1	-	0	-	-	0	1	1	-	2	20	-	1	-	7	1	50	NPF	
Jawa Tengah	163	21	11	2.651	76	325	1.817	257	123	660	273	0	505	315	171	182	-	2	2.167	0	74	240	1.050	16	11.208	Jawa Tengah	
NPF	3	0	0	213	0	4	111	4	3	6	5	-	9	2	9	2	-	2	51	0	2	0	13	4	438	NPF	
Jawa Timur	477	215	6	2.720	176	982	3.475	184	982	406	466	381	0	853	360	239	-	28	3.471	51	137	422	2.371	134	18.053	Jawa Timur	
NPF	7	4	0	494	-	102	185	9	11	3	18	-	3	1	16	2	-	3	116	1	16	2	38	21	1.052	NPF	
Bengkulu	93	2	0	17	2	4	168	17	10	18	14	-	22	43	18	0	-	1	317	3	37	25	504	3	1.319	Bengkulu	
NPF	5	0	-	1	0	1	33	1	1	-	1	-	0	-	2	-	-	1	13	0	2	1	5	1	67	NPF	
Jambi	214	6	42	22	1	15	236	16	11	22	34	8	55	19	52	1	-	3	476	4	17	34	1.164	8	2.459	Jambi	
NPF	18	0	-	2	0	0	12	0	1	-	2	0	0	0	2	0	-	3	23	1	1	1	8	2	76	NPF	
Aceh	146	16	16	208	90	369	748	60	23	26	19	0	15	45	102	25	-	6	1.873	26	42	180	9.811	673	14.519	Aceh	
NPF	12	0	3	5	0	36	48	3	2	0	1	-	3	2	30	0	-	1	11	0	0	0	24	4	186	NPF	
Sumatera Utara	734	5	0	137	22	482	822	173	126	106	42	0	51	359	191	65	-	11	792	30	53	187	1.841	11	6.241	Sumatera Utara	
NPF	16	1	0	9	0	6	47	109	7	1	2	-	1	1	64	0	-	6	28	3	9	2	17	7	335	NPF	
Sumatera Barat	169	5	2	43	1	24	385	38	10	47	23	1	51	93	99	18	-	1	498	9	40	46	1.050	6	2.659	Sumatera Barat	
NPF	4	0	-	2	-	4	46	2	1	6	1	-	4	0	3	0	-	1	22	-	7	-	2	3	110	NPF	
Riau	403	23	2	46	2	57	323	21	36	168	83	0	84	152	136	16	-	1	572	4	27	143	845	3	3.139	Riau	
NPF	16	0	0	1	0	1	12	0	2	0	1	-	0	0	12	0	-	1	17	0	1	0	8	1	84	NPF	
Sumatera Selatan	224	15	36	35	118	318	767	76	25	62	397	-	152	202	99	35	-	1	727	11	23	85	674	8	4.089	Sumatera Selatan	
NPF	11	1	2	3	0	2	30	2	1	0	3	-	3	0	5	0	-	1	18	1	1	1	16	1	98	NPF	
Bangka Belitung	107	1	499	1	-	2	10	2	0	102	0	-	-	1	12	-	-	-	72	1	0	10	139	0	962	Bangka Belitung	
NPF	0	0	-	0	-	-	1	-	0	-	0	-	-	-	0	-	-	-	4	-	-	0	2	-	0	7	NPF
Kepulauan Riau	3	4	0	66	582	8	94	12	83	2	21	-	49	15	30	2	-	1	523	8	13	31	659	2	2.212	Kepulauan Riau	
NPF	0	0	-	2	1	-	3	1	-	-	0	-	-	0	1	-	-	1	15	2	0	0	5	0	32	NPF	
Lampung	76	18	0	156	4	30	667	21	13	45	29	0	64	157	81	48	-	3	680	11	12	59	480	2	2.658	Lampung	
NPF	3	2	-	2	0	5	22	1	0	7	0	-	-	5	2	0	-	3	13	-	-	-	4	2	71	NPF	
Kalimantan Selatan	221	19	485	23	1	45	264	9	239	267	28	0	47	122	41	13	-	3	587	5	54	78	411	18	2.976	Kalimantan Selatan	
NPF	2	9	4	1	1	1	40	1	0	2	0	-	1	0	6	0	-	2	20	1	2	0	5	2	101	NPF	
Kalimantan Barat	230	13	3	14	4	43	173	13	47	1.160	18	2	26	4	41	11	-	0	879	20	25	28	643	6	3.403	Kalimantan Barat	
NPF	5	2	-	0	0	1	13	0	1	0	0	-	1	0	5	1	-	-	18	1	6	-	6	0	59	NPF	
Kalimantan Timur	23	8	58	60	1	94	198	52	161	387	89	0	68	47	95	9	-	-	642	23	37	57	863	3	3.003	Kalimantan Timur	
NPF	-	1	0	3	-	8	12	1	2	0	1	-	0	4	0	4	0	-	38	2	5	0	5	3	88	NPF	
Kalimantan Tengah	360	1	0	3	0	18	95	5	1	100	9	-	11	6	16	5	-	0	315	4	22	22	342	4	1.341	Kalimantan Tengah	
NPF	0	-	-	1	-	4	0	0	2	0	0	-	1	-	1	0	-	0	16	-	2	0	4	0	33	NPF	
Sulawesi Tengah	6	34	0	8	4	20	132	11	2	1	7	0	4	10	12	3	-	0	185	1	33	13	971	1	1.457	Sulawesi Tengah	
NPF	0	2	-	0	-	2	18	0	0	0	4	-	-	0	2	0	-	-	10	-	4	0	12	1	57	NPF	
Sulawesi Selatan	15	9	13	120	1	58	486	39	49	21	51	-	123	130	76	19	-	3	921	8	96	76	1.148	29	3.492	Sulawesi Selatan	
NPF	1	2	1	2	0	2	74	5	8	1	2	-	-	24	7	0	-	3	34	0	14	3	11	6	198	NPF	
Sulawesi Utara	5	10	0	4	0	0	49	10	4	0	0	-	11	4	22	0	-	-	70	3	0	8	363	10	572	Sulawesi Utara	
NPF	-	1	-	1	0	0	3	0	0	-	0	-	-	-	1	-	-	-	5	0	0	4	1	17	8	197	NPF
Gorontalo	-	-	-	0	0	1	3	11	0	-	2	-	1	-	12	0	-	-	34	1	1	1	4	184	4	259	Gorontalo
NPF	-	-	-	0	0	0	0	0	0	-	0	-	-	-	1	-	-	-	4	0	0	1	1	1	8	8	NPF
Sulawesi Barat	-	-	-	0	0	0	3	-	-	-	2	-	-	1	5	-	-	-	48	0	1	10	209	1	279	Sulawesi Barat	
NPF	0	-	-	0	0	-	0	-	-	-	0	-	-	0	-	0	-	-	2	-	-	-	-	-	-	1	NPF
Sulawesi Tenggara	2	6	1	10	0	18	159	11	7	0	29	-	5	2	51	6	-	0	435	3	36	18	346	14	1.158	Sulawesi Tenggara	
NPF	0	3	0	1	0	1	15	1	0	-	1	-	-	0	5	0	-	-	16	-	6	6	3	3	66	NPF	
Nusa Tenggara Barat	126	33	10	74	11	77	884	37	10	6	34	-	25	71	56	26	-	0	758	8	42	47	2.492	2.721	7.548	Nusa Tenggara Barat	
NPF	10	2	0	2	0	9	55	2	0	0	1	-	-	0	2	0	-	-	20	0	11	0	32	146	32	146	NPF
Bali	13	2	0	22	1	11	190	24	5	3	23	0	22	51	49	16	-	-	487	19	8	53	278	3	1.278	Bali	
NPF	0	0	0	0	0	3	16	9	0	-	0	-	-	10	0	0	-	-	20	0	1	1	78	1	164	NPF	
Nusa Tenggara Timur	1	0	0	1	-	-	31	0	0	1	0	-	1	0	20	4	-	-	24	0	1	1	7	3	69	Nusa Tenggara Timur	
NPF	0	0	0	0	0	-	1	0	0	-	-	-	-	1	0	0	-	-	1	-	-	-	1	-	4	4	NPF
Maluku	-	-	-	1	-	2	7	1	0	-	-	-	-	-	3	-	-	-	7	-	1	5	164	-	191	Maluku	
NPF	-	-	-	0	0	0	0	0	0	-	-	-	-	-	0	-	-	-	1	-	-	0	-	-	-	1	NPF
Papua	1	-	0	0	-	8	23	2	36	49	26	-	-	-	15	-	-	0	81	5	2	10	189	0	448	Papua	
NPF	-	-	-	0	-	2	0	0	0	-	3	-	-	-	2	0	-	-	2	0	-	0	3	-	-	12	NPF
Maluku Utara	1	1	-	6	-	-	61	6	2	0	3	-	4	0	3	0	-	-	30	5							

**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 Agustus 2019**  
*(Financing and NPF of UUS to Non Bank Third Party Based on Business Sector and non Business Sector of Credit by Region - August 2019)*  
 Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																	Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan 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	1	7	-	482	0	1.017	631	7	47	55	88	-	5	17	64	0	-	10	7.138	63	184	6	224	14	10.060	Jawa Barat
NPF	0	-	-	3	-	110	14	0	0	2	10	0	1	16	0	-	-	3	116	1	8	-	2	6	293	NPF
Banten	-	-	-	49	-	267	117	4	14	17	46	-	-	5	24	0	-	10	3.042	116	25	7	264	2	4.010	Banten
NPF	-	-	-	-	-	34	2	-	1	2	1	-	-	10	-	-	-	3	14	0	0	0	0	0	68	NPF
DKI Jakarta	2.849	90	2.354	5.000	6.572	6.780	4.848	1.382	881	5.629	3.520	1	214	36	284	2	-	59	14.108	1.628	839	3.495	1.630	727	62.927	DKI Jakarta
NPF	61	-	5	83	-	46	103	3	17	353	402	-	4	0	21	-	-	19	266	11	23	75	23	14	1.529	NPF
D.I.Yogyakarta	7	1	0	50	2	264	74	44	30	17	5	-	125	104	12	0	-	2	690	1	29	12	256	1	1.726	D.I.Yogyakarta
NPF	-	-	-	-	-	10	1	-	1	-	1	-	-	-	1	-	-	-	16	-	1	0	1	0	33	NPF
Jawa Tengah	8	3	0	511	1	1.138	297	63	389	315	343	-	364	233	139	0	-	5	3.024	19	137	40	742	33	7.803	Jawa Tengah
NPF	3	-	-	3	-	78	17	1	0	3	-	-	-	1	9	0	-	-	50	1	10	0	7	3	185	NPF
Jawa Timur	15	3	1	1.652	315	619	663	82	171	423	72	-	47	30	124	0	-	6	4.690	295	251	4	543	34	10.039	Jawa Timur
NPF	1	0	-	6	-	90	29	0	3	14	0	-	2	12	76	-	-	2	62	2	15	-	6	1	322	NPF
Bengkulu	6	-	-	1	-	-	3	1	-	0	-	-	1	-	0	0	-	-	-	-	-	0	0	-	13	Bengkulu
NPF	0	-	-	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	1	NPF
Jambi	21	0	-	1	-	281	13	1	0	-	16	-	0	0	1	-	-	-	43	0	1	0	338	23	741	Jambi
NPF	-	-	-	0	-	-	2	-	-	-	-	-	-	-	-	-	-	-	2	-	0	2	2	6	6	NPF
Aceh	-	-	-	0	-	83	9	-	0	-	-	-	-	-	-	-	-	-	185	-	1	-	3	-	281	Aceh
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1	-	-	-	2	NPF
Sumatera Utara	462	11	1	484	1	655	421	10	117	309	88	0	30	9	26	5	-	6	2.338	75	177	6	279	23	5.534	Sumatera Utara
NPF	21	5	-	20	-	121	98	4	32	1	27	-	1	0	5	0	-	1	111	-	6	0	5	4	464	NPF
Sumatera Barat	151	2	1	24	0	113	186	10	4	17	4	-	3	9	18	0	-	-	28	1	13	-	1	120	1.665	Sumatera Barat
NPF	11	0	-	0	-	16	0	0	0	0	0	-	0	0	1	-	-	-	1	-	-	-	6	1	41	NPF
Riau	98	0	-	60	-	257	37	2	13	5	35	-	0	3	5	0	-	1	1.550	0	28	0	1.248	0	3.343	Riau
NPF	47	-	-	0	-	11	9	1	1	-	2	-	-	3	0	0	-	-	15	-	1	0	4	0	92	NPF
Sumatera Selatan	56	14	1	157	0	281	81	40	28	2	108	-	24	8	13	-	-	-	1.668	13	99	0	798	0	3.390	Sumatera Selatan
NPF	2	0	1	1	-	42	3	-	-	-	3	-	4	0	7	-	-	-	49	0	5	0	18	0	136	NPF
Bangka Belitung	0	0	-	-	-	17	1	0	-	-	-	-	2	-	1	0	-	-	14	-	0	0	110	0	145	Bangka Belitung
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	1	-	1	NPF
Kepulauan Riau	-	-	-	1	-	59	12	22	0	0	6	-	-	-	2	0	-	1	870	9	34	15	644	1	1.676	Kepulauan Riau
NPF	-	-	-	0	-	3	0	0	-	-	-	-	-	-	0	-	-	-	11	-	0	0	1	-	16	NPF
Lampung	192	-	-	103	-	3	0	1	12	-	-	-	-	1	0	-	-	-	159	0	5	-	22	-	497	Lampung
NPF	-	-	-	-	-	1	-	-	-	-	-	-	-	-	0	-	-	-	8	-	-	-	0	-	10	NPF
Kalimantan Selatan	96	0	54	12	0	266	207	4	288	71	38	-	17	7	3	0	-	0	933	8	123	10	65	-	2.204	Kalimantan Selatan
NPF	-	-	0	8	-	24	14	0	1	0	6	-	8	-	2	-	-	-	27	-	6	0	-	-	99	NPF
Kalimantan Barat	1	-	1	1	-	2	19	5	101	1	1	-	2	-	3	-	-	-	36	-	5	-	859	-	1.037	Kalimantan Barat
NPF	1	-	-	-	-	1	-	-	2	-	-	-	-	-	0	-	-	-	-	-	-	-	1	-	7	NPF
Kalimantan Timur	188	-	20	3	-	285	13	3	4	10	8	-	1	0	55	0	-	5	638	19	23	1	782	0	2.058	Kalimantan Timur
NPF	6	-	5	1	-	117	9	1	0	3	6	-	0	0	23	0	-	5	42	0	0	-	3	-	221	NPF
Kalimantan Tengah	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Selatan	0	-	2	61	0	261	329	12	6	58	145	-	31	1	6	0	-	9	1.610	16	203	2	457	0	3.210	Sulawesi Selatan
NPF	-	-	0	0	-	23	16	1	0	-	0	-	0	-	2	-	-	3	25	-	18	-	2	0	91	NPF
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	0	-	1	0	-	-	2	-	-	-	-	-	-	-	-	47	-	2	0	39	-	92	Sulawesi Barat
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Nusa Tenggara Barat	-	0	-	0	-	37	3	1	-	-	1	-	-	-	-	-	-	-	121	-	0	0	4	-	166	Nusa Tenggara Barat
NPF	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF
Bali	-	-	-	23	-	40	261	1	2	28	-	-	-	-	-	-	-	-	236	-	17	0	81	-	689	Bali
NPF	-	-	-	1	-	39	23	-	-	3	-	-	-	-	-	-	-	-	10	-	-	-	-	-	75	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>4.151</b>	<b>130</b>	<b>2.434</b>	<b>8.677</b>	<b>6.892</b>	<b>12.724</b>	<b>8.227</b>	<b>1.695</b>	<b>2.108</b>	<b>6.944</b>	<b>4.534</b>	<b>1</b>	<b>873</b>	<b>457</b>	<b>7</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	2016	2017	2018					2019					Indikator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
<b>I. Dana Pihak Ketiga</b>	4,76	4,61	4,44	4,51	4,39	4,50	4,75	4,60	4,57	4,77	4,75	4,67	4,68	4,64	4,46	<b>I. Third Party Fund</b>
1. Giro iB Wadiah	1,53	1,46	1,84	2,16	2,29	2,27	2,13	2,21	2,01	1,95	1,93	1,73	1,70	1,68	1,79	1. iB Demand Deposits Wadia
a. Rupiah	1,60	1,50	2,00	2,40	2,50	2,49	2,27	2,39	2,22	2,11	2,06	1,88	1,87	1,78	1,90	a. Rupiah
b. Valas	1,02	1,09	1,06	1,00	1,08	1,08	1,05	1,18	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
2. Tabungan iB Wadiah	2,58	1,70	1,65	1,88	1,52	2,15	2,30	1,98	2,23	2,04	2,03	2,05	2,05	2,24	1,92	2. iB Saving Deposits Wadia
a. Rupiah	2,58	1,70	1,65	1,88	1,52	2,15	2,30	1,98	2,23	2,04	2,03	2,05	2,05	2,24	1,92	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
3. Giro iB Mudharabah	2,43	2,38	2,17	2,23	2,28	2,33	2,40	2,62	2,72	3,06	2,76	2,66	2,97	3,10	2,72	3. iB Demand Deposits Mudharabah
a. Rupiah	2,44	2,44	2,18	2,26	2,29	2,35	2,42	2,66	2,77	3,12	2,85	2,67	2,97	3,13	2,74	a. Rupiah
b. Valas	2,43	2,38	2,17	2,23	2,28	2,33	2,40	2,62	2,72	3,06	2,76	2,66	2,97	3,10	2,72	b. Foreign Currency
4. Tabungan iB Mudharabah	2,44	2,42	2,13	2,10	2,08	2,07	2,12	1,87	2,07	1,96	1,89	1,85	1,87	1,87	1,85	4. iB Saving Deposits Mudharabah
a. Rupiah	2,44	2,42	2,13	2,10	2,08	2,07	2,12	1,87	2,07	1,96	1,89	1,85	1,87	1,87	1,85	a. Rupiah
b. Valas	1,00	1,01	1,96	1,97	1,87	1,97	1,83	1,97	1,89	1,90	1,72	1,82	1,50	1,85	1,89	b. Foreign Currency
5. Deposito iB Mudharabah	6,04	5,85	5,58	5,68	5,51	5,64	5,97	5,68	5,51	5,94	5,87	5,84	5,88	5,93	5,62	5. iB Time Deposits Mudharabah
a. Rupiah	6,32	6,05	5,78	5,85	5,66	5,75	6,13	5,87	5,75	6,10	6,01	5,98	6,01	6,04	5,72	a. Rupiah
i. 1 Bulan	6,26	6,30	5,47	5,62	5,25	5,44	5,96	5,62	5,28	5,74	5,60	5,62	5,87	6,00	5,41	1). 1 month
ii. 3 Bulan	6,35	6,34	5,58	5,83	5,58	5,66	6,19	5,81	5,68	5,94	5,85	5,93	6,14	6,16	5,63	2). 3 month
iii. 6 Bulan	6,38	6,55	5,42	5,43	4,73	5,13	5,86	5,27	5,09	5,61	5,32	5,15	5,50	5,77	5,00	3). 6 month
iv. 12 Bulan	5,71	5,91	5,12	5,13	4,76	5,08	5,32	5,28	4,19	5,17	5,07	5,24	5,48	5,74	5,21	4). 12 month
v. > 12 Bulan	6,39	6,90	6,08	5,99	4,69	6,14	4,61	5,58	5,81	4,96	5,38	5,06	5,35	4,77	4,89	5). >12 month
b. Valas	1,17	1,15	1,26	1,15	1,80	2,08	2,12	2,02	1,82	2,10	2,10	2,25	2,08	2,24	2,22	b. Foreign Currency
i. 1 Bulan	1,30	1,48	1,40	1,33	2,51	3,00	2,83	3,02	2,29	1,82	2,77	2,80	2,83	2,89	2,27	1). 1 month
ii. 3 Bulan	1,33	1,53	1,49	1,72	1,87	2,91	3,14	3,31	2,36	2,36	2,55	2,72	2,27	2,47	2,42	2). 3 month
iii. 6 Bulan	1,32	1,60	1,43	1,00	3,44	3,51	2,71	2,69	2,08	1,01	2,03	1,88	2,22	2,53	2,65	3). 6 month
iv. 12 Bulan	1,05	1,05	1,00	1,00	1,01	1,25	1,23	1,25	1,29	1,17	3,32	3,49	3,58	3,54	1,07	4). 12 month
v. > 12 Bulan	1,00	-	1,00	1,00	-	1,00	-	-	-	1,00	-	1,00	-	1,00	-	5). >12 month
<b>II. Pembiayaan, Piutang dan Salam</b>	12,08	11,53	10,78	10,79	10,71	10,81	10,71	10,45	10,29	10,31	10,33	10,30	10,23	10,28	10,25	<b>II. Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	11,27	10,63	9,63	9,55	9,50	9,58	9,49	9,20	9,21	9,09	9,15	9,13	9,09	9,10	9,08	1. Profit Sharing Financing
a. Mudharabah	12,29	10,79	10,26	9,90	9,80	9,76	9,76	9,85	9,77	9,65	9,79	9,76	9,52	9,49	9,55	a. Mudharabah
i. Rupiah	12,31	11,45	10,77	10,70	10,59	10,51	10,32	10,18	10,09	9,99	10,11	10,08	9,82	9,80	9,85	i. Rupiah
ii. Valas	1,00	1,60	1,19	1,98	1,98	1,95	1,42	1,86	1,86	1,94	1,86	1,83	1,84	1,96	1,84	ii. Foreign Currency
b. Musyarakah	11,07	10,60	9,55	9,50	9,46	9,55	9,46	9,13	9,14	9,03	9,09	9,07	9,05	9,06	9,04	b. Musyarakah
i. Rupiah	11,55	10,94	9,83	9,78	9,73	9,82	9,69	9,36	9,40	9,29	9,32	9,31	9,28	9,31	9,28	i. Rupiah
ii. Valas	6,18	5,89	5,74	5,82	5,88	5,70	5,86	5,36	5,23	5,13	5,21	5,18	5,01	4,95	4,92	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	12,62	12,22	11,79	11,87	11,78	11,90	11,82	11,60	11,41	11,50	11,47	11,41	11,34	11,43	11,39	2. Receivables/Acceptables
a. Murabahah	12,67	12,29	11,88	11,95	11,88	11,98	11,93	11,68	11,49	11,58	11,54	11,50	11,44	11,54	11,50	a. Murabahah
i. Rupiah	12,88	12,46	12,00	12,07	12,00	12,10	12,05	11,78	11,59	11,68	11,64	11,60	11,54	11,62	11,58	i. Rupiah
ii. Valas	7,89	7,83	6,91	6,87	6,86	6,83	6,83	6,80	6,85	6,71	6,67	6,62	6,23	6,59	6,51	ii. Foreign Currency
b. Qardh	11,19	10,37	10,00	10,35	9,74	10,28	9,62	10,06	10,09	10,16	10,11	9,94	9,92	9,83	9,79	b. Qardh
i. Rupiah	11,19	10,37	10,00	10,36	9,75	10,30	9,63	10,06	10,09	10,22	10,19	10,02	10,05	10,07	10,11	i. Rupiah
ii. Valas	-	13,00	-	4,56	4,56	4,56	2,00	-	-	6,37	6,13	5,62	4,82	4,30	4,37	ii. Foreign Currency
c. Istishna'	12,60	11,86	11,31	11,21	11,17	11,08	10,97	10,93	10,88	10,83	10,79	10,74	10,71	10,68	10,65	c. Istishna'
i. Rupiah	12,60	11,86	11,31	11,21	11,17	11,08	10,97	10,93	10,88	10,83	10,79	10,74	10,71	10,68	10,65	i. Rupiah
ii. Valas	-	-	-	-	-	-	10,40	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10,94	10,56	10,33	10,28	10,27	10,36	-	10,61	10,62	10,50	10,60	10,57	10,57	10,45	10,38	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	16,91	17,38	33,46	31,97	33,40	34,18	34,48	34,59	34,60	34,64	34,65	34,65	34,65	34,65	34,64	b. Financing through Channeling
i. Rupiah	16,91	17,38	33,46	31,97	33,40	34,18	34,48	34,59	34,60	34,64	34,65	34,65	34,65	34,65	34,64	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	13,39	13,36	13,36	13,37	13,38	13,37	13,37	13,36	13,36	13,35	13,35	13,75	13,75	13,75	c. Financing through Executing
i. Rupiah	-	13,39	13,36	13,36	13,37	13,38	13,37	13,37	13,36	13,36	13,35	13,35	13,75	13,75	13,75	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10,94	10,55	10,31	10,24	10,18	10,16	10,01	10,04	10,05	9,98	10,13	10,14	10,17	10,09	10,06	d. Other Ijarah
i. Rupiah	11,49	11,04	11,03	11,02	10,95	10,93	10,76	10,78	10,78	10,72	10,84	10,83	10,82	10,72	10,70	i. Rupiah
ii. Valas	6,67	4,53	4,88	4,96	4,98	4,85	4,81	4,77	4,78	4,73	4,72	4,71	4,70	4,62	4,55	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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

