

April
Volume

14

NO : 05



STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS

2016

KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

Jakarta, Juni 2016
Jakarta, June 2016

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Mei 2016 akan diterbitkan pada minggu ke III bulan Juli 2016.

Tanda-tanda, dan Sumber Data

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

- r Angka-angka diperbaiki
- () Sebagian dari suatu jumlah
- * Angka-angka sementara
- ** Angka-angka sangat sementara
- *** Angka-angka sangat-sangat sementara
- Tidak ada
- ... Angka belum tersedia
- Nol atau lebih kecil daripada *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 dihindari 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)

May 2016 edition will be released on the 3rd week of July 2016.

Notes, Symbols and Sources of Data

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATION

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

DAFTAR ISTILAH GLOSSARY

- Akad Wadiah
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
Ijara Contract

: 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.

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

Akad Qardh
Qardh Contract

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

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

Ekuivalen tingkat
imbalan/ bagi
hasil/fee/bonus

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

: Indikasi tingkat imbalan dari suatu penanaman dana atau penghimpunan dana bank pelapor.

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

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

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
1	Tabel 1. Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah	Financial Ratios of Islamic Commercial Bank and Islamic Business Unit	Tabel 2.13 Kinerja Bank Umum Syariah	Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rasio UUS Tambahan rasio yang sebelumnya tidak ada
			Tabel 2.14 Bank Umum Syariah berdasarkan Tingkat Rasio		Tidak ditampilkan lagi
2	Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah	Islamic Banking Network	Tabel 2.4. Perkembangan Aset Perbankan Syariah	Tabel 1. Jaringan Kantor Perbankan Syariah	Perpindahan tabel Tambahan data Jumlah ATM/ADM dari LKPBU
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3	Tabel 3. Jaringan Kantor Individual Perbankan Syariah	(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy	-	Tabel 2. Jaringan Kantor Individual Perbankan Syariah	Hanya Perubahan Nomor Tabel, meneruskan data bulan sebelumnya
4	Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1	Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region	N/A	N/A	Tabel baru
5	Tabel 5. Layanan Syariah (Office Channeling)		-	Tabel 4. Layanan Syariah (Office Channeling)	
6	Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah	Islamic Commercial Bank and Islamic Business Unit Operations	Tabel 2.1 Kegiatan Usaha BUS dan UUS	Tabel 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan dan perubahan komponen aset dan kewajiban
	Tabel 6a. Kegiatan Usaha Bank Umum Syariah	Islamic Commercial Bank Operations	Tabel 2.2 Kegiatan Usaha BUS		
	Tabel 6b. Kegiatan Usaha Unit Usaha Syariah	Islamic Business Unit Operations	Tabel 2.3 Kegiatan Usaha UUS		
			Tabel 4.22 Pembiayaan Perbankan Syariah (menurut jenis akad)	Tabel 18. Komposisi Pembiayaan yang diberikan BUS dan UUS (berdasarkan jenis akad)	
7	Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah	Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit	-	Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen
	Tabel 7a. Rekening Administratif Bank Umum Syariah	Off Balance Sheet Account - Islamic Commercial Bank			
	Tabel 7b. Rekening Administratif Unit Usaha Syariah	Off Balance Sheet Account - Islamic Business Unit			
8	Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit		Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rincian BUS-UUS Perubahan komponen
	Tabel 8a. Laporan Laba Rugi Bank Umum Syariah	Condensed Income Statement - Islamic Commercial Bank		Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan Bank Umum Syariah dan Unit Usaha Syariah	
	Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah	Condensed Income Statement - Islamic Business Unit			
9	Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit	Tabel 2.5. Aktiva Produktif Perbankan Syariah		Perubahan formulasi Tambahan rincian BUS-UUS
	Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah	Earning Assets based on Collectibility of Islamic Commercial Bank			
	Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah	Earning Assets based on Collectibility of Islamic Business Unit			
10	Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit		Tabel 17. Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah	Tambahan format (kategori pengukuran) Tambahan rincian BUS-UUS
	Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah	Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank			
	Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Unit Usaha Syariah	Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit			
11	Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units			
	Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks			
	Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units			
12	Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units			

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	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks			
	Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units			
13	Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary	Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	Tabel 20. Pembiayaan Perbankan Syariah berdasarkan Sektor Ekonomi	Penggabungan tabel Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary		Tabel 28. Pembiayaan Non Lancar Perbankan Syariah berdasarkan Sektor Ekonomi	
	Tabel 13b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary			
14	Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank		Tabel 22. Pembiayaan BUS dan UUS Berdasarkan Jenis Penggunaan	Penggabungan tabel Jenis Penggunaan dan Golongan debitur Tambahan rincian BUS-UUS
	Tabel 14a. Pembiayaan dan NPF - Bank Umum Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank		Tabel 24. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Jenis Penggunaan	
	Tabel 14b. Pembiayaan dan NPF - Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank		Tabel 26. Pembiayaan BUS dan UUS berdasarkan Kualitas Pembiayaan	
				Tabel 30. Pembiayaan BUS dan UUS Berdasarkan Golongan Pembiayaan	
				Tabel 32. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Golongan Pembiayaan	
15	Tabel 15. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit	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 Tambahan rincian BUS-UUS
	Tabel 15a. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank		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	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit			
16	Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan	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		Tabel 45. Pembiayaan BUS dan UUS berdasarkan Sektor Ekonomi dan Propinsi	Perubahan rincian Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 16a. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS Penyalur Pembiayaan	Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region			
	Tabel 16b. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I UUS Penyalur Pembiayaan	Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region			
17	Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks and Islamic Business Units	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 Tambahan rincian BUS-UUS
	Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus Bank Umum Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks			
	Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units			
18	Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks and Islamic Business Units	Tabel 2.9. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan, margin golongan debitur adalah baru		Tambahan margin golongan debitur Tambahan rincian BUS-UUS
	Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks			

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	Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units			
19	Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah	Average of Margin Rates of Islamic Commercial Banks and Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing	Tabel 2.8. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi		Perubahan rincian Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah	Average of Margin Rates of Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing			
	Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Unit Usaha Syariah	Average of Margin Rates of Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing			
20	Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank and Islamic Business Unit		Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen Tambahan rincian BUS-UUS
	Tabel 20a. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank			
	Tabel 20b. Jumlah Rekening Pembiayaan dan DPK Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Business Unit			
21	Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank dan Islamic Business Unit			
	Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank			
	Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Business Unit			
22	Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah	Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit	Tabel 2.6. Komposisi DPK Perbankan Syariah	Tabel 14. Komposisi DPK - BUS dan UUS	Perubahan komponen Tambahan rincian BUS-UUS
	Tabel 22a. Komposisi DPK - Bank Umum Syariah				
	Tabel 22b. Komposisi DPK - Unit Usaha Syariah				
23	Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah	Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit	N/A	N/A	Tabel baru
	Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah	Depositor Funds Composition of Islamic Commercial Bank			
	Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah	Depositor Funds Composition of Islamic Business Unit			
24	Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province		tabel 43. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	Tambahan rincian BUS-UUS
	Tabel 24a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi	Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank based on Province			
	Tabel 24b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi	Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province			
25	Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District		Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	Tambahan rincian BUS-UUS
	Tabel 25.a. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah berdasarkan Kota/Kabupaten	Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District			
	Tabel 25.b. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten	Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District			

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	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Bank Umum Syariah															Sharia Commercial Bank
CAR (%)	15,66^o	15,74	14,37^o	14,09	14,47	15,05	15,15	14,96	15,31	15,02	15,11	15,44	14,90	15,43	CAR (%)
- Modal	19.521	19.585	21.131 ^o	21.301	21.624	22.100	22.666	22.616	23.494	23.409	23.130	22.962	23.065	23.150	- Capital
- Aktiva Tetap Menurut Risiko	124.626	124.405	147.058 ^o	151.157	149.449	146.835	149.628	151.204	153.446	155.894	153.054	148.756	154.778	150.014	- Risk Weighted Assets
ROA (%)	0,49	0,41	0,63	0,50	0,50	0,46	0,49	0,51	0,52	0,49	1,01	0,81	0,88	0,80	ROA (%)
- Laba	972	822	1.247	988	1.004	918	986	1.015	1.039	977	2.113	1.712	1.853	1.698	- Profit
- Rata-Rata Total Aset	197.281	198.248	198.472	198.763	199.054	199.182	199.720	199.891	200.250	201.348	209.613	210.103	211.089	211.391	- Average Assets
NPF (%)	5,55	4,95	5,44	5,09	5,30	5,30	5,14	5,16	5,13	4,84	5,46	5,59	5,35	5,48	NPF (%)
NPF Net (%)	3,55	3,38	3,85	3,62	3,72	3,49	3,40	3,33	3,40	3,19	3,67	3,76	3,62	3,67	NPF Net %
- Non Performing Financing	8.232	7.320	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.414	- Non Performing Financing
- Non Performing Financing Net	5.270	4.997	5.704	5.462	5.544	5.217	5.141	5.006	5.136	4.915	5.581	5.705	5.543	5.627	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	148.403	147.944	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	- Total Financing to Non Bank
FDR (%)	89,91	86,66	90,05	92,56	90,13	90,72	90,82	90,67	90,26	88,03	87,86	87,30	87,52	88,11	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	148.403	147.944	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	- Total Financing to Non Bank
- Dana Pihak Ketiga	165.050	170.723	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	- Total Third Party Funds
BOPO (%)	96,34^o	96,97^o	96,51	96,98	97,08	97,30	96,94	96,71	96,75	97,01	95,28	94,49	94,40	94,71	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	26.073 ^o	29.285 ^o	14.337	15.770	18.628	20.924	22.285	24.389	28.021	30.945	3.822	5.122	8.032	10.424	- Operations Expenses
- Pendapatan Operasional	27.063 ^o	30.201 ^o	14.855	16.261	19.189	21.505	22.989	25.219	28.962	31.901	4.011	5.421	8.509	11.007	- Operations Income
Rentabilitas NOM (%)	0,62^o	0,52^o	0,69	0,55	0,56	0,48	0,52	0,55	0,57	0,52	1,20	0,94	1,00	1,00	Profitability NOM (%)
- Pendapatan Operasional	1.081 ^o	916 ^o	1.244	986	1.014	872	938	997	1.027	955	2.271	1.793	1.908	1.747	- Net Operations Income
- Rata-rata Aset Produktif	174.028 ^o	175.548 ^o	180.213	180.193	180.208	180.217	180.765	181.001	181.361	182.301	189.360	190.246	191.187	191.444	- Average Earning Assets
KAP APYD terhadap Aktiva Produktif (%)	5,47^o	4,78^o	5,75	5,90	5,83	6,04	5,94	6,05	5,93	5,19	5,96	6,13	5,91	5,90	Earning Asset Quality Classified Earning assets to Earning assets (%)
- APYD	10.180	10.055	10.515	10.827	10.721	11.114	11.222	11.338	11.263	10.228	11.512	11.972	11.677	11.599	- Classified Earning Assets
- Total Aset Produktif	186.032	210.371	182.833	183.361	183.836	184.110	189.050	187.260	189.856	197.100	193.273	195.167	197.590	196.541	- Total Earning assets
Likuiditas Short Term Mismatch (%)	21,54	18,22	19,73	20,45	20,89	22,04	27,85	21,61	26,09	20,04	22,91	23,67	23,40	23,25	Likuidity Short Term Mismatch (%)
- Aktiva Jangka Pendek	31.497	27.833	28.883	31.019	31.975	33.658	42.866	32.976	33.982	32.610	36.462	37.443	37.820	37.252	- Short-Term Assets
- Kewajiban Jangka Pendek	146.255	152.758	146.380	151.675	153.059	152.708	155.035	152.563	130.237	162.749	159.142	158.214	161.650	160.192	- Short-Term Liabilities
Imbal Hasil Non Core Deposit terhadap Total DPK (%)	52,82	52,91	51,90	51,73	51,20	50,73	50,81	50,18	50,00	50,35	49,87	50,19	50,81	50,54	Yield Proportion Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	87.172	90.333	85.309	84.232	84.666	83.475	84.563	83.221	83.572	88.053	86.392	87.243	88.812	88.000	- Non Core Deposits
- Total DPK	165.050	170.723	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	198,01	203,48	194,55	187,88	188,52	186,88	183,99	184,47	183,95	180,50	187,21	183,67	179,40	179,05	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	98.682	99.199	97.685	98.245	97.194	97.008	97.650	97.214	97.380	98.641	99.562	98.606	98.558	98.789	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	49.837	48.753	50.210	52.292	51.555	51.908	53.074	52.698	52.938	54.650	53.181	53.687	54.937	55.174	- Floating-rate Yield Portfolios
Investasi Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	33,40	32,85	33,89	34,68	34,66	34,89	35,27	35,23	35,33	35,81	35,30	35,74	36,32	36,37	Investment Proportion and Risk Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	49.729	48.753	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	55.752	55.997	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	148.903	148.425	148.546	151.284	149.645	149.865	151.722	150.973	151.425	154.527	152.744	152.293	153.495	153.963	- Total Financing to Non Bank
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	3,90	2,56	2,87	2,70	2,72	2,90	2,74	2,88	3,03	2,81	3,07	2,79	2,82	3,03	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	1.938	1.250	1.444	1.419	1.412	1.518	1.468	1.534	1.622	1.557	1.655	1.518	1.572	1.696	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	49.729	48.753	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	55.752	55.997	- Total Mudharabah and Musyarakah

Miliar Rupiah (in Billion IDR)

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	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Unit Usaha Syariah															Sharia Business Unit
ROA (%)	2,03	1,97	2,40	2,00	2,05	2,14	2,15	2,22	2,15	1,81	2,08	2,08	2,27	1,87	ROA (%)
- Laba	1.249	1.227	1.658	1.400	1.439	1.512	1.529	1.581	1.551	1.324	1.616	1.857	1.837	1.519	- Profit
- Rata-Rata Total Aset	61.486	62.223	69.231	69.905	70.177	70.683	71.122	71.873	72.159	73.049	77.827	78.832	80.792	81.363	- Average Assets
NPF (%)	2,82	2,55	2,95	3,76	3,78	3,70	3,65^{r)}	3,66	3,46	3,03	3,32	3,33	3,73	3,58	NPF (%)
NPF Net (%)	1,83	1,66	1,98	2,45	2,48	2,41	2,35^{r)}	2,36	2,12	1,65	1,93	1,92	2,11	1,89	NPF Net %
- Non Performing Financing	1.410	1.312	1.650	2.079	2.107	2.092	2.088 ^{r)}	2.098	2.015	1.791	1.960	1.993	2.260	2.181	- Non Performing Financing
- Non Performing Financing Net	915	856	1.106	1.354	1.385	1.363	1.337	1.354	1.236	975	1.137	1.147	1.280	1.152	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	49.972	51.385	55.873	55.347	55.784	56.586	56.986 ^{r)}	57.379	58.257	59.028	59.021	59.819	60.515	60.889	- Total Financing to Non Bank
FDR (%)	112,06	109,02	109,63	109,25	110,02	109,25	107,71	107,01	108,92	104,88	105,65	103,16	104,56	102,04	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	49.972	51.385	55.873	55.347	55.784	56.586	56.986 ^{r)}	57.379	58.257	59.028	59.021	59.819	60.515	60.889	- Total Financing to Non Bank
- Dana Pihak Ketiga	44.595	47.136	50.964	50.661	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	57.878	59.672	- Total Third Party Funds
BOPO (%)	79,31	80,19	79,79	82,06	81,43	80,37	80,06	79,96	79,99	83,41	81,78	77,05	78,32	81,93	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	4.401	4.866	2.567	3.024	3.539	3.985	4.482	5.053	5.577	6.356	600	1.057	1.677	2.330	- Operations Expenses
- Pendapatan Operasional	5.550	6.068	3.218	3.686	4.346	4.958	5.598	6.320	6.972	7.621	733	1.372	2.141	2.843	- Operations Income
Rentabilitas															Profitability
NOM (%)	2,16	2,05	2,39	2,00	2,09	2,18	2,22	2,24	2,24	1,83	2,20	2,55	2,44	2,01	NOM (%)
- Pendapatan Operasional	1.253	1.202	1.561	1.323	1.384	1.460	1.489	1.520	1.522	1.264	1.603	1.889	1.856	1.541	- Net Operations Income
- Rata-rata Aset Produktif	58.080	58.748	65.415	66.066	66.308	66.810	67.122	67.814	68.067	68.937	73.000	73.986	76.004	76.604	- Average Earning Assets
KAP															Earning Asset Quality
APYD terhadap Aset Produktif (%)	3,25	2,90	3,81	3,99	4,17	4,05	4,18	4,32	4,47	3,96	4,39	4,46	4,24	4,25	Classified Earning assets to Earning assets (%)
- APYD	2.020	1.873	2.618	2.799	2.865	2.888	3.079	3.094	3.213	3.124	3.236	3.378	3.419	3.354	- Classified Earning Assets
- Total Aset Produktif	62.209	64.488	68.751	70.198	68.678	71.274	73.620	71.675	71.920	78.893	73.683	75.674	80.621	79.004	- Total Earning assets
Likuiditas															Liquidity
Short Term Mismatch (%)	28,09	26,69	28,55	30,77	31,37	36,19	35,53	32,56	34,27	35,56	35,05	33,12	33,89	33,85	Short Term Mismatch (%)
- Aktiva Jangka Pendek	14.670	14.800	16.885	18.743	18.943	22.623	23.007	21.243	23.025	24.616	24.561	23.983	24.529	24.958	- Short-Term Assets
- Kewajiban Jangka Pendek	52.226	55.446	59.133	60.919	60.385	62.516	64.754	65.235	67.182	69.227	70.069	72.405	72.387	73.734	- Short-Term Liabilities
Imbal Hasil															Yield Proportion
Non Core Deposit terhadap Total DPK (%)	57,95	56,65	59,03	58,38	57,39	58,11	58,25	58,85	58,09	56,94	57,54	58,04	57,95	57,95	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	25.843	26.700	30.083	29.578	29.100	30.100	30.648	31.557	31.070	32.044	32.144	33.655	33.538	34.442	- Non Core Deposits
- Total DPK	44.595	47.136	50.964	50.661	50.704	51.796	52.613	53.621	53.485	56.280	55.864	57.986	57.878	59.672	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	291,76	294,21	241,24	254,74	254,40	251,00	254,85	252,09^{r)}	250,99	244,71	276,97	274,20	269,43	270,29	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	35.391	36.399	37.278	37.395	37.596	37.882	37.973	38.217	38.683	38.833	43.675	44.153	44.474	44.783	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	12.130	12.372	15.453	14.680	14.779	15.092	14.912	15.160	15.412	15.869	15.769	16.103	16.506	16.568	- Floating-rate Yield Portfolios
Investasi															Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	28,97	28,96	33,04	32,18	32,34	32,80	32,74	33,14	33,36	33,97	33,97	34,33	34,86	35,15	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	14.583	14.988	18.597	17.954	18.190	18.707	18.701	19.164	19.577	20.197	20.195	20.683	21.259	21.564	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	50.337	51.752	56.288	55.791	56.243	57.038	57.112	57.819	58.687	59.462	59.444	60.256	60.980	61.351	- Total Financing to Non Bank
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,80	1,84	2,15	2,40	2,43	2,39	2,34	2,50	2,57	2,75	2,81	2,79	2,77	2,76	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	262	276	400	430	441	447	438	479	502	556	568	576	588	594	- Potential Loss from Profit Sharing Financing
- Total Mudharabah dan Musyarakah	14.583	14.988	18.597	17.954	18.190	18.707	18.701	19.164	19.577	20.197	20.195	20.683	21.259	21.564	- Total Mudharabah and Musyarakah