Note: r) Revised figures  
\*) Provisional figures

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

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

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

Note: r) Revised figures  
\*) Provisional figures

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

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

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

Note: r) Revised figures  
\*) Provisional figures



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

Indikator	2016	2017	2018					2019					Indikator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
1. Modal Kerja	15,44	13,73	13,15	12,92	12,72	13,32	12,77	12,57	12,79	12,47	12,61	12,93	12,91	12,94	12,98	1. Working Capital
a. UMKM	19,65	19,66	19,60	19,56	19,42	20,05	19,83	19,41	19,74	19,95	20,16	20,36	20,53	20,46	20,65	a. Micro, Small and Medium Enterprise
i. Rupiah	19,72	19,73	19,71	19,67	19,54	20,12	19,91	19,52	19,85	20,13	20,33	20,50	20,65	20,57	20,77	i. Rupiah
ii. Valas	7,76	4,66	4,84	5,27	5,38	2,69	2,54	2,82	2,74	3,12	3,18	3,15	2,96	2,64	2,60	ii. Foreign Exchange
b. Bukan UMKM	12,51	10,10	9,38	9,04	8,86	9,36	8,84	8,51	8,82	8,34	8,29	8,43	8,37	8,46	8,39	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,88	10,46	9,70	9,43	9,22	9,79	9,15	8,77	9,15	8,64	8,54	8,71	8,71	8,80	8,75	i. Rupiah
ii. Valas	7,10	5,52	4,70	4,59	4,44	4,44	4,52	4,51	4,40	4,41	4,48	4,48	3,96	4,18	4,14	ii. Foreign Exchange
2. Investasi	12,12	11,11	10,61	10,67	10,46	10,47	10,41	10,07	9,84	10,14	10,21	10,16	10,03	10,15	10,18	2. Investment
a. UMKM	14,77	13,58	12,80	12,84	12,70	12,28	12,04	12,31	11,77	12,28	12,35	12,23	12,21	11,99	12,01	a. Micro, Small and Medium Enterprise
i. Rupiah	14,85	13,59	12,84	12,89	12,75	12,32	12,08	12,35	11,81	12,34	12,39	12,27	12,25	12,03	12,05	i. Rupiah
ii. Valas	6,74	4,79	5,47	5,37	5,37	5,36	5,36	5,36	5,41	5,81	5,39	5,39	5,13	5,01	5,01	ii. Foreign Exchange
b. Bukan UMKM	10,92	9,98	9,73	9,78	9,56	9,61	9,62	9,12	9,02	9,23	9,31	9,31	9,15	9,41	9,47	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,17	10,74	10,44	10,49	10,24	10,32	10,30	9,68	9,56	9,78	9,87	9,84	9,65	9,96	10,02	i. Rupiah
ii. Valas	6,83	6,69	6,20	6,24	6,23	6,05	6,16	5,91	5,92	5,89	5,89	5,88	5,67	5,53	5,47	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,60	11,19	10,74	10,81	10,59	10,83	10,64	10,69	9,69	10,46	10,57	10,53	10,50	10,49	10,48	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,60	11,19	10,74	10,81	10,59	10,83	10,64	10,69	9,69	10,46	10,57	10,53	10,50	10,49	10,48	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018					2019						Indicator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
1. Modal Kerja	16,36	15,25	14,73	14,47	14,27	14,71	14,26	13,84	14,30	13,91	13,91	14,12	14,04	14,17	14,18	1. Working Capital
a. UMKM	21,19	22,14	22,12	22,03	21,98	23,06	23,04	22,24	22,80	23,03	23,11	23,32	23,52	23,54	23,66	a. Micro, Small and Medium Enterprise
i. Rupiah	21,28	22,16	22,19	22,11	22,07	23,07	23,05	22,29	22,84	23,17	23,23	23,40	23,58	23,57	23,70	i. Rupiah
ii. Valas	7,76	10,27	7,32	8,00	7,95	5,37	3,84	2,33	1,91	3,19	3,35	3,37	2,80	1,01	0,92	ii. Foreign Exchange
b. Bukan UMKM	12,93	10,63	9,82	9,32	9,08	9,47	8,92	8,22	8,78	8,11	7,87	8,09	8,00	8,14	7,94	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,32	10,83	10,02	9,49	9,26	9,67	9,09	8,39	8,99	8,27	8,02	8,24	8,22	8,35	8,15	i. Rupiah
ii. Valas	7,30	7,29	6,15	6,31	5,92	6,06	5,80	5,24	5,14	5,22	5,19	5,21	4,22	4,61	4,54	ii. Foreign Exchange
2. Investasi	12,85	11,83	11,26	11,45	11,14	11,17	11,07	10,56	10,06	10,56	10,63	10,59	10,50	10,62	10,62	2. Investment
a. UMKM	15,14	14,26	13,27	13,25	13,05	13,16	12,82	12,65	11,67	12,44	12,42	12,28	12,27	12,29	12,33	a. Micro, Small and Medium Enterprise
i. Rupiah	15,23	14,26	13,27	13,25	13,06	13,16	12,82	12,65	11,67	12,44	12,43	12,28	12,27	12,29	12,33	i. Rupiah
ii. Valas	6,75	4,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	3,00	-	-	ii. Foreign Exchange
b. Bukan UMKM	11,67	10,59	10,22	10,47	10,11	10,10	10,10	9,32	9,12	9,46	9,58	9,60	9,48	9,67	9,66	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,57	11,14	10,81	11,07	10,65	10,59	10,58	9,74	9,50	9,86	10,00	10,01	9,91	10,13	10,11	i. Rupiah
ii. Valas	7,87	7,81	6,84	6,96	6,96	6,95	6,96	6,41	6,41	6,50	6,48	6,46	6,07	5,83	5,75	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,18	12,23	11,89	12,35	12,01	12,12	10,40	12,01	11,99	11,95	11,91	11,93	11,93	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,34	12,47	12,18	12,23	11,89	12,35	12,01	12,12	10,40	12,01	11,99	11,95	11,91	11,93	11,93	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018					2019								Indicator
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	12,11	9,76	9,43	9,39	9,28	9,88	9,47	9,69	9,52	9,33	9,62	9,75	9,78	9,67	9,86	1. Working Capital
a. UMKM	13,73	11,59	11,63	11,58	11,36	11,41	11,20	11,10	10,98	10,74	10,86	10,76	10,73	10,62	10,77	a. Micro, Small and Medium Enterprise
i. Rupiah	13,73	11,73	11,77	11,73	11,50	11,53	11,35	11,23	11,11	10,88	11,03	10,93	10,90	10,78	10,95	i. Rupiah
ii. Valas	-	1,94	2,04	2,09	2,07	2,29	2,45	3,04	3,05	3,04	3,03	3,01	3,03	3,01	2,96	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,51	8,51	8,46	9,12	8,68	9,07	8,90	8,78	9,11	9,26	9,31	9,22	9,45	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,38	9,55	9,04	9,29	9,14	10,11	9,27	9,53	9,46	9,36	9,59	9,91	9,99	9,96	10,22	i. Rupiah
ii. Valas	6,37	3,36	2,97	3,24	3,06	3,02	3,11	3,50	3,63	3,63	3,57	3,62	3,62	3,69	3,69	ii. Foreign Exchange
2. Investasi	9,77	9,38	9,34	9,16	9,20	9,19	9,21	9,20	9,44	9,38	9,47	9,44	9,25	9,38	9,49	2. Investment
a. UMKM	12,93	11,45	11,12	11,24	11,33	10,21	10,16	10,95	12,17	11,63	12,07	12,03	11,99	10,88	10,87	a. Micro, Small and Medium Enterprise
i. Rupiah	12,98	11,46	11,29	11,44	11,53	10,31	10,25	11,11	12,38	11,91	12,27	12,22	12,17	11,03	11,01	i. Rupiah
ii. Valas	6,62	5,76	5,26	5,17	5,18	5,17	5,17	5,17	5,24	5,71	5,22	5,23	5,23	5,23	5,23	ii. Foreign Exchange
b. Bukan UMKM	8,89	8,64	8,93	8,71	8,77	8,82	8,86	8,85	8,89	8,92	8,93	8,94	8,75	9,10	9,23	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10,84	9,78	9,82	9,54	9,61	9,83	9,80	9,59	9,64	9,67	9,68	9,62	9,34	9,75	9,90	i. Rupiah
ii. Valas	5,31	4,98	5,46	5,46	5,46	5,13	5,38	5,43	5,46	5,32	5,35	5,36	5,29	5,27	5,23	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10,34	9,35	8,85	8,81	8,77	8,73	8,72	8,73	8,70	8,33	8,61	8,57	8,54	8,49	8,47	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10,34	9,35	8,85	8,81	8,77	8,73	8,72	8,73	8,70	8,33	8,61	8,57	8,54	8,49	8,47	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 19. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah (Average of Margin Rates of BUS and UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing) Persen (Percent)																
Indikator	2016	2017	2018					2019					Indikator			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
<b>Penerima Pembiayaan Lapangan Usaha</b>																<b>Financing to Business Sector</b>
Pertanian, perburuan dan kehutanan	14,15	14,01	13,14	13,20	13,21	13,27	12,86	13,38	13,00	13,09	13,47	13,39	12,46	13,45	13,54	Agricultures, Hunting and Forestry
a. Rupiah	14,47	14,22	13,29	13,35	13,34	13,42	12,99	13,53	13,13	13,21	13,59	13,59	12,55	13,54	13,63	a. Rupiah
b. Valas	6,00	6,00	5,56	5,50	5,50	5,75	5,76	5,65	5,65	5,78	5,80	5,81	5,83	5,85	5,89	b. Foreign Exchange
Perikanan	12,80	12,03	12,55	12,59	12,55	13,48	13,14	10,69	10,60	9,63	10,79	11,16	11,15	10,83	11,13	Fishery
a. Rupiah	12,85	12,03	12,55	12,59	12,55	13,48	13,14	10,69	10,60	9,63	10,79	11,16	11,15	10,83	11,13	a. Rupiah
b. Valas	7,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	9,62	9,60	8,14	8,25	8,09	8,25	7,85	6,16	5,98	6,10	6,11	6,25	6,12	6,13	6,16	Mining and Quarrying
a. Rupiah	12,57	11,81	11,42	10,69	12,34	11,94	11,94	8,08	7,63	7,99	7,65	7,65	7,53	7,49	7,58	a. Rupiah
b. Valas	6,83	7,12	6,28	6,45	6,47	6,03	5,75	5,17	5,16	5,09	5,15	5,13	4,97	4,97	4,93	b. Foreign Exchange
Industri Penolahan	11,06	10,86	9,86	9,75	9,80	9,73	9,74	9,46	9,00	9,37	9,32	9,32	9,23	9,33	9,08	Processing Industry
a. Rupiah	12,01	11,85	10,67	10,66	10,69	10,62	10,54	10,13	9,72	10,26	10,03	10,09	10,13	10,27	10,05	a. Rupiah
b. Valas	5,90	4,75	5,04	5,10	5,14	5,11	5,26	5,41	5,28	5,17	5,32	5,20	4,69	4,76	4,69	b. Foreign Exchange
Listrik, gas dan air	10,34	8,51	9,75	8,08	7,85	8,44	7,99	7,70	10,15	7,83	7,70	8,41	8,24	8,18	8,18	Electricity, Gas and Water
a. Rupiah	12,16	9,02	10,36	8,39	8,19	8,94	8,26	7,93	10,75	8,05	7,91	8,77	8,64	8,67	8,68	a. Rupiah
b. Valas	7,65	7,27	6,34	6,36	6,03	6,02	6,40	6,20	6,23	6,39	6,37	6,44	5,84	5,24	5,18	b. Foreign Exchange
Konstruksi	12,34	10,14	9,44	9,77	9,61	9,83	9,75	9,52	9,61	9,83	9,67	9,61	9,70	9,71	9,90	Construction
a. Rupiah	12,51	10,21	9,49	9,82	9,66	9,88	9,80	9,58	9,66	9,89	9,73	9,66	9,75	9,76	9,95	a. Rupiah
b. Valas	5,84	5,63	5,96	5,96	5,95	5,95	5,96	3,85	4,28	4,26	4,28	4,28	4,67	4,66	4,66	b. Foreign Exchange
Perdagangan Besar dan Eceran	20,04	18,89	18,65	18,63	18,56	18,82	18,74	18,30	18,15	18,40	18,72	18,44	18,39	18,07	18,34	Wholesale and Retail Trade
a. Rupiah	20,10	19,03	18,88	18,85	18,78	19,10	19,01	18,57	18,41	18,68	18,99	18,69	18,64	18,30	18,56	a. Rupiah
b. Valas	7,33	6,25	6,44	6,41	6,45	5,39	5,36	5,09	5,01	4,94	4,96	4,96	4,76	4,94	4,75	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	14,23	12,79	11,89	11,81	11,75	11,87	11,63	11,72	11,77	11,97	12,17	12,19	12,32	12,65	12,80	Provision of accommodation and the provision of eating and drinking
a. Rupiah	14,24	12,80	11,80	11,81	11,75	11,87	11,63	11,72	11,77	11,97	12,17	12,19	12,32	12,65	12,80	a. Rupiah
b. Valas	7,00	6,00	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11,19	10,62	9,93	10,74	9,81	10,03	10,08	9,30	9,73	10,08	10,06	10,22	10,12	10,12	10,01	Transportation, Warehousing and Communications
a. Rupiah	11,88	11,08	10,60	11,53	10,51	10,73	10,76	9,89	10,44	10,97	10,96	11,05	10,95	11,00	10,67	a. Rupiah
b. Valas	7,89	8,02	6,20	6,25	6,22	6,19	6,15	5,74	5,34	5,14	5,12	5,23	4,84	5,40	5,33	b. Foreign Exchange
Perantara Keuangan	13,95	10,88	10,43	10,08	9,79	10,30	9,84	10,19	9,90	9,92	9,85	9,93	10,05	10,08	9,95	Financial intermediaries
a. Rupiah	13,96	11,14	10,44	10,34	10,03	10,55	9,85	10,21	9,92	9,93	9,86	9,94	10,06	10,09	9,96	a. Rupiah
b. Valas	6,99	2,35	4,40	3,01	3,01	4,40	4,40	3,21	4,40	4,40	4,40	4,40	4,40	4,40	4,40	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12,88	11,23	10,24	10,17	10,14	10,06	10,35	9,24	9,02	9,13	9,09	9,18	9,08	8,90	8,93	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13,23	11,58	10,84	10,76	10,75	10,59	9,46	9,26	9,37	9,33	9,41	9,29	9,11	9,14	9,14	a. Rupiah
b. Valas	5,77	3,63	2,59	2,61	2,51	2,47	2,35	3,54	3,79	3,87	3,82	3,89	3,89	4,09	4,06	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14,38	11,83	12,01	12,00	11,04	12,54	12,26	16,72	16,31	16,00	15,91	14,09	14,08	14,03	14,16	Government administration, Defense and Compulsory social security
a. Rupiah	14,38	11,83	12,01	12,00	11,04	12,54	12,26	16,72	16,31	16,00	15,91	14,09	14,08	14,03	14,16	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13,45	12,63	12,10	11,99	11,61	11,93	11,25	11,41	10,62	11,25	11,25	11,26	11,20	11,26	11,27	Education Services
a. Rupiah	13,53	12,63	12,10	11,99	11,61	11,93	11,25	11,41	10,62	11,25	11,24	11,26	11,20	11,26	11,27	a. Rupiah
b. Valas	8,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13,19	12,52	11,70	11,57	11,41	11,49	10,69	11,52	10,71	10,51	11,30	11,20	11,13	11,18	11,16	Health Services and Social Activities
a. Rupiah	13,19	12,52	11,70	11,57	11,41	11,49	10,69	11,52	10,71	10,51	11,30	11,20	11,13	11,18	11,16	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16,87	15,01	14,50	14,46	14,39	14,53	14,37	13,32	12,99	12,19	12,18	12,14	11,71	11,67	11,64	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	17,24	15,51	14,57	14,52	14,45	14,53	14,37	13,32	12,99	12,19	12,18	12,14	11,71	11,67	11,64	a. Rupiah
b. Valas	8,15	5,87	1,82	1,82	1,82	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	34,94	39,25	41,06	41,30	41,61	42,41	42,76	43,02	44,80	45,33	46,23	50,52	51,20	51,66	51,67	Individual Services which Serve Households
a. Rupiah	34,94	39,25	41,06	41,30	41,61	42,41	42,76	43,02	44,80	45,33	46,23	50,52	51,20	51,66	51,67	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	11,00	5,41	19,00	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	11,00	5,41	19,00	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14,44	12,10	13,27	13,19	10,39	12,23	7,55	8,27	7,96	7,67	10,03	10,90	14,10	14,84	15,46	Business Activities which are not clearly defined
a. Rupiah	14,44	12,10	13,27	13,19	10,39	12,23	7,55	8,27	7,96	7,67	10,03	10,90	14,10	14,84	15,46	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																<b>Financing to Non Industrial Origin</b>
Rumah Tangga																House Hold
Untuk Pemilikan Rumah Tinggal	11,32	10,57	9,92	9,87	9,78	9,92	9,85	9,72	8,21	9,46	9,64	9,61	9,56	9,55	9,54	For Home Ownership
a. Rupiah	11,32	10,57	9,92	9,87	9,78	9,92	9,85	9,72	8,21	9,46	9,64	9,61	9,56	9,55	9,54	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	11,29	9,94	9,20	9,14	9,12	9,14	9,11	8,93	8,79	8,84	8,80	8,78	8,74	8,69	8,67	For Apartement Ownership
a. Rupiah	11,29	9,94	9,20	9,14	9,12	9,14	9,11	8,93	8,79	8,84	8,80	8,78	8,74	8,69	8,67	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	11,72	10,85	10,03	10,01	9,88	10,08	10,05	9,95	7,78	9,78	9,77	9,62	9,58	9,59	9,44	For Shop House Ownership
a. Rupiah	11,72	10,85	10,03	10,01	9,88	10,08	10,05	9,95	7,78	9,78	9,77	9,62	9,58	9,59	9,44	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	10,85	10,70	10,02	10,02	9,77	9,95	9,82	10,18	9,85	10,04	10,02	9,98	10,04	10,17	10,18	For Vehicles Ownership
a. Rupiah	10,85	10,70	10,02	10,02	9,77	9,95	9,82	10,18	9,85	10,04	10,02	9,98	10,04	10,17	10,18	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	12,44	12,45														