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures based

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Bank Umum Syariah															Sharia Commercial Bank
- Total Aset	197.539	204.961	200.416	200.217	200.797	200.080	204.025	201.427	203.848	213.423	209.613	210.592	213.061	212.298	- Total Assets
- Jumlah Bank	12	12	12	12	12	12	12	12	12	12	12	12	12	12	- Number of Banks
- Jumlah Kantor	2.159	2.163	2.133	2.123	2.120	2.085	2.043	2.018	2.000	1.990	1.970	1.926	1.918	1.869	- Number of Offices
- KC	439	447	450	450	449	448	448	449	450	450	452 ^{r)}	453	450	452	Branch Offices
- KCP	1.514	1.511	1.482	1.472	1.470	1.435	1.392	1.364	1.347	1.340	1.320	1.275	1.269	1.222	Sub Branch Offices
- KK	206	205	201	201	201	202	203	205	203	200	199	198	199	195	Cash Offices
- ATM	3.311	3.350	3.390	3.483	3.487	3.494	3.525	3.537	3.545	3.571	3.574	3.575	3.568	3.577	ATMs/ADMs
- Jumlah Tenaga Kerja	40.590	41.393	38.307	49.069	49.206	48.927	48.861	51.466	51.864	51.413	51.087	50.768	50.372	50.287	- Number of Employees
Unit Usaha Syariah															Sharia Business Unit
- Total Aset	64.389	67.383	71.981	73.277	71.812	74.227	78.137	75.169	74.976	82.839	77.827	79.838	84.710	83.079	- Total Assets
- Jumlah Bank Umum Konvensional yang	22	22	22	22	22	22	22	22	22	22	22	22	22	22	- Number of Conventional Banks that
- Jumlah Kantor UUS	354	320	327	331	326	328	324	312	316	311	312	312	312	314	- Number of Offices
- KC	138	138	143	144	141	142	142	143	145	138	138	138	137	139	Branch Offices
- KCP	174	140	140	143	141	141	136	123	125	129	129	130	130	130	Sub Branch Offices
- KK	42	42	44	44	44	45	46	46	46	44	45	45	45	45	Cash Offices
- ATM	130	132	135	137	137	137	138	137	138	145	145	145	145	145	ATMs/ADMs
- Jumlah Tenaga Kerja	4.419	4.425	4.414	4.520	4.527	4.565	4.494	4.519	4.481	4.403	4.355	4.338	4.357	4.387	- Number of Employees
Total Aset BUS dan UUS	261.928	272.343	272.397	273.494	272.609	274.306	282.162	276.596	278.824	296.262	287.440	290.430	297.772	295.377	Total Assets
Total Kantor BUS dan UUS	2.513	2.483	2.460	2.454	2.446	2.413	2.367	2.330	2.316	2.301	2.282	2.238	2.230	2.183	Total Number of Offices
Total ATM BUS dan UUS	3.441	3.482	3.525	3.620	3.624	3.631	3.663	3.674	3.683	3.716	3.719	3.720	3.713	3.722	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	45.009	45.818	42.721	53.589	53.733	53.492	53.355	55.985	56.345	55.816	55.442	55.106	54.729	54.674	Total Number of Employees
Bank Pembiayaan Rakyat Syariah															Sharia Rural Bank
- Jumlah Bank	163	163	162	161	161	162	162	163	163	163	163	164	165	165	- Number of Banks
- Jumlah Kantor	438	439	440	433	439	452	443	443	445	446	449	448	454	425	- Number of Offices
- Jumlah Tenaga Kerja	4.727	4.704	4.808	5.017	4.641	4.937	4.894	5.052	5.084	5.102	5.058	5.070	5.143	4.531	- Number of Employees

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures based

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

Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	452	1.222	195	Sharia Commercial Bank
1 PT. Bank Muamalat Indonesia	85	254	97	1 PT. Bank Muamalat Indonesia
2 PT. Bank Victoria Syariah	9	5	-	2 PT. Bank Victoria Syariah
3 PT. Bank BRISyariah	50	206	12	3 PT. Bank BRISyariah
4 PT. Bank Jabar Banten Syariah	9	56	1	4 PT. Bank Jabar Banten Syariah
5 PT. Bank BNI Syariah	68	166	18	5 PT. Bank BNI Syariah
6 PT. Bank Syariah Mandiri	136	466	59	6 PT. Bank Syariah Mandiri
7 PT. Bank Mega Syariah	35	47	-	7 PT. Bank Mega Syariah
8 PT. Bank Panin Syariah	11	5	1	8 PT. Bank Panin Syariah
9 PT. Bank Syariah Bukopin	12	7	4	9 PT. Bank Syariah Bukopin
10 PT. BCA Syariah	10	6	3	10 PT. BCA Syariah
11 PT. Maybank Syariah Indonesia	1	-	-	11 PT. Maybank Syariah Indonesia
12 PT. Bank Tabungan Pensiunan Nasional Syariah	26	4	-	12 PT. Bank Tabungan Pensiunan Nasional Syariah
Unit Usaha Syariah	139	130	45	Sharia Business Unit
13 PT Bank Danamon Indonesia, Tbk	12	2	-	13 PT Bank Danamon Indonesia, Tbk
14 PT Bank Permata, Tbk	11	2	1	14 PT Bank Permata, Tbk
15 PT Bank Internasional Indonesia, Tbk	7	1	-	15 PT Bank Internasional Indonesia, Tbk
16 PT Bank CIMB Niaga, Tbk	10	-	-	16 PT Bank CIMB Niaga, Tbk
17 PT Bank OCBC NISP, Tbk	10	-	-	17 PT Bank OCBC NISP, Tbk
18 PT Bank Sinarmas	27	2	10	33 PT Bank Sinarmas
19 PT Bank Tabungan Negara (Persero), Tbk.	21	20	6	34 PT Bank Tabungan Negara (Persero), Tbk.
20 PT BPD DKI	3	12	6	18 PT BPD DKI
21 PT BPD Daerah Istimewa Yogyakarta	1	3	5	19 PT BPD Daerah Istimewa Yogyakarta
22 PT BPD Jawa Tengah	4	6	5	20 PT BPD Jawa Tengah
23 PT BPD Jawa Timur, Tbk	5	8	-	21 PT BPD Jawa Timur, Tbk
24 PT Bank Aceh	3	15	-	23 PT Bank Aceh
25 PT BPD Sumatera Utara	5	17	-	22 PT BPD Sumatera Utara
26 PT BPD Jambi	1	-	-	24 PT BPD Jambi
27 PT BPD Sumatera Barat	3	6	-	25 PT BPD Sumatera Barat
28 PT BPD Riau dan Kepulauan Riau	2	4	1	26 PT BPD Riau dan Kepulauan Riau
29 PT BPD Sumatera Selatan dan Bangka Belitung	3	1	4	27 PT BPD Sumatera Selatan dan Bangka Belitung
30 PT BPD Kalimantan Selatan	2	9	1	28 PT BPD Kalimantan Selatan
31 PT BPD Kalimantan Barat	1	2	4	29 PT BPD Kalimantan Barat
32 PD BPD Kalimantan Timur	2	13	-	30 PD BPD Kalimantan Timur
33 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	31 PT BPD Sulawesi Selatan dan Sulawesi Barat
34 PT BPD Nusa Tenggara Barat	2	7	1	32 PT BPD Nusa Tenggara Barat
Bank Pembiayaan Rakyat Syariah	94	-	166	Sharia Rural Bank
TOTAL	685	1.352	406	TOTAL
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 = Islamic Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Syari'a Services Unit - CO = Cash Office - Not Include Office Channeling

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

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	450	1.269	199	Sharia Commercial Bank
1 Jawa Barat	62	231	34	1 West Java
2 Banten	19	73	8	2 Banten
3 DKI Jakarta	79	176	38	3 DKI Jakarta
4 Yogyakarta	10	24	13	4 DI Yogyakarta
5 Jawa Tengah	40	102	21	5 Central Java
6 Jawa Timur	43	153	19	6 East Java
7 Bengkulu	6	13	-	7 Bengkulu
8 Jambi	7	29	1	8 Jambi
9 Nanggroe Aceh Darussalam	12	26	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	22	61	5	10 North Sumatera
11 Sumatera Barat	10	35	6	11 West Sumatera
12 Riau	11	40	13	12 Riau
13 Sumatera Selatan	14	49	2	13 South Sumatera
14 Bangka Belitung	3	9	-	14 Bangka Belitung
15 Kepulauan Riau	6	16	5	15 Riau Islands
16 Lampung	8	35	2	16 Lampung
17 Kalimantan Selatan	9	22	7	17 South Kalimantan
18 Kalimantan Barat	9	18	1	18 West Kalimantan
19 Kalimantan Timur	14	33	5	19 East Kalimantan
20 Kalimantan Tengah	7	7	1	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	36	10	22 South Sulawesi
23 Sulawesi Utara	4	6	1	23 North Sulawesi
24 Gorontalo	2	5	1	24 Gorontalo
25 Sulawesi Barat	2	1	-	25 West Sulawesi
26 Sulawesi Tenggara	7	9	2	26 South East Sulawesi
27 Nusa Tenggara Barat	7	19	2	27 West Nusa Tenggara
28 Bali	7	15	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	1	3	-	30 Maluku
31 Papua	2	7	-	31 Papua
32 Maluku Utara	3	3	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
Keterangan: - 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 April 2016
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region)

Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Unit Usaha Syariah	137	130	45	Sharia Business Unit
1 Jawa Barat	15	10	8	1 West Java
2 Banten	3	5	-	2 Banten
3 DKI Jakarta	9	15	7	3 DKI Jakarta
4 Yogyakarta	3	4	5	4 DI Yogyakarta
5 Jawa Tengah	17	7	6	5 Central Java
6 Jawa Timur	19	13	6	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	5	15	-	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	13	17	-	10 North Sumatera
11 Sumatera Barat	5	6	-	11 West Sumatera
12 Riau	3	2	2	12 Riau
13 Sumatera Selatan	6	-	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	3	-	15 Riau Islands
16 Lampung	1	-	-	16 Lampung
17 Kalimantan Selatan	6	9	1	17 South Kalimantan
18 Kalimantan Barat	3	2	4	18 West Kalimantan
19 Kalimantan Timur	6	13	-	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	-	-	21 Central Sulawesi
22 Sulawesi Selatan	9	-	1	22 South Sulawesi
23 Sulawesi Utara	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara	-	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	7	1	27 West Nusa Tenggara
28 Bali	2	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
Total BUS dan UUS	587	1.399	244	Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 PT. Bank Danamon Indonesia, Tbk	145	145	128	128	128	128	128	128	118	118	118	118	127	144	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	279	279	297	296	296	297	297	297	297	297	297	292	292	292	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	444	444	455	455	455	459	460	460	413	412	412	412	412	404	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	38	38	181	181	181	181	181	181	181	172	172	169	169	164	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	239	239	243	248	248	248	253	253	256	261	261	261	260	264	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	5	5	5	5	5	39	39	39	39	39	39	39	39	39	6 PT Bank Sinarmas 2)
7 PT. Bank Tabungan Negara (Persero), Tbk	-	-	-	-	-	-	-	-	-	45	45	45	45	45	7 PT. Bank Tabungan Negara (Persero), Tbk
8 UUS BTPN ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 UUS BTPN ¹⁾
9 PT BPD DKI	62	64	66	66	66	66	70	70	72	72	72	72	72	72	9 PT BPD DKI
10 PT. BPD DIY	3	3	5	5	5	5	5	5	8	10	10	10	10	10	10 PT. BPD DIY
11 PT BPD Jateng	131	131	131	131	131	131	131	131	131	131	131	131	131	131	11 PT BPD Jateng
12 PT BPD Jatim, Tbk	47	97	97	97	97	97	97	97	97	97	97	97	97	97	12 PT BPD Jatim, Tbk
13 PT Bank Aceh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 PT Bank Aceh
14 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	14 PT BPD Sumut
15 PT BPD Jambi	-	3	3	3	3	3	7	7	7	7	7	7	7	7	15 PT BPD Jambi
16 PT BPD Sumbar	35	35	35	35	35	35	35	35	34	34	34	34	34	34	16 PT BPD Sumbar
17 PT BPD Riau dan Kepri	51	51	52	52	52	52	52	52	52	52	52	52	51	52	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	1	1	2	2	2	5	5	5	5	5	5	5	7	7	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	42	42	43	43	43	43	45	45	45	46	46	47	47	47	19 PT BPD Kalsel
20 PT BPD Kalbar	57	57	57	57	57	57	57	57	58	58	58	58	59	62	20 PT BPD Kalbar
21 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	21 PD BPD Kaltim
22 PT BPD Sulselbar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22 PT BPD Sulselbar
23 PT BPD Nusa Tenggara Barat	6	6	6	6	6	6	6	6	6	6	6	6	6	6	23 PT BPD Nusa Tenggara Barat
JUMLAH	1.732	1.787	1.953	1.957	1.957	1.999	2.015	2.015	1.966	2.009	2.009	2.002	2.012	2.024	TOTAL

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

r) Angka-angka diperbaiki

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

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

r) Revised figures

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

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015								2016				Indikator
	Nov	Des	Mei	Jun	Jul	Agst	Sep ⁹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Komponen Aset															ASSETS
1 Kas	3.157	3.636	3.067	3.985	4.582	3.727	3.649	3.273	3.377	3.905	3.469	3.347	3.214	2.934	1. Cash
2 Penempatan pada Bank Indonesia	35.699	42.715	35.197	31.855	32.305	32.436	37.341	32.095	31.901	41.051	32.725	35.761	40.094	36.490	2. Deposit in Bank Indonesia
a. Giro	10.588	10.903	11.021	10.947	11.112	11.180	11.374	11.467	11.506	12.001	12.108	12.106	11.688	12.200	a. Deposit
b. SBIS	6.530	8.130	8.858	8.458	8.163	8.585	7.720	7.192	6.495	6.280	6.275	7.188	6.994	7.683	b. Bank Indonesia Certificates Syariah
c. FASBIS	17.010	21.294	12.489	10.106	9.336	10.540	14.685	11.553	12.188	19.218	12.538	13.361	18.649	14.701	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	1.571	2.388	2.829	2.344	3.695	2.130	3.562	1.893	1.712	3.551	1.804	3.108	2.764	1.907	d. Others
3 Penempatan pada Bank Lain	5.214	5.567	6.024	6.771	5.797	6.383	6.333	5.965	6.166	7.241	6.755	5.736	6.746	6.503	3. Placement in Other Banks
a. Giro	2.222	2.149	2.332	2.677	2.321	2.661	2.632	2.115	2.206	2.460	2.559	1.977	2.605	2.772	a. Demand Deposits
b. Tabungan	13	44	28	21	30	39	29	41	37	58	43	20	40	21	b. Saving Deposits
c. Deposito	2.953	3.234	3.355	3.961	3.334	3.585	3.781	3.802	3.898	4.676	4.145	3.678	4.097	3.686	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	25	139	308	111	109	96	18	6	24	46	8	60	3	22	f. Others
4 Surat Berharga yang Dimiliki	11.684	12.046	13.972	15.678	15.685	16.034	16.911	18.733	19.688	21.248	22.534	22.847	24.093	23.983	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	11.399	11.466	13.366	14.947	15.004	15.277	16.217	18.179	19.143	20.524	21.868	22.148	23.142	23.194	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	285	580	605	731	680	757	694	554	545	725	666	699	951	789	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	65.167	64.578	69.870	71.435	71.097	72.014	73.268	73.361	74.049	76.515	75.063	76.080	77.994	78.547	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	64.313	63.741	68.939	70.425	70.061	70.992	72.271	72.347	73.072	75.533	74.107	75.112	77.011	77.561	a. Profit sharing Financing to Non Banks
1. Mudharabah	14.307	14.354	14.906	15.667	15.729	15.676	15.144	14.925	14.680	14.820	14.469	14.268	14.273	14.239	1. Mudharabah
2. Musyarakah	49.946	49.336	54.032	54.757	54.332	55.316	57.128	57.422	58.391	60.713	59.638	60.845	62.737	63.322	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	60	51	1	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	854	837	931	1.010	1.037	1.021	997	1.013	977	982	956	968	983	986	b. Profit sharing Financing to Other Banks
1. Mudharabah	707	695	779	877	899	891	876	896	867	878	854	881	890	890	1. Mudharabah
2. Musyarakah	147	142	152	133	137	131	121	118	110	103	102	104	102	95	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	122.609	123.977	123.400	124.131	123.298	123.556	124.557	124.392	125.114	126.839	126.768	126.357	126.509	127.230	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	122.599	123.968	123.394	124.124	123.291	123.550	124.551	124.386	125.107	126.832	126.761	126.352	126.503	127.227	a. Receivables from Non Banks
1. Murabahah	115.602	117.371	117.777	118.612	117.948	118.317	119.396	119.456	120.333	122.111	122.287	122.042	122.168	122.981	1. Murabahah
2. Qardh	6.380	5.965	4.938	4.813	4.643	4.527	4.433	4.202	4.028	3.951	3.706	3.534	3.556	3.467	2. Qardh
3. Istishna'	618	633	678	699	700	705	722	728	746	770	769	775	780	779	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	10	9	7	7	6	6	6	6	7	7	7	6	6	3	b. Receivables from Other Banks
1. Murabahah	9	9	7	7	6	6	6	6	7	7	7	6	6	3	1. Murabahah
2. Qardh	0	0	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	11.464	11.621	11.563	11.509	11.492	11.334	11.325	11.039	10.949	10.635	10.357	10.111	9.972	9.538	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	11.464	11.620	11.561	11.507	11.491	11.332	11.321	11.035	10.945	10.631	10.353	10.107	9.968	9.534	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	1	2	2	2	2	5	5	4	4	4	4	4	4	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	2.379	2.104	2.854	1.645	1.710	2.570	2.341	1.685	1.685	1.587	2.717	3.221	1.955	3.205	8. Other claims
9 Penyertaan	100	100	79	79	79	79	79	79	79	79	79	79	79	79	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	5.676	5.025	5.188	5.305	5.537	5.834	5.846	6.052	6.086	6.363	6.597	6.682	6.487	6.637	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	14	15	16	15	16	14	16	12	10	6	6	6	6	4	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	3.038	3.795	3.956	3.934	3.930	3.952	3.935	3.937	4.020	4.622	4.637	4.644	4.641	4.666	13. Fixed Assets and Equipment
14 Persediaan	1	1	0	1	1	1	2	7	1	0	0	0	0	1	14. Inventories
15 Rupa-rupa Aset	7.077	7.213	7.587	7.761	8.154	8.041	8.253	8.070	7.871	8.898	8.927	8.923	8.955	8.835	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	209.644	217.858	215.339	213.477	216.083	216.356	219.313	219.478	220.635	231.175	229.094	231.820	232.657	233.808	1. Third Party Funds
a. Dana Simpanan Wadiah	26.845	29.073	32.072	31.386	31.807	30.288	31.050	29.400	30.314	32.532	30.399	31.244	31.406	31.947	a. IB Wadia
1. Giro	15.360	16.512	19.428	18.664	18.212	16.748	16.996	15.762	16.261	17.327	15.726	15.982	15.899	16.120	1. IB Demand Deposits Wadia
2. Tabungan	11.485	12.561	12.644	12.722	13.595	13.540	14.053	13.638	14.053	15.206	14.672	15.262	15.517	15.826	2. IB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	181.600	187.638	182.045	180.905	183.293	185.021	187.254	189.097	189.212	197.475	198.656	200.536	201.151	201.861	b. Non Profit Sharing Investment Fund
1. Giro	1.644	2.132	3.855	3.264	2.624	3.451	3.675	3.844	3.504	3.859	3.635	3.385	3.822	3.987	1. Demand Deposits
2. Tabungan	47.591	50.949	49.435	48.247	49.287	49.476	49.822	49.918	50.247	53.388	52.948	53.798	52.538	53.143	2. Saving Deposits
3. Deposito	132.425	134.556	128.755	129.394	131.382	132.095	133.757	135.336	135.461	140.228	142.074	143.352	144.790	144.731	3. Time Deposits
c. Dana Investasi Profit Sharing	1.140	1.148	1.222	1.187	983	1.047	1.010	980	1.109	1.168	39	39	100	-	c. Profit Sharing Investment Fund
1. Giro	-	4	14	15	15	7	7	6	8	8	-	-	-	-	1. Demand Deposits
2. Tabungan	117	71	73	60	58	49	53	50	49	60	8	9	11	-	2. Saving Deposits
3. Deposito	1.022	1.072	1.135	1.112	910	991	950	924	1.052	1.101	31	31	89	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	6.671	7.632	8.841	9.346	7.855	7.688	8.342	7.638	7.734	8.468	8.139	7.603	8.825	8.059	3. Liabilities to other Banks
a. Giro	480	552	426	351	715	871	844	735	621	784	732	680	800	693	a. Demand Deposits
b. Tabungan	775	886	815	748	889	975	1.011	1.161	1.104	1.215	1.212	1.099	1.068	923	b. Saving Deposits
c. Deposito	5.008	5.562	7.435	7.854	5.927	5.609	6.358	5.648	5.671	6.380	6.047	5.602	6.869	6.293	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	408	633	165	393	324	233	130	94	339	89	148	223	88	151	f. Others

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep ^{r)}	Okt	Nov	Des	Jan	Feb	Mar	Apr	
4 Surat Berharga yang Diterbitkan	3.290	3.937	4.265	4.938	4.295	4.159	5.212	3.805	3.842	4.346	3.288	1.293	1.860	2.163	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	2.066	2.076	2.391	2.391	2.391	2.391	2.391	2.391	2.391	2.391	2.391	594	594	594	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.224	1.861	1.874	2.547	1.904	1.768	2.821	1.414	1.451	1.955	897	699	1.266	1.569	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.256	2.256	2.106	2.106	2.105	2.164	2.272	2.295	2.350	2.281	2.280	2.333	2.330	2.328	5. Received Borrowing
6 Liabilitas Lainnya	951	934	787	682	568	492	639	801	827	892	831	768	609	642	6. Other Liabilities
7 Rupa-Rupa Liabilitas	19.832 ^{r)}	19.945 ^{r)}	21.210 ^{r)}	23.008 ^{r)}	21.152 ^{r)}	22.295 ^{r)}	24.482 ^{r)}	20.429 ^{r)}	20.601 ^{r)}	26.390 ^{r)}	21.465 ^{r)}	22.304 ^{r)}	26.858	23.673	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	113	54	67	15	18	18	19	26	23	22	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	113	54	67	15	18	18	19	26	23	22	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	2.000	2.000	2.000	9. Loan Capital
10 Modal Disetor	10.643	10.644	10.695	10.696	10.696	10.696	11.696	11.696	12.198	12.413	12.376	12.376	12.358	12.359	10. Paid-in capital
11 Tambahan Modal Disetor	1.898	1.894	1.849	2.005	2.474	2.876	2.374	2.376	2.376	2.258	2.242	2.247	2.250	2.246	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	655	648	648	648	668	670	670	670	1.014	1.112	1.112	1.125	1.125	12. Differences in Fixed Assets Appraisal
13 Cadangan	996	997	2.082	2.104	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.146	2.276	13. Reserves
a. Cadangan Umum	996	996	2.066	2.088	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.131	2.260	a. General Reserves
b. Cadangan Tujuan	1	1	16	16	16	16	16	16	16	16	16	16	16	16	b. Special Purpose Reserves
14 Laba	5.633	5.539	4.508	4.469	4.569	4.748	4.997	5.236	5.422	4.858	4.467	4.430	4.754	4.700	14. Net Income
a. Tahun-tahun lalu	3.739	3.752	3.405	3.399	3.315	3.315	3.315	3.315	3.315	3.072	4.183	3.885	3.932	3.760	a. Previous years
b. Tahun berjalan	1.894	1.786	1.103	1.070	1.254	1.433	1.682	1.921	2.107	1.786	284	545	822	939	b. Current year

Ket: r) Angka-angka diperbaiki

*) Angka-angka sementara

Note: r) Revised figures

*) Provisional Figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Komponen Aset															ASSETS
1 Kas	2.868	3.301	2.734	3.625	4.232	3.391	3.307	2.968	3.049	3.495	3.110	2.984	2.866	2.593	1. Cash
2 Penempatan pada Bank Indonesia	26.667	32.428	25.311	21.272	23.112	21.849	24.352	22.300	22.590	25.797	22.565	24.952	25.252	23.618	2. Deposit in Bank Indonesia
a. Giro	8.083	8.270	8.241	8.134	8.104	8.321	8.261	8.335	8.420	8.761	8.731	8.668	8.284	8.661	a. Deposit
b. SBIS	3.580	4.720	4.996	4.838	4.768	4.970	4.525	3.997	3.680	3.385	3.500	4.008	3.908	4.553	b. Bank Indonesia Certificates Syariah
c. FASBIS	14.013	17.738	9.255	5.966	6.558	6.442	8.020	8.101	8.797	10.120	8.537	9.172	10.302	8.505	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	991	1.700	2.820	2.334	3.682	2.117	3.546	1.866	1.693	3.531	1.797	3.104	2.758	1.899	d. Others
3 Penempatan pada Bank Lain	3.155	3.287	3.269	3.712	3.301	3.704	2.817	3.019	3.103	3.598	3.794	3.034	3.540	3.476	3. Placement in Other Banks
a. Giro	2.204	2.130	2.306	2.651	2.292	2.623	1.883	2.098	2.191	2.447	2.548	1.965	2.530	2.462	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	946	1.017	799	949	898	983	914	914	887	1.104	1.238	1.008	1.006	1.005	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	5	139	163	111	109	96	18	6	24	46	8	60	3	7	f. Others
4 Surat Berharga yang Dimiliki	9.850	10.208	12.503	13.062	13.047	13.282	14.055	15.879	16.829	18.270	19.144	19.041	20.107	19.933	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	9.665	9.728	11.997	12.436	12.492	12.651	13.488	15.325	16.284	17.665	18.488	18.353	19.266	19.154	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	185	480	505	626	555	631	567	554	545	605	656	689	841	779	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	50.221	49.225	50.861	53.039	52.451	52.857	54.072	53.759	54.044	55.886	54.446	54.963	56.271	56.523	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	49.729	48.753	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	55.752	55.997	a. Profit sharing Financing to Non Banks
1. Mudharabah	8.608	8.424	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	7.552	7.561	1. Mudharabah
2. Musyarakah	41.061	40.278	42.300	43.904	43.288	43.809	45.149	44.970	45.492	47.357	46.105	46.816	48.200	48.435	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	60	51	1	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	492	472	518	569	580	572	556	575	549	550	535	533	520	526	b. Profit sharing Financing to Other Banks
1. Mudharabah	345	330	385	436	449	447	441	463	445	452	438	438	426	438	1. Mudharabah
2. Musyarakah	147	142	133	132	131	125	115	112	105	98	97	95	94	88	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	96.787	97.283	95.980	96.552	95.536	95.407	96.095	95.695	95.806	97.076	96.763	95.833	95.661	95.930	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	96.779	97.276	95.975	96.546	95.531	95.402	96.090	95.691	95.801	97.071	96.757	95.829	95.657	95.928	a. Receivables from Non Banks
1. Murabahah	90.989	91.867	91.532	92.223	91.378	91.371	92.146	91.992	92.289	93.642	93.561	92.815	92.630	93.017	1. Murabahah
2. Qardh	5.636	5.256	4.299	4.182	4.014	3.892	3.808	3.573	3.388	3.308	3.080	2.897	2.914	2.799	2. Qardh
3. Istishna'	154	153	144	142	140	138	136	126	124	120	117	116	114	112	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	8	7	5	5	5	5	5	5	6	5	5	4	4	2	b. Receivables from Other Banks
1. Murabahah	8	7	5	5	5	5	5	5	6	5	5	4	4	2	1. Murabahah
2. Qardh	0	0	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	5	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.895	1.917	1.705	1.694	1.657	1.601	1.555	1.519	1.574	1.564	1.535	1.497	1.562	1.511	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.895	1.916	1.704	1.693	1.657	1.600	1.551	1.515	1.571	1.561	1.532	1.494	1.559	1.508	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	1	1	1	1	1	4	4	3	3	3	3	3	3	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	2.183	2.104	2.453	1.543	1.513	2.433	2.267	1.289	1.537	1.587	2.292	2.380	1.349	2.232	8. Other claims
9 Penyertaan	100	100	79	79	79	79	79	79	79	79	79	79	79	79	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	4.680	4.070	4.019	4.081	4.302	4.596	4.563	4.708	4.691	4.896	5.065	5.128	4.802	4.890	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	2	2	0	0	0	0	0	0	0	0	0	0	0	0	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	2.878	3.632	3.768	3.742	3.740	3.761	3.741	3.745	3.824	4.419	4.434	4.442	4.441	4.466	13. Fixed Assets and Equipment
14 Persediaan	0	0	0	0	0	0	0	0	1	0	0	0	0	0	14. Inventories
15 Rupa-rupa Aset	5.613	5.545	5.773	5.978	6.430	6.312	6.247	5.884	6.102	6.546	7.396	6.516	6.734	6.828	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	165.050	170.723	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	1. Third Party Funds
a. Dana Simpanan Wadiah	20.956	22.705	25.148	24.709	24.402	23.267	23.877	22.452	23.274	24.915	23.398	23.760	24.208	24.625	a. iB Wadia
1. Giro	12.033	12.867	15.314	14.817	13.863	12.686	12.856	11.821	12.277	12.991	11.818	11.823	11.933	12.205	1. iB Demand Deposits Wadia
2. Tabungan	8.922	9.838	9.835	9.892	10.539	10.580	11.021	10.631	10.996	11.924	11.580	11.937	12.275	12.419	2. iB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	142.982	146.901	138.039	136.955	140.030	140.284	141.585	142.463	142.806	148.896	149.832	150.074	150.571	149.511	b. Non Profit Sharing Investment Fund
1. Giro	567	935	1.951	1.531	1.203	1.322	1.766	1.474	1.467	1.872	1.911	1.606	1.735	1.759	1. Demand Deposits
2. Tabungan	38.078	40.515	38.392	37.012	38.036	38.090	38.154	38.414	38.646	40.758	40.445	40.729	39.833	39.868	2. Saving Deposits
3. Deposito	104.338	105.451	97.696	98.412	100.790	100.872	101.664	102.575	102.693	106.266	107.475	107.738	109.003	107.884	3. Time Deposits
c. Dana Investasi Profit Sharing	1.112	1.117	1.188	1.153	946	1.011	972	942	1.070	1.083	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	4	14	15	15	7	7	6	8	8	-	-	-	-	1. Demand Deposits
2. Tabungan	111	65	65	53	50	41	44	41	40	50	-	-	-	-	2. Saving Deposits
3. Deposito	1.001	1.047	1.108	1.085	882	963	921	895	1.022	1.025	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	4.896	5.282	6.478	6.884	5.851	5.664	5.962	5.094	5.372	6.122	5.161	5.256	6.344	5.718	3. Liabilities to other Banks
a. Giro	378	358	275	234	234	705	684	555	358	404	415	351	441	340	a. Demand Deposits
b. Tabungan	525	626	464	385	495	576	564	640	628	799	802	683	657	579	b. Saving Deposits
c. Deposito	3.586	3.760	5.576	5.877	4.458	4.248	4.635	3.806	4.050	4.832	3.808	4.001	5.160	4.651	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	408	537	164	387	324	136	79	93	337	88	136	221	86	149	f. Others

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

Indikator	2014		2015								2016				Indikator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
4 Surat Berharga yang Diterbitkan	2.790	3.437	3.765	4.438	3.795	3.659	4.712	3.305	3.342	3.791	2.788	793	1.360	1.663	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.787	1.797	2.112	2.112	2.112	2.112	2.112	2.112	2.112	2.112	2.112	315	315	315	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.003	1.640	1.653	2.326	1.683	1.547	2.600	1.193	1.230	1.679	676	478	1.045	1.348	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.022	2.252	2.102	2.102	2.102	2.100	2.100	2.100	2.100	1.950	1.950	1.950	1.950	1.950	5. Received Borrowing
6 Liabilitas Lainnya	947	930	783	678	564	488	637	796	825	888	821	765	603	638	6. Other Liabilities
7 Rupa-Rupa Liabilitas	4.029	3.926	4.068	4.388	3.684	3.752	3.725	3.726	3.928	4,522 ¹⁾	4,415 ¹⁾	4,683 ¹⁾	4.490	4.581	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	113	54	67	15	18	18	19	26	23	22	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	113	54	67	15	18	18	19	26	23	22	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	2.000	2.000	2.000	9. Loan Capital
10 Modal Disetor	10.643	10.644	10.695	10.696	10.696	10.696	11.696	11.696	12.198	12.413	12.376	12.376	12.358	12.359	10. Paid-in capital
11 Tambahan Modal Disetor	1.798	1.794	1.848	2.004	2.474	2.876	2.375	2.376	2.377	2.258	2.240	2.244	2.239	2.231	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	655	648	648	648	668	670	670	670	1.014	1.112	1.112	1.125	1.125	12. Differences in Fixed Assets Appraisal
13 Cadangan	996	997	2.082	2.104	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.146	2.276	13. Reserves
a. Cadangan Umum	996	996	2.066	2.088	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.131	2.260	a. General Reserves
b. Cadangan Tujuan	1	1	16	16	16	16	16	16	16	16	16	16	16	16	b. Special Purpose Reserves
14 Laba	4.254	4.268	3.504	3.443	3.442	3.453	3.551	3.635	3.719	3.402	3.375	3.435	3.667	3.624	14. Net Income
a. Tahun-tahun lalu	3.553	3.566	3.090	3.070	3.022	3.022	3.022	3.022	3.022	2.767	3.224	3.198	3.299	3.182	a. Previous years
b. Tahun berjalan	701	702	415	372	420	431	528	613	697	635	151	238	368	441	b. Current year

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

Note: 1) Revised figures
 *) Provisional Figures

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ag	Sep ⁹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Komponen Aset															ASSETS
1 Kas	289	335	333	360	350	337	342	306	328	410	358	363	348	341	1. Cash
2 Penempatan pada Bank Indonesia	9.032	10.287	9.885	10.583	9.193	10.586	12.989	9.795	9.312	15.254	10.160	10.810	14.842	12.872	2. Deposit in Bank Indonesia
a. Giro	2.505	2.633	2.780	2.813	3.008	2.860	3.112	3.132	3.085	3.241	3.377	3.437	3.405	3.539	a. Deposit
b. SBIS	2.950	3.410	3.862	3.620	3.395	3.615	3.195	3.195	2.815	2.895	2.775	3.180	3.086	3.130	b. Bank Indonesia Certificates Syariah
c. FASBIS	2.997	3.556	3.235	4.140	2.778	4.098	6.665	3.452	3.392	9.098	4.001	4.189	8.346	6.195	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	580	688	9	10	13	13	16	17	20	20	7	4	5	7	d. Others
3 Penempatan pada Bank Lain	2.059	2.281	2.755	3.059	2.496	2.679	3.516	2.946	3.063	3.642	2.961	2.702	3.205	3.027	3. Placement in Other Banks
a. Giro	18	19	26	26	29	38	749	17	15	12	11	11	74	310	a. Demand Deposits
b. Tabungan	13	44	28	21	30	39	29	41	37	58	43	20	40	21	b. Saving Deposits
c. Deposito	2.008	2.218	2.557	3.013	2.437	2.603	2.867	2.889	3.011	3.572	2.907	2.671	3.091	2.681	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	20	-	145	-	-	-	-	-	-	-	-	-	-	15	f. Others
4 Surat Berharga yang Dimiliki	1.834	1.837	1.469	2.616	2.638	2.752	2.856	2.854	2.859	2.978	3.390	3.806	3.986	4.050	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	1.734	1.737	1.369	2.511	2.513	2.626	2.730	2.854	2.859	2.858	3.380	3.796	3.876	4.040	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	100	100	100	105	125	126	126	126	120	120	10	10	110	10	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	14.946	15.353	19.010	18.396	18.647	19.156	19.196	19.602	20.005	20.629	20.617	21.118	21.722	22.024	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	14.583	14.988	18.597	17.954	18.190	18.707	18.755	19.164	19.577	20.197	20.195	20.683	21.259	21.564	a. Profit sharing Financing to Non Banks
1. Mudharabah	5.699	5.930	6.865	7.101	7.146	7.200	6.776	6.711	6.678	6.841	6.663	6.654	6.722	6.678	1. Mudharabah
2. Musyarakah	8.884	9.058	11.732	10.853	11.044	11.507	11.979	12.452	12.899	13.356	13.533	14.028	14.537	14.886	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	362	365	413	442	457	450	441	438	428	431	421	435	463	460	b. Profit sharing Financing to Other Banks
1. Mudharabah	362	365	394	441	451	444	435	433	423	426	416	426	455	452	1. Mudharabah
2. Musyarakah	-	-	19	1	6	6	6	5	5	5	5	9	8	8	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	25.822	26.695	27.420	27.579	27.761	28.149	28.462	28.696	29.308	29.763	30.005	30.524	30.848	31.301	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	25.820	26.693	27.419	27.578	27.760	28.148	28.461	28.695	29.307	29.762	30.004	30.523	30.847	31.299	a. Receivables from Non Banks
1. Murabahah	24.612	25.504	26.245	26.389	26.569	26.946	27.250	27.464	28.044	28.469	28.727	29.227	29.538	29.964	1. Murabahah
2. Qardh	744	708	640	632	630	635	625	629	640	642	626	637	642	667	2. Qardh
3. Istishna'	464	480	534	557	561	567	586	602	622	650	652	660	667	667	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	2	2	1	1	1	1	1	1	1	1	1	1	1	1	b. Receivables from Other Banks
1. Murabahah	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.569	9.705	9.858	9.816	9.835	9.733	9.770	9.521	9.375	9.070	8.822	8.614	8.410	8.027	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.569	9.705	9.857	9.815	9.834	9.732	9.769	9.520	9.374	9.069	8.821	8.613	8.409	8.026	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	-	-	1	1	1	1	1	1	1	1	1	1	1	1	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	197	-	401	102	197	137	73	396	148	-	425	841	606	974	8. Other claims
9 Penyerahan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	996	955	1.169	1.224	1.235	1.238	1.283	1.344	1.394	1.467	1.531	1.554	1.685	1.747	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	6	11. Salam
12 Aset Istishna dalam Penyelesaian	13	14	16	15	15	14	15	11	10	5	5	5	201	4	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	160	163	188	191	190	192	193	192	196	202	203	202	200	200	13. Fixed Assets and Equipment
14 Persediaan	0	1	0	0	1	1	1	7	0	-	0	0	0	1	14. Inventories
15 Rupa-rupa Aset	1.465	1.668	1.814	1.783	1.724	1.729	2.006	2.187	1.769	2.352	2.411 ⁹⁾	2.408	2.221	2.007	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	44.595	47.136	50.964	50.661	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	57.878	59.772	1. Third Party Funds
a. Dana Simpanan Wadiah	5.889	6.368	6.924	6.677	7.405	7.021	7.173	6.949	7.040	7.617	7.000	7.485	7.198	7.322	a. IB Wadiah
1. Giro	3.326	3.645	4.114	3.847	4.348	4.062	4.141	3.941	3.984	4.335	3.908	4.159	3.956	3.915	1. IB Demand Deposits Wadiah
2. Tabungan	2.563	2.723	2.809	2.830	3.056	2.959	3.032	3.007	3.056	3.282	3.092	3.326	3.242	3.407	2. IB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	38.678	40.737	44.006	43.950	43.263	44.738	45.669	46.634	46.406	48.578	48.825	50.462	50.579	52.350	b. Non Profit Sharing Investment Fund
1. Giro	1.077	1.197	1.904	1.733	1.421	2.129	1.909	2.370	2.036	1.987	1.723	1.779	2.087	2.228	1. Demand Deposits
2. Tabungan	9.513	10.434	11.043	11.235	11.251	11.386	11.668	11.504	11.601	12.630	12.502	13.069	12.705	13.275	2. Saving Deposits
3. Deposito	28.088	29.106	31.059	30.982	30.591	31.223	32.093	32.761	32.768	33.962	34.599	35.614	35.787	36.847	3. Time Deposits
c. Dana Investasi Profit Sharing	28	31	34	34	36	36	38	38	39	85	39	39	100	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	7	6	7	7	8	8	9	9	10	9	8	9	11	-	2. Saving Deposits
3. Deposito	22	25	27	27	28	29	29	29	30	76	31	31	89	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	1.775	2.350	2.362	2.462	2.005	2.024	2.381	2.544	2.362	2.346	2.978	2.347	2.481	2.341	3. Liabilities to other Banks
a. Giro	102	194	151	117	142	166	160	180	263	380	317	329	359	353	a. Demand Deposits
b. Tabungan	250	259	351	363	394	399	447	521	476	416	410	416	411	344	b. Saving Deposits
c. Deposito	1.422	1.802	1.859	1.976	1.469	1.361	1.722	1.842	1.621	1.548	2.239	1.601	1.709	1.642	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	1	96	2	6	1	98	51	1	1	1	12	2	2	2	f. Others