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

Indikator	2016	2017	2018					2019					Indikator				
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags	
<b>Penerima Pembiayaan Lapangan Usaha</b>																	<b>Financing to Business Sector</b>
Pertanian, perburuan dan Kehutanan	15,19	15,47	14,37	13,20	13,21	14,49	13,96	14,82	14,26	14,26	14,75	14,70	14,28	14,65	14,75	14,75	Agricultures, Hunting and Forestry
a. Rupiah	15,19	15,47	14,37	13,35	13,34	14,52	13,99	14,86	14,30	14,29	14,79	14,79	14,32	14,68	14,79	14,79	a. Rupiah
b. Valas	-	-	-	5,50	5,50	7,00	7,00	6,32	6,32	6,94	6,94	6,94	6,94	6,94	7,00	7,00	b. Foreign Exchange
Perikanan	12,87	12,07	12,67	12,59	12,55	13,72	13,33	10,56	10,45	9,35	10,67	11,08	11,08	10,71	11,06	11,06	Fishery
a. Rupiah	12,87	12,07	12,67	12,59	12,55	13,72	13,33	10,56	10,45	9,35	10,67	11,08	11,08	10,71	11,06	11,06	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	10,66	10,99	10,05	8,25	8,09	10,51	10,00	6,81	6,53	6,60	6,60	6,70	6,52	6,50	6,54	6,54	Mining and Quarrying
a. Rupiah	12,56	11,93	11,92	11,42	10,69	12,52	12,56	7,70	7,19	7,42	7,24	7,29	7,16	7,10	7,23	7,23	a. Rupiah
b. Valas	7,98	9,26	7,98	6,45	6,47	8,36	7,36	5,92	5,88	5,82	5,97	5,90	5,65	5,63	5,53	5,53	b. Foreign Exchange
Industri Penolahan	11,82	11,87	10,66	9,75	9,80	10,62	10,55	10,06	9,58	10,23	9,93	10,08	9,92	10,03	9,71	10,03	Processing Industry
a. Rupiah	12,18	12,26	10,92	10,66	10,69	10,83	10,75	10,23	9,71	10,39	10,08	10,26	10,31	10,35	10,07	10,07	a. Rupiah
b. Valas	6,90	5,82	5,82	5,10	5,14	6,07	6,09	6,36	6,66	6,81	6,63	6,25	4,13	4,72	4,55	4,55	b. Foreign Exchange
Listrik, gas dan air	10,50	8,78	11,11	8,08	7,85	8,26	7,56	6,96	11,77	7,01	6,75	7,71	7,34	7,24	7,42	7,42	Electricity, Gas and Water
a. Rupiah	12,16	9,34	12,84	8,39	8,19	9,08	7,99	7,22	13,53	7,22	6,89	8,13	7,85	7,93	8,18	8,18	a. Rupiah
b. Valas	7,74	7,48	6,34	6,03	5,94	6,37	6,11	6,15	6,33	6,31	6,39	5,71	5,02	4,97	5,02	4,97	b. Foreign Exchange
Konstruksi	13,27	11,01	8,87	9,77	9,61	9,32	9,17	8,93	8,70	9,15	8,85	8,76	8,92	9,25	9,17	9,17	Construction
a. Rupiah	13,60	11,17	8,96	9,82	9,66	9,39	9,24	9,04	8,79	9,25	8,95	8,85	9,00	9,34	9,25	9,25	a. Rupiah
b. Valas	5,84	5,63	5,96	5,96	5,95	5,95	5,96	3,85	4,28	4,26	4,28	4,28	4,67	4,66	4,66	4,66	b. Foreign Exchange
Perdagangan Besar dan Eceran	21,41	20,97	20,95	18,63	18,56	21,61	21,56	20,86	20,81	21,41	21,51	21,00	21,00	20,83	20,98	20,98	Wholesale and Retail Trade
a. Rupiah	21,47	21,13	21,27	18,85	18,78	21,92	21,87	21,15	21,09	21,71	21,80	21,27	21,26	21,08	21,20	21,20	a. Rupiah
b. Valas	7,95	6,73	6,64	6,41	6,45	6,64	6,67	6,30	6,22	6,17	6,17	6,17	6,00	6,27	6,21	6,21	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	16,31	14,48	13,06	11,81	11,75	13,16	12,65	12,73	12,95	13,06	13,36	13,47	13,63	14,15	14,35	14,35	Provision of accommodation and the provision of eating and drinking
a. Rupiah	16,31	14,48	13,06	11,81	11,75	13,16	12,65	12,73	12,95	13,06	13,36	13,47	13,63	14,15	14,35	14,35	a. Rupiah
b. Valas	-	-	-	5,50	5,50	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11,12	10,68	9,86	10,74	9,81	10,14	10,07	9,28	9,83	10,11	10,19	10,39	10,13	10,34	10,34	10,34	Transportation, Warehousing and Communications
a. Rupiah	11,80	11,15	10,55	11,53	10,51	10,93	10,81	9,93	10,66	11,14	11,24	11,35	11,06	11,16	10,99	10,99	a. Rupiah
b. Valas	8,10	8,20	6,34	6,25	6,22	6,33	6,29	5,82	5,37	5,13	5,12	5,24	4,80	5,43	5,35	5,35	b. Foreign Exchange
Perantara Keuangan	14,84	11,46	10,70	10,08	9,79	10,65	9,84	10,24	9,82	10,04	9,64	9,76	9,90	9,94	9,88	9,88	Financial intermediaries
a. Rupiah	14,87	11,47	10,72	10,34	10,03	10,67	9,86	10,26	9,84	10,06	9,66	9,78	9,92	9,96	9,90	9,90	a. Rupiah
b. Valas	6,99	7,44	4,40	3,01	3,01	4,40	4,40	4,40	3,21	4,40	4,40	4,40	4,40	4,40	4,40	4,40	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	13,82	11,93	11,25	10,17	10,14	10,82	11,43	9,30	8,98	9,26	9,19	9,30	9,16	9,10	8,95	8,95	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13,95	11,99	11,29	10,76	10,75	10,85	11,47	9,32	9,00	9,28	9,22	9,30	9,16	9,11	8,96	8,96	a. Rupiah
b. Valas	6,60	8,34	6,95	2,61	2,51	5,76	4,91	6,20	4,44	5,38	4,91	7,33	7,50	7,68	7,87	7,87	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14,43	12,16	12,21	12,00	11,04	13,17	12,79	17,49	16,94	16,55	16,41	14,23	14,21	14,16	14,31	14,31	Government administration, Defense and Compulsory social security
a. Rupiah	14,43	12,16	12,21	12,00	11,04	13,17	12,79	17,49	16,94	16,55	16,41	14,23	14,21	14,16	14,31	14,31	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13,55	12,93	12,34	11,99	11,61	12,12	11,31	11,50	10,59	11,32	11,34	11,37	11,30	11,37	11,37	11,37	Education Services
a. Rupiah	13,65	12,93	12,34	11,99	11,61	12,12	11,31	11,50	10,59	11,32	11,34	11,37	11,30	11,37	11,37	11,37	a. Rupiah
b. Valas	8,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13,18	12,55	11,74	11,57	11,41	11,52	10,66	11,57	10,67	10,50	11,33	11,25	11,17	11,22	11,17	11,17	Health Services and Social Activities
a. Rupiah	13,18	12,55	11,74	11,57	11,41	11,52	10,66	11,57	10,67	10,50	11,33	11,25	11,17	11,22	11,17	11,17	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	15,61	14,18	14,06	14,46	14,39	14,15	14,00	12,78	12,45	11,61	11,56	11,53	11,09	11,03	11,00	11,00	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	15,99	14,75	14,14	14,52	14,45	14,15	14,00	12,78	12,45	11,61	11,56	11,53	11,09	11,03	11,00	11,00	a. Rupiah
b. Valas	8,15	5,87	1,82	1,82	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	35,23	39,69	41,64	41,30	41,61	43,20	43,63	43,92	45,77	46,28	46,91	50,73	51,50	51,93	52,00	52,00	Individual Services which Serve Households
a. Rupiah	35,23	39,69	41,64	41,30	41,61	43,20	43,63	43,92	45,77	46,28	46,91	50,73	51,50	51,93	52,00	52,00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	11,00	5,41	19,00	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	11,00	5,41	19,00	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	13,09	9,36	6,50	13,19	10,39	10,20	8,30	6,01	5,16	4,09	5,42	6,46	9,59	10,06	9,23	9,23	Business Activities which are not clearly defined
a. Rupiah	13,09	9,36	6,50	13,19	10,39	10,20	8,30	6,01	5,16	4,09	5,42	6,46	9,59	10,06	9,23	9,23	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																	<b>Financing to Non Industrial Origin</b>
Rumah Tangga																	House Hold
Untuk Pemilikan Rumah Tinggal	12,08	11,86	11,37	9,87	9,78	11,62	11,57	11,34	8,02	11,30	11,31	11,30	11,23	11,24	11,23	11,23	For Home Ownership
a. Rupiah	12,08	11,86	11,37	9,87	9,78	11,62	11,57	11,34	8,02	11,30	11,31	11,30	11,23	11,24	11,23	11,23	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	11,99	11,66	11,44	9,14	9,12	11,66	11,55	11,08	10,75	11,10	11,02	11,06	10,99	11,09	11,07	11,07	For Apartment Ownership
a. Rupiah	11,99	11,66	11,44	9,14	9,12	11,66	11,55	11,08	10,75	11,10	11,02	11,06	10,99	11,09	11,07	11,07	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	12,80	12,19	11,30	10,01	9,88	11,76	11,75	11,52	5,75	11,37	11,35	10,87	10,83	11,12	10,76	10,76	For Shop House Ownership
a. Rupiah	12,80	12,19	11,30	10,01	9,88	11,76	11,75	11,52	5,75	11,37	11,35	10,87	10,83	11,12	10,76	10,76	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	11,48	12,30	10,89	10,02	9,77	10,18	9,45	9,81	9,14	9,56	9,55	9,51	9,64	9,86	9,90	9,90	For Vehicles Ownership

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

Indikator	2016	2017	2018					2019					Indikator					
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags		
<b>Penerima Pembiayaan Lapangan Usaha</b>																		<b>Financing to Business Sector</b>
Pertanian, perburuan dan Kehutanan	9,77	10,02	9,77	9,77	10,17	10,22	10,26	10,27	10,18	10,13	10,20	10,14	8,41	10,93	10,98	10,98	10,98	Agricultures, Hunting and Forestry
a. Rupiah	10,71	10,45	10,10	10,09	10,48	10,51	10,53	10,51	10,41	10,35	10,41	10,33	8,50	11,08	11,12	11,12	11,12	a. Rupiah
b. Valas	6,00	6,00	5,56	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	b. Foreign Exchange
Perikanan	12,24	11,71	11,67	11,71	11,75	11,81	11,76	11,66	11,67	11,68	11,67	11,74	11,75	11,83	11,74	11,75	11,83	Fishery
a. Rupiah	12,72	11,71	11,67	11,71	11,75	11,81	11,76	11,66	11,67	11,68	11,67	11,74	11,75	11,83	11,74	11,75	11,83	a. Rupiah
b. Valas	7,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	6,41	5,77	5,46	5,51	4,99	5,42	5,12	5,32	5,28	5,49	5,55	5,67	5,58	5,62	5,62	5,62	5,62	Mining and Quarrying
a. Rupiah	12,69	10,74	8,64	8,67	4,86	11,51	8,72	9,94	9,84	9,87	8,54	8,81	8,56	8,62	8,61	8,62	8,61	a. Rupiah
b. Valas	5,04	4,59	4,97	5,03	5,02	4,38	4,61	4,62	4,63	4,53	4,53	4,54	4,44	4,45	4,45	4,45	4,45	b. Foreign Exchange
Industri Pengolahan	8,10	7,42	7,55	7,77	7,56	7,71	7,86	7,97	7,67	7,52	7,86	7,64	7,67	7,83	7,86	7,83	7,86	Processing Industry
a. Rupiah	10,75	9,62	9,51	9,42	9,70	9,77	9,76	9,75	9,77	9,74	9,85	9,47	9,48	9,99	10,02	10,02	10,02	a. Rupiah
b. Valas	5,34	4,20	4,77	4,80	4,85	4,85	5,05	5,15	4,95	4,90	5,00	4,94	4,89	4,78	4,73	4,73	4,78	b. Foreign Exchange
Listrik, gas dan air	7,24	7,75	8,42	8,20	8,36	8,68	8,40	8,41	8,62	8,59	8,58	9,29	9,25	9,22	9,02	9,25	9,22	Electricity, Gas and Water
a. Rupiah	12,14	8,16	8,51	8,27	8,44	8,80	8,47	8,47	8,69	8,66	8,64	9,42	9,36	9,33	9,13	9,13	9,13	a. Rupiah
b. Valas	7,00	6,54	6,33	6,35	6,51	6,55	6,60	6,77	6,76	6,74	6,75	6,74	6,69	6,65	6,48	6,48	6,65	b. Foreign Exchange
Konstruksi	11,05	9,36	10,02	10,41	10,29	10,48	10,53	10,19	10,59	10,61	10,61	10,61	10,66	10,26	10,78	10,78	10,78	Construction
a. Rupiah	11,05	9,36	10,02	10,41	10,29	10,48	10,53	10,19	10,59	10,61	10,61	10,61	10,66	10,26	10,78	10,78	10,78	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Perdagangan Besar dan Eceran	12,05	10,81	10,41	10,59	9,81	10,43	9,73	10,13	9,90	9,40	9,99	9,76	9,77	9,42	9,99	9,99	9,99	Wholesale and Retail Trade
a. Rupiah	12,11	10,87	10,45	10,63	9,84	10,61	9,91	10,31	10,07	9,57	10,17	9,94	9,94	9,58	10,16	10,16	10,16	a. Rupiah
b. Valas	5,87	3,82	3,58	3,43	3,44	1,52	1,49	1,46	1,43	1,47	1,37	1,24	1,23	1,16	1,16	1,16	1,16	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	10,53	10,60	10,19	10,14	10,18	10,15	10,17	10,16	10,16	10,25	10,30	10,18	10,13	10,14	10,22	10,22	10,22	Provision of accommodation and the provision of eating and drinking
a. Rupiah	10,54	10,61	10,20	10,15	10,19	10,16	10,18	10,17	10,16	10,25	10,30	10,18	10,13	10,14	10,22	10,22	10,22	a. Rupiah
b. Valas	7,00	6,00	5,50	5,50	5,50	5,50	5,50	5,50	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11,63	10,18	10,26	10,30	9,63	9,65	10,12	9,38	9,33	9,97	9,56	9,56	10,10	10,05	9,39	9,39	9,39	Transportation, Warehousing and Communications
a. Rupiah	12,34	10,58	10,82	10,82	10,12	10,08	10,59	9,76	9,70	10,39	9,96	9,96	10,54	10,46	9,70	9,70	9,70	a. Rupiah
b. Valas	5,59	5,34	5,21	5,21	5,19	5,18	5,18	5,18	5,18	5,18	5,18	5,18	5,18	5,18	5,18	5,18	5,18	b. Foreign Exchange
Perantara Keuangan	12,50	10,09	9,96	9,05	9,44	9,75	9,83	10,11	10,15	9,73	10,19	10,21	10,32	10,31	10,05	10,05	10,05	Financial intermediaries
a. Rupiah	12,50	10,66	9,96	9,58	9,97	10,34	9,83	10,11	10,05	9,73	10,19	10,21	10,32	10,31	10,05	10,05	10,05	a. Rupiah
b. Valas	-	2,00	-	2,93	2,93	2,93	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	10,37	9,01	8,04	8,02	7,96	8,49	8,53	9,14	9,11	8,89	8,88	8,98	8,93	8,53	8,88	8,88	8,88	Real Estate, Business, Ownership, and Business Services
a. Rupiah	11,06	10,12	9,62	9,60	9,60	9,93	9,74	9,75	9,76	9,56	9,56	9,63	9,56	9,12	9,54	9,54	9,54	a. Rupiah
b. Valas	5,46	1,75	2,19	2,21	2,20	2,18	2,17	3,21	3,72	3,71	3,70	3,69	3,67	3,90	3,87	3,87	3,87	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	11,56	9,71	11,05	10,99	10,92	10,85	10,78	10,89	10,80	10,56	10,43	10,19	10,20	10,11	10,11	10,11	10,11	Government administration, Defense and Compulsory social security
a. Rupiah	11,56	9,71	11,05	10,99	10,92	10,85	10,78	10,89	10,80	10,56	10,43	10,19	10,20	10,11	10,11	10,11	10,11	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	12,51	10,79	10,72	10,85	10,87	10,87	10,88	10,85	10,80	10,81	10,67	10,64	10,60	10,61	10,65	10,65	10,65	Education Services
a. Rupiah	12,51	10,79	10,72	10,85	10,87	10,87	10,88	10,85	10,80	10,81	10,67	10,64	10,60	10,61	10,65	10,65	10,65	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13,30	12,22	11,37	11,24	11,22	11,17	11,03	11,00	11,05	10,71	11,02	10,69	10,69	10,70	11,04	11,04	11,04	Health Services and Social Activities
a. Rupiah	13,30	12,22	11,37	11,24	11,22	11,17	11,03	11,00	11,05	10,71	11,02	10,69	10,69	10,70	11,04	11,04	11,04	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	24,10	18,72	16,94	16,89	16,89	16,40	16,18	16,12	15,85	15,72	16,07	16,33	16,29	16,26	16,16	16,16	16,16	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	24,10	18,72	16,94	16,89	16,89	16,40	16,18	16,12	15,85	15,72	16,07	16,33	16,29	16,26	16,16	16,16	16,16	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	13,29	12,81	13,73	14,08	14,27	13,35	13,16	13,09	13,24	10,65	13,56	14,06	13,46	13,43	13,13	13,13	13,13	Individual Services which Serve Households
a. Rupiah	13,29	12,81	13,73	14,08	14,27	13,35	13,16	13,09	13,24	10,65	13,56	14,06	13,46	13,43	13,13	13,13	13,13	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	17,58	19,41	19,13	19,03	19,08	19,09	6,87	9,95	9,89	9,77	13,22	18,78	17,55	22,00	22,05	22,05	22,05	Business Activities which are not clearly defined
a. Rupiah	17,58	19,41	19,13	19,03	19,08	19,09	6,87	9,95	9,89	9,77	13,22	18,78	17,55	22,00	22,05	22,05	22,05	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																		<b>Financing to Non Industrial Origin</b>
Rumah Tangga																		House Hold
Untuk Pemilikan Rumah Tinggal	10,44	9,30	8,67	8,61	8,54	8,47	8,42	8,40	8,37	7,98	8,28	8,24	8,22	8,20	8,18	8,18	8,18	For Home Ownership
a. Rupiah	10,44	9,30	8,67	8,61	8,54	8,47	8,42	8,40	8,37	7,98	8,28	8,24	8,22	8,20	8,18	8,18	8,18	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	10,32	8,68	8,10	8,09	8,05	8,04	8,06	8,04	8,01	7,98	7,99	7,97	7,97	7,89	7,87	7,87	7,87	For Apartment Ownership
a. Rupiah	10,32	8,68	8,10	8,09	8,05	8,04	8,06	8,04	8,01	7,98	7,99	7,97	7,97	7,89	7,87	7,87	7,87	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	10,90	9,87	9,24	9,21	9,16	9,09	9,07	9,04	8,96	8,88	8,87	8,88	8,84	8,74	8,68	8,68	8,68	For Shop House Ownership
a. Rupiah	10,90	9,87	9,24	9,21	9,16	9,09	9,07	9,04	8,96	8,88	8,87	8,88	8					

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

Tipe	2016	2017	2018					2019					Type			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
<b>Dana Pihak Ketiga</b>	22.198.718	25.836.223	27.563.572	27.967.194	28.477.264	28.859.160	29.068.132	29.352.436	29.675.003	34.255.472	30.502.033	30.220.274	30.614.001	31.024.099	31.384.296	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	12.266.656	14.447.605	15.524.197	15.952.298	16.165.174	16.405.031	16.497.628	16.659.026	16.823.087	20.072.024	17.323.451	17.010.220	17.342.513	17.580.439	17.792.744	1. Demand Deposits Wadia
a. Giro	235.862	194.284	205.723	206.262	218.476	220.406	220.970	223.410	226.116	2.634.142	229.737	232.828	233.468	236.540	240.316	a. Demand Deposits Wadia
b. Tabungan	12.030.794	14.253.961	15.318.474	15.746.036	15.946.698	16.184.625	16.276.658	16.436.373	16.597.763	17.438.685	17.093.714	17.097.023	17.109.045	17.343.899	17.552.428	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.039.375	12.014.894	12.312.087	12.454.121	12.570.503	12.693.409	12.851.916	14.183.448	13.178.582	13.210.054	13.271.488	13.443.660	13.591.552	2. Non Profit Sharing Investment Fund
a. Giro	64.776	64.361	66.828	68.714	68.830	69.389	67.372	67.535	67.756	2.934.426	68.142	69.065	68.415	68.557	69.324	a. Demand Deposits
b. Tabungan	9.555.911	10.986.347	11.609.319	11.579.100	11.875.521	12.015.268	12.129.152	12.248.770	12.407.374	9.786.038	12.729.421	12.756.270	12.815.091	12.984.233	13.130.207	b. Saving Deposits
c. Deposito	311.375	338.298	363.228	367.080	367.736	369.464	373.979	377.298	376.980	1.463.172	381.019	384.719	387.982	390.870	392.021	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	2	3	8	1	1	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	1	3	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	8	1	1	1	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
<b>Pembiayaan, Piutang dan Salam</b>	4.515.930	5.400.966	5320815	5.354.461	5.327.903	5.339.696	5.343.836	5.391.049	5.431.275	5.429.546	5.495.040	5.412.472	5.586.984	5.637.018	5.695.965	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	97.299	95.925	94677	97.074	96.963	98.347	101.626	102.046	104.014	106.325	108.343	108.202	110.965	112.462	114.537	1. Profit Sharing Financing
a. Mudharabah	35.948	28.171	22.379	21.871	21.238	20.305	19.638	19.222	18.867	18.425	17.981	17.460	16.935	16.649	16.321	a. Mudharabah
b. Musyarakah	61.351	67.754	72.299	75.203	75.275	78.042	81.988	82.824	85.147	87.900	90.362	93.283	94.030	95.813	98.216	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	4.382.865	5.283.827	5207860	5.237.173	5.210.602	5.210.371	5.198.275	5.232.545	5.270.138	5.266.659	5.328.999	5.360.636	5.419.862	5.469.556	5.527.409	2. Receivables/Acceptables
a. Murabahah	4.096.459	4.693.889	4.566.359	4.582.808	4.542.491	4.532.425	4.519.794	4.553.172	4.586.087	4.581.273	4.636.054	4.669.471	4.727.494	4.769.002	4.824.636	a. Murabahah
b. Qardh	282.253	585.885	637.099	648.445	662.134	671.874	672.264	673.107	677.712	678.935	686.456	684.568	685.697	693.784	695.894	b. Qardh
c. Istishna'	4.153	5.065	5.776	5.920	5.977	6.072	6.217	6.266	6.339	6.451	6.489	6.597	6.671	6.770	6.879	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	18.427	20.214	20.338	30.978	43.935	57.613	58.437	58.002	57.698	56.909	56.157	55.000	54.019	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	648	2.232	5.026	12.630	25.224	38.840	39.535	39.126	38.611	37.694	36.932	35.566	34.338	b. Financing through Channeling
c. Pembiayaan secara Executing	-	3	3	3	3	3	3	3	3	3	3	3	2	2	2	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.558	21.343	17.776	17.979	18.145	18.345	18.708	18.770	18.899	18.873	19.084	19.212	19.221	19.432	19.679	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018						2019						Tipe	
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
<b>Dana Pihak Ketiga</b>	18.543.305	21.337.918	22.546.733	23.041.972	23.472.129	23.778.680	24.067.983	24.313.460	24.530.119	24.730.868	25.030.817	24.845.907	25.287.577	25.615.145	25.906.278	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	10.583.944	12.393.912	13.259.367	13.658.238	13.838.161	14.045.565	14.233.316	14.394.539	14.548.960	14.673.036	14.864.549	14.673.036	15.060.932	15.260.522	15.450.809	1. Demand Deposits Wadia
a. Giro	219.538	176.470	185.877	186.379	198.634	200.311	200.646	202.026	204.016	205.968	208.127	211.148	211.777	214.691	218.130	a. Demand Deposits Wadia
b. Tabungan	10.364.406	12.218.082	13.073.490	13.471.859	13.639.527	13.845.254	14.032.670	14.193.270	14.345.736	14.467.871	14.656.422	14.781.519	14.849.155	15.045.831	15.232.679	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.287.366	9.383.734	9.633.968	9.733.115	9.834.667	9.918.366	9.981.159	10.057.832	10.166.268	10.172.871	10.226.645	10.354.623	10.455.469	2. Non Profit Sharing Investment Fund
a. Giro	56.687	55.030	56.470	58.247	58.221	58.640	56.514	56.577	56.745	57.041	56.913	57.689	56.982	56.980	57.568	a. Demand Deposits
b. Tabungan	7.649.029	8.618.506	8.947.751	9.037.481	9.287.320	9.384.554	9.484.449	9.565.783	9.628.151	9.703.547	9.811.516	9.816.016	9.867.926	9.994.207	10.093.701	b. Saving Deposits
c. Deposito	253.645	270.697	283.145	288.006	288.427	289.921	293.704	296.755	296.457	297.432	297.839	299.166	301.737	303.436	304.200	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
<b>Pembiayaan, Piutang dan Salam</b>	4.037.949	4.382.584	4.167.346	4.186.069	4.159.070	4.163.204	4.160.742	4.206.276	4.255.863	4.263.804	4.337.978	4.263.804	4.443.684	4.504.519	4.579.686	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	65.860	58.408	51.140	52.667	51.815	52.593	55.465	55.506	56.679	58.097	59.314	58.097	60.183	60.545	61.370	1. Profit Sharing Financing
a. Mudharabah	19.662	13.780	10.183	9.785	9.466	8.842	8.554	8.267	8.022	7.718	7.459	7.224	6.933	6.713	6.479	a. Mudharabah
b. Musyarakah	46.198	44.628	40.958	42.882	42.349	43.751	46.911	47.239	48.657	50.379	51.855	53.414	53.250	53.832	54.891	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.948.055	4.313.022	4.107.987	4.124.929	4.098.658	4.102.007	4.096.679	4.143.204	4.191.638	4.198.256	4.269.528	4.309.740	4.374.232	4.434.539	4.508.710	2. Receivables/Acceptables
a. Murabahah	3.772.278	4.125.965	3.912.850	3.926.899	3.898.948	3.900.253	3.895.349	3.940.804	3.984.544	3.989.872	4.056.205	4.102.765	4.168.485	4.228.099	4.301.161	a. Murabahah
b. Qardh	175.618	187.934	196.403	197.930	199.612	201.660	201.240	202.310	207.007	208.297	213.238	206.891	205.670	206.367	207.477	b. Qardh
c. Istishna'	159	135	108	100	98	94	90	90	87	87	85	84	77	73	72	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.368	8.473	8.597	8.604	8.598	8.721	8.860	8.891	9.136	9.242	9.269	9.435	9.606	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	9 <sup>1)</sup>	10 <sup>1)</sup>	12	12	12	12	11	11	11	11	10	10	b. Financing through Channeling
c. Pembiayaan secara Executing	-	2	2	2	2	2	2	2	2	2	2	2	2	2	2	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.366	8.462	8.585	8.590	8.584	8.707	8.846	8.878	9.123	9.229	9.254	9.423	9.594	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures



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

Tipe	2016	2017	2018					2019					Ags	Type		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>r)</sup>			Jun <sup>r)</sup>	Jul <sup>r)</sup>
<b>Dana Pihak Ketiga</b>	3.655.413	4.498.305	5.016.839	4.925.222	5.005.135	5.080.480	5.000.149	5.038.976	5.144.884	5.524.604	5.471.216	5.374.367	5.326.424	5.408.954	5.478.018	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.264.830	2.294.060	2.327.013	2.359.466	2.264.312	2.264.487	2.274.127	5.398.988	2.458.902	2.337.184	2.281.581	2.319.917	2.341.935	1. Demand Deposits Wadia
a. Giro	16.324	17.814	19.846	19.883	19.842	20.095	20.324	21.384	22.100	2.428.174	21.610	21.680	21.691	21.849	22.186	a. Demand Deposits Wadia
b. Tabungan	1.666.388	2.035.879	2.244.984	2.274.177	2.307.171	2.339.371	2.243.988	2.243.103	2.252.027	2.970.814	2.437.292	2.315.504	2.259.890	2.298.068	2.319.749	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.752.009	2.631.160	2.678.119	2.721.006	2.735.836	2.774.488	2.870.757	4.125.616	3.012.314	3.037.183	3.044.843	3.089.037	3.136.083	2. Non Profit Sharing Investment Fund
a. Giro	8.089	9.331	10.358	10.467	10.609	10.749	10.858	10.958	11.011	2.877.385	11.229	11.376	11.433	11.577	a. Demand Deposits	
b. Tabungan	1.906.882	2.367.841	2.661.568	2.541.619	2.588.201	2.630.714	2.644.703	2.682.987	2.779.223	82.491	2.917.905	2.940.254	2.947.165	2.990.026	b. Saving Deposits	
c. Deposito	57.730	67.601	80.083	79.074	79.309	79.543	80.275	80.543	80.523	1.165.740	83.180	85.553	86.245	87.434	c. Time Deposits	
3. Dana Investasi Profit Sharing	-	-	-	2	3	8	1	1	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	1	3	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	8	1	1	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
<b>Pembiayaan, Piutang dan Salam</b>	477.981	1.018.382	1.153.469	1.168.392	1.168.833	1.176.492	1.183.094	1.184.773	1.175.412	1.165.742	1.157.062	1.148.668	1.143.300	1.132.499	1.116.279	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	31.439	37.517	43.537	44.407	45.148	45.754	46.161	46.540	47.335	48.228	49.029	50.105	50.782	51.917	53.167	1. Profit Sharing Financing
a. Mudharabah	16.286	14.391	12.196	12.086	11.772	11.463	11.084	10.955	10.845	10.707	10.522	10.236	10.002	9.936	9.842	a. Mudharabah
b. Musyarakah	15.153	23.126	31.341	32.321	33.376	34.291	35.077	35.585	36.490	37.521	38.507	39.869	40.780	41.981	43.325	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	434.810	970.805	1.099.873	1.112.244	1.111.944	1.108.364	1.101.596	1.089.341	1.078.500	1.068.403	1.059.471	1.050.896	1.045.630	1.035.017	1.018.699	2. Receivables/Acceptables
a. Murabahah	324.181	567.924	653.509	655.909	643.543	632.172	624.445	612.368	601.543	591.401	579.849	566.706	559.009	540.903	523.475	a. Murabahah
b. Qardh	106.635	397.951	440.696	450.515	462.522	470.214	471.024	470.797	470.705	470.638	473.218	477.677	480.027	487.417	488.417	b. Qardh
c. Istishna'	3.994	4.930	5.668	5.820	5.878	5.978	6.127	6.176	6.252	6.364	6.404	6.513	6.594	6.697	6.807	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	10.059	11.741	11.741	22.374	35.337	48.892	49.577	49.111	48.562	47.667	46.888	45.565	44.413	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	648	2.223	5.016	12.618	25.212	38.828	39.523	39.115	38.600	37.683	36.921	35.556	34.328	b. Financing through Channeling
c. Pembiayaan secara Executing	-	1	1	1	1	1	1	1	1	1	1	1	1	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11.524	10.055	9.410	9.517	9.560	9.755	10.124	10.063	10.053	9.995	9.961	9.983	9.967	10.009	10.085	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018					2019						Type		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
<b>Dana Pihak Ketiga</b>	18.521.091	21.692.463	23.178.632	23.368.231	23.825.941	24.164.548	24.334.556	24.574.684	24.859.408	25.272.206	25.560.944	25.578.902	25.614.458	25.936.797	26.224.906	<b>Third Party Fund</b>
<b>Pembiayaan, Piutang dan Salam</b>	3.801.121	4.520.667	4.785.732	4.839.011	4.841.753	4.863.840	4.866.831	4.897.212	4.915.408	4.905.705	4.937.638	4.941.085	4.969.641	4.996.259	5.032.230	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018					2019					Type			
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
<b>Dana Pihak Ketiga</b>	15.488.398	17.955.556	18.947.098	19.096.800	19.479.862	19.749.332	19.996.197	20.200.975	20.386.215	20.551.031	20.794.404	20.906.873	20.988.240	21.231.879	21.455.167	<b>Third Party Fund</b>
<b>Pembiayaan, Piutang dan Salam</b>	3.360.698	3.543.254	3.671.964	3.708.146	3.707.946	3.725.609	3.722.263	3.751.186	3.778.866	3.778.791	3.819.394	3.831.135	3.865.013	3.902.762	3.955.290	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah (Number of Customer of Financing and Third Party Fund Sharia Business Unit)																
Tipe	2016	2017	2018					2019						Type		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
<b>Dana Pihak Ketiga</b>	3.032.693	3.736.907	4.231.534	4.271.431	4.346.079	4.415.216	4.338.359	4.373.709	4.473.193	4.721.175	4.766.540	4.672.029	4.626.218	4.704.918	4.769.739	<b>Third Party Fund</b>
<b>Pembiayaan, Piutang dan Salam</b>	440.423	977.413	1.113.768	1.130.865	1.133.807	1.138.231	1.144.568	1.146.026	1.136.542	1.126.914	1.118.244	1.109.950	1.104.628	1.093.497	1.076.940	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>

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

Indikator	2016	2017	2018					2019							Indikator	
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
<b>1 Dana Simpanan Wadiah</b>	<b>38.361</b>	<b>47.033</b>	<b>48.518</b>	<b>48.683</b>	<b>48.185</b>	<b>48.893</b>	<b>54.344</b>	<b>52.677</b>	<b>53.174</b>	<b>54.680</b>	<b>55.869</b>	<b>55.752</b>	<b>56.766</b>	<b>58.940</b>	<b>57.671</b>	<b>iB Wadiah</b>
a. Giro	20.153	24.897	22.943	22.825	22.087	22.294	26.435	24.903	24.775	26.048	26.757	25.010	26.000	27.132	25.895	a. Demand Deposits Wadiah
i. Rupiah	17.221	21.581	19.446	19.512	18.797	19.127	23.543	21.463	21.187	20.681	20.656	20.049	21.069	23.817	22.841	i. Rupiah
ii. Valas	2.932	3.315	3.497	3.313	3.290	3.167	2.892	3.441	3.588	5.367	6.101	4.962	4.931	3.315	3.054	ii. Foreign Currency
b. Tabungan	18.208	22.137	25.575	25.858	26.099	26.599	27.909	27.773	28.399	28.632	29.113	30.742	30.766	31.807	31.775	b. iB Saving Deposits Wadiah
i. Rupiah	18.037	21.938	25.338	25.608	25.837	26.341	27.635	27.499	28.109	28.335	28.814	30.449	30.463	31.482	31.446	i. Rupiah
ii. Valas	170	199	237	250	261	258	274	274	290	297	299	293	303	325	330	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>240.974</b>	<b>287.854</b>	<b>290.237</b>	<b>306.763</b>	<b>307.733</b>	<b>305.528</b>	<b>317.484</b>	<b>319.872</b>	<b>321.526</b>	<b>328.053</b>	<b>325.363</b>	<b>319.913</b>	<b>329.858</b>	<b>325.309</b>	<b>325.296</b>	<b>Non Profit Sharing Investment Fund</b>
a. Giro	7.820	15.291	15.690	21.433	20.109	20.149	17.161	18.981	19.720	22.386	22.081	20.692	26.919	25.145	20.988	a. Demand Deposits
i. Rupiah	7.388	13.280	13.671	19.486	18.460	18.220	15.501	17.485	18.282	18.660	20.497	19.402	25.635	24.050	19.758	i. Rupiah
ii. Valas	432	2.011	2.019	1.947	1.649	1.928	1.661	1.496	1.439	3.725	1.584	1.289	1.284	1.095	1.229	ii. Foreign Currency
b. Tabungan	66.980	76.361	78.217	79.953	80.156	80.823	86.529	85.148	85.265	85.028	84.659	86.824	87.952	89.320	88.947	b. Saving Deposits
i. Rupiah	66.088	75.463	77.203	78.939	79.100	79.801	85.507	84.052	84.134	83.853	83.489	85.618	86.572	87.891	87.455	i. Rupiah
ii. Valas	892	898	1.014	1.013	1.056	1.022	1.022	1.097	1.131	1.176	1.170	1.206	1.380	1.429	1.492	ii. Foreign Currency
c. Deposito	166.174	196.202	196.329	205.377	207.469	204.557	213.794	215.742	216.541	220.640	218.623	212.397	214.988	210.844	215.361	c. Time Deposits
i. Rupiah	155.646	186.721	186.774	195.661	196.950	196.116	203.133	201.686	200.505	208.395	207.863	201.963	204.484	201.371	205.487	i. Rupiah
a. 1 Bulan	109.417	137.718	136.935	146.443	143.161	143.742	146.936	142.177	145.503	147.414	145.836	136.696	135.921	131.014	135.866	a. 1 month
b. 3 Bulan	30.095	30.436	31.432	29.898	32.646	31.223	34.036	38.187	33.993	38.796	38.406	37.373	40.062	41.079	39.408	b. 3 month
c. 6 Bulan	9.531	9.710	10.049	10.245	11.728	11.760	11.612	10.557	10.432	10.783	10.748	10.816	12.171	13.132	13.931	c. 6 month
d. 12 Bulan	6.588	8.758	8.346	9.069	9.404	9.375	10.543	10.749	10.556	11.387	12.855	17.054	16.311	16.118	16.266	d. 12 month
e. >12 Bulan	15	99	12	6	12	16	5	16	21	16	18	24	19	28	15	e. >12 month
ii. Valas	10.528	9.481	9.555	9.715	10.518	8.441	10.661	14.056	16.036	12.245	10.760	10.434	10.503	9.473	9.875	ii. Foreign Currency
a. 1 Bulan	8.295	7.842	7.508	7.053	7.747	5.899	8.171	11.058	11.995	9.292	6.973	6.460	7.236	5.640	6.517	a. 1 month
b. 3 Bulan	1.730	1.316	880	1.036	1.389	1.226	1.377	1.830	2.991	1.285	1.938	2.068	1.582	2.102	1.758	b. 3 month
c. 6 Bulan	315	188	861	1.243	1.017	817	663	666	665	779	900	1.073	896	922	725	c. 6 month
d. 12 Bulan	189	136	306	383	366	499	450	502	459	889	949	833	789	809	875	d. 12 month
e. >12 Bulan	0	0	0	0	0	0	-	-	-	0	-	0	1	-	0	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Profit Sharing Investment Fund</b>
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018					2019							Indikator	
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
<b>1 Dana Simpanan Wadiah</b>	<b>29.470</b>	<b>35.933</b>	<b>36.962</b>	<b>37.073</b>	<b>36.741</b>	<b>37.453</b>	<b>40.954</b>	<b>39.261</b>	<b>41.291</b>	<b>42.580</b>	<b>44.013</b>	<b>43.969</b>	<b>44.663</b>	<b>46.344</b>	<b>45.203</b>	<b>iB Wadia</b>
a. Giro	15.375	18.792	16.804	16.584	16.097	16.221	18.553	17.010	18.477	19.584	20.645	19.210	19.906	20.559	19.585	a. Demand Deposits Wadia
i. Rupiah	12.638	15.920	13.591	13.700	13.050	13.366	15.942	13.811	15.134	14.501	14.797	14.518	15.234	17.693	16.733	i. Rupiah
ii. Valas	2.736	2.872	3.213	2.883	3.047	2.855	2.611	3.199	3.344	5.083	5.847	4.693	4.672	2.866	2.852	ii. Foreign Currency
b. Tabungan	14.095	17.141	20.158	20.489	20.644	21.232	22.402	22.251	22.814	22.996	23.368	24.758	24.757	25.785	25.618	b. iB Saving Deposits Wadia
i. Rupiah	13.968	17.000	19.995	20.318	20.470	21.064	22.228	22.073	22.622	22.800	23.171	24.556	24.547	25.561	25.398	i. Rupiah
ii. Valas	127	141	163	171	174	168	174	178	192	196	197	202	210	224	220	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>176.937</b>	<b>202.460</b>	<b>202.842</b>	<b>214.411</b>	<b>214.208</b>	<b>213.302</b>	<b>216.652</b>	<b>217.791</b>	<b>218.702</b>	<b>220.128</b>	<b>216.426</b>	<b>212.722</b>	<b>221.905</b>	<b>219.372</b>	<b>218.393</b>	<b>Non Profit Sharing Investment Fund</b>
a. Giro	4.278	7.619	8.748	14.324	13.318	12.780	9.002	11.599	12.409	15.349	15.561	13.411	19.275	16.846	13.695	a. Demand Deposits
i. Rupiah	4.149	7.038	8.548	13.925	13.227	12.531	8.819	11.292	12.119	12.727	14.907	13.128	19.016	16.698	13.617	i. Rupiah
ii. Valas	128	581	200	399	91	249	183	307	290	2.622	654	284	259	148	77	ii. Foreign Currency
b. Tabungan	50.637	57.488	58.115	60.367	60.634	61.360	65.642	63.872	63.463	63.388	62.795	64.023	64.604	65.668	65.585	b. Saving Deposits
i. Rupiah	50.601	57.440	58.059	60.308	60.570	61.301	65.575	63.732	63.312	63.260	62.666	63.862	64.449	65.514	65.437	i. Rupiah
ii. Valas	36	48	57	59	64	59	66	140	151	127	129	161	155	149	149	ii. Foreign Currency
c. Deposito	122.022	137.353	135.979	139.719	140.256	139.162	142.008	142.830	142.830	141.392	138.070	135.287	138.026	136.858	139.113	c. Time Deposits
i. Rupiah	112.709	129.960	128.305	131.946	131.838	132.578	133.798	132.966	132.485	134.977	132.270	129.757	132.481	131.301	133.522	i. Rupiah
a. 1 Bulan	82.724	95.065	96.984	101.336	100.026	99.907	101.784	98.791	97.434	99.801	97.967	93.810	94.790	93.432	92.550	a. 1 month
b. 3 Bulan	19.126	20.686	18.460	16.988	17.476	18.648	18.157	20.074	20.866	20.848	20.064	21.681	22.614	22.017	23.627	b. 3 month
c. 6 Bulan	5.939	6.508	6.648	6.695	7.353	7.153	6.779	6.744	6.932	7.324	6.880	6.435	7.227	7.801	9.064	c. 6 month
d. 12 Bulan	4.906	7.696	6.206	6.922	6.972	6.861	7.073	7.344	7.238	6.989	7.349	7.810	7.831	8.024	8.266	d. 12 month
e. >12 Bulan	14	6	7	5	11	10	5	14	15	15	9	21	18	27	15	e. >12 month
ii. Valas	9.313	7.392	7.674	7.773	8.418	6.584	8.210	9.354	10.345	6.414	5.800	5.530	5.545	5.557	5.591	ii. Foreign Currency
a. 1 Bulan	7.518	5.844	6.884	6.357	6.801	5.100	7.054	7.860	8.848	5.247	4.269	3.734	4.131	4.072	4.003	a. 1 month
b. 3 Bulan	1.339	1.306	548	583	753	676	856	1.216	1.207	311	628	888	626	703	756	b. 3 month
c. 6 Bulan	268	110	103	668	706	651	145	131	181	299	322	292	174	158	161	c. 6 month
d. 12 Bulan	188	132	140	164	157	158	154	146	108	558	581	616	613	624	671	d. 12 month
e. >12 Bulan	0	0	0	0	0	0	-	-	-	0	-	0	1	-	0	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>Profit Sharing Investment Fund</b>
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018					2019							Indikator	
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
<b>1 Dana Simpanan Wadiah</b>	<b>8.891</b>	<b>11.101</b>	<b>11.556</b>	<b>11.611</b>	<b>11.445</b>	<b>11.440</b>	<b>13.389</b>	<b>13.416</b>	<b>11.882</b>	<b>12.100</b>	<b>11.857</b>	<b>11.783</b>	<b>12.103</b>	<b>12.103</b>	<b>12.468</b>	<b>iB Wadia</b>
a. Giro	4.778	6.105	6.139	6.241	5.990	6.073	7.883	7.893	6.297	6.463	6.112	5.800	6.094	6.094	6.310	a. Demand Deposits Wadia
i. Rupiah	4.583	5.661	5.854	5.811	5.748	5.762	7.601	7.651	6.053	6.180	5.859	5.531	5.835	5.835	6.109	i. Rupiah
ii. Valas	196	444	284	430	243	311	281	242	245	283	254	269	259	259	202	ii. Foreign Currency
b. Tabungan	4.112	4.996	5.417	5.369	5.454	5.367	5.507	5.523	5.585	5.637	5.744	5.983	6.009	6.009	6.158	b. iB Saving Deposits Wadia
i. Rupiah	4.069	4.937	5.342	5.291	5.368	5.277	5.406	5.426	5.487	5.536	5.643	5.893	5.916	5.916	6.048	i. Rupiah
ii. Valas	43	59	75	79	87	90	100	96	98	101	101	90	93	93	110	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>64.037</b>	<b>85.394</b>	<b>87.394</b>	<b>92.353</b>	<b>93.525</b>	<b>92.226</b>	<b>100.832</b>	<b>102.081</b>	<b>102.823</b>	<b>107.925</b>	<b>108.937</b>	<b>107.191</b>	<b>107.954</b>	<b>107.954</b>	<b>106.904</b>	<b>Non Profit Sharing Investment Fund</b>
a. Giro	3.542	7.672	6.943	7.109	6.791	7.369	8.160	7.382	7.311	7.037	6.520	7.280	7.643	7.643	7.293	a. Demand Deposits
i. Rupiah	3.238	6.241	5.123	5.561	5.233	5.690	6.682	6.193	6.163	5.933	5.591	6.275	6.619	6.619	6.141	i. Rupiah
ii. Valas	304	1.431	1.819	1.548	1.558	1.679	1.478	1.189	1.148	1.103	929	1.005	1.024	1.024	1.152	ii. Foreign Currency
b. Tabungan	16.343	18.873	20.102	19.586	19.522	19.462	20.887	21.276	21.802	21.640	21.864	22.801	23.349	23.349	23.362	b. Saving Deposits
i. Rupiah	15.487	18.023	19.144	18.632	18.530	18.500	19.932	20.320	20.821	20.592	20.823	21.756	22.123	22.123	22.019	i. Rupiah
ii. Valas	857	850	958	954	992	962	955	957	980	1.048	1.041	1.045	1.225	1.225	1.343	ii. Foreign Currency
c. Deposito	44.152	58.849	60.350	65.658	67.213	65.395	71.786	73.422	73.711	79.248	80.553	77.109	76.962	76.962	76.248	c. Time Deposits
i. Rupiah	42.937	56.761	58.469	63.715	65.112	63.538	69.335	68.720	68.020	73.418	75.593	72.206	72.003	72.003	71.965	i. Rupiah
a. 1 Bulan	26.693	42.653	39.951	45.107	43.136	43.836	45.152	43.386	48.069	47.613	47.869	42.886	41.131	41.131	43.316	a. 1 month
b. 3 Bulan	10.969	9.750	12.972	12.910	15.169	12.576	15.879	18.114	13.127	17.948	18.342	15.691	17.447	17.447	15.781	b. 3 month
c. 6 Bulan	3.593	3.202	3.401	3.550	4.375	4.608	4.834	3.813	3.500	3.459	3.868	4.381	4.944	4.944	4.867	c. 6 month
d. 12 Bulan	1.682	1.062	2.140	2.147	2.432	2.514	3.470	3.406	3.319	4.397	5.506	9.245	8.480	8.480	8.000	d. 12 month
e. >12 Bulan	1	93	5	1	1	5	0	3	6	1	9	3	1	1	1	e. >12 month
ii. Valas	1.215	2.089	1.881	1.942	2.101	1.856	2.451	4.702	5.691	5.830	4.960	4.903	4.959	4.959	4.284	ii. Foreign Currency
a. 1 Bulan	777	1.998	624	696	946	799	1.117	3.197	3.147	4.045	2.704	2.726	3.105	3.105	2.514	a. 1 month
b. 3 Bulan	391	10	332	453	636	550	520	614	1.710	974	1.310	1.179	957	957	1.002	b. 3 month
c. 6 Bulan	47	78	759	574	311	166	518	535	484	480	578	781	721	721	564	c. 6 month
d. 12 Bulan	0	4	166	219	208	341	296	356	350	331	367	217	176	176	204	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Profit Sharing Investment Fund</b>
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