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	
4 Surat Berharga yang Diterbitkan	500	500	500	500	500	500	500	500	500	555	500	500	500	500	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	279	279	279	279	279	279	279	279	279	279	279	279	279	279	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	221	221	221	221	221	221	221	221	221	276	221	221	221	221	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	234	4	4	4	4	64	171	195	250	331	330	383	380	378	5. Received Borrowing
6 Liabilitas Lainnya	4	4	4	4	4	3	2	5	2	3	10	3	6	4	6. Other Liabilities
7 Rupa-Rupa Liabilitas	15.803	16.019	17.143	18.620	17.468	18.544	20.757 ¹⁾	16.704	16.674	21.868	17.051 ¹⁾	17.621 ¹⁾	22.368	19.093	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital
11 Tambahan Modal Disetor	100	100	0	0	0	0	(1)	(0)	(0)	(0)	1	3	11	15	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	1.379	1.271	1.004	1.026	1.127	1.295	1.447	1.600	1.704	1.456	1.092	995	1.087	1.076	14. Net Income
a. Tahun-tahun lalu	187	187	315	329	293	293	293	293	293	305	959	688	633	578	a. Previous years
b. Tahun berjalan	1.193	1.084	689	697	835	1.003	1.154	1.308	1.411	1.151	133	307	454	498	b. Current year

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016
(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen															Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	88	472	1	3	2	5	1	1	-	-	-	1	8	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	219	-	307	305	351	402	402	301	165	136	164	126	510	498	- Forward purchases
- Lainnya	38	110	46	43	27	35	26	43	33	33	27	19	-	-	- Others
Kewajiban Komitmen															Liabilities commitment
- Fasilitas piutang <i>qardh</i> yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	8.148	25.944	6.628	6.765	6.182	6.402	6.671	6.120	5.873	6.518	6.673	6.760	7.578	6.743	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	180	376	105	91	86	78	80	75	69	73	71	83	95	54	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	648	785	467	365	375	426	460	449	323	368	224	211	312	340	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	123	0	49	1	-	7	3	28	24	-	46	12	5	41	- Spot sales
- Posisi penjualan <i>forward</i> yang masih berjalan	321	569	321	322	356	378	395	297	161	132	191	153	662	670	- Forward sales
- Lainnya	1.410	1.791	1.412	1.414	1.418	1.498	1.516	1.491	1.488	1.299	1.294	1.284	1.894	1.255	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (<i>Kafalah</i>) yang diterima	24	25	28	29	29	30	32	718	236	311	237	311	309	307	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.613	2.417	3.696	3.659	3.684	3.710	3.710	3.689	935	947	978	1.006	1.178	1.434	- Income will be received
- Lainnya	750	715	707	848	835	857	952	904	295	423	565	542	344	344	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (<i>Kafalah</i>) yang diberikan	1.952	1.851	2.598	2.806	3.016	3.293	3.201	3.494	4.357	3.367	3.022	3.091	3.170	2.977	- Guarantees issued
- Lainnya	42	105	88	185	205	222	222	253	89	127	133	137	53	37	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	2.189	4.878	5.843	5.971	6.143	6.252	6.402	6.414	6.728	7.238	7.493	7.506	7.797	7.972	- Written off earning assets
- Penerusan dana <i>mudharabah muqayyadah</i>	2.738	1.523	985	774	825	827	780	756	756	725	725	725	755	755	- Channeling of mudharabah muqayyadah

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2016
(Off Balance Sheet Account - Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen															Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	88	472	1	3	2	5	1	1	-	-	-	1	8	-	- Spot purchases
- Posisi pembelian forward yang masih	219	-	307	305	351	402	402	301	165	136	164	126	510	498	- Forward purchases
- Lainnya	38	110	46	43	27	35	26	43	33	33	27	19	-	-	- Others
Kewajiban Komitmen															Liabilities commitment
- Fasilitas piutang <i>qardh</i> yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	5.572	23.455	3.700	3.713	3.174	3.541	3.764	3.633	3.677	3.997	4.188	4.288	5.171	4.408	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	79	303	48	58	53	53	58	51	51	50	50	50	48	21	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	648	785	466	364	363	426	460	449	322	358	223	208	311	338	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	123	0	49	1	-	7	3	28	24	-	46	12	5	41	- Spot sales
- Posisi penjualan <i>forward</i> yang masih	321	569	321	322	356	378	395	297	161	132	191	153	662	670	- Forward sales
- Lainnya	1.407	1.788	1.409	1.412	1.415	1.496	1.514	1.490	1.487	1.297	1.293	1.283	1.893	1.254	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (<i>Kafalah</i>) yang diterima	24	25	28	29	29	30	32	718	236	311	237	311	309	307	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.574	2.383	3.592	3.594	3.609	3.631	3.630	3.605	829	852	884	905	987	1.200	- Income will be received
- Lainnya	12	7	6	7	7	8	6	7	5	6	8	8	10	9	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (<i>Kafalah</i>) yang diberikan	1.414	1.380	2.089	2.201	2.342	2.547	2.382	2.704	3.584	2.734	2.458	2.551	2.645	2.462	- Guarantees issued
- Lainnya	11	11	0	0	0	0	0	0	0	1	8	1	1	1	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	1.632	4.270	4.932	5.041	5.174	5.240	5.391	5.366	5.634	5.966	6.196	6.208	6.456	6.500	- Written off earning assets
- Penerusan dana <i>mudharabah muqayyadah</i>	50	50	50	50	50	50	50	50	50	50	50	50	50	50	- Channeling of mudharabah

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen															Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward purchases
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen															Liabilities commitment
- Fasilitas piutang <i>qardh</i> yang belum ditarik	-	-	-	-	-	2.861	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	2.575	2.489	2.928	3.052	3.007	25	2.907	2.487	2.197	2.521	2.485	2.472	2.407	2.335	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	101	73	57	33	32	-	22	24	18	24	21	34	47	32	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	-	-	1	1	12	-	0	0	0	10	1	3	2	2	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales
- Posisi penjualan <i>forward</i> yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	4	4	3	2	3	2	2	2	2	2	1	1	1	0	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (<i>Kafalah</i>) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	39	34	104	64	76	79	80	84	105	95	94	101	191	234	- Income will be received
- Lainnya	738	708	701	841	828	849	946	897	289	416	558	534	334	335	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (<i>Kafalah</i>) yang diberikan	538	470	508	605	674	746	819	790	773	633	563	540	525	515	- Guarantees issued
- Lainnya	32	94	88	185	204	222	222	253	89	127	125	136	53	37	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	557	608	911	930	969	1.011	1.011	1.048	1.094	1.272	1.297	1.298	1.340	1.471	- Written off earning assets
- Penerusan dana <i>mudharabah muqayyadah</i>	2.688	1.473	934	723	774	777	730	706	706	675	675	675	705	705	- Channeling of mudharabah muqayyadah

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Agst	Sep ⁰	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	29.620	32.615	17.515	21.035	24.586	28.584	32.104	35.675	39.229	43.042	3.781	6.727	10.173	13.410	1 Operating Income from:
a. Penempatan pada Bank Indonesia	973	1.105	631	724	804	913	1.028	1.144	1.270	1.342	97	190	289	387	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	187	210	91	113	136	156	176	196	217	237	23	48	69	89	b. Placement in Other Banks
c. Surat Berharga	783	873	434	554	654	750	817	901	1.020	1.166	220	264	407	541	c. Investment in Securities
d. Pembiayaan yang Diberikan:	20.076	21.976	10.188	12.177	14.292	16.559	18.607	20.700	22.750	24.977	2.447	4.310	6.449	8.539	d. Financing:
i. Pendapatan Bagi Hasil	5.752	6.381	3.029	3.637	4.269	4.915	5.550	6.169	6.802	7.523	885	1.307	1.802	2.495	i. Profit Sharing
a. Mudharabah	1.576	1.723	751	907	1.075	1.246	1.411	1.572	1.731	1.890	158	310	464	623	a. Mudharabah
b. Musyarakah	4.175	4.657	2.278	2.730	3.194	3.669	4.139	4.597	5.071	5.633	726	997	1.338	1.872	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	0	0	0	0	0	0	0	0	-	-	-	-	c. Other profit sharing
ii. Piutang	13.228	14.424	6.647	7.945	9.310	10.831	12.135	13.503	14.828	16.238	1.459	2.810	4.354	5.657	ii. Receivables/Acceptables
a. Murabahah	12.958	14.128	6.530	7.805	9.147	10.524	11.789	13.119	14.403	15.773	1.418	2.732	4.237	5.496	a. Murabahah
b. Ujrah	188	205	79	93	108	244	275	304	336	373	31	60	92	127	b. Qardh
c. Istishna'	69	76	37	45	52	60	67	76	84	92	9	17	26	34	c. Istishna'
d. Piutang Lainnya	13	14	2	2	3	3	4	4	4	0	-	-	-	-	d. Other Receivables/
iii. Pendapatan Sewa (ijarah)	1.096	1.171	512	595	713	813	922	1.028	1.119	1.217	104	193	293	388	iii. Leasing Receivables/
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	7.600	8.452	6.172	7.466	8.699	10.206	11.477	12.734	13.973	15.320	995	1.915	2.959	3.853	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	14.511	16.096	9.995	12.183	14.207	16.481	18.489	20.486	22.445	24.529	2.041	3.977	6.027	7.947	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	13.763	15.110	9.864	12.026	14.025	16.276	18.262	20.235	22.169	24.229	2.041	3.976	6.025	7.947	a. Non Profit Sharing Investment
b. Dana Investasi Profit Sharing	748	986	131	157	182	205	228	252	276	300	0	1	1	0	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	15.109	16.519	7.520	8.852	10.379	12.102	13.615	15.188	16.784	18.513	1.740	2.751	4.147	5.463	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders
4 Pendapatan Operasional Lainnya	6.570	7.715	5.318	4.833	5.866	6.045	5.688	6.109	7.918	8.754	1.955	1.979	3.405	4.337	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	51	58	30	36	45	54	69	71	80	90	8	17	25	33	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyaddah	13	15	4	4	4	4	5	6	6	7	0	0	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayyaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.700	1.884	754	919	1.052	1.067	1.169	1.298	1.423	1.585	112	215	347	482	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	4.806	5.758	4.530	3.874	4.765	4.919	4.446	4.733	6.409	7.073	1.835	1.746	3.033	3.822	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	21.680	24.235	12.838	13.685	16.245	18.147	19.304	21.297	24.703	27.267	3.695	4.729	7.552	9.800	5 Total of Operating Income
6 Total Beban Operasional	15.732	17.942	10.420	11.053	13.161	14.629	15.252	16.717	19.617	22.011	3.372	4.116	6.611	8.704	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	374	405	134	162	194	223	249	277	304	335	24	44	67	92	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	23	26	9	9	11	13	15	16	17	18	1	2	2	3	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	1	9	15	19	19	23	26	31	34	2	2	3	5	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	6.159	7.288	5.441	5.139	6.340	6.887	6.486	7.021	8.956	10.235	2.272	2.043	3.553	4.598	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.075	1.187	460	550	650	726	820	910	1.020	1.115	95	191	292	392	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	5	9	4	4	4	5	10	25	25	26	0	0	6	16	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	1	1	0	0	0	0	0	5	4	4	1	1	1	5	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.840	5.339	2.647	3.167	3.616	4.067	4.569	5.013	5.523	6.087	555	1.089	1.631	2.208	i. Cost of Human Resources
ii. Biaya Tenaker	4.718	5.220	2.577	3.079	3.518	3.958	4.444	4.875	5.370	5.911	546	1.071	1.599	2.173	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	116	112	66	83	93	103	119	133	146	167	8	17	29	32	iii. Training Cost
iii. Penelitian dan Pengembangan	6	8	4	4	6	6	6	6	6	9	1	2	3	3	iii. Research and Development
j. Beban Operasional Lainnya	3.254	3.684	1.717	2.008	2.327	2.689	3.080	3.424	3.737	4.157	422	742	1.054	1.385	j. Other Operating Costs
i. Promosi	246	300	118	161	186	225	250	273	302	358	16	31	49	72	i. Promotion
ii. Biaya Lainnya	3.008	3.384	1.598	1.847	2.140	2.464	2.830	3.151	3.435	3.798	406	711	1.005	1.313	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	5.947	6.293	2.418	2.632	3.084	3.518	4.051	4.580	5.086	5.256	323	614	941	1.096	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	639	477	264	315	388	230	250	269	276	348	15	29	49	62	8 Non Operating Income
9 Beban Non Operasional	4.551	4.722	1.471	1.754	2.048	2.129	2.400	2.686	2.987	3.303	27	47	68	86	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.911)	(4.244)	(1.207)	(1.439)	(1.660)	(1.899)	(2.150)	(2.417)	(2.711)	(2.955)	(12)	(19)	(18)	(24)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.036	2.049	1.210	1.194	1.425	1.620	1.901	2.163	2.375	2.301	311	595	923	1.072	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	-	846	-	-	-	-	-	-	-	1.705	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(205)	(137)	(107)	(124)	(171)	(186)	(219)	(243)	(267)	(334)	(27)	(50)	(101)	(133)	13 Income Tax
14 Laba/Rugi Bersih	1.831	1.733	1.103	1.070	1.254	1.433	1.682	1.921	2.107	1.786	284	545	822	939	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	23.352	25.853	14.256	17.061	19.881	22.940	25.673	28.522	31.335	34.418	3.021	5.286	7.987	10.489	1 Operating Income from:
a. Penempatan pada Bank Indonesia	635	727	439	495	540	611	690	770	862	953	62	128	193	254	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	36	42	24	29	35	41	46	52	57	62	7	14	20	25	b. Placement in Other Banks
c. Surat Berharga	695	773	382	491	571	649	700	767	866	1.016	203	227	353	470	c. Investment in Securities
d. Pembiayaan yang Diberikan:	15.645	17.212	7.797	9.297	10.894	12.667	14.185	15.760	17.287	18.952	1.893	3.214	4.781	6.326	d. Financing:
i. Pendapatan Bagi Hasil	4.703	5.204	2.379	2.844	3.327	3.826	4.292	4.750	5.222	5.761	710	960	1.272	1.786	i. Profit Sharing
a. Mudharabah	1.065	1.158	460	551	648	754	847	938	1.030	1.120	88	173	257	348	a. Mudharabah
b. Musyarakah	3.638	4.046	1.919	2.293	2.679	3.072	3.445	3.811	4.191	4.641	622	788	1.014	1.438	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	0	0	0	0	0	0	0	0	-	-	-	-	c. Other profit sharing
ii. Piutang	10.677	11.752	5.330	6.366	7.454	8.703	9.734	10.836	11.877	12.991	1.164	2.223	3.464	4.479	ii. Receivables/Acceptables
a. Murabahah	10.494	11.552	5.250	6.271	7.345	8.457	9.457	10.528	11.537	12.620	1.132	2.163	3.373	4.353	a. Murabahah
b. Ujrah	151	166	69	82	95	229	259	287	318	353	30	58	87	121	b. Qardh
c. Istishna'	19	21	9	11	12	14	14	16	18	18	2	3	4	5	c. Istishna'
d. Piutang Lainnya	13	14	2	2	3	3	4	4	4	0	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (ijarah)	265	256	89	86	112	138	159	175	188	200	19	30	46	62	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	6.341	7.099	5.613	6.749	7.841	8.972	10.052	11.173	12.263	13.435	856	1.704	2.640	3.413	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	10.992	12.276	8.329	9.987	11.613	13.258	14.830	16.435	17.991	19.646	1.637	3.229	4.887	6.425	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	10.247	11.292	8.200	9.832	11.434	13.056	14.606	16.187	17.719	19.350	1.637	3.229	4.887	6.425	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	746	984	129	155	179	202	225	248	272	296	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	12.359	13.577	5.927	7.074	8.268	9.682	10.843	12.087	13.343	14.772	1.384	2.056	3.100	4.064	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders
4 Pendapatan Operasional Lainnya	6.042	7.057	4.918	4.416	5.366	5.496	5.063	5.381	7.131	7.873	1.843	1.837	3.131	3.977	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	51	57	30	35	44	53	68	71	79	89	7	17	24	33	a. Income from Mark-to-Market and Sale of
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.491	1.640	640	775	893	886	961	1.068	1.168	1.298	90	182	283	387	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	4.501	5.360	4.248	3.606	4.429	4.556	4.034	4.242	5.885	6.486	1.746	1.639	2.824	3.558	d. Other income
5 Total Pendapatan Operasional (3 + 4)	18.401	20.634	10.845	11.490	13.634	15.178	15.906	17.467	20.474	22.645	3.228	3.894	6.231	8.041	5 Total of Operating Income
6 Total Beban Operasional	13.602	15.543	9.077	9.519	11.357	12.633	12.986	14.154	16.784	18.653	3.039	3.595	5.754	7.459	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	319	345	106	128	153	175	195	216	235	257	21	39	59	81	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	21	24	8	8	10	12	14	15	16	17	1	1	1	2	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	0	0	9	14	16	18	21	24	28	32	2	2	2	4	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	5.480	6.506	4.939	4.503	5.625	6.119	5.613	6.009	7.831	8.789	2.129	1.852	3.186	4.028	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	961	1.061	398	476	563	638	721	800	898	981	84	170	260	349	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	5	8	4	4	4	4	10	25	25	26	0	0	6	6	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	1	1	0	0	0	0	0	5	4	4	1	1	1	5	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.215	4.651	2.331	2.781	3.142	3.536	3.974	4.348	4.799	5.289	492	963	1.439	1.943	i. Cost of Human Resources
i. Biaya Tenaker	4.106	4.546	2.268	2.703	3.054	3.439	3.862	4.224	4.662	5.130	484	947	1.410	1.914	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	104	98	61	76	85	94	108	120	133	153	8	15	27	28	ii. Training Cost
iii. Penelitian dan Pengembangan	5	7	2	2	3	3	3	4	4	7	0	0	2	2	iii. Research and Development
j. Beban Operasional Lainnya	2.599	2.946	1.282	1.605	1.844	2.129	2.438	2.712	2.946	3.258	308	567	800	1.041	j. Other Operating Costs
i. Promosi	210	256	104	138	159	195	216	235	258	302	13	25	39	58	i. Promotion
ii. Biaya Lainnya	2.389	2.690	1.178	1.467	1.685	1.934	2.222	2.477	2.688	2.956	295	542	761	984	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	4.799	5.091	1.767	1.971	2.277	2.545	2.920	3.313	3.691	3.992	189	299	477	583	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	177	52	26	36	67	81	92	78	83	103	2	10	18	21	8 Non Operating Income
9 Beban Non Operasional	4.085	4.320	1.274	1.513	1.759	2.014	2.273	2.546	2.821	3.118	15	23	32	38	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.908)	(4.269)	(1.248)	(1.477)	(1.692)	(1.934)	(2.180)	(2.467)	(2.738)	(3.015)	(13)	(13)	(14)	(16)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	891	822	520	494	586	612	740	846	953	977	176	285	463	566	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	-	666	-	-	-	-	-	-	-	1.544	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(190)	(120)	(105)	(121)	(166)	(181)	(211)	(233)	(256)	(322)	(25)	(48)	(95)	(125)	13 Income Tax
14 Laba/Rugi Bersih	701	702	415	372	420	431	528	613	697	635	151	238	368	441	14 Net Profit/Loss

"-": Data not available

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

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep ⁰	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	6.269	6.762	3.259	3.974	4.705	5.644	6.431	7.153	7.895	8.624	760	1.442	2.186	2.921	1 Operating Income from:
a. Penempatan pada Bank Indonesia	339	378	192	229	264	301	338	374	408	390	35	63	96	133	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	151	168	67	84	101	115	130	144	160	175	16	34	49	65	b. Placement in Other Banks
c. Surat Berharga	89	100	51	63	83	101	117	133	154	150	17	38	54	71	c. Investment in Securities
d. Pembiayaan yang Diberikan:	4.431	4.764	2.391	2.881	3.398	3.892	4.422	4.940	5.463	6.026	554	1.096	1.668	2.213	d. Financing:
i. Pendapatan Bagi Hasil	1.049	1.177	650	793	942	1.089	1.258	1.420	1.580	1.762	174	346	531	709	i. Profit Sharing
a. Mudharabah	512	565	291	356	427	492	563	634	701	770	70	137	207	275	a. Mudharabah
b. Musyarakah	537	612	359	437	515	597	694	786	879	992	104	209	323	434	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	2.551	2.672	1.318	1.579	1.856	2.128	2.400	2.667	2.951	3.247	295	586	890	1.178	ii. Receivables/Acceptables
a. Murabahah	2.464	2.577	1.280	1.534	1.803	2.067	2.332	2.590	2.866	3.153	286	569	864	1.144	a. Murabahah
b. Ujrah	37	39	10	11	13	14	15	17	18	19	1	3	4	6	b. Qardh
c. Istishna'	50	56	28	34	40	47	53	60	67	74	7	14	22	29	c. Istishna'
d. Piutang Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (ijarah)	832	915	423	508	600	675	764	853	931	1.017	85	163	247	326	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.259	1.353	558	717	858	1.234	1.425	1.561	1.710	1.885	138	211	320	440	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	3.519	3.820	1.666	2.196	2.593	3.224	3.659	4.051	4.454	4.883	405	748	1.140	1.522	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	3.517	3.818	1.664	2.194	2.591	3.221	3.656	4.048	4.450	4.879	405	747	1.139	1.522	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	2	2	2	2	3	3	3	3	4	5	0	1	1	0	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	2.750	2.942	1.593	1.778	2.111	2.420	2.772	3.102	3.441	3.741	356	694	1.046	1.399	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders
4 Pendapatan Operasional Lainnya	528	659	400	417	500	549	625	728	787	881	111	142	274	360	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	1	1	1	1	1	1	1	1	1	1	1	1	a. Income from Mark-to-Market and Sale of
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	12	15	4	4	4	4	4	6	6	6	0	0	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	209	244	115	144	159	181	208	231	256	287	22	33	64	96	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	306	398	281	268	336	363	412	491	524	587	89	108	209	263	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	3.279	3.601	1.993	2.195	2.611	2.969	3.398	3.830	4.228	4.622	467	836	1.320	1.759	5 Total of Operating Income
6 Total Beban Operasional	2.130	2.399	1.343	1.534	1.804	1.996	2.267	2.563	2.833	3.358	333	521	856	1.245	6 Total of Operating Costs
a. Beban Imbalan kepada BI	0	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	55	60	28	34	40	48	54	61	68	78	3	6	9	11	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	2	2	1	1	1	1	1	1	1	1	-	0	0	0	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	1	0	1	2	1	2	2	2	2	0	1	1	1	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	679	782	502	636	715	768	873	1.012	1.125	1.446	143	191	366	570	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	114	126	61	74	88	88	99	110	121	134	11	21	33	44	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	0	0	0	0	0	0	0	0	0	0	0	0	0	10	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	624	689	317	385	474	530	595	665	724	798	63	126	193	265	i. Cost of Human Resources
i. Biaya Tenaker	612	674	309	376	464	519	582	651	709	781	62	123	189	260	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	12	14	5	7	8	9	11	12	13	14	0	1	3	4	ii. Training Cost
iii. Penelitian dan Pengembangan	1	1	2	2	3	2	2	2	2	2	1	1	1	1	iii. Research and Development
j. Beban Operasional Lainnya	655	738	434	403	483	560	642	712	791	898	114	175	255	343	j. Other Operating Costs
i. Promosi	35	44	14	23	28	30	34	38	45	56	3	6	10	15	i. Promotion
ii. Biaya Lainnya	619	694	420	380	455	530	608	674	747	842	111	169	245	329	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.148	1.202	650	661	807	973	1.131	1.267	1.395	1.264	134	315	464	514	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	462	426	238	279	321	150	157	191	193	245	13	19	31	41	8 Non Operating Income
9 Beban Non Operasional	466	401	197	240	289	115	127	140	166	185	12	24	36	48	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(4)	24	41	39	32	35	30	51	26	60	1	(5)	(5)	(7)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.145	1.227	691	700	839	1.008	1.161	1.317	1.422	1.324	135	310	459	506	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	-	179	-	-	-	-	-	(10)	(11)	161	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(15)	(16)	(2)	(3)	(5)	(5)	(7)	(10)	(11)	(12)	(2)	(3)	(6)	(8)	13 Income Tax
14 Laba/Rugi Bersih	1.130	1.031	689	697	835	1.003	1.154	1.308	1.411	1.151	133	307	454	498	14 Net Profit/Loss

"-": Data not available

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

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep ⁹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Lancar	216.085	227.257	218.487	218.250	217.451	219.375	226.236	222.039	223.859	241.755	229.788	231.835	239.520	238.148	1. Current
2. Dalam Perhatian Khusus	15.532	13.406	21.083	21.190	20.374	21.001	21.859	21.638	22.111	19.507	22.039	23.513	22.886	21.606	2. Special Mention
3. Kurang Lancar	2.611	2.474	3.016	2.922	2.623	2.442	2.250	2.224	2.376	2.417	2.984	2.821	2.866	2.858	3. Sub-Standard
4. Diragukan	1.669	1.702	1.744	1.452	1.853	1.900	1.610	1.069	962	924	996	1.217	1.303	1.213	4. Doubtful
5. Macet	5.620	4.721	5.166	5.601	5.754	5.884	6.211	6.825	6.634	6.132	6.553	6.717	6.537	6.789	5. Lost
Total Aset Produktif	241.517	249.560	249.497	249.414	248.055	250.602	258.166	253.796	255.942	270.735	262.360	266.103	273.113	270.614	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,10	3,57	3,98	4,00	4,12	4,08	3,90	3,99	3,90	3,50	4,01	4,04	3,92	4,01	Percentage of Non Performing Earning Assets

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Lancar	159.855	168.229	157.005	155.036	156.024	154.783	159.405	157.245	158.974	169.873	163.272	163.881	166.273	166.559	1. Current
2. Dalam Perhatian Khusus	12.284	10.357	16.229	17.176	16.166	17.368	17.778	17.870	18.046	15.102	17.530	18.504	18.365	16.988	2. Special Mention
3. Kurang Lancar	2.228	2.106	2.623	2.113	2.255	2.057	1.920	1.868	2.092	2.210	2.645	2.460	2.357	2.330	3. Sub-Standard
4. Diragukan	1.448	1.457	1.459	1.187	1.250	1.333	972	855	781	774	812	1.045	1.041	955	4. Doubtful
5. Macet	4.780	3.990	4.180	4.581	4.604	4.731	5.077	5.283	5.070	4.684	5.101	5.240	5.035	5.379	5. Lost
Total Aset Produktif	180.595	186.138	181.496	180.094	180.299	180.273	185.152	183.122	184.962	192.642	189.360	191.131	193.071	192.212	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,68	4,06	4,55	4,38	4,50	4,51	4,30	4,37	4,29	3,98	4,52	4,58	4,37	4,51	Percentage of Non Performing Earning Assets

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep ⁹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Lancar	56.231	59.028	61.483	63.214	61.428	64.592	66.832	64.794	64.885	71.882	66.515	67.954	73.246	71.589	1. Current
2. Dalam Perhatian Khusus	3.248	3.049	4.855	4.014	4.208	3.632	4.081	3.768	4.065	4.405	4.509	5.009	4.521	4.617	2. Special Mention
3. Kurang Lancar	383	368	392	808	368	385	330	357	285	207	339	360	509	528	3. Sub-Standard
4. Diragukan	221	245	285	265	603	567	639	214	181	150	184	171	263	258	4. Doubtful
5. Macet	839	732	985	1.019	1.150	1.153	1.133	1.542	1.564	1.448	1.452	1.477	1.502	1.410	5. Lost
Total Aset Produktif	60.922	63.422	68.000	69.320	67.757	70.329	73.015	70.674	70.979	78.093	73.000	74.972	80.042	78.402	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,37	2,12	2,45	3,02	3,13	2,99	2,88	2,99	2,86	2,31	2,71	2,68	2,84	2,80	Percentage of Non Performing Earning Assets

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Surat Berharga dimiliki berdasarkan Jenis	11.684	12.046	13.972	15.678	15.685	16.034	16.911	18.733	19.688	21.248	22.534	22.847	24.093	23.983	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.307	1.521	609	763	912	972	1.449	2.133	2.755	2.887	2.824	2.870	2.529	1.743	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	946	951	169	219	436	439	959	1.731	2.321	2.285	2.365	2.378	1.807	1.196	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	165	380	130	258	255	323	260	60	28	160	30	70	340	148	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	196	190	310	286	221	209	231	342	406	443	429	422	382	399	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	10.377	10.525	13.363	14.915	14.773	15.062	15.462	16.600	16.933	18.361	19.710	19.976	21.564	22.240	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	7.988	8.007	10.473	11.816	11.858	12.169	12.582	13.717	14.060	15.242	16.504	16.737	18.354	18.997	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	953	1.324	1.543	1.735	1.582	1.557	1.525	1.527	1.527	1.527	1.528	1.528	1.530	1.529	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	30	30	30	30	30	30	30	30	30	30	30	30	30	c. Subordinated Sukuk
d. Sukuk Lainnya	1.293	1.054	1.197	1.216	1.186	1.190	1.207	1.207	1.197	1.444	1.506	1.539	1.539	1.571	d. Others Sukuk
e. SBPM Syariah Lainnya	113	111	121	118	117	117	119	119	119	119	143	143	111	113	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	3.290	3.937	4.265	4.938	4.295	4.159	5.212	3.805	3.842	4.346	3.288	1.293	1.860	2.163	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	1.437	1.265	1.938	1.295	1.159	2.212	805	692	1.221	278	247	860	1.163	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.437	1.265	1.938	1.295	1.159	2.212	805	692	1.221	278	247	860	1.163	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.500	2.500	3.000	3.000	3.000	3.000	3.000	3.000	3.150	3.125	3.010	1.047	1.000	1.000	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.150	2.125	2.010	47	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran	11.684	12.046	13.972	15.678	15.685	16.034	16.911	18.733	19.688	21.248	22.534	22.847	24.093	23.983	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.307	1.521	609	763	912	972	1.449	2.133	2.755	2.887	2.824	2.870	2.529	1.743	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	180	328	253	230	195	199	322	530	613	633	680	570	574	544	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	97	243	245	246	296	298	199	187	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	180	328	253	230	195	199	225	286	368	387	384	272	375	358	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.127	1.193	356	533	717	773	1.127	1.603	2.142	2.254	2.144	2.301	1.956	1.199	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	10.377	10.525	13.363	14.915	14.773	15.062	15.462	16.600	16.933	18.361	19.710	19.976	21.564	22.240	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5.397	5.711	6.911	7.279	7.161	7.400	7.799	7.816	7.830	7.825	7.815	3.239	3.257	3.583	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.004	1.009	1.551	1.711	1.719	1.954	2.375	2.442	2.446	2.446	2.449	2.223	2.196	2.480	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.393	4.702	5.360	5.568	5.442	5.446	5.423	5.374	5.383	5.380	5.367	1.016	1.061	1.102	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.980	4.814	6.452	7.636	7.612	7.662	7.663	8.784	9.103	10.536	11.895	16.738	18.307	18.657	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	3.290	3.937	4.265	4.938	4.295	4.159	5.212	3.805	3.842	4.346	3.288	1.293	1.860	2.163	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	1.437	1.265	1.938	1.295	1.159	2.212	805	692	1.221	278	247	860	1.163	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	90	345	653	275	604	950	10	-	55	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	330	653	225	604	900	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	90	15	-	50	-	50	10	-	55	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	1.347	920	1.285	1.020	555	1.262	795	692	1.166	278	247	860	1.163	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.500	2.500	3.000	3.000	3.000	3.000	3.000	3.000	3.150	3.125	3.010	1.047	1.000	1.000	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.650	1.625	1.510	47	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.650	1.625	1.510	47	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.000	1.000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.000	1.000	1.000	b. Measured at Face Value - Held to Maturity

Note: *) Provisional Figures

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Surat Berharga dimiliki berdasarkan Jenis	9.850	10.208	12.503	13.062	13.047	13.282	14.055	15.879	16.829	18.270	19.144	19.041	20.107	19.933	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	261	470	509	658	787	845	1.226	1.890	2.510	2.521	2.528	2.573	2.230	1.694	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	-	-	169	219	436	439	862	1.488	2.077	2.039	2.069	2.080	1.608	1.147	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	65	280	30	153	130	197	133	60	28	40	30	70	240	148	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	196	190	310	286	221	209	231	342	406	443	429	422	382	399	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	9.589	9.739	11.994	12.404	12.260	12.436	12.830	13.989	14.319	15.749	16.616	16.468	17.877	18.239	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	7.421	7.440	9.303	9.520	9.558	9.756	10.162	11.319	11.659	12.842	13.632	13.476	14.914	15.274	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	953	1.324	1.543	1.735	1.582	1.557	1.525	1.527	1.527	1.527	1.528	1.528	1.530	1.529	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	30	30	30	30	30	30	30	30	30	30	30	30	30	c. Subordinated Sukuk
d. Sukuk Lainnya	1.090	850	1.014	1.018	988	992	1.009	1.009	999	1.246	1.298	1.306	1.307	1.308	d. Others Sukuk
e. SBPM Syariah Lainnya	94	94	104	101	102	102	104	104	104	104	128	128	96	98	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	2.790	3.437	3.765	4.438	3.795	3.659	4.712	3.305	3.342	3.791	2.788	793	1.360	1.663	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	1.437	1.265	1.938	1.295	1.159	2.212	805	692	1.166	278	247	860	1.163	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.437	1.265	1.938	1.295	1.159	2.212	805	692	1.166	278	247	860	1.163	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.000	2.000	2.500	2.500	2.500	2.500	2.500	2.500	2.650	2.625	2.510	547	500	500	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.150	2.125	2.010	47	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	-	-	500	500	500	500	500	500	500	500	500	500	500	500	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran	9.850	10.208	12.503	13.062	13.047	13.282	14.055	15.879	16.829	18.270	19.144	19.041	20.107	19.933	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	261	470	509	658	787	845	1.226	1.890	2.510	2.521	2.528	2.573	2.230	1.694	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	180	328	253	230	195	199	225	286	368	387	384	272	375	495	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	138	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	180	328	253	230	195	199	225	286	368	387	384	272	375	358	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	81	141	256	428	592	647	1.001	1.603	2.142	2.134	2.144	2.301	1.856	1.199	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	9.589	9.739	11.994	12.404	12.260	12.436	12.830	13.989	14.319	15.749	16.616	16.468	17.877	18.239	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4.955	5.269	6.380	6.682	6.563	6.796	7.284	7.305	7.318	7.314	7.303	2.927	2.956	3.109	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	562	567	1.110	1.204	1.211	1.441	1.940	2.011	2.015	2.014	2.017	1.971	1.956	2.144	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.393	4.702	5.270	5.477	5.352	5.356	5.344	5.294	5.303	5.300	5.287	955	1.000	965	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.634	4.469	5.614	5.722	5.697	5.640	5.546	6.684	7.001	8.434	9.313	13.542	14.921	15.130	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	2.790	3.437	3.765	4.438	3.795	3.659	4.712	3.305	3.342	3.791	2.788	793	1.360	1.663	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	1.437	1.265	1.938	1.295	1.159	2.212	805	692	1.166	278	247	860	1.163	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	90	345	653	275	604	950	10	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	330	653	225	604	900	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	90	15	-	50	-	50	10	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	1.347	920	1.285	1.020	555	1.262	795	692	1.166	278	247	860	1.163	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.000	2.000	2.500	2.500	2.500	2.500	2.500	2.500	2.650	2.625	2.510	547	500	500	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.650	1.625	1.510	47	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.650	1.625	1.510	47	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	500	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	500	500	500	b. Measured at Face Value - Held to Maturity

Ket: *) Angka Sementara

Note: *) Provisional Figures

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Surat Berharga dimiliki berdasarkan Jenis	1.834	1.837	1.469	2.616	2.638	2.752	2.856	2.854	2.859	2.978	3.390	3.806	3.986	4.050	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.046	1.051	100	105	125	126	223	243	245	366	296	298	299	49	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	946	951	-	-	-	-	97	243	245	246	296	298	199	49	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	100	100	100	105	125	126	126	-	-	120	-	-	100	-	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	788	786	1.369	2.511	2.513	2.626	2.632	2.611	2.614	2.612	3.094	3.508	3.687	4.001	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	567	567	1.169	2.297	2.301	2.413	2.420	2.398	2.402	2.400	2.871	3.261	3.439	3.724	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
d. Sukuk Lainnya	203	203	183	198	198	198	198	198	198	198	208	232	232	262	d. Others Sukuk
e. SBPM Syariah Lainnya	18	16	16	16	14	14	14	14	14	14	15	15	15	15	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	500	500	500	500	500	500	500	500	500	555	500	500	500	500	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	-	-	-	-	-	-	-	-	-	-	55	-	-	-	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	-	-	-	-	-	-	-	-	-	-	55	-	-	-	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	500	500	500	500	500	500	500	500	500	500	500	500	500	500	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	500	500	500	500	500	500	500	500	500	500	500	500	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran	1.834	1.837	1.469	2.616	2.638	2.752	2.856	2.854	2.859	2.978	3.390	3.806	3.986	4.050	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.046	1.051	100	105	125	126	223	243	245	366	296	298	299	49	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	97	243	245	246	296	298	199	49	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	97	243	245	246	296	298	199	49	1. Through Income Statement
2. Melalui Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.046	1.051	100	105	125	126	126	-	-	120	-	-	100	-	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	788	786	1.369	2.511	2.513	2.626	2.632	2.611	2.614	2.612	3.094	3.508	3.687	4.001	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	442	442	531	597	598	604	515	511	512	511	512	312	301	474	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	442	442	441	507	508	513	436	431	432	431	432	251	240	336	1. Through Income Statement
2. Melalui Other Comprehensive Income	-	-	90	90	90	90	79	80	80	80	80	61	61	137	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	346	344	837	1.914	1.915	2.022	2.117	2.100	2.102	2.101	2.582	3.196	3.386	3.527	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	500	500	500	500	500	500	500	500	500	555	500	500	500	500	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	55	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	55	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	500	500	500	500	500	500	500	500	500	500	500	500	500	500	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	500	500	500	500	500	500	500	500	500	500	500	500	500	500	b. Measured at Face Value - Held to Maturity