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

Indikator	2016	2017	2018					2019								Indikator
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
<b>Total Dana Pihak Ketiga</b>	279.335	334.888	338.754	355.446	355.919	354.421	371.828	372.548	374.699	382.734	381.233	375.665	386.624	384.249	382.967	<b>Total Third Party Fund</b>
i. Rupiah	264.380	318.982	322.432	339.207	339.145	339.606	355.318	352.185	352.216	359.925	361.319	357.481	368.224	368.611	366.987	i. Rupiah
ii. Valas	14.955	15.906	16.323	16.239	16.774	14.815	16.510	20.363	22.484	22.809	19.913	18.183	18.401	15.637	15.980	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	337.514	354.191	354.189	352.899	370.285	371.033	373.123	381.153	379.664	374.099	384.980	382.665	381.371	1. Residents' Third Party Funds
a. Pemerintah	42.284	84.046	75.834	88.030	88.726	83.308	74.507	77.992	81.538	88.390	86.688	74.285	79.141	75.093	73.201	a. Government
i. Rupiah	41.193	78.181	69.233	81.543	82.185	78.610	69.087	68.968	70.752	76.531	77.897	68.007	73.302	71.515	69.140	i. Rupiah
ii. Valas	1.091	5.865	6.601	6.486	6.541	4.698	5.420	9.024	10.785	11.859	8.790	6.278	5.839	3.578	4.061	ii. Foreign Exchange
b. Swasta	235.888	249.733	261.680	266.162	265.463	269.590	295.779	293.041	291.585	292.763	292.976	299.814	305.839	307.571	308.170	b. Private Sector
1. Institusi Keuangan Non Bank	23.436	28.326	25.973	26.953	25.251	26.470	26.698	28.600	27.223	27.360	27.689	28.910	30.707	31.174	31.476	1. Non bank Financial Institutions
i. Rupiah	23.320	28.224	25.899	26.854	25.176	26.157	26.290	28.498	27.125	27.240	27.607	28.821	30.606	30.850	31.365	i. Rupiah
ii. Valas	116	102	75	99	75	313	408	102	99	120	81	89	101	323	111	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	64.969	72.214	78.730	79.683	79.739	80.487	98.102	93.443	92.681	93.875	91.708	92.721	94.678	93.399	93.303	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	56.935	66.023	73.464	74.501	74.658	75.398	92.262	87.106	86.108	88.159	85.993	86.209	87.716	87.240	87.259	i. Rupiah
ii. Valas	8.034	6.191	5.266	5.182	5.081	5.089	5.840	6.337	6.574	5.716	5.715	6.512	6.962	6.159	6.044	ii. Foreign Exchange
3. Perseorangan	147.483	149.193	156.976	159.526	160.473	162.634	170.979	170.998	171.681	171.528	173.580	178.182	180.454	182.998	183.391	3. Individuals
i. Rupiah	142.496	146.194	153.404	155.916	156.735	159.066	167.295	167.240	167.838	167.590	169.392	173.997	176.179	178.574	178.789	i. Rupiah
ii. Valas	4.986	3.000	3.572	3.610	3.738	3.568	3.684	3.758	3.843	3.938	4.187	4.185	4.275	4.424	4.602	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.240	1.255	1.729	1.522	1.543	1.516	1.576	1.581	1.569	1.566	1.645	1.584	1.596	2. Non Residents' Third Party Funds
i. Rupiah	436	361	431	393	391	375	385	373	393	405	428	446	421	432	434	i. Rupiah
ii. Valas	727	748	809	862	1.338	1.147	1.157	1.143	1.183	1.176	1.140	1.120	1.224	1.152	1.162	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



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

Indikator	2016	2017	2018					2019								Indikator
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
<b>Total Dana Pihak Ketiga</b>	206.407	238.393	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	263.596	<b>Total Third Party Fund</b>
i. Rupiah	194.066	227.359	228.498	240.197	239.155	240.839	246.362	243.874	245.672	248.266	247.811	245.820	255.727	256.768	254.707	i. Rupiah
ii. Valas	12.341	11.033	11.306	11.286	11.794	9.916	11.245	13.178	14.322	14.443	12.628	10.871	10.840	8.949	8.889	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	238.930	250.565	249.560	249.545	256.399	255.864	258.764	261.491	259.235	255.539	265.326	264.544	262.389	1. Residents' Third Party Funds
a. Pemerintah	28.123	64.079	56.188	64.402	63.672	61.316	53.756	56.434	58.255	62.986	61.840	52.302	57.708	53.123	52.428	a. Government
i. Rupiah	27.302	58.565	50.007	58.528	57.763	57.063	48.787	50.165	51.111	54.408	55.012	47.991	53.917	50.481	49.635	i. Rupiah
ii. Valas	820	5.514	6.181	5.874	5.910	4.253	4.968	6.269	7.145	8.578	6.828	4.311	3.791	2.642	2.793	ii. Foreign Exchange
b. Swasta	177.440	173.519	182.743	186.163	185.887	188.229	202.643	199.429	200.508	198.505	197.395	203.237	207.618	211.420	209.960	b. Private Sector
1. Institusi Keuangan Non Bank	14.178	18.046	15.592	15.889	15.287	15.641	17.510	17.680	17.120	16.467	16.002	18.072	19.327	19.015	19.331	1. Non bank Financial Institutions
i. Rupiah	14.073	17.962	15.538	15.812	15.237	15.588	17.121	17.619	17.061	16.397	15.939	18.009	19.262	18.943	19.242	i. Rupiah
ii. Valas	105	84	54	77	49	53	389	62	59	70	64	62	65	71	89	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	48.217	42.585	48.506	49.039	48.638	49.290	55.803	52.977	54.576	53.746	52.269	52.364	53.731	55.724	53.578	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41.254	39.490	46.093	46.443	46.093	46.673	52.918	49.191	50.600	51.083	49.654	49.042	50.060	52.762	50.916	i. Rupiah
ii. Valas	6.963	3.095	2.413	2.595	2.545	2.617	2.885	3.786	3.976	2.664	2.615	3.322	3.672	2.962	2.661	ii. Foreign Exchange
3. Perseorangan	115.045	112.888	118.645	121.235	121.962	123.297	129.330	128.773	128.812	128.292	129.123	132.802	134.560	136.681	137.052	3. Individuals
i. Rupiah	111.283	111.258	116.760	119.317	119.969	121.414	127.441	126.816	126.815	126.298	127.117	130.674	132.412	134.502	134.823	i. Rupiah
ii. Valas	3.762	1.629	1.885	1.918	1.994	1.883	1.889	1.956	1.998	1.994	2.006	2.128	2.147	2.179	2.229	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	874	918	1.389	1.211	1.208	1.188	1.230	1.218	1.203	1.151	1.242	1.172	1.207	2. Non Residents' Third Party Funds
i. Rupiah	154	84	100	96	93	101	94	83	85	80	89	104	76	79	90	i. Rupiah
ii. Valas	690	711	774	822	1.296	1.109	1.114	1.105	1.145	1.137	1.114	1.047	1.165	1.094	1.117	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018					2019							Indikator	
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
<b>Total Dana Pihak Ketiga</b>	72.928	96.495	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	119.372	<b>Total Third Party Fund</b>
i. Rupiah	70.314	91.623	93.934	99.010	99.990	98.767	108.956	108.311	106.544	111.659	113.508	111.661	112.496	111.844	112.281	i. Rupiah
ii. Valas	2.614	4.872	5.016	4.953	4.980	4.899	5.265	7.186	8.162	8.366	7.286	7.313	7.560	6.688	7.091	ii. Foreign Exchange
<b>1. Dana Pihak Ketiga Golongan Penduduk</b>	72.609	96.181	98.584	103.626	104.630	103.354	113.887	115.169	114.359	119.662	120.429	118.560	119.654	118.121	118.983	<b>1. Residents' Third Party Funds</b>
a. Pemerintah	14.161	19.967	19.647	23.628	25.054	21.993	20.751	21.558	23.282	25.404	24.847	21.983	21.433	21.970	20.773	a. Government
i. Rupiah	13.890	19.616	19.227	23.015	24.422	21.548	20.299	18.802	19.642	22.123	22.885	20.017	19.385	21.034	19.505	i. Rupiah
ii. Valas	271	351	420	613	632	445	452	2.755	3.640	3.281	1.962	1.966	2.048	936	1.268	ii. Foreign Exchange
b. Swasta	58.448	76.214	78.937	79.999	79.576	81.361	93.136	93.611	91.077	94.258	95.581	96.577	98.220	96.151	98.210	b. Private Sector
1. Institusi Keuangan Non Bank	9.258	10.280	10.381	11.064	9.964	10.828	9.188	10.919	10.103	10.893	11.686	10.839	11.379	12.159	12.145	1. Non bank Financial Institutions
i. Rupiah	9.247	10.262	10.360	11.042	9.939	10.569	9.169	10.880	10.063	10.843	11.669	10.812	11.343	11.907	12.123	i. Rupiah
ii. Valas	11	18	21	22	25	260	20	40	40	50	18	27	36	252	22	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	16.752	29.629	30.224	30.644	31.101	31.196	42.299	40.466	38.106	40.129	39.439	40.357	40.947	37.675	39.726	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	15.682	26.533	27.371	28.058	28.565	28.725	39.343	37.915	35.508	37.077	36.340	37.167	37.657	34.478	36.343	i. Rupiah
ii. Valas	1.071	3.097	2.853	2.587	2.536	2.472	2.955	2.551	2.598	3.053	3.099	3.190	3.290	3.197	3.383	ii. Foreign Exchange
3. Perseorangan	32.438	36.306	38.332	38.291	38.511	39.337	41.649	42.226	42.868	43.236	44.456	45.380	45.894	46.317	46.339	3. Individuals
i. Rupiah	31.214	34.935	36.645	36.599	36.766	37.652	39.854	40.424	41.023	41.292	42.275	43.323	43.766	44.072	43.966	i. Rupiah
ii. Valas	1.224	1.370	1.687	1.692	1.745	1.685	1.795	1.802	1.846	1.944	2.181	2.057	2.128	2.245	2.374	ii. Foreign Exchange
<b>2. Dana Pihak Ketiga Golongan Bukan Penduduk</b>	319	314	366	337	340	312	335	328	346	363	365	415	403	412	389	<b>2. Non Residents' Third Party Funds</b>
i. Rupiah	282	277	331	297	298	274	292	290	308	325	339	342	345	353	344	i. Rupiah
ii. Valas	37	37	35	40	42	38	43	38	38	38	26	73	58	59	45	ii. Foreign Exchange

**Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Agustus 2019**  
*(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - August 2019)*

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	55.237	35.538	41.967	84,68%	Jawa Barat
Banten	15.569	10.142	13.846	73,25%	Banten
DKI Jakarta	348.612	143.814	167.407	85,91%	DKI Jakarta
DI Yogyakarta	7.213	4.033	6.047	66,68%	DI Yogyakarta
Jawa Tengah	26.688	19.012	18.924	100,46%	Jawa Tengah
Jawa Timur	41.803	28.093	32.283	87,02%	Jawa Timur
Bengkulu	1.612	1.332	874	152,45%	Bengkulu
Jambi	3.739	3.200	2.025	158,01%	Jambi
Nanggroe Aceh Darussalam	28.523	14.801	22.523	65,71%	Nanggroe Aceh Darussalam
Sumatera Utara	17.066	11.776	13.349	88,21%	Sumatera Utara
Sumatera Barat	6.234	4.324	5.115	84,54%	Sumatera Barat
Riau	8.409	6.481	6.540	99,10%	Riau
Sumatera Selatan	10.755	7.479	7.052	106,06%	Sumatera Selatan
Bangka Belitung	1.458	1.107	838	132,13%	Bangka Belitung
Kepulauan Riau	4.158	3.889	2.426	160,27%	Kepulauan Riau
Lampung	4.118	3.156	2.885	109,40%	Lampung
Kalimantan Selatan	8.745	5.180	6.244	82,96%	Kalimantan Selatan
Kalimantan Barat	5.309	4.440	2.541	174,73%	Kalimantan Barat
Kalimantan Timur	9.309	5.060	7.832	64,61%	Kalimantan Timur
Kalimantan Tengah	1.512	1.341	882	152,02%	Kalimantan Tengah
Sulawesi Tengah	1.669	1.457	1.054	138,25%	Sulawesi Tengah
Sulawesi Selatan	8.543	6.701	5.423	123,57%	Sulawesi Selatan
Sulawesi Utara	611	572	286	199,90%	Sulawesi Utara
Gorontalo	406	259	280	92,64%	Gorontalo
Sulawesi Barat	488	371	284	130,55%	Sulawesi Barat
Sulawesi Tenggara	1.625	1.158	1.121	103,35%	Sulawesi Tenggara
NTB	12.613	7.714	8.371	92,16%	NTB
Bali	2.563	1.967	1.298	151,52%	Bali
NTT	188	164	120	135,92%	NTT
Maluku	439	191	407	46,97%	Maluku
Papua	775	448	625	71,61%	Papua
Maluku Utara	736	380	561	67,84%	Maluku Utara
Papua Barat	396	122	355	34,35%	Papua Barat
Luar Indonesia	1.424	725	1.182	61,36%	Outside Indonesia
		336.425,42	382.967,22	0,88	

**Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Agustus 2019**  
**(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - August 2019)**

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	41.871	25.478	33.321	76,46%	Jawa Barat
Banten	10.007	6.131	9.108	67,32%	Banten
DKI Jakarta	209.107	80.887	105.916	76,37%	DKI Jakarta
DI Yogyakarta	5.166	2.306	4.843	47,62%	DI Yogyakarta
Jawa Tengah	15.906	11.208	11.832	94,73%	Jawa Tengah
Jawa Timur	25.339	18.053	20.130	89,68%	Jawa Timur
Bengkulu	1.570	1.319	832	158,40%	Bengkulu
Jambi	2.482	2.459	1.331	184,70%	Jambi
Nanggroe Aceh Darussalam	27.940	14.519	22.243	65,28%	Nanggroe Aceh Darussalam
Sumatera Utara	8.527	6.241	6.876	90,77%	Sumatera Utara
Sumatera Barat	3.647	2.659	3.216	82,70%	Sumatera Barat
Riau	4.651	3.139	4.277	73,38%	Riau
Sumatera Selatan	5.229	4.089	3.906	104,67%	Sumatera Selatan
Bangka Belitung	1.258	962	660	145,76%	Bangka Belitung
Kepulauan Riau	2.403	2.212	1.507	146,77%	Kepulauan Riau
Lampung	3.558	2.658	2.783	95,52%	Lampung
Kalimantan Selatan	4.483	2.976	4.044	73,60%	Kalimantan Selatan
Kalimantan Barat	3.522	3.403	1.901	179,08%	Kalimantan Barat
Kalimantan Timur	5.268	3.003	4.989	60,18%	Kalimantan Timur
Kalimantan Tengah	1.512	1.341	882	152,02%	Kalimantan Tengah
Sulawesi Tengah	1.669	1.457	1.054	138,25%	Sulawesi Tengah
Sulawesi Selatan	4.481	3.492	3.569	97,84%	Sulawesi Selatan
Sulawesi Utara	611	572	286	199,90%	Sulawesi Utara
Gorontalo	406	259	280	92,64%	Gorontalo
Sulawesi Barat	366	279	216	129,51%	Sulawesi Barat
Sulawesi Tenggara	1.625	1.158	1.121	103,35%	Sulawesi Tenggara
NTB	12.363	7.548	8.270	91,27%	NTB
Bali	1.709	1.278	953	134,17%	Bali
NTT	188	164	120	135,92%	NTT
Maluku	439	191	407	46,97%	Maluku
Papua	775	448	625	71,61%	Papua
Maluku Utara	736	380	561	67,84%	Maluku Utara
Papua Barat	396	122	355	34,35%	Papua Barat
Luar Indonesia	1.424	725	1.182	61,36%	Outside Indonesia

**Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Agustus 2019**  
*(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - August 2019)*

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	13.366	10.060	8.646	116,36%	Jawa Barat
Banten	5.562	4.010	4.738	84,64%	Banten
DKI Jakarta	139.505	62.927	61.491	102,34%	DKI Jakarta
DI Yogyakarta	2.047	1.726	1.204	143,36%	DI Yogyakarta
Jawa Tengah	10.783	7.803	7.093	110,02%	Jawa Tengah
Jawa Timur	16.464	10.039	12.153	82,61%	Jawa Timur
Bengkulu	42	13	41	31,57%	Bengkulu
Jambi	1.257	741	694	106,79%	Jambi
Nanggroe Aceh Darussalam	583	281	280	100,35%	Nanggroe Aceh Darussalam
Sumatera Utara	8.539	5.534	6.473	85,50%	Sumatera Utara
Sumatera Barat	2.587	1.665	1.899	87,66%	Sumatera Barat
Riau	3.758	3.343	2.263	147,70%	Riau
Sumatera Selatan	5.526	3.390	3.145	107,79%	Sumatera Selatan
Bangka Belitung	200	145	178	81,58%	Bangka Belitung
Kepulauan Riau	1.755	1.676	919	182,41%	Kepulauan Riau
Lampung	560	497	102	489,89%	Lampung
Kalimantan Selatan	4.262	2.204	2.200	100,16%	Kalimantan Selatan
Kalimantan Barat	1.787	1.037	641	161,83%	Kalimantan Barat
Kalimantan Timur	4.041	2.058	2.843	72,38%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah
Sulawesi Selatan	4.062	3.210	1.855	173,08%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara
Gorontalo	-	-	-	0,00%	Gorontalo
Sulawesi Barat	122	92	68	133,85%	Sulawesi Barat
Sulawesi Tenggara	-	-	-	0,00%	Sulawesi Tenggara
NTB	251	166	101	164,73%	NTB
Bali	854	689	346	199,36%	Bali
NTT	-	-	-	0,00%	NTT
Maluku	-	-	-	0,00%	Maluku
Papua	-	-	-	0,00%	Papua
Maluku Utara	-	-	-	0,00%	Maluku Utara
Papua Barat	-	-	-	0,00%	Papua Barat
Luar Indonesia	-	-	-	0,00%	Outside Indonesia

**Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2019  
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - August 2019)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.736	2.696	3.486	77,36%	Kab. Tangerang	Banten
	Kab. Serang	2.161	1.576	1.703	92,58%	Kab. Serang	
	Kota Cilegon	2.409	1.561	1.674	93,29%	Kota Cilegon	
	Kota Tangerang	6.612	4.045	6.356	63,65%	Kota Tangerang	
	Kota Serang	76	13	72	18,55%	Kota Serang	
	Kota Tangerang Selatan	575	249	556	44,79%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	600	555	555	100,13%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	538	477	481	99,23%	Kab. Purwakarta	
	Kab. Karawang	557	498	421	118,51%	Kab. Karawang	
	Kab. Sukabumi	285	293	185	158,54%	Kab. Sukabumi	
	Kab. Cianjur	829	662	552	119,82%	Kab. Cianjur	
	Kab. Bandung	67	13	67	19,36%	Kab. Bandung	
	Kab. Garut	294	218	273	79,84%	Kab. Garut	
	Kab. Majalengka	38	10	38	25,26%	Kab. Majalengka	
	Kota Bandung	20.428	13.612	13.883	98,04%	Kota Bandung	
	Kota Bogor	8.100	5.210	6.085	85,61%	Kota Bogor	
	Kota Sukabumi	576	340	477	71,34%	Kota Sukabumi	
	Kota Cirebon	4.846	3.565	3.157	112,94%	Kota Cirebon	
	Kota Tasikmalaya	2.963	2.361	1.485	158,99%	Kota Tasikmalaya	
	Kota Cimahi	349	226	335	67,59%	Kota Cimahi	
Kota Depok	3.641	1.777	3.528	50,36%	Kota Depok		
Kota Bekasi	11.126	5.722	10.446	54,78%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	115.576	39.702	70.574	56,26%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	7.840	6.617	4.893	135,22%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	15.389	10.490	11.636	90,15%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	161.567	79.456	69.425	114,45%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	48.241	7.549	10.879	69,39%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	7.213	4.033	6.047	66,68%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	1.021	644	569	113,20%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	111	62	101	61,29%	Kab. Kendal	
	Kab. Tegal	579	565	115	491,90%	Kab. Tegal	
	Kab. Pati	153	148	140	106,05%	Kab. Pati	
	Kab. Kudus	1.057	657	841	78,15%	Kab. Kudus	
	Kab. Banyumas	1.628	1.019	1.425	71,52%	Kab. Banyumas	
	Kab. Cilacap	285	137	270	50,69%	Kab. Cilacap	
	Kota Semarang	10.739	7.267	8.331	87,22%	Kota Semarang	
	Kota Salatiga	89	58	84	69,22%	Kota Salatiga	
	Kota Pekalongan	1.863	1.029	1.389	74,04%	Kota Pekalongan	
Kota Tegal	1.395	1.199	717	167,22%	Kota Tegal		
Kota Surakarta	7.767	6.227	4.943	125,98%	Kota Surakarta		
Jawa Timur	Kab. Gresik	954	853	821	103,88%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	3.629	3.038	1.986	152,95%	Kab. Sidoarjo	
	Kab. Pamekasan	677	381	618	61,66%	Kab. Pamekasan	
	Kab. Banyuwangi	343	331	254	130,21%	Kab. Banyuwangi	
	Kab. Jember	1.518	1.010	1.270	79,48%	Kab. Jember	
	Kab. Madiun	526	440	412	106,84%	Kab. Madiun	
	Kab. Bojonegoro	322	290	302	95,90%	Kab. Bojonegoro	
	Kota Surabaya	25.047	16.342	19.365	84,39%	Kota Surabaya	
	Kota Malang	5.508	3.856	4.222	91,33%	Kota Malang	
	Kota Blitar	249	154	239	64,68%	Kota Blitar	
	Kota Kediri	2.698	1.134	2.553	44,40%	Kota Kediri	
	Kota Madiun	333	264	240	109,92%	Kota Madiun	

**Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2019  
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - August 2019)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.612	1.332	874	152,45%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3.739	3.200	2.025	158,01%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.058	644	1.013	63,62%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	800	720	573	125,65%	Kab. Aceh Timur	
	Kab. Aceh Selatan	786	725	447	162,26%	Kab. Aceh Selatan	
	Kab. Aceh Barat	727	646	690	93,65%	Kab. Aceh Barat	
	Kab. Aceh Tengah	604	551	573	96,12%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	954	894	308	290,51%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	392	365	237	154,13%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	866	655	841	77,89%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	618	528	484	109,03%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	320	297	292	101,76%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	510	424	492	86,21%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	369	243	361	67,21%	Kab. Aceh Jaya	
	Kab. Nagan Raya	508	466	349	133,56%	Kab. Nagan Raya	
	Kab. Simeuleu	592	490	511	95,79%	Kab. Simeuleu	
	Kab. Bener Meriah	517	471	316	148,81%	Kab. Bener Meriah	
	Kab. Pidie Jaya	399	262	385	67,95%	Kab. Pidie Jaya	
	Kab. Subulussalam	262	252	107	234,87%	Kab. Subulussalam	
	Kota Banda Aceh	14.691	3.683	11.445	32,18%	Kota Banda Aceh	
	Kota Sabang	239	176	234	75,06%	Kota Sabang	
	Kota Lhokseumawe	2.396	1.685	2.127	79,22%	Kota Lhokseumawe	
Kota Langsa	916	625	737	84,81%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	593	478	518	92,33%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	255	105	246	42,47%	Kab. Langkat	
	Kab. Karo	41	35	39	88,37%	Kab. Karo	
	Kab. Labuhan Batu	263	209	247	84,84%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	393	350	263	132,91%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.406	1.033	1.008	102,56%	Kota Pematang Siantar	
	Kota Tanjung Balai	92	33	84	38,62%	Kota Tanjung Balai	
	Kota Sibolga	236	185	116	159,80%	Kota Sibolga	
	Kota Medan	12.966	8.727	10.223	85,37%	Kota Medan	
	Kota Padang Sidempuan	822	621	605	102,58%	Kota Padang Sidempuan	
Sumatera Barat	Kab. Tanah Datar	124	121	50	240,03%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	1.206	746	1.155	64,63%	Kota Bukittinggi	
	Kota Padang	3.935	2.494	3.451	72,25%	Kota Padang	
	Kota Solok	294	297	90	329,64%	Kota Solok	
Riau	Kota Payakumbuh	674	667	369	180,85%	Kota Payakumbuh	Riau
	Kab. Bengkalis	408	80	399	20,16%	Kab. Bengkalis	
	Kota Pekanbaru	7.474	6.056	5.639	107,39%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	527	345	502	68,71%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	1.101	974	864	112,70%	Kota Tanjung Pinang	
Kota Pulau Batam	Kota Pulau Batam	3.058	2.914	1.562	186,59%	Kota Pulau Batam	Kepulauan Riau
	Kota Pekanbaru	7.474	6.056	5.639	107,39%	Kota Pekanbaru	
Sumatera Selatan	Kab. Ogan Komering Ulu	482	410	355	115,54%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	81	78	80	96,73%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	9.594	6.517	6.151	105,95%	Kota Palembang	
	Kota Lubuklinggau	257	262	201	130,13%	Kota Lubuklinggau	
	Kota Prabumulih	342	212	264	80,33%	Kota Prabumulih	
Bangka Belitung	Kota Pangkal Pinang	1.458	1.107	838	132,13%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	268	234	235	99,52%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.643	2.747	2.473	111,10%	Kota Bandar Lampung	
	Kota Metro	207	175	177	98,86%	Kota Metro	

**Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2019  
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - August 2019)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	447	251	361	69,59%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	446	225	264	85,20%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	223	110	216	50,72%	Kab. Tabalong	
	Kota Banjarmasin	7.030	4.323	4.813	89,82%	Kota Banjarmasin	
	Kota Banjarbaru	599	271	590	45,96%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	323	318	118	268,69%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	113	109	21		Kab. Ketapang	
	Kota Pontianak	4.595	3.742	2.285	163,79%	Kota Pontianak	
	Kota Singkawang	278	271	117	231,50%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	291	156	274	56,96%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	5.432	2.236	4.582	48,79%	Kota Samarinda	
	Kota Balikpapan	3.194	2.494	2.598	96,02%	Kota Balikpapan	
	Kota Bontang	392	175	379	46,12%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	460	460	124	369,69%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	108	107	93	115,33%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	944	774	665	116,43%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	497	482	300	160,56%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.172	975	753	129,36%	Kota Palu	
Sulawesi Barat	Kab Mamuju	488	371	284	130,55%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	7.585	5.770	4.869	118,49%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	77	75	59	127,88%	Kota Pare-Pare	
	Kab. Bone	545	526	329	159,66%	Kab. Bone	
	Kota Palopo	133	132	80	164,23%	Kota Palopo	
	Kab. Maros	203	199	85	232,71%	Kab. Maros	
Gorontalo	Kota Gorontalo	406	259	280	92,64%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.625	1.158	1.121	103,35%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	611	572	286	199,90%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	488	456	333	136,82%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	595	548	437	125,40%	Kab. Lombok Tengah	
	Kab. Lombok Timur	862	802	652	123,03%	Kab. Lombok Timur	
	Kab. Sumbawa	795	765	392	195,06%	Kab. Sumbawa	
	Kab. Dompu	561	553	292	189,46%	Kab. Dompu	
	Kab. Sumbawa Barat	365	348	282	123,76%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	414	147	401	36,55%	Kab. Lombok Utara	
	Kota Mataram	7.782	3.362	5.015	67,05%	Kota Mataram	
Bali	Kota Bima	751	733	568	129,15%	Kota Bima	Bali
Nusa Tenggara Timur	Kota Denpasar	2.563	1.967	1.298	151,52%	Kota Denpasar	Nusa Tenggara Timur
	Kota Kupang	188	164	120	135,92%	Kota Kupang	
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	439	191	407	46,97%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	736	380	561	67,84%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	396	122	355	34,35%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	775	448	625	71,61%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.424	725	1.182		DI LUAR INDONESIA	Outside Indonesia



**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Agustus 2019  
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - August 2019)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	945	879	767	114,63%	Kab. Tangerang	Banten
	Kab. Serang	2.161	1.576	1.703	92,58%	Kab. Serang	
	Kota Cilegon	1.472	629	1.437	43,82%	Kota Cilegon	
	Kota Tangerang	4.778	2.784	4.574	60,88%	Kota Tangerang	
	Kota Serang	76	13	72	18,55%	Kota Serang	
	Kota Tangerang Selatan	575	249	556	44,79%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	600	555	555	100,13%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	538	477	481	99,23%	Kab. Purwakarta	
	Kab. Karawang	518	494	382	129,43%	Kab. Karawang	
	Kab. Sukabumi	285	293	185	158,54%	Kab. Sukabumi	
	Kab. Cianjur	829	662	552	119,82%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	294	218	273	79,84%	Kab. Garut	
	Kab. Majalengka	38	10	38	25,26%	Kab. Majalengka	
	Kota Bandung	14.910	9.658	9.471	101,98%	Kota Bandung	
	Kota Bogor	5.806	2.996	5.338	56,14%	Kota Bogor	
	Kota Sukabumi	526	336	429	78,27%	Kota Sukabumi	
	Kota Cirebon	3.040	2.158	2.485	86,86%	Kota Cirebon	
	Kota Tasikmalaya	2.012	1.458	1.388	105,00%	Kota Tasikmalaya	
	Kota Cimahi	349	226	335	67,59%	Kota Cimahi	
Kota Depok	3.641	1.777	3.528	50,36%	Kota Depok		
Kota Bekasi	8.484	4.160	7.882	52,77%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	61.543	12.628	40.237	31,38%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	7.840	6.617	4.893	135,22%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	15.389	10.490	11.636	90,15%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	112.829	46.755	41.166	113,58%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	11.507	4.397	7.984	55,08%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	5.166	2.306	4.843	47,62%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	1.021	644	569	113,20%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	111	62	101	61,29%	Kab. Kendal	
	Kab. Tegal	579	565	115	491,90%	Kab. Tegal	
	Kab. Pati	153	148	140	106,05%	Kab. Pati	
	Kab. Kudus	812	430	702	61,24%	Kab. Kudus	
	Kab. Banyumas	1.469	878	1.326	66,23%	Kab. Banyumas	
	Kab. Cilacap	285	137	270	50,69%	Kab. Cilacap	
	Kota Semarang	3.993	2.952	3.598	82,05%	Kota Semarang	
	Kota Salatiga	89	58	84	69,22%	Kota Salatiga	
	Kota Pekalongan	1.360	565	1.232	45,88%	Kota Pekalongan	
Kota Tegal	676	490	576	85,17%	Kota Tegal		
Kota Surakarta	5.356	4.279	3.121	137,12%	Kota Surakarta		
Jawa Timur	Kab. Gresik	815	717	715	100,34%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	2.885	2.418	1.784	135,50%	Kab. Sidoarjo	
	Kab. Pamekasan	677	381	618	61,66%	Kab. Pamekasan	
	Kab. Banyuwangi	343	331	254	130,21%	Kab. Banyuwangi	
	Kab. Jember	1.289	839	1.144	73,35%	Kab. Jember	
	Kab. Madiun	526	440	412	106,84%	Kab. Madiun	
	Kab. Bojonegoro	322	290	302	95,90%	Kab. Bojonegoro	
	Kota Surabaya	11.999	9.012	8.918	101,05%	Kota Surabaya	
	Kota Malang	3.521	2.309	3.216	71,80%	Kota Malang	
	Kota Blitar	249	154	239	64,68%	Kota Blitar	
	Kota Kediri	2.475	972	2.372	40,98%	Kota Kediri	
	Kota Madiun	239	190	155	122,49%	Kota Madiun	

**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Agustus 2019  
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - August 2019)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.570	1.319	832	158,40%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.482	2.459	1.331	184,70%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.058	644	1.013	63,62%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	800	720	573	125,65%	Kab. Aceh Timur	
	Kab. Aceh Selatan	786	725	447	162,26%	Kab. Aceh Selatan	
	Kab. Aceh Barat	727	646	690	93,65%	Kab. Aceh Barat	
	Kab. Aceh Tengah	604	551	573	96,12%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	954	894	308	290,51%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	392	365	237	154,13%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	866	655	841	77,89%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	618	528	484	109,03%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	320	297	292	101,76%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	510	424	492	86,21%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	369	243	361	67,21%	Kab. Aceh Jaya	
	Kab. Nagan Raya	508	466	349	133,56%	Kab. Nagan Raya	
	Kab. Simeuleu	592	490	511	95,79%	Kab. Simeuleu	
	Kab. Bener Meriah	517	471	316	148,81%	Kab. Bener Meriah	
	Kab. Pidie Jaya	399	262	385	67,95%	Kab. Pidie Jaya	
	Kab. Subulussalam	262	252	107	234,87%	Kab. Subulussalam	
	Kota Banda Aceh	14.243	3.403	11.298	30,12%	Kota Banda Aceh	
Kota Sabang	239	176	234	75,06%	Kota Sabang		
Kota Lhokseumawe	2.261	1.683	1.994	84,43%	Kota Lhokseumawe		
Kota Langsa	916	625	737	84,81%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	593	478	518	92,33%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	255	105	246	42,47%	Kab. Langkat	
	Kab. Karo	41	35	39	88,37%	Kab. Karo	
	Kab. Labuhan Batu	263	209	247	84,84%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.019	649	858	75,58%	Kota Pematang Siantar	
	Kota Tanjung Balai	92	33	84	38,62%	Kota Tanjung Balai	
	Kota Sibolga	93	91	35	261,51%	Kota Sibolga	
Kota Medan	5.618	4.198	4.381	95,83%	Kota Medan		
Kota Padang Sidempuan	555	444	468	94,91%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	998	648	955	67,91%	Kota Bukittinggi	
	Kota Padang	2.350	1.726	2.016	85,62%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
Kota Payakumbuh	299	285	245	116,34%	Kota Payakumbuh		
Riau	Kab. Bengkalis	408	80	399	20,16%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.716	2.713	3.376	80,37%	Kota Pekanbaru	
	Kota Dumai	527	345	502	68,71%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	451	341	422	80,86%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	1.952	1.872	1.086	172,36%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	160	80	152	52,42%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	81	78	80	96,73%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.589	3.659	3.366	108,72%	Kota Palembang	
	Kota Lubuklinggau	58	60	44	135,80%	Kota Lubuklinggau	
Kota Prabumulih	342	212	264	80,33%	Kota Prabumulih		
Bangka Belitung	Kota Pangkal Pinang	1.258	962	660	145,76%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	268	234	235	99,52%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.083	2.250	2.371	94,88%	Kota Bandar Lampung	
	Kota Metro	207	175	177	98,86%	Kota Metro	

**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Agustus 2019**  
**(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - August 2019)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	268	182	266	68,38%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	223	110	216	50,72%	Kab. Tabalong	
	Kota Banjarmasin	3.563	2.446	3.140	77,89%	Kota Banjarmasin	
	Kota Banjarbaru	429	239	421	56,63%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	156	154	74	208,67%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	
	Kota Pontianak	3.242	3.126	1.769	176,73%	Kota Pontianak	
	Kota Singkawang	124	124	58	212,98%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	291	156	274	56,96%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.423	1.149	2.269	50,64%	Kota Samarinda	
	Kota Balikpapan	2.162	1.523	2.068	73,66%	Kota Balikpapan	
	Kota Bontang	392	175	379	46,12%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	460	460	124	369,69%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	108	107	93	115,33%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	944	774	665	116,43%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	497	482	300	160,56%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.172	975	753	129,36%	Kota Palu	
Sulawesi Barat	Kab Mamuju	366	279	216	129,51%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.727	2.758	3.100	88,97%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	77	75	59	127,88%	Kota Pare-Pare	
	Kab. Bone	545	526	329	159,66%	Kab. Bone	
	Kota Palopo	133	132	80	164,23%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	406	259	280	92,64%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.625	1.158	1.121	103,35%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	611	572	286	199,90%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	488	456	333	136,82%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	595	548	437	125,40%	Kab. Lombok Tengah	
	Kab. Lombok Timur	862	802	652	123,03%	Kab. Lombok Timur	
	Kab. Sumbawa	795	765	392	195,06%	Kab. Sumbawa	
	Kab. Dompu	561	553	292	189,46%	Kab. Dompu	
	Kab. Sumbawa Barat	365	348	282	123,76%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	414	147	401	36,55%	Kab. Lombok Utara	
	Kota Mataram	7.532	3.196	4.914	65,04%	Kota Mataram	
Bali	Kota Denpasar	1.709	1.278	953	134,17%	Kota Denpasar	Bali
	Kota Kupang	188	164	120	135,92%	Kota Kupang	
Nusa Tenggara Timur	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	Nusa Tenggara Timur
Maluku	Kota Ambon	439	191	407	46,97%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	736	380	561	67,84%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	396	122	355	34,35%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	775	448	625	71,61%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.424	725	1.182	61,36%	DI LUAR INDONESIA	Outside Indonesia

**Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2019**  
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - August 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2.791	1.818	2.719	66,84%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	938	932	237	393,17%	Kota Cilegon	
	Kota Tangerang	1.834	1.261	1.782	70,77%	Kota Tangerang	
	Kota Serang	-	-	-	0,00%	Kota Serang	
Jawa Barat	Kota Tangerang Selatan	-	-	-	0,00%	Kota Tangerang Selatan	Jawa Barat
	Kab. Bekasi	-	-	-	0,00%	Kab. Bekasi	
	Kab. Purwakarta	-	-	-	0,00%	Kab. Purwakarta	
	Kab. Karawang	39	4	39	10,37%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	67	13	67	19,36%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	5.518	3.953	4.412	89,59%	Kota Bandung	
	Kota Bogor	2.294	2.213	748	296,06%	Kota Bogor	
	Kota Sukabumi	49	5	48	9,77%	Kota Sukabumi	
	Kota Cirebon	1.806	1.407	672	209,39%	Kota Cirebon	
	Kota Tasikmalaya	951	903	96	937,88%	Kota Tasikmalaya	
DKI Jakarta Raya	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	DKI Jakarta
	Kota Depok	-	-	-	0,00%	Kota Depok	
	Kota Bekasi	2.642	1.562	2.564	60,94%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	54.033	27.074	30.337	89,24%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	-	-	-	0,00%	Wil. Kota Jakarta Utara	
D.I. Yogyakarta	Wil. Kota Jakarta Barat	-	-	-	0,00%	Wil. Kota Jakarta Barat	DI Yogyakarta
	Wil. Kota Jakarta Selatan	48.738	32.702	28.258	115,72%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	36.734	3.152	2.895	108,88%	Wil. Kota Jakarta Timur	
	Kota Yogyakarta	2.047	1.726	1.204	143,36%	Kota Yogyakarta	
	Kab. Semarang	-	-	-	0,00%	Kab. Semarang	
Jawa Tengah	Kab. Kendal	-	-	-	0,00%	Kab. Kendal	Jawa Tengah
	Kab. Tegal	-	-	-	0,00%	Kab. Tegal	
	Kab. Pati	-	-	-	0,00%	Kab. Pati	
	Kab. Kudus	245	228	139	163,38%	Kab. Kudus	
	Kab. Banyumas	159	141	99	142,31%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	6.746	4.314	4.733	91,16%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	503	464	158	294,10%	Kota Pekalongan	
	Kota Tegal	718	709	142	500,86%	Kota Tegal	
Jawa Timur	Kota Surakarta	2.411	1.948	1.822	106,90%	Kota Surakarta	Jawa Timur
	Kab. Gresik	139	136	106	127,74%	Kab. Gresik	
	Kab. Sidoarjo	744	620	202	306,92%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	230	170	126	135,20%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	13.047	7.330	10.446	70,17%	Kota Surabaya	
	Kota Malang	1.988	1.547	1.006	153,77%	Kota Malang	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	222	162	181	89,20%	Kota Kediri	
	Kota Madiun	94	74	85	87,15%	Kota Madiun	

**Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2019**  
*(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - August 2019)*

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	42	13	41	31,57%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.257	741	694	106,79%	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	448	280	147	189,89%	Kota Banda Aceh	
Kota Sabang	-	-	-	0,00%	Kota Sabang		
Kota Lhokseumawe	135	2	133	1,14%	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	393	350	263	132,91%	Kota Tebing Tinggi	
	Kota Pematang Siantar	387	384	149	257,93%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	143	94	81	115,89%	Kota Sibolga	
Kota Medan	7.349	4.529	5.842	77,53%	Kota Medan		
Kota Padang Sidempuan	267	177	138	128,63%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	124	121	50	240,03%	Kota Bukittinggi	Sumatera Barat
	Kota Bukittinggi	208	98	200	48,99%	Kab. Tanah Datar	
	Kota Padang	1.586	767	1.435	53,47%	Kota Padang	
	Kota Solok	294	297	90	329,64%	Kota Solok	
Riau	Kota Payakumbuh	375	382	124	308,40%	Kota Payakumbuh	Riau
	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	
	Kota Pekanbaru	3.758	3.343	2.263	147,70%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	-	-	-	0,00%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	650	633	443	143,02%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1.106	1.043	476	219,05%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	322	330	202	163,02%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.006	2.858	2.785	102,60%	Kota Palembang	
Bangka Belitung	Kota Lubuklinggau	199	202	157	128,54%	Kota Lubuklinggau	Bangka Belitung
	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	
Lampung	Kota Pangkal Pinang	200	145	178	81,58%	Kota Pangkal Pinang	Lampung
	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	
	Kota Bandar Lampung	560	497	102	489,89%	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 - Agustus 2019**  
*(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - August 2019)*

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	179	69	95	73,00%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	446	225	264	85,20%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	3.467	1.877	1.673	112,20%	Kota Banjarmasin	
	Kota Banjarbaru	170	32	169	19,27%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	168	164	45	368,02%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	113	109	21	-	Kab. Ketapang	
	Kota Pontianak	1.353	617	516	119,45%	Kota Pontianak	
	Kota Singkawang	153	147	59	249,80%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	3.009	1.086	2.313	46,97%	Kota Samarinda	
	Kota Balikpapan	1.032	972	530	183,28%	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	122	92	68	133,85%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.858	3.011	1.769	170,21%	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	203	199	85	232,71%	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 Barat	-	-	-	0,00%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kab. Sumbawa	-	-	-	0,00%	Kab. Sumbawa	
	Kab. Dompu	-	-	-	0,00%	Kab. Dompu	
	Kab. Sumbawa Barat	-	-	-	0,00%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	-	-	-	0,00%	Kab. Lombok Utara	
	Kota Mataram	251	166	101	164,73%	Kota Mataram	
Kota. Bima	-	-	-	0,00%	Kota. Bima		
Bali	Kota Denpasar	854	689	346	199,36%	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	2015	2016	2017	2018					2019							Province	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1 Jawa Barat	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	29	29	29	29	29	29	29	28	27	27	27	27	27	27	28	28	6 Jawa Timur
7 Bengkulu	2	2	3	3	3	3	3	3	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	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 Sumatera Utara
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 Sumatera Barat
12 Riau	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 Kalimantan Selatan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 Kalimantan Barat
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 Kalimantan Timur
20 Kalimantan Tengah	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Kalimantan Tengah
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Sulawesi Tengah
22 Sulawesi Selatan	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	22 Sulawesi Selatan
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 Sulawesi Utara
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	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	-	-	-	-	-	31 Papua
32 Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	1	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	33 Maluku Utara
<b>Total</b>	163	166	167	168	168	168	168	167	165	165	165	164	164	164	165	165	<b>Total</b>