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pembiayaan Bagi Hasil NPF	64.313	63.741	68.939	70.425	70.061	70.992	72.271	72.347	73.072	75.533	74.107	75.112	77.011	77.561	1. Profit Sharing Financing NPF
a. Mudharabah NPF	3.945	3.374	3.409	3.316	3.238	3.329	3.353	3.308	3.257	3.414	3.913	3.970	3.775	3.772	a. Mudharabah NPF
b. Musyarakah NPF	14.307	14.354	14.906	15.667	15.729	15.676	15.144	14.925	14.680	14.820	14.469	14.268	14.273	14.239	b. Musyarakah NPF
c. Pembiayaan Bagi Hasil Lainnya NPF	578	519	472	420	406	393	378	368	351	323	339	383	360	342	c. Other Profit Sharing Financing NPF
2. Piutang NPF	49.946	49.336	54.032	54.757	54.332	55.316	57.128	57.422	58.391	60.713	59.638	60.845	62.737	63.322	2. Receivables/Acceptables NPF
a. Murabahah NPF	3.359	2.844	2.937	2.896	2.832	2.936	2.975	2.940	2.906	3.091	3.574	3.587	3.415	3.430	a. Murabahah NPF
b. Qardh NPF	60	51	1	-	-	-	-	-	-	-	-	-	-	-	b. Qardh NPF
c. Istishna' NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	c. Istishna' NPF
3. Pembiayaan Sewa (Ijarah) NPF	122.599	123.968	123.394	124.124	123.291	123.550	124.551	124.386	125.107	126.832	126.761	126.352	126.503	127.227	3. Ijarah including Leasing receivables NPF
a. Pembiayaan Sindikasi NPF	5.501	5.092	6.086	6.221	6.548	6.472	6.310	6.302	6.302	5.643	6.169	6.326	6.448	6.667	a. Syndication Financing NPF
b. Pembiayaan secara Channeling NPF	115.602	117.371	117.777	118.612	117.948	118.317	119.396	119.456	120.333	122.111	122.287	122.042	122.168	122.981	b. Financing through Channeling NPF
c. Pembiayaan secara Executing NPF	5.218	4.844	5.719	5.851	6.180	6.128	5.989	6.001	6.075	5.502	6.014	6.171	6.304	6.533	c. Financing through Executing NPF
d. Pembiayaan Sewa Lainnya NPF	6.380	5.965	4.938	4.813	4.643	4.527	4.433	4.202	4.028	3.951	3.706	3.534	3.556	3.467	d. Other Ijarah NPF
4. Salam NPF	258	225	334	338	336	313	290	280	205	121	136	134	124	115	4. Salam NPF
	618	633	678	699	700	705	722	728	746	770	769	775	780	779	
	26	23	33	32	32	32	31	21	21	20	19	21	20	20	
	11.464	11.620	11.561	11.507	11.491	11.332	11.321	11.035	10.945	10.631	10.353	10.107	9.968	9.534	
	195	166	212	219	224	206	188	241	193	191	182	181	216	156	
	235	231	193	188	184	179	175	169	165	160	155	150	145	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	20	19	14	14	14	14	22	22	22	8	22	22	7	7	
	2	2	0	0	0	0	0	0	0	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	11.209	11.371	11.353	11.305	11.293	11.139	11.124	10.843	10.758	10.463	10.176	9.935	9.815	9.527	
	192	164	212	219	224	206	188	241	193	191	182	181	216	156	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Kredit	198.376	199.330	203.894	206.056	204.843	205.874	208.143	207.768	209.124	212.996	211.221	211.571	213.482	213.482	Total Financing
NPF	9.641	8.632	9.707	9.755	10.010	10.007	9.851	9.852	9.752	9.248	10.264	10.477	10.439	10.439	Total NPF

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pembiayaan Bagi Hasil	49.729	48.753	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	55.752	55.997	1. Profit Sharing Financing
NPF	3.590	3.035	2.927	2.783	2.712	2.794	2.813	2.764	2.723	2.926	3.298	3.335	3.149	3.121	NPF
a. Mudharabah	8.608	8.424	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	7.552	7.561	a. Mudharabah
NPF	444	383	280	228	220	216	206	200	184	179	195	228	211	190	NPF
b. Musyarakah	41.061	40.278	42.300	43.904	43.288	43.809	45.149	44.970	45.492	47.357	46.105	46.816	48.200	48.435	b. Musyarakah
NPF	3.137	2.640	2.647	2.556	2.492	2.578	2.607	2.564	2.539	2.748	3.103	3.107	2.938	2.930	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	1	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	96.779	97.276	95.975	96.546	95.531	95.402	96.090	95.691	95.801	97.071	96.757	95.829	95.657	95.928	2. Receivables/Acceptables
NPF	4.616	4.274	5.120	4.883	5.180	5.112	4.939	4.981	5.005	4.520	4.997	5.140	5.021	5.278	NPF
a. Murabahah	90.989	91.867	91.532	92.223	91.378	91.371	92.146	91.992	92.289	93.642	93.561	92.815	92.630	93.017	a. Murabahah
NPF	4.347	4.040	4.770	4.531	4.831	4.785	4.637	4.698	4.798	4.397	4.860	5.007	4.897	5.162	NPF
b. Qardh	5.636	5.256	4.299	4.182	4.014	3.892	3.808	3.573	3.388	3.308	3.080	2.897	2.914	2.799	b. Qardh
NPF	250	218	324	327	326	303	280	269	193	111	126	122	115	106	NPF
c. Istishna'	154	153	144	142	140	138	136	126	124	120	117	116	114	112	c. Istishna'
NPF	19	17	26	24	24	23	22	14	14	12	11	11	10	9	NPF
3. Pembiayaan Sewa (Ijarah)	1.895	1.916	1.704	1.693	1.657	1.600	1.551	1.515	1.571	1.561	1.532	1.494	1.559	1.508	3. Ijarah including Leasing receivables
NPF	25	11	10	10	10	10	10	9	9	10	9	9	9	16	NPF
a. Pembiayaan Sindikasi	235	231	193	188	184	179	175	169	165	160	155	150	145	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.659	1.685	1.511	1.504	1.473	1.421	1.377	1.346	1.407	1.402	1.377	1.344	1.414	1.508	d. Other Ijarah
NPF	25	11	10	10	10	10	10	9	9	10	9	9	9	16	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	148.403	147.944	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	152.967	Total Financing
NPF	8.231	7.320	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.179	Total NPF

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pembiayaan Bagi Hasil	14.583	14.988	18.597	17.954	18.190	18.707	18.755	19.164	19.577	20.197	20.195	20.683	21.259	21.564	1. Profit Sharing Financing
NPF	355	339	482	533	526	534	539	544	534	487	615	635	625	651	NPF
a. Mudharabah	5.699	5.930	6.865	7.101	7.146	7.200	6.776	6.711	6.678	6.841	6.663	6.654	6.722	6.678	a. Mudharabah
NPF	133	135	192	192	186	177	171	168	167	144	143	155	149	152	NPF
b. Musyarakah	8.884	9.058	11.732	10.853	11.044	11.507	11.979	12.452	12.899	13.356	13.533	14.028	14.537	14.886	b. Musyarakah
NPF	222	204	291	341	341	357	368	377	367	343	472	480	477	499	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	25.820	26.693	27.419	27.578	27.760	28.148	28.461	28.695	29.307	29.762	30.004	30.523	30.847	31.299	2. Receivables/Aceptables
NPF	885	817	965	1.338	1.368	1.361	1.370	1.321	1.297	1.123	1.172	1.186	1.427	1.390	NPF
a. Murabahah	24.612	25.504	26.245	26.389	26.569	26.946	27.250	27.464	28.044	28.469	28.727	29.227	29.538	29.964	a. Murabahah
NPF	871	804	948	1.320	1.350	1.343	1.352	1.303	1.278	1.105	1.154	1.164	1.407	1.370	NPF
b. Qardh	744	708	640	632	630	635	625	629	640	642	626	637	642	667	b. Qardh
NPF	7	7	10	10	10	10	10	11	12	10	10	13	10	9	NPF
c. Istishna'	464	480	534	557	561	567	586	602	622	650	652	660	667	667	c. Istishna'
NPF	7	6	8	8	8	8	9	8	8	7	8	10	10	10	NPF
3. Pembiayaan Sewa (Ijarah)	9.569	9.705	9.857	9.815	9.834	9.732	9.769	9.520	9.374	9.069	8.821	8.613	8.409	8.026	3. Ijarah including Leasing receivables
NPF	170	156	202	208	213	197	178	232	184	181	173	173	207	140	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	0	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	14	14	14	14	22	22	22	8	22	22	7	7	b. Financing through Channeling
NPF	2	2	0	0	0	0	0	0	0	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.549	9.686	9.843	9.801	9.820	9.718	9.747	9.497	9.352	9.062	8.799	8.591	8.402	8.019	d. Other Ijarah
NPF	168	154	202	208	213	197	178	232	184	181	173	173	207	140	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	49.972	51.385	55.873	55.347	55.784	56.586	56.986	57.379	58.257	59.028	59.021	59.819	60.515	60.515	Total Financing
NPF	1.410	1.312	1.650	2.079	2.107	2.092	2.088	2.098	2.015	1.791	1.960	1.993	2.260	2.260	Total NPF

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pembiayaan Bagi Hasil	60.867	60.466	63.251	65.418	64.962	65.604	66.622	67.129	67.778	70.146	68.826	69.977	71.810	72.048	1. Profit Sharing Financing
NPF	3.696	3.176	3.207	3.210	3.139	3.234	3.255	3.194	3.230	3.391	3.867	3.925	3.731	3.725	NPF
a. Mudharabah	13.972	14.094	14.621	15.380	15.438	15.374	15.020	14.810	14.675	14.815	14.464	14.264	14.270	14.237	a. Mudharabah
NPF	578	519	472	420	406	393	378	368	351	323	339	383	360	342	NPF
b. Musyarakah	46.835	46.320	48.629	50.038	49.524	50.230	51.602	52.319	53.103	55.331	54.362	55.713	57.539	57.812	b. Musyarakah
NPF	3.110	2.646	2.735	2.790	2.733	2.841	2.877	2.826	2.879	3.068	3.528	3.542	3.370	3.383	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	1	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	116.350	117.481	116.831	117.693	116.845	117.052	117.166	117.685	118.534	120.324	120.325	120.239	120.764	121.620	2. Receivables/Acceptables
NPF	5.395	4.928	5.813	5.684	5.984	5.888	5.700	5.733	5.579	4.959	5.529	5.683	5.895	6.118	NPF
a. Murabahah	109.355	110.885	111.278	112.203	111.509	111.823	112.013	112.757	113.762	115.605	115.853	115.932	116.429	117.375	a. Murabahah
NPF	5.112	4.680	5.446	5.314	5.616	5.544	5.379	5.432	5.352	4.818	5.374	5.528	5.752	5.984	NPF
b. Qardh	6.378	5.963	4.875	4.792	4.636	4.524	4.430	4.200	4.026	3.948	3.703	3.532	3.554	3.466	b. Qardh
NPF	258	225	334	338	336	313	290	280	205	121	136	134	124	115	NPF
c. Istishna'	618	633	678	699	700	705	722	728	746	770	769	775	780	779	c. Istishna'
NPF	26	23	33	32	32	32	31	21	21	20	19	21	20	20	NPF
3. Pembiayaan Sewa (Ijarah)	9.041	9.257	9.398	9.387	9.431	9.294	9.259	9.180	9.145	8.972	8.762	8.614	8.490	8.262	3. Ijarah including Leasing receivables
NPF	105	105	166	174	182	164	164	223	175	171	162	161	137	154	NPF
a. Pembiayaan Sindikasi	228	223	186	181	176	172	167	162	158	153	148	144	139	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	14	14	14	14	22	22	22	8	22	22	7	7	b. Financing through Channeling
NPF	2	2	0	0	0	0	0	0	0	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.794	9.016	9.197	9.192	9.241	9.108	9.069	8.995	8.965	8.812	8.592	8.448	8.343	8.255	d. Other Ijarah
NPF	103	103	166	174	182	164	164	223	175	171	162	161	137	154	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	186.259	187.204	189.480	192.498	191.238	191.950	193.047	193.994	195.458	199.442	197.913	198.830	201.063	201.931	Total Financing
NPF	9.196	8.209	9.186	9.067	9.305	9.286	9.119	9.151	8.984	8.521	9.557	9.769	9.763	9.998	Total NPF

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	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pembiayaan Bagi Hasil	47.772	46.976	48.298	49.793	49.174	49.456	50.354	50.323	50.550	52.398	51.075	51.707	52.967	52.915	1. Profit Sharing Financing
NPF	3.341	2.837	2.724	2.677	2.613	2.700	2.715	2.650	2.696	2.903	3.252	3.290	3.105	3.074	NPF
a. Mudharabah	8.529	8.424	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	7.552	7.561	a. Mudharabah
NPF	444	383	280	228	220	216	206	200	184	179	195	228	211	190	NPF
b. Musyarakah	39.183	38.501	40.255	41.227	40.591	40.979	41.986	42.110	42.548	44.419	43.269	44.093	45.415	45.354	b. Musyarakah
NPF	2.888	2.442	2.444	2.450	2.392	2.484	2.509	2.450	2.512	2.725	3.057	3.062	2.894	2.884	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	1	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	91.089	91.479	90.125	90.784	89.795	89.584	89.419	89.655	89.938	91.216	90.960	90.319	90.509	90.907	2. Receivables/Acceptables
NPF	4.542	4.143	4.883	4.769	5.045	4.973	4.795	4.846	4.721	4.238	4.758	4.883	4.852	5.109	NPF
a. Murabahah	85.302	86.072	85.745	86.482	85.649	85.557	85.477	85.958	86.428	87.789	87.765	87.308	87.483	87.997	a. Murabahah
NPF	4.272	3.908	4.533	4.417	4.696	4.647	4.492	4.563	4.514	4.115	4.621	4.750	4.727	4.994	NPF
b. Qardh	5.634	5.254	4.236	4.160	4.006	3.889	3.806	3.570	3.386	3.306	3.077	2.895	2.912	2.798	b. Qardh
NPF	250	218	324	327	326	303	280	269	193	111	126	122	115	106	NPF
c. Istishna'	154	153	144	142	140	138	136	126	124	120	117	116	114	112	c. Istishna'
NPF	19	17	26	24	24	23	22	14	14	12	11	11	10	9	NPF
3. Pembiayaan Sewa (Ijarah)	1.512	1.539	1.428	1.438	1.427	1.386	1.367	1.348	1.358	1.368	1.342	1.314	1.384	1.338	3. Ijarah including Leasing receivables
NPF	25	11	10	10	10	10	10	9	9	10	9	9	9	16	NPF
a. Pembiayaan Sindikasi	228	223	186	181	176	172	167	162	158	153	148	144	139	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.284	1.316	1.241	1.257	1.250	1.214	1.200	1.186	1.200	1.215	1.194	1.170	1.245	1.338	d. Other Ijarah
NPF	25	11	10	10	10	10	10	9	9	10	9	9	9	16	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	140.373	139.993	139.850	142.016	140.395	140.426	141.139	141.326	141.846	144.981	143.377	143.340	144.860	145.160	Total Financing
NPF	7.908	6.991	7.617	7.457	7.668	7.683	7.520	7.505	7.426	7.151	8.019	8.182	7.966	8.199	Total NPF

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pembiayaan Bagi Hasil	13.095	13.490	14.954	15.624	15.788	16.149	16.268	16.806	17.228	17.748	17.751	18.270	18.843	19.133	1. Profit Sharing Financing
NPF	355	339	482	533	526	534	539	544	534	487	615	635	625	651	NPF
a. Mudharabah	5.443	5.670	6.580	6.814	6.855	6.898	6.653	6.596	6.672	6.836	6.658	6.651	6.719	6.675	a. Mudharabah
NPF	133	135	192	192	186	177	171	168	167	144	143	155	149	152	NPF
b. Musyarakah	7.652	7.820	8.374	8.811	8.933	9.251	9.616	10.210	10.555	10.912	11.092	11.619	12.124	12.458	b. Musyarakah
NPF	222	204	291	341	341	357	368	377	367	343	472	480	477	499	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	25.261	26.002	26.706	26.909	27.050	27.468	27.747	28.030	28.597	29.108	29.365	29.920	30.255	30.713	2. Receivables/Acceptables
NPF	853	785	931	914	939	915	906	887	858	721	771	799	1.044	1.009	NPF
a. Murabahah	24.053	24.813	25.533	25.720	25.860	26.266	26.536	26.799	27.334	27.816	28.087	28.624	28.946	29.378	a. Murabahah
NPF	839	771	914	896	920	897	887	869	839	704	753	777	1.024	989	NPF
b. Qardh	744	708	640	632	630	635	625	629	640	642	626	637	642	667	b. Qardh
NPF	7	7	10	10	10	10	10	11	12	10	10	13	10	9	NPF
c. Istishna'	464	480	534	557	561	567	586	602	622	650	652	660	667	667	c. Istishna'
NPF	7	6	8	8	8	8	9	8	8	7	8	10	10	10	NPF
3. Pembiayaan Sewa (Ijarah)	7.530	7.718	7.970	7.949	8.005	7.908	7.892	7.832	7.788	7.605	7.420	7.300	7.105	6.925	3. Ijarah including Leasing receivables
NPF	80	94	156	164	172	154	154	215	166	161	153	152	128	139	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	0	-	-	0	0	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	14	14	14	14	22	22	22	8	22	22	7	7	b. Financing through Channeling
NPF	2	2	0	0	0	0	0	0	0	0	0	0	0	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.510	7.700	7.956	7.935	7.991	7.894	7.869	7.810	7.765	7.597	7.398	7.278	7.098	6.917	d. Other Ijarah
NPF	78	92	156	164	172	154	154	215	166	161	153	152	128	139	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	45.886	47.211	49.630	50.482	50.843	51.524	51.907	52.668	53.612	54.461	54.535	55.490	56.203	56.771	Total Financing
NPF	1.289	1.218	1.569	1.611	1.637	1.604	1.599	1.646	1.558	1.370	1.538	1.586	1.797	1.799	Total NPF

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

Jenis Penggunaan dan Kategori Usaha	2014		2015								2016				Type of Usage and Debtor Group
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	78.210	77.935	80.099	80.497	79.964	80.048	81.062	80.167	80.108	79.949	78.288	78.186	79.160	78.998	1. Working Capital
a. UMKM	39.826	40.205	32.190	32.828	30.691	27.730	31.359	30.306	30.475	33.382	32.018	31.716	32.346	32.521	a. Micro, Small and Medium Enterprise
NPF	2.854	2.839	2.765	2.595	2.781	2.137	2.809	2.532	2.413	2.275	2.477	2.479	2.339	2.371	NPF
b. Bukan UMKM	38.385	37.729	47.909	47.669	49.272	52.318	49.704	49.861	49.633	46.567	46.270	46.470	46.814	46.477	b. Non Micro, Small and Medium Enterprise
NPF	2.600	1.904	2.112	2.382	2.379	3.019	2.322	2.330	2.366	2.643	3.047	2.981	2.982	3.077	NPF
2. Investasi	40.348	41.718	44.628	45.754	45.695	46.262	47.523	47.331	48.428	51.690	51.845	51.531	51.707	51.370	2. Investment
a. UMKM	19.323	19.600	19.412	19.964	19.382	14.008	15.066	15.751	16.323	16.909	17.101	17.002	17.064	16.987	a. Micro, Small and Medium Enterprise
NPF	1.128	1.037	1.385	1.387	1.393	907	1.095	1.168	1.153	1.136	1.287	1.374	1.396	1.553	NPF
b. Bukan UMKM	21.026	22.118	25.216	25.790	26.313	32.254	32.456	31.580	32.105	34.781	34.744	34.529	34.643	34.383	b. Non Micro, Small and Medium Enterprise
NPF	899	818	1.127	1.044	1.079	1.582	1.311	1.517	1.609	1.189	1.248	1.323	1.225	1.065	NPF
3. Konsumsi (Bukan UMKM)	79.817	79.677	79.167	79.805	79.184	79.564	79.558	80.270	80.588	81.357	81.088	81.854	82.615	83.953	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	2.161	2.035	2.318	2.346	2.378	2.362	2.314	2.304	2.210	2.005	2.204	2.320	2.497	2.530	NPF
Total Pembiayaan	198.376	199.330	203.894	206.056	204.843	205.874	208.143	207.768	209.124	212.996	211.221	211.571	213.482	214.322	Total Financing
Total NPF	9.642	8.632	9.707	9.755	10.010	10.007	9.851	9.852	9.752	9.248	10.264	10.477	10.439	10.595	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Jenis Penggunaan dan Kategori Usaha	2014		2015								2016				Type of Usage and Debtor Group
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	63.446	62.634	62.163	63.558	62.983	62.957	64.048	63.011	62.767	63.640	62.233	61.765	62.547	62.383	1. Working Capital
a. UMKM	33.402	33.904	28.367	28.945	26.891	23.924	27.494	26.424	26.560	26.650	25.545	25.290	25.527	26.031	a. Micro, Small and Medium Enterprise
NPF	2.455	2.446	2.404	2.224	2.404	1.745	2.406	2.125	2.000	1.808	2.007	2.002	1.895	1.926	NPF
b. Bukan UMKM	30.044	28.730	33.796	34.612	36.092	39.032	36.554	36.587	36.208	36.990	36.688	36.475	37.020	36.352	b. Non Micro, Small and Medium Enterprise
NPF	2.432	1.735	1.725	1.568	1.583	2.228	1.532	1.566	1.616	2.076	2.385	2.320	2.136	2.157	NPF
2. Investasi	31.705	32.591	34.972	36.053	35.780	36.050	37.162	37.164	38.145	40.239	40.505	40.425	40.546	41.122	2. Investment
a. UMKM	16.657	16.849	17.143	17.674	17.109	11.738	12.791	12.929	14.130	14.228	14.072	14.046	13.910	14.076	a. Micro, Small and Medium Enterprise
NPF	1.004	946	1.227	1.222	1.219	723	936	1.001	998	977	1.103	1.180	1.134	1.371	NPF
b. Bukan UMKM	15.048	15.741	17.829	18.379	18.670	24.312	24.370	24.235	24.014	26.011	26.433	26.379	26.636	27.046	b. Non Micro, Small and Medium Enterprise
NPF	671	584	881	794	822	1.352	1.081	1.246	1.396	1.060	1.136	1.210	1.034	998	NPF
3. Konsumsi (Bukan UMKM)	53.252	52.720	50.887	51.099	50.296	50.280	49.947	50.214	49.955	50.089	49.462	49.562	49.875	49.928	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.670	1.609	1.820	1.868	1.875	1.868	1.808	1.815	1.726	1.534	1.672	1.772	1.981	1.963	NPF
Total Pembiayaan	148.403	147.944	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	Total Financing
Total NPF	8.231	7.320	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.414	Total NPF

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

Jenis Penggunaan dan Kategori Usaha	2014		2015								2016				Type of Usage and Debtor Group
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	14.764	15.301	17.936	16.940	16.980	17.091	17.014	17.156	17.341	16.309	16.054	16.421	16.613	16.616	1. Working Capital
a. UMKM	6.424	6.301	3.823	3.883	3.800	3.806	3.864	3.882	3.916	6.732	6.473	6.426	6.820	6.490	a. Micro, Small and Medium Enterprise
NPF	400	393	361	371	377	392	403	407	413	466	469	477	444	445	NPF
b. Bukan UMKM	8.340	9.000	14.113	13.057	13.180	13.286	13.150	13.274	13.425	9.577	9.581	9.995	9.793	10.125	b. Non Micro, Small and Medium Enterprise
NPF	168	169	387	814	796	791	790	764	750	567	662	661	846	921	NPF
2. Investasi	8.643	9.128	9.656	9.701	9.916	10.212	10.361	10.167	10.283	11.452	11.340	11.106	11.161	10.248	2. Investment
a. UMKM	2.666	2.751	2.270	2.290	2.273	2.271	2.275	2.822	2.192	2.682	3.029	2.956	3.154	2.912	a. Micro, Small and Medium Enterprise
NPF	124	90	158	165	173	184	158	167	155	159	184	194	262	181	NPF
b. Bukan UMKM	5.977	6.377	7.387	7.411	7.642	7.941	8.086	7.345	8.091	8.770	8.311	8.150	8.007	7.337	b. Non Micro, Small and Medium Enterprise
NPF	228	234	246	250	257	230	230	271	213	129	112	113	192	67	NPF
3. Konsumsi (Bukan UMKM)	26.565	26.957	28.281	28.706	28.888	29.283	29.611	30.056	30.633	31.268	31.626	32.291	32.740	34.025	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	491	426	497	478	504	494	506	489	484	471	532	548	516	567	NPF
Total Pembiayaan	49.972	51.385	55.873	55.347	55.784	56.586	56.986	57.379	58.257	59.028	59.021	59.819	60.515	60.889	Total Financing
Total NPF	1.411	1.312	1.650	2.079	2.107	2.092	2.088	2.098	2.015	1.791	1.960	1.993	2.260	2.181	Total NPF

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2014		2015								2016				Financing by Industrial Origin
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Pertanian, Perburuan dan Kehutanan	4.794	4.965	6.227	6.889	6.779	7.132	7.204	7.020	6.941	7.950	7.912	7.839	7.803	7.636	Agricultures, Hunting and Forestry
NPF	391	395	467	461	459	491	488	486	448	431	451	460	444	421	NPF
Perikanan	722	714	1.001	914	936	1.039	1.039	1.088	1.146	1.198	1.212	1.242	1.313	1.304	Fisher
NPF	9	8	19	19	22	23	26	28	28	24	35	30	29	30	NPF
Pertambangan dan Penggalian	4.852	4.597	5.177	5.019	4.650	4.753	5.555	5.245	5.255	6.145	6.377	6.289	6.195	5.958	Mining and Quarrying
NPF	600	439	550	456	443	393	405	376	444	422	445	447	484	364	NPF
Industri Pengolahan	13.567	13.300	14.888	15.319	15.723	15.412	16.261	16.081	16.949	17.982	17.808	17.654	17.937	17.721	Processing Industry
NPF	681	524	781	645	657	615	632	611	697	876	991	978	959	994	NPF
Listrik, gas dan air	5.370	5.492	5.828	5.912	5.870	5.864	6.448	6.166	6.396	6.427	6.654	6.619	6.896	7.239	Electricity, Gas and Water
NPF	366	395	351	759	808	824	876	709	843	835	950	825	815	811	NPF
Konstruksi	12.007	11.669	11.591	12.060	11.983	12.138	11.865	11.918	11.168	11.193	10.816	10.868	11.083	11.131	Construction
NPF	1.004	854	773	753	785	802	782	749	845	576	625	650	898	890	NPF
Perdagangan Besar dan Eceran	22.479	22.732	25.121	25.638	25.074	25.077	25.055	25.458	25.564	25.993	26.264	26.652	26.495	26.632	Wholesale and Retail Trade
NPF	1.633	1.451	1.685	1.749	1.772	1.825	1.940	2.099	1.913	2.135	2.447	2.566	2.255	2.362	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.336	1.555	1.690	1.728	1.773	1.876	2.010	2.030	1.916	2.101	2.178	2.365	2.409	2.399	Provision of accomodation and the provision of eating and drinking
NPF	57	85	92	96	98	120	110	103	101	94	75	80	76	76	NPF
Transportasi, pergudangan dan komunikasi	11.954	12.192	13.967	12.531	12.713	12.751	12.708	12.180	12.283	11.072	10.896	10.934	10.775	10.694	Transportation, Warehousing and Communications
NPF	934	837	1.001	869	970	969	728	840	718	515	648	682	619	660	NPF
Perantara Keuangan	16.826	16.828	17.079	17.725	17.888	18.225	18.652	18.773	19.124	19.184	18.651	18.266	18.407	18.434	Financial intermediaries
NPF	541	432	286	246	247	300	279	285	268	213	220	267	235	218	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.544	7.643	8.706	8.903	9.111	9.166	8.748	8.963	9.361	9.365	9.237	8.949	9.269	8.763	Real Estate, Business, Ownership, and Business Services
NPF	390	302	506	519	550	515	515	596	565	474	496	487	510	539	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	86	85	25	25	25	25	24	40	17	266	264	263	263	263	Government administration, Defense and Compulsory social security
NPF	2	3	3	2	2	2	3	13	3	2	2	2	2	2	NPF
Jasa Pendidikan	2.243	2.319	2.642	2.739	2.838	2.865	2.883	3.002	3.071	3.193	3.149	3.172	3.279	3.315	Education Services
NPF	15	15	24	29	24	21	21	38	43	69	61	48	65	89	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.759	1.756	2.065	2.156	2.218	2.258	2.339	2.411	2.436	2.550	2.527	2.523	2.554	2.598	Health Services and Social Activities
NPF	50	59	76	77	71	63	65	63	64	61	64	66	52	52	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	6.816	6.757	6.163	6.145	5.431	5.245	5.308	4.713	4.515	4.600	4.168	4.134	4.178	4.235	Community, Sociocultural, Entertainment and Other Individual Services
NPF	531	508	529	491	477	467	460	346	363	287	321	343	275	333	NPF
Jasa Perorangan yang Melayani Rumah Tangga	93	106	180	199	208	222	238	244	256	274	281	289	300	313	Individual Services which Serve Households
NPF	0	1	2	2	2	3	3	4	6	3	6	4	4	5	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	1	0	0	0	0	0	0	0	0	0	0	1	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	0	0	0	0	0	0	-	0	NPF
Kegiatan yang belum jelas batasannya	6.112	6.944	2.379	2.348	2.438	2.263	2.246	2.167	2.138	2.147	1.738	1.658	1.710	1.733	Business Activities which are not clearly defined
NPF	275	289	246	236	245	211	204	202	194	224	222	222	219	218	NPF
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin
Rumah Tangga															Households
Untuk Pemilikan Rumah Tinggal	38.526	39.221	41.063	41.647	41.952	42.424	42.526	42.319	42.757	43.413	43.692	44.159	44.703	45.259	For Home Ownership
NPF	1.162	1.051	1.148	1.165	1.189	1.182	1.167	1.150	1.158	1.088	1.163	1.269	1.248	1.269	NPF
Untuk Pemilikan Flat atau Apartemen	1.186	1.174	1.266	1.282	1.284	1.252	1.298	1.486	1.467	1.446	1.336	1.332	1.321	1.301	For Apartement Ownership
NPF	30	32	28	30	25	26	22	33	32	30	27	37	37	37	NPF
Untuk Pemilikan Ruko atau Rukan	1.918	1.945	2.157	2.228	2.284	2.256	2.328	2.206	2.211	2.236	2.302	2.339	2.393	2.985	For Shop House Ownership
NPF	85	83	93	103	108	106	112	86	93	72	91	104	112	144	NPF
Untuk Pemilikan Kendaraan Bermotor	7.678	6.942	5.693	5.767	5.559	5.705	8.060	8.344	8.680	8.971	9.256	7.298	9.665	9.628	For Vehicles Ownership
NPF	104	97	83	77	76	74	116	123	130	131	171	89	105	103	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	21.787	21.743	20.724	20.735	20.513	20.436	20.304	20.943	20.977	20.974	20.813	20.878	21.100	21.285	Others
NPF	719	661	797	796	809	772	730	751	648	536	592	612	813	805	NPF
Bukan Lapangan Usaha Lainnya	8.722	8.653	8.265	8.147	7.591	7.490	5.041	4.971	4.497	4.318	3.689	5.848	3.433	3.495	Non Industrial Origin - Others
NPF	60	112	169	174	171	202	167	161	149	149	161	209	181	172	NPF
Total Pembiayaan	198.376	199.330	203.894	206.056	204.843	205.874	208.143	207.768	209.124	212.996	211.221	211.571	213.482	214.322	Total Financing
Total NPF	9.642	8.632	9.707	9.755	10.010	10.007	9.851	9.852	9.752	9.248	10.264	10.477	10.439	10.595	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2014		2015								2016				Financing by Industrial Origin
	Nov	Des	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Pertanian, Perburuan dan Kehutanan	4.237	4.210	5.064	5.624	5.559	5.875	5.952	5.787	5.665	6.546	6.510	6.478	6.437	6.303	Agricultures, Hunting and Forestry
NPF	355	360	407	397	392	420	407	407	364	350	364	369	353	326	NPF
Perikanan	452	447	786	699	722	821	823	885	943	997	1.012	1.048	1.117	1.134	Fisher
NPF	5	5	13	14	16	18	17	18	19	16	26	21	20	21	NPF
Pertambangan dan Penggalian	4.231	4.032	4.706	4.545	4.194	4.306	5.074	4.810	4.839	4.813	4.941	4.886	4.742	4.687	Mining and Quarrying
NPF	466	330	452	359	348	297	316	297	364	377	400	401	379	354	NPF
Industri Pengolahan	11.049	10.632	11.857	12.264	12.644	12.397	13.104	13.050	13.721	14.401	14.304	14.166	14.492	14.272	Processing Industry
NPF	523	381	616	479	485	446	509	484	562	767	880	867	847	881	NPF
Listrik, gas dan air	4.973	5.091	5.431	5.497	5.446	5.429	5.992	5.738	5.964	5.997	6.221	6.201	6.483	6.828	Electricity, Gas and Water
NPF	359	388	342	362	407	405	440	300	431	424	540	430	423	421	NPF
Konstruksi	8.985	8.607	8.449	8.773	8.749	8.871	8.502	8.525	7.705	7.691	7.209	7.256	7.399	7.445	Construction
NPF	881	737	636	612	645	663	641	586	697	446	482	505	489	484	NPF
Perdagangan Besar dan Eceran	19.143	19.203	21.393	21.883	21.376	21.182	21.242	21.521	21.597	22.173	22.529	22.878	22.683	22.909	Wholesale and Retail Trade
NPF	1.506	1.311	1.493	1.507	1.521	1.573	1.682	1.785	1.645	1.915	2.116	2.218	1.896	2.012	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.052	1.252	1.352	1.390	1.427	1.473	1.606	1.619	1.507	1.682	1.710	1.740	1.738	1.733	Provision of accomodation and the provision of eating and drinking
NPF	38	53	47	50	51	72	50	52	49	49	49	55	50	51	NPF
Transportasi, pergudangan dan komunikasi	9.225	9.399	9.794	9.949	10.065	10.125	10.021	9.594	9.675	9.654	9.547	9.396	9.258	9.235	Transportation, Warehousing and Communications
NPF	826	732	834	702	805	829	592	704	611	459	598	633	582	629	NPF
Perantara Keuangan	11.532	11.372	11.122	11.630	11.729	11.830	11.852	11.717	12.003	11.944	11.437	11.067	11.238	11.386	Financial intermediaries
NPF	496	389	248	208	205	261	241	239	223	179	187	223	197	177	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.473	5.440	6.091	6.237	6.113	6.220	6.484	6.768	7.260	7.364	7.328	7.150	7.335	7.291	Real Estate, Business, Ownership, and Business Services
NPF	325	240	434	432	462	419	428	516	484	390	411	402	429	481	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	86	85	25	25	25	24	24	40	17	266	264	263	262	263	Government administration, Defense and Compulsory social security
NPF	2	3	3	2	2	2	3	13	3	2	2	2	2	2	NPF
Jasa Pendidikan	1.975	2.055	2.377	2.468	2.571	2.603	2.607	2.719	2.761	2.883	2.832	2.861	2.951	2.993	Education Services
NPF	15	14	23	28	22	19	19	36	41	68	60	47	64	88	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.540	1.533	1.797	1.836	1.903	1.949	1.998	2.065	2.091	2.202	2.186	2.185	2.212	2.254	Health Services and Social Activities
NPF	44	52	56	57	54	51	55	51	53	50	50	52	38	38	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.467	5.434	5.003	4.960	4.317	4.150	4.234	3.719	3.557	3.664	3.282	3.262	3.330	3.398	Community, Sociocultural, Entertainment and Other Individual Services
NPF	454	433	394	371	374	363	351	249	272	209	246	267	213	272	NPF
Jasa Perorangan yang Melayani Rumah Tangga	90	104	178	197	206	220	236	241	252	271	278	285	295	308	Individual Services which Serve Households
NPF	0	1	1	2	2	3	3	4	6	3	6	4	4	5	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	0	0	0	0	0	0	0	0	1	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	0	0	0	0	0	0	-	-	NPF
Kegiatan yang belum jelas batasannya	5.640	6.331	1.709	1.634	1.717	1.531	1.458	1.378	1.355	1.331	1.148	1.067	1.119	1.066	Business Activities which are not clearly defined
NPF	266	282	237	227	236	206	200	197	187	218	215	214	212	210	NPF
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin
Rumah Tangga															Households
Untuk Pemilikan Rumah Tinggal	22.383	22.654	23.510	23.784	23.888	24.055	24.188	23.615	23.864	24.120	24.179	24.385	24.576	24.671	For Home Ownership
NPF	798	739	781	815	822	805	795	787	802	742	781	876	866	859	NPF
Untuk Pemilikan Flat atau Apartemen	539	536	622	624	628	633	627	815	809	774	756	752	747	717	For Apartment Ownership
NPF	28	30	26	25	24	25	20	31	30	27	21	31	35	36	NPF
Untuk Pemilikan Ruko atau Rukan	1.431	1.440	1.537	1.566	1.597	1.586	1.600	1.449	1.449	1.447	1.446	1.442	1.466	1.448	For Shop House Ownership
NPF	63	65	75	84	86	86	86	62	68	53	66	72	81	86	NPF
Untuk Pemilikan Kendaraan Bermotor	5.598	5.038	3.924	3.979	3.820	3.929	3.977	4.167	4.330	4.508	4.626	4.660	4.864	4.788	For Vehicles Ownership
NPF	87	83	69	67	66	64	73	83	93	85	114	59	65	65	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.674	18.571	16.973	16.834	16.549	16.367	16.082	16.747	16.525	16.428	16.219	16.135	16.252	16.265	Others
NPF	679	626	751	756	766	733	689	714	607	498	549	571	772	763	NPF
Bukan Lapangan Usaha Lainnya	4.625	4.482	4.319	4.312	3.813	3.710	3.473	3.421	2.978	2.812	2.235	2.189	1.969	2.040	Non Industrial Origin - Others
NPF	16	66	117	122	112	155	145	139	127	128	141	162	162	154	NPF
Total Pembiayaan	148.403	147.944	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	Total Financing
Total NPF	8.231	7.320	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.414	Total NPF

Miliar Rupiah (in Billion IDR)