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018					2019							Indikator			
				Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ag		
<b>AKTIVA</b>																		<b>AKTIVA</b>	
1 Kas	80.990	93.656	96.883	117.636	123.809	111.728	120.638	110.317	123.329	115.215	115.618	101.293	93.312	141.648	150.257	144.552	144.552	1 Cash	
2 Penempatan pada Bank Lain	1.601.809	2.026.653	2.525.357	2.460.713	2.554.215	2.471.201	2.572.281	2.681.735	2.638.343	2.434.197	2.265.526	1.981.997	1.725.502	1.928.432	2.200.693	2.360.439	2.360.439	2 Placement in Other Bank	
3 Pembiayaan	5.765.171	6.662.556	7.763.951	8.615.034	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	9.942.559	3 Financing	
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva <i>Istisna</i> dalam Penyelesaian	-	-	-	493	493	743	743	487	892	1.412	1.433	1.433	1.595	1.595	671	681	681	5 Istisna Assets in Progress	
6 Penyisihan Penyusutan A.P	126.404	151.015	168.610	202.553	208.020	209.386	268.266	252.409	185.411	188.335	190.399	188.970	192.468	194.219	200.745	217.140	217.140	6 Allowances for earning assets losses	
7 Aktiva Tetap dan inventaris	188.247	251.845	297.797	391.180	395.298	398.809	401.140	410.657	404.124	403.367	408.573	414.052	418.397	415.766	421.965	423.566	423.566	7 Fixed Assets and Equipment	
8 Rupa-rupa Aktiva **	229.457	274.105	324.997	338.957	349.516	365.295	359.784	326.479	351.803	387.841	412.130	417.227	436.356	428.709	442.989	450.191	450.191	8 Other assets	
<b>TOTAL AKTIVA*</b>	<b>7.739.270</b>	<b>9.157.801</b>	<b>10.840.375</b>	<b>11.721.460</b>	<b>11.894.953</b>	<b>11.929.417</b>	<b>12.120.353</b>	<b>12.361.734</b>	<b>12.370.123</b>	<b>12.343.583</b>	<b>12.409.824</b>	<b>12.282.518</b>	<b>12.218.936</b>	<b>12.448.034</b>	<b>12.865.415</b>	<b>13.104.848</b>	<b>13.104.848</b>	<b>TOTAL AKTIVA*</b>	
<b>PASIVA</b>																		<b>PASIVA</b>	
1 Dana Pihak Ketiga	4.801.888	5.823.964	6.987.280	7.597.800	7.739.373	7.751.935	7.977.272	8.134.938	8.103.396	8.082.299	8.135.985	8.030.510	7.958.806	8.099.759	8.417.124	8.546.771	8.546.771	1 Depositor Funds	
2 Kewajiban kepada Bank Lain	1.479.977	1.654.957	1.964.754	2.035.480	2.057.093	2.152.650	2.126.805	2.160.484	2.122.325	2.130.739	2.174.552	2.146.088	2.147.317	2.206.430	2.274.048	2.337.828	2.337.828	2 Liabilities to other Bank	
3 Pinjaman Diterima	120.012	129.350	115.354	252.036	232.347	119.381	118.163	123.616	122.451	119.178	116.360	130.707	125.765	136.780	139.047	131.819	131.819	3 Received Borrowing	
4 Kewajiban lainnya	53.866	69.485	93.275	89.809	95.368	96.998	91.999	118.594	94.232	95.944	103.374	94.386	97.588	90.330	92.827	106.282	106.282	4 Other Current Liabilities	
5 Pinjaman Subordinasi	1.050	550	550	550	550	550	550	550	550	550	550	550	550	550	550	550	550	5 Subordinated Loan	
6 Rupa-rupa Pasiva**	113.437	136.720	152.555	172.973	177.890	186.538	192.480	167.408	181.014	186.842	190.656	186.755	188.861	194.767	200.768	209.445	209.445	6 Other Liabilities	
7 Modal disetor ( <i>Paid-in capital</i> )	839.553	908.335	1.062.060	1.132.672	1.136.982	1.150.611	1.168.510	1.176.830	1.164.621	1.165.097	1.179.712	1.196.250	1.218.330	1.213.830	1.222.100	1.243.089	1.243.089	7 Paid-in capital	
8 Tambahan modal disetor	138.477	142.328	104.469	115.524	116.907	107.356	122.440	127.968	121.138	142.548	142.200	137.862	122.137	128.474	121.866	118.659	118.659	8 Additional paid-in capital	
9 Selisih Penilaian kembali Aktiva Tetap	2.100	19.239	23.891	20.391	20.391	20.391	20.391	20.391	19.330	19.330	19.330	19.330	19.330	19.330	19.330	19.330	19.330	9 Different Appraisal Fixed Asset	
10 Cadangan																			10 Reserves
a. Cadangan Umum	94.155	120.245	135.789	154.037	154.222	153.167	153.124	153.936	154.040	157.433	161.059	165.444	168.446	169.150	168.049	170.023	170.023	a. General Reserves	
b. Cadangan Tujuan	26.929	33.265	44.567	46.715	46.709	46.511	46.483	46.176	47.415	48.036	49.292	52.129	53.735	53.969	55.471	53.585	53.585	b. Special Purpose Reserves	
11 Laba																			11 Net Income
a. Tahun-tahun lalu	(69.892)	(39.656)	(57.349)	(33.433)	(37.015)	(37.172)	(40.822)	(42.828)	212.353	171.887	84.979	44.774	21.705	17.063	12.302	11.861	11.861	a. Previous years	
b. Tahun berjalan	137.719	159.003	213.179	136.906	154.135	180.502	142.958	173.671	27.257	23.699	51.777	77.732	96.366	117.602	141.932	155.605	155.605	b. Current year	
<b>TOTAL PASIVA*</b>	<b>7.739.270</b>	<b>9.157.784</b>	<b>10.840.375</b>	<b>11.721.460</b>	<b>11.894.953</b>	<b>11.929.417</b>	<b>12.120.353</b>	<b>12.361.734</b>	<b>12.370.123</b>	<b>12.343.583</b>	<b>12.409.824</b>	<b>12.282.518</b>	<b>12.218.936</b>	<b>12.448.034</b>	<b>12.865.415</b>	<b>13.104.848</b>	<b>13.104.848</b>	<b>TOTAL PASIVA*</b>	

<sup>1)</sup> Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih

"-": Data tidak tersedia

\*) : Angka-angka sementara

": Data not available

\*) Provisional Figures



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

Indikator	2015	2016	2017	2018					2019							Indikator		
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
<b>A. Pendapatan</b>																		<b>A. Revenue</b>
1 Pendapatan Operasional	1.212.905	1.391.233	1.590.687	1.158.992	1.308.236	1.459.214	1.613.583	1.781.691	162.598	317.791	480.259	640.244	813.317	973.971	1.147.844	1.319.443	1.319.443	1 Operating Revenue
2 Pendapatan Operasional Lainnya	107.936	121.522	146.455	109.594	125.526	142.048	160.128	188.813	17.129	31.421	46.950	62.489	79.532	94.174	111.945	130.125	130.125	2 Other operating Revenue
3 Pendapatan non operasional	21.825	11.294	21.889	8.519	9.471	10.530	11.715	11.322	918	1.800	3.173	3.867	6.635	7.495	8.667	9.921	9.921	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	468.405	547.598	622.946	443.086	500.413	559.261	617.813	678.852	61.163	120.551	181.725	241.040	300.992	364.005	427.745	492.351	492.351	4 Profit Sharing for Unrestricted Investment -/-
<b>Total Pendapatan</b>	<b>874.261</b>	<b>976.450</b>	<b>1.136.085</b>	<b>834.019</b>	<b>942.820</b>	<b>1.052.530</b>	<b>1.167.613</b>	<b>1.302.975</b>	<b>119.481</b>	<b>230.461</b>	<b>348.657</b>	<b>465.560</b>	<b>598.492</b>	<b>711.636</b>	<b>840.711</b>	<b>967.138</b>	<b>967.138</b>	<b>Total Revenue</b>
<b>B. Beban</b>																		<b>B. Expenses</b>
1 Beban operasional	649.602	713.858	799.359	595.423	674.139	742.273	881.649	960.895	80.221	183.067	260.742	339.212	437.256	514.376	602.030	698.994	698.994	1 Operating Expenses
2 Beban operasional lainnya	45.625	56.337	60.220	54.728	61.271	69.642	75.087	87.695	5.567	10.742	16.271	22.376	30.859	38.067	47.248	54.804	54.804	2 Other Operating Expenses
3 Beban non operasional	6.706	7.824	10.499	9.759	10.683	11.776	13.295	14.189	1.367	2.842	3.983	4.698	6.205	7.384	8.760	10.400	10.400	3 Non Operating Expenses
<b>Total Beban</b>	<b>701.933</b>	<b>778.018</b>	<b>870.078</b>	<b>659.910</b>	<b>746.092</b>	<b>823.692</b>	<b>970.031</b>	<b>1.062.779</b>	<b>87.156</b>	<b>196.652</b>	<b>280.996</b>	<b>366.287</b>	<b>474.319</b>	<b>559.827</b>	<b>658.038</b>	<b>764.198</b>	<b>764.198</b>	<b>Total Expenses</b>
C. Laba tahun berjalan	172.327	198.432	266.007	174.109	196.727	228.839	197.582	240.196	32.325	33.809	67.661	99.274	124.172	151.809	182.673	202.940	202.940	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	2.849	3.383	4.116	2.949	3.257	3.619	4.092	5.067	491	980	1.477	2.012	2.636	3.268	3.844	4.353	4.353	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	169.478	195.049	261.890	171.161	193.471	225.220	193.491	235.129	31.834	32.829	66.184	97.261	121.536	148.541	178.829	198.587	198.587	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	31.760	36.046	48.712	34.254	39.335	44.718	50.533	61.458	4.577	9.130	14.407	19.529	25.171	30.939	36.896	42.982	42.982	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	137.719	159.003	213.179	136.906	154.135	180.502	142.958	173.671	27.257	23.699	51.777	77.732	96.366	117.602	141.932	155.605	155.605	G. Net Income
r) Angka-angka diperbaiki																		r) Revised Figures
*) Angka-angka sementara																		*) Provisional Figures

**Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah**  
(*Cost of Promotion, Education and Training - Sharia Rural Bank*)

Indikator	2015	2016	2017	2018					2019							Indikator	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1 Biaya promosi	19.766	16.816	18.277	12.676	14.221	15.633	17.373	19.212	1.301	2.344	3.560	5.038	8.346	9.568	11.101	12.742	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	14.205	17.763	23.536	16.697	19.229	21.593	24.935	27.073	2.142	4.529	6.241	8.787	10.800	12.575	15.326	18.013	2 Cost of education and training
<b>Total</b>	<b>33.971</b>	<b>34.579</b>	<b>41.813</b>	<b>29.373</b>	<b>33.449</b>	<b>37.226</b>	<b>42.309</b>	<b>46.285</b>	<b>3.443</b>	<b>6.873</b>	<b>9.801</b>	<b>13.825</b>	<b>19.145</b>	<b>22.143</b>	<b>26.427</b>	<b>30.755</b>	<b>Total</b>

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

Indikator	2015	2016	2017	2018					2019							Indikator		
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
<b>Tagihan Komitmen</b>																		<b>Commitment Receivables</b>
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	27.684	29.184	88.106	100.096	88.096	60.394	63.394	71.184	46.500	91.300	75.300	58.300	53.300		- <b>Unused Fund Borrowings Facilities</b>
- Lainnya	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.580	1.050	1.050	1.050	2.426	2.426	2.445		- <b>Others</b>
<b>Kewajiban Komitmen</b>																		<b>Commitment Payables</b>
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	10.473	10.454	10.238	8.860	8.671	10.870	10.326	9.753	8.601	8.217	7.896	7.351	7.574		- <i>Unused Financing facilities granted to customer</i>
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	530	-	-	-	-	-	-	-	-	-		- <i>Unused Financing facilities granted to other Sharia banks</i>
- Lainnya	2.230	2.038	1.855	8.163	8.392	7.563	7.046	9.538	10.095	5.681	5.627	5.911	5.939	5.912	5.887	5.508		- <b>Others</b>
<b>Tagihan Komitmen</b>																		<b>Contingent Receivables</b>
- Garansi ( <i>Kafalah</i> ) yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- <i>Kafalah guarantees received</i>
- Pendapatan yang akan diterima	77.359	88.751	2.076.594	171.311	131.914	165.268	163.641	325.799	124.951	123.090	124.553	127.800	129.450	133.686	129.019	134.162		- <i>Accrued Income</i>
- Lainnya	5.698	6.542	6.919	7.749	7.267	7.289	7.244	7.089	7.581	5.247	7.609	6.301	5.307	5.818	5.031	5.040		- <b>Others</b>
<b>Aktiva produktif yang dihapusbuku</b>	128.476	148.023	176.221	193.322	197.980	199.716	210.783	222.374	217.239	245.791	245.262	247.912	252.663	260.488	253.834	253.238		<b>Written off earning assets</b>
<b>Penerusan dana <i>mudharabah muqayyadah</i></b>	67.071	63.266	48.639	39.654	39.150	37.943	37.185	36.596	35.166	35.593	34.812	34.335	32.773	32.351	31.868	31.067		<b>Channeling of <i>mudharabah muqayyadah</i></b>

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

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

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018					2019							Indikator		
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	1.857.757	2.161.305	2.578.278	2.686.351	2.730.760	2.694.404	2.863.975	2.998.201	2.958.607	2.911.644	2.910.941	2.804.612	2.709.411	2.773.313	2.981.309	3.037.632	2 iB Saving Deposits	
a Akad Wadiah	997.125	1.178.603	1.457.999	1.556.464	1.570.822	1.517.335	1.650.837	1.738.702	1.705.658	1.656.305	1.646.840	1.575.939	1.575.068	1.618.046	1.768.299	1.811.394	a Wadia	
b Akad Mudharabah	860.632	982.702	1.120.278	1.129.888	1.159.939	1.177.070	1.213.137	1.259.499	1.252.948	1.255.339	1.264.100	1.228.673	1.134.343	1.155.267	1.213.011	1.226.238	b Mudharaba	
3 Deposito iB - Akad Mudharabah	2.944.131	3.662.658	4.409.003	4.911.448	5.008.613	5.057.531	5.113.297	5.136.737	5.144.789	5.170.655	5.225.045	5.225.898	5.249.394	5.326.447	5.435.815	5.509.139	3 iB Time Deposits - Mudharaba	
a 1 Bulan	417.437	461.386	549.304	548.354	561.320	564.721	560.521	538.766	536.611	558.397	580.137	578.771	564.938	567.551	566.172	554.994	a 1 month	
b 3 Bulan	406.192	506.445	730.517	752.890	763.311	775.890	806.172	782.724	798.772	801.946	790.673	777.674	769.929	759.727	755.730	810.769	b 3 months	
c 6 Bulan	567.380	723.491	777.670	921.235	927.079	930.416	910.417	901.025	888.601	890.200	887.269	868.000	868.406	879.937	903.119	919.985	c 6 months	
d 12 Bulan	1.519.041	1.947.335	2.329.815	2.655.388	2.726.018	2.751.861	2.803.283	2.880.772	2.884.118	2.891.024	2.935.805	2.968.451	3.006.632	3.082.621	3.166.648	3.182.919	d 12 months	
e > 12 Bulan	34.081	24.001	21.695	33.580	30.885	34.644	32.904	33.449	36.688	29.087	31.161	33.002	39.490	36.610	44.146	40.472	e > 12 months	
<b>Total</b>	<b>4.801.888</b>	<b>5.823.964</b>	<b>6.987.280</b>	<b>7.597.800</b>	<b>7.739.373</b>	<b>7.751.935</b>	<b>7.977.272</b>	<b>8.134.938</b>	<b>8.103.396</b>	<b>8.082.299</b>	<b>8.135.985</b>	<b>8.030.510</b>	<b>7.958.806</b>	<b>8.099.759</b>	<b>8.417.124</b>	<b>8.546.771</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	2015	2016	2017	2018					2019							Contract	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Akad <i>Mudharabah</i>	168.516	156.256	124.497	182.458	179.484	175.279	187.726	180.956	179.662	171.802	177.796	186.294	203.112	204.416	196.307	215.405	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	652.316	774.949	776.696	795.641	809.215	808.636	829.804	837.915	806.428	845.489	858.292	882.586	918.301	911.848	943.654	928.133	<i>Musharaka</i>
Akad <i>Murabahah</i>	4.491.697	5.053.764	5.904.751	6.576.979	6.621.867	6.716.831	6.815.750	6.940.379	6.901.676	6.998.501	7.154.381	7.263.563	7.392.992	7.376.154	7.454.207	7.534.097	<i>Murabaha</i>
Akad <i>Salam</i>	15	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<i>Salam</i>
Akad <i>Istishna</i>	11.135	9.423	21.426	28.101	28.917	30.450	33.868	35.387	35.812	36.366	37.022	38.082	40.577	43.273	48.166	49.193	<i>Istishna</i>
Akad <i>Ijarah</i>	6.175	6.763	22.316	27.780	31.598	35.662	38.052	46.579	47.548	51.758	53.305	55.225	56.851	56.447	59.261	56.636	<i>Ijara</i>
Akad <i>Qardh</i>	123.588	145.865	189.866	181.898	178.224	183.275	184.997	185.360	185.534	191.398	205.160	216.122	198.366	207.512	211.732	210.433	<i>Qardh</i>
Multijasa	311.729	515.523	724.398	822.177	830.337	840.895	843.837	857.890	879.933	894.574	910.985	913.613	926.043	926.454	936.259	948.662	<i>Multi Purpose Financing</i>
<b>Total</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.763.951</b>	<b>8.615.034</b>	<b>8.679.643</b>	<b>8.791.028</b>	<b>8.934.034</b>	<b>9.084.467</b>	<b>9.036.594</b>	<b>9.189.887</b>	<b>9.396.942</b>	<b>9.555.486</b>	<b>9.736.242</b>	<b>9.726.103</b>	<b>9.849.585</b>	<b>9.942.559</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	2015	2016	2017	2018					2019							ECONOMIC SECTOR	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Pertanian, kehutanan dan sarana pertanian	356.632	366.192	360.973	446.501	380.878	377.785	377.606	374.467	307.209	311.961	318.461	318.853	323.106	328.677	328.926	321.615	Agriculture, forestry and agricultural facilities
Pertambangan	9.561	7.117	17.501	20.515	19.622	19.801	20.280	19.889	25.266	26.892	26.487	27.187	27.734	26.053	26.020	25.077	Mining
Perindustrian	50.331	57.687	72.722	97.464	104.949	104.137	108.584	119.758	126.629	142.012	146.368	157.551	170.440	173.858	178.671	185.647	Manufacturing
Listrik, gas dan air	10.957	10.460	12.494	11.112	11.407	10.858	12.212	13.104	14.395	14.333	14.831	14.551	13.863	13.632	14.674	14.289	Water, gas and electricity
Konstruksi	339.756	459.986	591.662	618.884	667.629	704.503	702.525	694.666	687.225	692.749	727.184	756.914	795.173	799.996	807.363	807.082	Construction
Perdagangan, restoran dan hotel	1.696.081	1.650.750	1.761.280	1.931.011	1.937.929	1.973.016	2.003.970	2.032.457	1.987.154	2.005.629	2.022.491	2.049.135	2.102.432	2.081.421	2.106.405	2.054.201	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	88.405	92.697	91.667	100.686	101.186	104.137	109.811	103.582	107.836	107.400	108.211	111.436	117.591	114.199	115.855	119.853	Transport, cargo storage and communication
Jasa dunia usaha	566.188	586.186	560.407	750.703	785.260	763.394	781.045	618.505	625.914	659.572	704.207	723.243	756.064	752.190	775.283	814.938	Business Services
Jasa sosial/masyarakat	550.037	631.688	718.380	753.275	762.882	742.045	764.551	769.445	752.684	760.200	778.692	807.895	838.927	837.423	844.861	889.827	Social Services
Lain-lain	2.097.224	2.799.794	3.576.863	3.884.882	3.907.902	3.991.353	4.053.449	4.338.594	4.402.283	4.469.140	4.550.011	4.588.722	4.590.913	4.598.654	4.651.528	4.710.030	Others
<b>Total</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.763.951</b>	<b>8.615.034</b>	<b>8.679.643</b>	<b>8.791.028</b>	<b>8.934.034</b>	<b>9.084.467</b>	<b>9.036.594</b>	<b>9.189.887</b>	<b>9.396.942</b>	<b>9.555.486</b>	<b>9.736.242</b>	<b>9.726.103</b>	<b>9.849.585</b>	<b>9.942.559</b>	<b>Total</b>

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

JENIS PENGGUNAAN	2015	2016	2017	2018					2019							TYPE OF USAGE	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Modal Kerja	2.559.350	2.737.167	2.956.073	3.295.857	3.321.873	3.341.611	3.403.369	3.428.706	3.305.359	3.370.078	3.445.617	3.548.103	3.714.392	3.687.229	3.739.803	3.753.662	Working Capital
Investasi	1.108.597	1.125.595	1.231.015	1.434.295	1.449.869	1.458.065	1.477.217	1.317.166	1.328.952	1.350.669	1.401.315	1.418.661	1.430.938	1.440.220	1.458.254	1.478.868	Investment
Konsumsi	2.097.224	2.799.794	3.576.863	3.884.882	3.907.902	3.991.353	4.053.449	4.338.594	4.402.283	4.469.140	4.550.011	4.588.722	4.590.913	4.598.654	4.651.528	4.710.030	Consumption
<b>Total</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.763.951</b>	<b>8.615.034</b>	<b>8.679.643</b>	<b>8.791.028</b>	<b>8.934.034</b>	<b>9.084.467</b>	<b>9.036.594</b>	<b>9.189.887</b>	<b>9.396.942</b>	<b>9.555.486</b>	<b>9.736.242</b>	<b>9.726.103</b>	<b>9.849.585</b>	<b>9.942.559</b>	<b>Total</b>

r) Angka-angka diperbaiki

r) : Revised Figures

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

GOLONGAN PEMBIAYAAN	2015	2016	2017	2018						2019						TYPE OF FINANCING		
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags
Usaha Kecil dan Menengah	3.377.987	3.570.606	3.767.877	4.182.367	4.153.962	4.185.589	4.153.212	4.242.849	4.086.485	3.961.619	4.035.005	4.140.508	4.218.223	4.218.223	4.341.056	4.398.327	4.419.986	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	2.387.184	3.091.950	3.996.074	4.393.342	4.461.071	4.494.055	4.637.816	4.691.185	4.997.982	5.074.975	5.154.881	5.256.435	5.337.263	5.337.263	5.385.047	5.451.258	5.522.574	<i>Non Small and Medium Enterprises</i>
<b>Total</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.763.951</b>	<b>8.575.710</b>	<b>8.615.034</b>	<b>8.679.643</b>	<b>8.791.028</b>	<b>8.934.034</b>	<b>9.084.467</b>	<b>9.036.594</b>	<b>9.189.887</b>	<b>9.396.942</b>	<b>9.555.486</b>	<b>9.555.486</b>	<b>9.726.103</b>	<b>9.849.585</b>	<b>9.942.559</b>	<b>Total</b>



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

KOLEKTIBILITAS PEMBIAYAAN	2015	2016	2017	2018					2019							COLLECTIBILITY OF FINANCING	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
<b>Lancar</b>	<b>5.292.330</b>	<b>6.087.260</b>	<b>7.012.068</b>	<b>7.602.532</b>	<b>7.673.139</b>	<b>7.793.107</b>	<b>7.957.070</b>	<b>8.239.483</b>	<b>8.228.438</b>	<b>8.361.003</b>	<b>8.578.896</b>	<b>8.705.781</b>	<b>8.889.312</b>	<b>8.867.650</b>	<b>8.989.833</b>	<b>9.073.445</b>	<b>Performing Financing</b>
<b>Non Lancar</b>	<b>472.841</b>	<b>575.296</b>	<b>751.883</b>	<b>1.012.502</b>	<b>1.006.504</b>	<b>997.921</b>	<b>976.964</b>	<b>844.983</b>	<b>808.156</b>	<b>828.883</b>	<b>818.046</b>	<b>849.705</b>	<b>846.930</b>	<b>858.453</b>	<b>859.753</b>	<b>869.114</b>	<b>Non Performing Financing</b>
- Kurang Lancar	134.512	109.241	158.628	239.632	253.120	249.585	241.408	147.712	189.659	215.854	205.486	225.474	234.613	232.938	213.524	207.479	Sub-Standard
- Diragukan	95.060	100.645	123.194	186.044	168.314	158.393	160.561	146.322	134.843	128.532	116.093	128.415	122.825	114.686	130.547	132.801	Doubtful
- Macet	243.269	365.409	470.061	586.826	585.070	589.943	574.995	550.949	483.655	484.497	496.468	495.816	489.492	510.829	515.682	528.834	Lost
<b>Total Pembiayaan</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.763.951</b>	<b>8.615.034</b>	<b>8.679.643</b>	<b>8.791.028</b>	<b>8.934.034</b>	<b>9.084.467</b>	<b>9.036.594</b>	<b>9.189.887</b>	<b>9.396.942</b>	<b>9.555.486</b>	<b>9.736.242</b>	<b>9.726.103</b>	<b>9.849.585</b>	<b>9.942.559</b>	<b>Total Financing</b>
<b>Persentase NPF</b>	<b>8,20%</b>	<b>8,63%</b>	<b>9,68%</b>	<b>11,75%</b>	<b>11,60%</b>	<b>11,35%</b>	<b>10,94%</b>	<b>9,30%</b>	<b>8,94%</b>	<b>9,02%</b>	<b>8,71%</b>	<b>8,89%</b>	<b>8,70%</b>	<b>8,83%</b>	<b>8,73%</b>	<b>8,74%</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	2015	2016	2017	2018					2019							ECONOMIC SECTOR	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Pertanian, kehutanan dan sarana pertanian	47.795	59.130	83.043	126.390	102.287	103.077	99.980	99.908	43.798	44.234	44.156	46.124	45.357	48.390	50.397	48.173	Agriculture, forestry and agricultural facilities
Pertambangan	849	673	997	2.255	2.438	2.730	1.712	1.483	1.856	3.001	3.154	4.744	4.678	5.434	5.538	5.711	Mining
Perindustrian	5.944	10.307	11.812	12.679	12.969	12.780	12.308	10.468	10.437	10.864	10.735	11.645	11.430	11.487	11.800	12.652	Manufacturing
Listrik, gas dan air	780	1.648	2.439	3.558	4.120	3.757	3.821	3.948	3.795	4.344	4.345	4.453	2.703	4.323	4.088	3.304	Water, gas and electricity
Konstruksi	25.157	34.778	60.509	87.544	107.183	102.978	100.453	75.624	79.512	80.468	80.633	88.037	97.747	100.924	101.911	99.072	Construction
Perdagangan, restoran dan hotel	211.570	213.901	282.329	338.215	340.175	340.444	334.955	291.534	289.385	299.853	287.646	294.524	293.956	292.000	283.541	279.633	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	7.661	14.130	16.690	21.042	22.255	23.526	22.579	16.674	20.208	18.610	16.831	17.245	17.757	18.535	19.829	17.915	Transport, cargo storage and communication
Jasa dunia usaha	25.412	55.079	38.199	64.087	76.672	64.425	54.214	46.988	48.592	48.225	49.651	43.213	44.346	45.228	46.395	50.225	Business Services
Jasa sosial/masyarakat	44.644	60.098	81.269	124.010	108.206	107.155	115.960	97.106	95.896	92.385	91.800	98.492	99.347	102.704	107.840	108.598	Social Services
Lain-lain	103.028	125.552	174.597	232.722	230.198	237.048	230.983	201.251	214.676	226.900	229.095	241.230	229.610	229.428	228.413	243.832	Others
<b>Total</b>	<b>472.841</b>	<b>575.296</b>	<b>751.883</b>	<b>1.012.502</b>	<b>1.006.504</b>	<b>997.921</b>	<b>976.964</b>	<b>844.983</b>	<b>808.156</b>	<b>828.883</b>	<b>818.046</b>	<b>849.705</b>	<b>846.930</b>	<b>858.453</b>	<b>859.753</b>	<b>869.114</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	2015	2016	2017	2018					2019							TYPE OF USAGE	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Modal Kerja	311.785	376.063	487.550	656.932	653.002	637.004	618.468	538.563	491.184	492.870	481.418	497.427	503.289	514.021	509.765	505.626	Working Capital
Investasi	58.028	73.680	89.735	122.848	123.305	123.870	127.513	105.169	102.296	109.113	107.534	111.049	114.032	115.004	121.575	119.656	Investment
Konsumsi	103.028	125.552	174.597	232.722	230.198	237.048	230.983	201.251	214.676	226.900	229.095	241.230	229.610	229.428	228.413	243.832	Consumption
<b>Total</b>	<b>472.841</b>	<b>575.296</b>	<b>751.883</b>	<b>1.012.502</b>	<b>1.006.504</b>	<b>997.921</b>	<b>976.964</b>	<b>844.983</b>	<b>808.156</b>	<b>828.883</b>	<b>818.046</b>	<b>849.705</b>	<b>846.930</b>	<b>858.453</b>	<b>859.753</b>	<b>869.114</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	2015	2016	2017	2018					2019							TYPE OF FINANCING	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Usaha Kecil dan Menengah	350.237	429.268	549.656	724.968	720.942	701.720	682.983	592.524	542.657	545.592	534.891	546.853	555.482	561.047	558.611	559.036	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	122.604	146.028	202.227	287.534	285.562	296.201	293.981	252.459	265.499	283.291	283.156	302.852	291.448	297.405	301.141	310.079	Non Small and Medium Enterprises
<b>Total</b>	<b>472.841</b>	<b>575.296</b>	<b>751.883</b>	<b>1.012.502</b>	<b>1.006.504</b>	<b>997.921</b>	<b>976.964</b>	<b>844.983</b>	<b>808.156</b>	<b>828.883</b>	<b>818.046</b>	<b>849.705</b>	<b>846.930</b>	<b>858.453</b>	<b>859.753</b>	<b>869.114</b>	<b>Total</b>

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

Jenis	2015	2016	2017	2018				2019				Type					
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	Mei	Jun	Jul	Ags
<b>Dana Pihak Ketiga</b>	<b>1.163.287</b>	<b>1.256.091</b>	<b>1.385.182</b>	<b>1.477.223</b>	<b>1.507.624</b>	<b>1.516.453</b>	<b>1.531.312</b>	<b>1.552.335</b>	<b>1.492.075</b>	<b>1.527.974</b>	<b>1.519.171</b>	<b>1.525.177</b>	<b>1.541.916</b>	<b>1.556.309</b>	<b>1.570.731</b>	<b>1.586.962</b>	<b>Depositor Funds</b>
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	1.123.015	1.210.460	1.335.086	1.425.607	1.455.073	1.462.850	1.477.172	1.497.618	1.437.212	1.472.745	1.463.598	1.470.424	1.488.183	1.502.088	1.515.558	1.530.969	Saving Deposits
Deposito iB	40.272	45.631	50.096	51.616	52.551	53.603	54.140	54.717	54.863	55.229	55.573	54.753	53.733	54.221	55.173	55.993	Time Deposits
<b>Pembiayaan</b>	<b>233.209</b>	<b>250.425</b>	<b>293.482</b>	<b>318.400</b>	<b>319.268</b>	<b>319.992</b>	<b>324.800</b>	<b>327.606</b>	<b>326.946</b>	<b>332.941</b>	<b>339.698</b>	<b>344.323</b>	<b>345.713</b>	<b>350.386</b>	<b>353.702</b>	<b>357.812</b>	<b>Financing</b>
Akad Mudharabah	1.343	1.042	1.432	2.563	2.561	2.622	2.662	2.750	2.835	2.890	2.903	2.940	2.991	2.995	3.043	3.149	Mudharaba
Akad Musyarakah	4.712	5.109	5.100	5.257	5.358	5.317	5.308	5.189	4.918	4.984	5.046	5.273	5.444	5.449	5.465	5.370	Musharaka
Akad Murabahah	189.985	197.605	231.745	250.083	252.221	253.219	256.577	258.617	256.922	260.667	265.197	268.928	273.324	274.681	277.030	281.313	Murabaha
Akad Salam	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	340	302	183	152	152	155	162	160	157	153	153	153	158	164	184	185	Istishna
Akad Ijarah	17.758	23.354	28.521	31.638	30.064	29.571	30.975	32.086	33.375	35.048	36.918	37.576	34.227	37.397	38.022	37.294	Qardh
Akad Qardh	391	440	592	638	653	658	661	676	678	686	690	673	669	667	683	680	Ijara
Multijasa	18.676	22.569	25.909	28.069	28.259	28.450	28.455	28.128	28.061	28.513	28.791	28.780	28.900	29.033	29.275	29.821	Multi Purpose Financing
<b>Total</b>	<b>1.396.496</b>	<b>1.506.516</b>	<b>1.678.664</b>	<b>1.795.623</b>	<b>1.826.892</b>	<b>1.836.445</b>	<b>1.856.112</b>	<b>1.879.941</b>	<b>1.819.021</b>	<b>1.860.915</b>	<b>1.858.869</b>	<b>1.869.500</b>	<b>1.887.629</b>	<b>1.906.695</b>	<b>1.924.433</b>	<b>1.944.774</b>	<b>Total</b>

"-": Data tidak tersedia  
 r) Angka-angka diperbaiki  
 \*) Angka-angka sementara

"-": Data not available  
 r) Revised figures  
 \*) Provisional figures

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

Jenis	2015	2016	2017	2018					2019							Type		
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
<b>Dana Pihak Ketiga</b>																		<b>Depositor Funds</b>
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	4,06	3,23	2,99	2,77	2,71	2,81	2,72	2,88	2,75	2,70	2,78	2,76	2,78	2,68	2,70	2,69	2 Saving Deposits	
3 Deposito iB																		3 Time Deposits
a 1 Bulan	12,09	10,81	9,91	9,06	8,86	8,97	8,79	9,43	9,11	9,04	9,11	9,19	9,49	9,14	9,28	9,39	a 1 month	
b 3 Bulan	9,19	8,49	8,09	7,81	7,63	7,76	7,67	8,10	7,89	7,78	7,85	7,72	8,09	7,76	7,93	8,07	b 3 months	
c 6 Bulan	9,72	8,69	9,45	8,91	8,58	8,50	8,62	9,21	8,86	8,61	8,50	8,38	9,09	8,70	8,98	8,70	c 6 months	
d 12 Bulan	10,36	10,13	9,67	9,26	9,09	8,97	9,14	9,73	9,36	9,27	9,26	9,12	9,67	9,17	9,53	9,50	d 12 months	
e > 12 Bulan	13,94	12,92	9,14	8,55	8,42	8,50	8,40	8,52	11,79	8,26	7,91	8,41	12,24	8,19	15,72	8,82	e > 12 months	
<b>Pembiayaan</b>																		<b>Financing</b>
1 Akad <i>Mudharabah</i>	17,39	17,86	17,42	17,83	17,91	17,49	17,27	16,45	17,16	16,17	15,76	15,63	15,76	16,05	16,28	15,30	1 Mudharaba	
2 Akad <i>Musyarakah</i>	21,10	19,58	19,15	15,12	18,29	17,69	18,23	18,44	18,23	17,86	17,84	18,04	17,81	17,65	17,42	17,51	2 Musharaka	
3 Akad <i>Murabahah</i>	18,12	17,99	17,46	17,79	17,68	17,86	17,88	17,82	17,81	17,84	17,77	17,81	17,82	17,95	18,00	18,03	3 Murabaha	
4 Akad <i>Salam</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad <i>Istishna</i>	8,29	8,88	13,26	9,07	9,12	9,30	9,54	9,95	9,90	10,02	10,24	10,44	10,58	10,57	10,54	10,57	5 Istishna	
6 Akad <i>Ijarah</i> <sup>1)</sup>	15,25	16,52	6,51	13,63	15,44	17,92	18,50	17,29	15,41	16,05	16,42	14,98	15,42	13,81	14,46	15,12	6 Ijara <sup>1)</sup>	
7 Akad <i>Qardh</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa <sup>1)</sup>	14,99	14,70	14,10	13,62	13,57	13,46	13,40	13,44	13,49	13,43	13,40	13,38	13,43	13,20	13,10	13,15	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	2015	2016	2017	2018					2019							Ratio	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1 CAR	21,47%	21,73%	20,81%	18,81%	19,78%	19,67%	19,27%	19,33%	20,33%	21,72%	20,19%	19,85%	21,21%	19,54%	19,22%	19,58%	1 CAR
2 ROA	2,20%	2,27%	2,55%	2,27%	2,30%	2,26%	1,73%	1,87%	2,56%	2,32%	2,36%	2,47%	2,48%	2,51%	2,59%	2,54%	2 ROA
3 ROE	14,66%	16,18%	19,40%	16,68%	17,10%	16,72%	11,36%	12,86%	19,97%	17,62%	18,08%	19,11%	19,12%	19,37%	20,10%	19,50%	3 ROE
4 NPF	8,20%	8,63%	9,68%	11,75%	11,60%	11,35%	10,94%	9,30%	8,94%	9,02%	8,71%	8,89%	8,70%	8,83%	8,73%	8,74%	4 NPF
5 FDR	120,06%	114,40%	111,12%	113,39%	112,15%	113,40%	111,99%	111,67%	111,52%	113,70%	115,50%	118,99%	122,33%	120,08%	117,02%	116,33%	5 FDR
6 BOPO	88,09%	87,09%	85,34%	86,16%	86,18%	85,61%	88,76%	87,66%	81,74%	90,01%	87,00%	85,74%	86,12%	85,78%	85,47%	85,95%	6 BOPO

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

Total Aset (Rp)	2015	2016	2017	2018					2019							Total Assets (in IDR)	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
< 1 Miliar	1	2	2	1	1	1	1	1	1	1	1	1	1	1	2	1	< 1 Billion
1 s.d. 5 Miliar	8	7	6	7	7	7	7	7	7	7	7	6	5	5	5	5	1 up to 5 Billion
> 5 s.d. 10 Miliar	29	19	18	15	15	15	15	13	11	11	10	11	13	14	12	11	>5 up to 10 Billion
> 10 Miliar	125	138	141	145	145	145	145	146	146	146	147	146	145	144	146	148	> 10 Billion
<b>Total</b>	<b>163</b>	<b>166</b>	<b>167</b>	<b>168</b>	<b>168</b>	<b>168</b>	<b>168</b>	<b>167</b>	<b>165</b>	<b>165</b>	<b>165</b>	<b>164</b>	<b>164</b>	<b>164</b>	<b>165</b>	<b>165</b>	<b>Total</b>

r) Angka-angka diperbaiki

r) Revised figure

"-": Data tidak

"-": Data not available



**Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Agustus 2019**  
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - August 2019)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	324.518	222.274	221.307	100,44	11,29	Nanggroe Aceh Darussalam
Sumatera Utara	196.487	133.424	129.386	103,12	5,61	Sumatera Utara
Sumatera Barat	226.934	169.703	176.858	95,95	8,99	Sumatera Barat
Sumatera Selatan	20.873	15.667	10.705	146,35	5,40	Sumatera Selatan
Bangka Belitung	526.272	378.541	448.362	84,43	23,37	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	67.264	56.087	49.525	113,25	19,40	Bengkulu
Riau	43.698	27.412	36.849	74,39	10,66	Riau
Kepulauan Riau	148.527	130.394	84.740	153,88	16,18	Kepulauan Riau
Lampung	671.936	481.018	290.818	165,40	4,70	Lampung
DKI Jakarta	14.047	9.624	9.502	101,29	23,02	DKI Jakarta
Jawa Barat	4.157.582	3.274.088	2.557.100	128,04	6,96	Jawa Barat
Banten	1.002.410	741.760	751.604	98,69	15,43	Banten
Jawa Tengah	1.628.513	1.258.012	1.102.040	114,15	8,17	Jawa Tengah
DI Yogyakarta	812.670	565.936	570.632	99,18	10,55	DI Yogyakarta
Jawa Timur	2.195.907	1.716.387	1.441.241	119,09	7,41	Jawa Timur
Bali	10.102	7.087	6.575	107,79	7,00	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	7.289	5.841	3.602	162,15	17,09	Kalimantan Tengah
Kalimantan Timur	10.679	2.074	5.502	37,69	16,07	Kalimantan Timur
Kalimantan Selatan	50.438	36.761	38.660	95,09	9,13	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	283	620	50	1.249	99	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	138.901	105.133	50.323	208,92	16,06	Sulawesi Selatan
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	210.649	89.545	152.651	58,66	3,00	Maluku Utara
NTB	638.868	515.171	408.739	126,04	2,89	NTB
NTT	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	0,00	0,00	Papua

"-": Data tidak tersedia

"-": Data not available

**Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Agustus 2019**  
(Financing of Sharia Rural Bank based on Economic Sector and Province - August 2019)

Propinsi	Pertanian, kehutanan dan sarana pertanian Agriculture, forestry and agricultural facilities	Pertambangan Mining	Perindustrian Manufacturing	Listrik, gas dan air Water, gas and electricity	Konstruksi Construction	Perdagangan, restoran dan hotel Trade, restaurants and hotels	Pengangkutan, pergudangan dan komunikasi Transport, cargo storage and communication	Jasa dunia usaha Business Services	Jasa sosial / masyarakat Social Services	Lain-lain Others	Province
Nanggroe Aceh Darussalam	2.622	-	4.540	225	11.684	93.965	5.126	9.582	24.191	70.338	Nanggroe Aceh Darussalam
Sumatera Utara	2.475	14	146	111	1.733	12.358	1.255	4.391	23.009	87.932	Sumatera Utara
Sumatera Barat	20.824	130	2.047	85	10.788	49.092	5.498	12.003	11.627	57.609	Sumatera Barat
Sumatera Selatan	1.594	58	982	-	56	1.345	-	624	1.415	9.593	Sumatera Selatan
Bangka Belitung	67.139	680	2.015	659	43.711	123.484	9.496	8.469	43.303	79.584	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	26.878	-	-	-	3.620	5.596	276	84	731	18.901	Bengkulu
Riau	2.071	-	3	102	187	2.196	435	763	4.385	17.270	Riau
Kepulauan Riau	2.598	49	2.374	260	2.010	8.823	4.010	2.365	20.632	87.273	Kepulauan Riau
Lampung	21.804	367	606	164	1.078	29.908	753	10.253	18.005	398.080	Lampung
DKI Jakarta	-	-	-	-	868	1.119	500	2.862	1.408	2.868	DKI Jakarta
Jawa Barat	76.414	7.844	120.582	5.141	161.892	619.477	29.917	202.860	276.372	1.773.590	Jawa Barat
Banten	1.230	1.151	3.765	1.592	74.641	268.195	7.481	93.821	52.124	237.759	Banten
Jawa Tengah	39.384	4.015	11.689	1.712	183.579	230.829	20.719	231.792	162.949	371.345	Jawa Tengah
DI Yogyakarta	7.646	2.046	5.920	2.404	66.424	103.671	7.778	57.916	94.147	217.984	DI Yogyakarta
Jawa Timur	44.487	3.164	22.910	1.438	211.780	423.340	24.373	86.049	96.743	802.102	Jawa Timur
Bali	-	-	-	-	645	1.018	-	1.472	851	3.101	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	200	-	-	16	1.007	770	123	778	654	2.293	Kalimantan Tengah
Kalimantan Timur	72	-	-	-	-	473	15	-	5	1.508	Kalimantan Timur
Kalimantan Selatan	606	1.014	-	25	7.530	14.100	1.589	2.685	3.307	5.904	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	1	-	-	402	-	-	-	217	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	851	941	274	-	5.595	13.775	126	475	2.264	80.831	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	22	-	-	19	4.500	5.453	3	8.337	4.870	66.341	Maluku Utara
NTB	2.699	3.604	7.792	336	13.753	44.811	379	77.355	46.835	317.607	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	-	-	-	-	-	-	-	Papua

"-": Data tidak tersedia

"-": Data not available

**Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Agustus 2019**  
(*Financing of Sharia Rural Bank based on Type of Usage and Province - August 2019*)

<b>Propinsi</b>	<b>Modal Kerja Working Capital</b>	<b>Investasi Investment</b>	<b>Konsumsi Consumption</b>	<b>Province</b>
Nanggroe Aceh Darussalam	114.101	37.835	70.338	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	30.596	14.896	87.932	<i>Sumatera Utara</i>
Sumatera Barat	78.689	33.405	57.609	<i>Sumatera Barat</i>
Sumatera Selatan	6.074	-	9.593	<i>Sumatera Selatan</i>
Bangka Belitung	180.831	118.125	79.584	<i>Bangka Belitung</i>
Jambi	-	-	-	<i>Jambi</i>
Bengkulu	12.002	25.184	18.901	<i>Bengkulu</i>
Riau	7.269	2.873	17.270	<i>Riau</i>
Kepulauan Riau	26.546	16.575	87.273	<i>Kepulauan Riau</i>
Lampung	45.412	37.526	398.080	<i>Lampung</i>
DKI Jakarta	6.757	-	2.868	<i>DKI Jakarta</i>
Jawa Barat	990.166	510.332	1.773.590	<i>Jawa Barat</i>
Banten	412.918	91.083	237.759	<i>Banten</i>
Jawa Tengah	629.218	257.450	371.345	<i>Jawa Tengah</i>
DI Yogyakarta	269.486	78.466	217.984	<i>DI Yogyakarta</i>
Jawa Timur	725.616	188.669	802.102	<i>Jawa Timur</i>
Bali	2.949	1.037	3.101	<i>Bali</i>
Kalimantan Barat	-	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	2.307	1.242	2.293	<i>Kalimantan Tengah</i>
Kalimantan Timur	565	-	1.508	<i>Kalimantan Timur</i>
Kalimantan Selatan	30.857	-	5.904	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	403	-	217	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	18.539	5.763	80.831	<i>Sulawesi Selatan</i>
Maluku	-	-	-	<i>Maluku</i>
Maluku Utara	12.905	10.299	66.341	<i>Maluku Utara</i>
NTB	149.456	48.109	317.607	<i>NTB</i>
NTT	-	-	-	<i>NTT</i>
Irian Jaya Barat	-	-	-	<i>Irian Jaya Barat</i>
Papua	-	-	-	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available

**Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Agustus 2019**  
(Financing of Sharia Rural Bank based on Type of Financing and Province - August 2019)

<b>Propinsi</b>	<b>Usaha Kecil dan Menengah</b>	<b>Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises</b>	<b>Province</b>
Nanggroe Aceh Darussalam	135.149	87.124	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	26.417	107.007	<i>Sumatera Utara</i>
Sumatera Barat	101.867	67.836	<i>Sumatera Barat</i>
Sumatera Selatan	5.662	10.005	<i>Sumatera Selatan</i>
Bangka Belitung	287.551	90.990	<i>Bangka Belitung</i>
Jambi	-	-	<i>Jambi</i>
Bengkulu	19.904	36.183	<i>Bengkulu</i>
Riau	7.496	19.916	<i>Riau</i>
Kepulauan Riau	19.330	111.064	<i>Kepulauan Riau</i>
Lampung	69.394	411.624	<i>Lampung</i>
DKI Jakarta	6.757	2.868	<i>DKI Jakarta</i>
Jawa Barat	1.428.737	1.845.351	<i>Jawa Barat</i>
Banten	384.282	357.478	<i>Banten</i>
Jawa Tengah	792.234	465.779	<i>Jawa Tengah</i>
DI Yogyakarta	249.221	316.715	<i>DI Yogyakarta</i>
Jawa Timur	778.186	938.201	<i>Jawa Timur</i>
Bali	3.714	3.373	<i>Bali</i>
Kalimantan Barat	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	3.486	2.356	<i>Kalimantan Tengah</i>
Kalimantan Timur	500	1.574	<i>Kalimantan Timur</i>
Kalimantan Selatan	30.857	5.904	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	<i>Gorontalo</i>
Sulawesi Barat	399	221	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	23.619	81.514	<i>Sulawesi Selatan</i>
Maluku	-	-	<i>Maluku</i>
Maluku Utara	13.668	75.877	<i>Maluku Utara</i>
NTB	31.557	483.614	<i>NTB</i>
NTT	-	-	<i>NTT</i>
Irian Jaya Barat	-	-	<i>Irian Jaya Barat</i>
Papua	-	-	<i>Papua</i>



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