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

	2014		2015								2016				Financing by Industrial Origin
Penerima Pembiayaan Lapangan Usaha	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Pertanian, Perburuan dan Kehutanan	557	755	1.163	1.264	1.219	1.257	1.252	1.233	1.276	1.404	1.402	1.360	1.365	1.332	Agricultures, Hunting and Forestry
NPF	36	36	60	64	67	71	81	79	84	81	87	91	92	95	NPF
Perikanan	270	267	215	215	214	218	216	203	203	200	200	195	196	171	Fisher
NPF	4	4	6	5	5	6	9	10	10	8	8	8	9	9	NPF
Pertambangan dan Penggalian	620	566	471	475	456	447	480	435	416	1.332	1.436	1.403	1.452	1.271	Mining and Quarrying
NPF	135	109	97	97	95	97	88	79	80	46	45	46	105	10	NPF
Industri Pengolahan	2.517	2.668	3.031	3.056	3.079	3.015	3.157	3.031	3.228	3.582	3.503	3.488	3.446	3.449	Processing Industry
NPF	157	143	165	166	172	169	123	126	134	109	111	111	112	113	NPF
Listrik, gas dan air	397	401	397	415	424	435	457	428	432	430	432	417	413	411	Electricity, Gas and Water
NPF	7	7	9	398	401	419	436	408	413	411	410	395	392	390	NPF
Konstruksi	3.022	3.062	3.142	3.287	3.235	3.266	3.363	3.393	3.463	3.502	3.607	3.612	3.685	3.686	Construction
NPF	123	117	137	141	140	139	140	163	148	130	143	145	409	406	NPF
Perdagangan Besar dan Eceran	3.336	3.529	3.728	3.755	3.698	3.895	3.813	3.937	3.967	3.820	3.735	3.774	3.812	3.723	Wholesale and Retail Trade
NPF	127	140	192	242	251	252	258	314	268	220	331	348	359	350	NPF
Penyediaan akomodasi dan penyediaan makan minum	285	303	337	338	346	403	405	411	409	419	468	625	671	666	Provision of accomodation and the provision of eating and drinking
NPF	19	32	45	46	47	48	60	51	51	44	26	25	26	25	NPF
Transportasi, pergudangan dan komunikasi	2.729	2.793	4.172	2.582	2.648	2.626	2.686	2.587	2.608	1.418	1.349	1.538	1.517	1.458	Transportation, Warehousing and Communications
NPF	108	105	166	167	165	139	136	137	108	56	51	49	37	32	NPF
Perantara Keuangan	5.294	5.456	5.958	6.095	6.158	6.395	6.800	7.055	7.121	7.240	7.214	7.199	7.169	7.048	Financial intermediaries
NPF	44	43	39	38	42	39	38	46	45	34	33	44	38	42	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.071	2.203	2.614	2.665	2.997	2.946	2.264	2.195	2.101	2.001	1.909	1.799	1.934	1.472	Real Estate, Business, Ownership, and Business Services
NPF	65	62	72	87	88	97	87	81	81	85	85	85	81	58	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	269	264	265	271	267	261	276	283	310	310	317	312	328	322	Education Services
NPF	0	1	1	1	2	2	2	2	2	1	1	1	1	1	NPF
Jasa Kesehatan dan Kegiatan Sosial	218	223	268	320	315	309	341	346	345	348	341	338	342	344	Health Services and Social Activities
NPF	6	6	20	20	17	12	11	12	11	11	14	14	14	14	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.349	1.323	1.161	1.186	1.114	1.094	1.074	994	957	936	886	872	849	837	Community, Sociocultural, Entertainment and Other Individual Services
NPF	77	75	134	120	103	104	108	97	91	79	75	76	62	61	NPF
Jasa Perorangan yang Melayani Rumah Tangga	2	2	2	2	2	2	2	3	3	3	4	5	5	5	Individual Services which Serve Households
NPF	-	-	0	0	0	0	0	0	0	0	0	0	0	0	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	0	0	0	0	0	-	-	-	-	1	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	0	NPF
Kegiatan yang belum jelas batasannya	472	613	670	714	722	732	788	789	783	815	590	591	591	668	Business Activities which are not clearly defined
NPF	9	7	9	9	8	5	5	5	7	6	8	8	7	8	NPF
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin
Rumah Tangga															Households
Untuk Pemilikan Rumah Tinggal	16.143	16.567	17.552	17.862	18.064	18.369	18.338	18.704	18.892	19.292	19.513	19.774	20.127	20.588	For Home Ownership
NPF	364	312	366	350	368	377	372	363	356	346	382	393	382	410	NPF
Untuk Pemilikan Flat atau Apartemen	646	638	644	658	656	620	671	671	658	672	580	580	574	584	For Apartment Ownership
NPF	3	2	2	5	1	1	2	2	2	3	6	6	1	1	NPF
Untuk Pemilikan Ruko atau Rukan	487	505	619	662	687	670	728	756	762	789	856	897	927	1.538	For Shop House Ownership
NPF	22	17	18	20	22	21	26	24	25	18	25	32	31	58	NPF
Untuk Pemilikan Kendaraan Bermotor	2.079	1.904	1.768	1.787	1.739	1.776	4.084	4.178	4.350	4.463	4.630	2.638	4.800	4.841	For Vehicles Ownership
NPF	17	14	14	10	10	10	43	41	37	46	57	30	40	38	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.113	3.172	3.750	3.902	3.965	4.069	4.222	4.196	4.452	4.546	4.593	4.743	4.848	5.020	Others
NPF	40	35	46	41	43	39	42	37	41	38	43	41	41	42	NPF
Bukan Lapangan Usaha Lainnya	4.097	4.171	3.946	3.835	3.777	3.780	1.568	1.551	1.519	1.505	1.454	3.660	1.464	1.455	Non Industrial Origin - Others
NPF	45	45	52	52	60	47	22	22	22	21	20	46	20	18	NPF
Total Pembiayaan	49.972	51.385	55.873	55.347	55.784	56.586	56.986	57.379	58.257	59.028	59.021	59.819	60.515	60.889	Total Financing
Total NPF	1.411	1.312	1.650	2.079	2.107	2.092	2.088	2.098	2.015	1.791	1.960	1.993	2.260	2.181	Total NPF

Miliar Rupiah (in Billion IDR)

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.799	3.071	3.190	2.136	13.040	West Java
NPF	403	134	465	213	527	NPF
Banten	1.065	787	483	477	3.175	Banten
NPF	91	74	24	19	96	NPF
DKI Jakarta	7.048	30.881	2.903	24.039	24.859	DKI Jakarta
NPF	530	2.558	163	603	390	NPF
D.I Yogyakarta	609	204	347	170	1.376	DI Yogyakarta
NPF	17	10	8	-	31	NPF
Jawa Tengah	3.494	2.502	1.558	1.125	4.913	Central Java
NPF	131	62	59	9	172	NPF
Jawa Timur	4.090	4.198	1.722	2.324	7.739	East Java
NPF	242	71	126	8	221	NPF
Bengkulu	179	19	234	2	406	Bengkulu
NPF	15	0	22	0	10	NPF
Jambi	479	118	323	16	1.099	Jambi
NPF	84	3	28	2	39	NPF
Aceh	349	48	159	16	2.384	Nanggroe Aceh Darussalam
NPF	68	15	33	3	36	NPF
Sumatera Utara	1.900	983	1.111	1.179	3.135	North Sumatera
NPF	279	19	139	11	250	NPF
Sumatera Barat	806	209	311	102	1.932	West Sumatera
NPF	49	6	41	4	53	NPF
Riau	585	143	635	416	1.891	Riau
NPF	29	8	123	3	36	NPF
Sumatera Selatan	806	260	524	305	2.155	South Sumatera
NPF	87	31	92	5	115	NPF
Bangka Belitung	46	11	39	0	192	Bangka Belitung
NPF	2	-	3	-	4	NPF
Kepulauan Riau	233	106	202	158	1.977	Riau Islands
NPF	6	-	7	0	17	NPF
Lampung	765	174	307	86	760	Lampung
NPF	33	9	18	27	36	NPF
Kalimantan Selatan	534	403	324	639	1.238	South Kalimantan
NPF	68	22	58	68	49	NPF
Kalimantan Barat	399	218	661	199	1.698	West Kalimantan
NPF	18	7	25	0	36	NPF
Kalimantan Timur	742	761	541	305	1.861	East Kalimantan
NPF	54	13	29	25	88	NPF
Kalimantan Tengah	141	8	72	2	531	Central Kalimantan
NPF	10	-	5	0	21	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 April 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	162	3	109	2	666	Central Sulawesi
NPF	8	1	6	-	19	NPF
Sulawesi Selatan	876	795	541	493	3.014	South Sulawesi
NPF	49	32	31	53	52	NPF
Sulawesi Utara	86	7	73	5	252	North Sulawesi
NPF	7	2	8	2	31	NPF
Gorontalo	36	2	32	9	225	Gorontalo
NPF	9	1	4	0	23	NPF
Sulawesi Barat	6	3	12	5	141	West Sulawesi
NPF	2	-	1	-	1	NPF
Sulawesi Tenggara	165	5	105	12	541	South East Sulawesi
NPF	16	0	9	0	35	NPF
Nusa Tenggara Barat	550	8	182	38	1.232	West Nusa Tenggara
NPF	47	0	12	8	78	NPF
Bali	191	259	134	50	900	Bali
NPF	4	0	2	0	22	NPF
Nusa Tenggara Timur	59	1	9	-	135	East Nusa Tenggara
NPF	3	-	-	-	15	NPF
Maluku	14	-	12	-	67	Maluku
NPF	2	-	0	-	5	NPF
Papua	106	39	60	62	240	Papua
NPF	5	0	7	0	12	NPF
Maluku Utara	38	10	26	7	109	North Maluku
NPF	2	-	2	-	3	NPF
Papua Barat	30	5	46	3	70	West Papua
NPF	1	1	1	-	4	NPF
Lainnya	133	237	-	-	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	32.521	46.477	16.987	34.383	83.953	Total
NPF	2.371	3.077	1.553	1.065	2.530	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan April 2016
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	4.980	2.817	2.960	1.865	9.983	West Java
NPF	367	127	457	205	481	NPF
Banten	761	640	439	451	2.513	Banten
NPF	83	74	24	19	94	NPF
DKI Jakarta	5.962	23.496	1.840	19.793	11.056	DKI Jakarta
NPF	494	1.680	125	582	257	NPF
D.I Yogyakarta	437	159	273	84	812	DI Yogyakarta
NPF	11	10	7	-	29	NPF
Jawa Tengah	2.793	2.274	1.137	886	3.168	Central Java
NPF	113	57	56	4	145	NPF
Jawa Timur	3.107	3.633	1.455	1.222	4.645	East Java
NPF	199	69	121	7	167	NPF
Bengkulu	178	4	234	2	405	Bengkulu
NPF	14	0	22	0	10	NPF
Jambi	471	31	321	16	921	Jambi
NPF	83	3	28	2	36	NPF
Aceh	321	20	148	12	651	Nanggroe Aceh Darussalam
NPF	56	6	30	1	32	NPF
Sumatera Utara	970	516	859	480	1.455	North Sumatera
NPF	100	15	119	6	89	NPF
Sumatera Barat	627	29	255	68	898	West Sumatera
NPF	34	-	28	-	46	NPF
Riau	426	90	514	282	933	Riau
NPF	22	6	65	1	29	NPF
Sumatera Selatan	555	260	446	231	1.011	South Sumatera
NPF	66	31	86	3	58	NPF
Bangka Belitung	45	11	39	0	140	Bangka Belitung
NPF	2	-	3	-	4	NPF
Kepulauan Riau	185	99	186	157	1.027	Riau Islands
NPF	5	-	7	0	14	NPF
Lampung	762	172	307	80	728	Lampung
NPF	33	8	18	26	34	NPF
Kalimantan Selatan	383	297	263	434	676	South Kalimantan
NPF	49	15	42	60	33	NPF
Kalimantan Barat	285	218	644	197	1.084	West Kalimantan
NPF	17	7	25	0	36	NPF
Kalimantan Timur	500	382	474	291	1.084	East Kalimantan
NPF	29	13	28	25	63	NPF
Kalimantan Tengah	141	8	72	2	531	Central Kalimantan
NPF	10	-	5	0	21	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan April 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	162	3	109	2	666	Central Sulawesi
NPF	8	1	6	-	19	NPF
Sulawesi Selatan	623	674	428	307	1.985	South Sulawesi
NPF	36	32	25	46	39	NPF
Sulawesi Utara	86	7	73	5	252	North Sulawesi
NPF	7	2	8	2	31	NPF
Gorontalo	36	2	32	9	225	Gorontalo
NPF	9	1	4	0	23	NPF
Sulawesi Barat	6	3	12	5	138	West Sulawesi
NPF	2	-	1	-	1	NPF
Sulawesi Tenggara	165	5	105	12	541	South East Sulawesi
NPF	16	0	9	0	35	NPF
Nusa Tenggara Barat	536	2	166	31	913	West Nusa Tenggara
NPF	44	0	10	8	76	NPF
Bali	147	208	134	50	866	Bali
NPF	3	0	2	0	20	NPF
Nusa Tenggara Timur	59	1	9	-	135	East Nusa Tenggara
NPF	3	-	-	-	15	NPF
Maluku	14	-	12	-	67	Maluku
NPF	2	-	0	-	5	NPF
Papua	106	39	60	62	240	Papua
NPF	5	0	7	0	12	NPF
Maluku Utara	38	10	26	7	109	North Maluku
NPF	2	-	2	-	3	NPF
Papua Barat	30	5	46	3	70	West Papua
NPF	1	1	1	-	4	NPF
Lainnya	133	237	-	-	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	26.031	36.352	14.076	27.046	49.928	Total
NPF	1.926	2.157	1.371	998	1.963	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	820	254	230	271	3.057	West Java
NPF	35	7	8	8	46	NPF
Banten	304	147	44	26	662	Banten
NPF	8	-	1	-	3	NPF
DKI Jakarta	1.086	7.385	1.063	4.246	13.803	DKI Jakarta
NPF	36	878	38	21	133	NPF
D.I Yogyakarta	172	45	74	86	564	DI Yogyakarta
NPF	7	0	1	-	2	NPF
Jawa Tengah	701	228	421	239	1.744	Central Java
NPF	18	5	3	6	26	NPF
Jawa Timur	983	564	268	1.102	3.094	East Java
NPF	43	2	6	1	54	NPF
Bengkulu	1	15	-	-	0	Bengkulu
NPF	1	-	-	-	-	NPF
Jambi	8	87	2	0	178	Jambi
NPF	1	-	-	-	3	NPF
Aceh	28	28	11	4	1.733	Nanggroe Aceh Darussalam
NPF	11	9	3	2	5	NPF
Sumatera Utara	930	467	252	699	1.680	North Sumatera
NPF	180	4	20	5	162	NPF
Sumatera Barat	179	181	56	33	1.034	West Sumatera
NPF	15	6	13	4	7	NPF
Riau	158	52	121	134	958	Riau
NPF	7	2	58	3	7	NPF
Sumatera Selatan	251	-	78	74	1.144	South Sumatera
NPF	20	-	6	2	56	NPF
Bangka Belitung	1	-	1	-	52	Bangka Belitung
NPF	0	-	-	-	0	NPF
Kepulauan Riau	48	7	16	1	950	Riau Islands
NPF	1	-	1	-	3	NPF
Lampung	3	2	-	7	33	Lampung
NPF	-	1	-	1	2	NPF
Kalimantan Selatan	151	106	62	204	563	South Kalimantan
NPF	19	7	15	8	15	NPF
Kalimantan Barat	114	-	17	2	613	West Kalimantan
NPF	0	-	1	-	0	NPF
Kalimantan Timur	242	380	67	14	778	East Kalimantan
NPF	25	0	1	-	26	NPF
Kalimantan Tengah	253	122	113	186	1.029	Central Kalimantan
NPF	13	0	6	7	13	NPF

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	3	Central Sulawesi
NPF	14	6	16	7	318	NPF
Sulawesi Selatan	3	-	2	-	2	South Sulawesi
NPF	43	51	-	1	34	NPF
Sulawesi Utara	1	-	-	-	2	North Sulawesi
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	1	West Sulawesi
NPF	-	-	-	-	-	NPF
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	14	6	16	7	301	West Nusa Tenggara
NPF	3	-	2	-	2	NPF
Bali	42	48	-	1	31	Bali
NPF	1	-	-	-	2	NPF
Nusa Tenggara Timur	-	-	-	-	-	East Nusa Tenggara
NPF	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	NPF
Papua	-	-	-	-	-	Papua
NPF	-	-	-	-	-	NPF
Maluku Utara	-	-	-	-	-	North Maluku
NPF	-	-	-	-	-	NPF
Papua Barat	-	-	-	-	-	West Papua
NPF	-	-	-	-	-	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	6.493	10.122	2.914	7.337	34.010	Total
NPF	502	977	197	75	919	NPF

Tabel 16. Pembiayaan dan NPF BUS dan UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan April 2016
(Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - April 2016)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan 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	298	153	129	1.397	448	1.404	4.356	514	639	1.281	1.225	0	635	347	892	52	-	426	7.220	146	392	154	4.835	293	27.237	West Java
NPF	34	4	57	192	10	102	388	11	53	39	96	0	17	5	103	1	-	102	167	2	16	3	318	20	1.742	NPF
Banten	4	1	47	296	77	392	349	40	217	646	179	4	156	44	274	12	-	74	2.162	23	69	22	824	75	5.987	Banten
NPF	1	0	0	30	0	21	68	6	43	2	5	1	12	1	18	1	-	1	61	0	9	1	12	14	305	NPF
DKI Jakarta	3.662	696	4.932	8.830	6.296	4.929	8.929	979	6.809	10.836	4.510	252	1.002	687	975	24	-	523	11.874	569	843	8.183	2.398	993	89.730	DKI Jakarta
NPF	52	3	228	568	799	485	877	9	371	76	280	0	28	7	36	0	-	34	172	13	12	89	84	21	4.245	NPF
D.I Yogyakarta	50	7	1	49	5	200	307	60	23	315	41	-	87	47	54	12	-	74	934	6	32	21	299	85	2.706	DI Yogyakarta
NPF	2	5	-	2	-	-	11	0	0	3	6	-	-	-	3	0	-	2	26	-	-	-	3	2	66	NPF
Jawa Tengah	103	43	15	2.883	48	533	2.340	127	282	898	251	-	362	424	237	54	-	79	3.152	64	165	341	898	292	13.591	Central Java
NPF	2	1	0	67	0	10	113	5	8	24	5	-	0	1	19	1	-	5	88	7	13	1	51	13	433	NPF
Jawa Timur	194	68	55	2.874	56	1.240	3.008	159	809	1.568	1.002	0	275	365	428	54	-	180	5.395	130	350	41	1.177	645	20.073	East Java
NPF	19	2	0	15	1	59	151	7	63	39	4	-	7	19	47	1	-	13	111	4	25	0	51	29	667	NPF
Bengkulu	58	2	0	11	1	7	232	14	22	4	18	-	11	12	34	1	-	7	198	8	33	3	154	10	840	Bengkulu
NPF	3	0	-	1	-	0	27	1	1	-	1	-	-	0	2	-	-	1	3	0	3	0	3	1	47	NPF
Jambi	269	22	30	41	2	55	256	8	50	64	65	1	8	5	50	3	-	7	384	6	17	9	666	17	2.035	Jambi
NPF	20	0	29	5	-	10	20	1	0	0	25	0	0	0	5	-	-	1	25	0	2	0	11	0	156	NPF
Aceh	42	5	0	22	1	24	336	26	7	9	12	0	8	17	41	4	-	18	1.184	81	55	67	834	164	2.957	Nanggroee Aceh
NPF	8	1	-	3	0	11	67	7	2	0	3	-	0	2	8	0	-	6	12	0	7	0	17	1	155	NPF
Sumatera Utara	1.200	39	29	341	5	547	1.231	71	196	560	445	0	96	227	137	21	-	27	2.019	50	185	20	780	81	8.308	North Sumatera
NPF	77	5	0	17	0	104	158	4	6	6	30	-	0	12	24	0	0	5	186	2	13	0	43	6	699	NPF
Sumatera Barat	130	8	126	55	0	16	592	25	30	204	25	-	53	76	81	5	-	2	416	6	61	15	1.087	347	3.359	West Sumatera
NPF	20	1	0	3	-	2	56	1	2	1	1	-	3	0	8	0	-	1	30	1	6	1	12	3	152	NPF
Riau	508	1	24	27	31	195	429	42	120	20	188	-	54	28	94	4	-	13	957	6	38	22	849	19	3.670	Riau
NPF	88	0	0	5	-	7	32	3	6	1	8	-	1	0	7	0	-	3	19	-	2	0	14	1	199	NPF
Sumatera Selatan	328	9	113	89	118	280	505	51	48	24	76	1	76	48	82	4	-	42	1.312	15	43	12	752	23	4.050	South Sumatera
NPF	65	0	7	5	-	33	53	4	6	2	16	0	0	1	7	0	-	17	63	1	4	1	43	3	330	NPF
Bangka Belitung	11	1	0	2	-	6	35	6	1	24	1	-	-	1	6	0	-	-	46	3	3	2	138	-	289	Bangka Belitung
NPF	0	0	-	-	-	1	2	1	-	-	-	-	-	-	0	-	-	-	2	-	-	3	-	-	2	NPF
Kepulauan Riau	1	1	30	70	2	71	174	11	180	22	30	-	27	4	49	3	-	24	1.191	7	41	23	708	6	2.677	Riau Islands
NPF	0	0	-	1	-	1	7	-	0	0	0	-	0	0	2	-	-	0	11	-	-	0	6	0	30	NPF
Lampung	95	15	-	132	1	35	483	18	41	285	30	0	71	67	40	13	-	5	492	12	16	17	210	14	2.092	Lampung
NPF	6	0	-	16	0	0	29	3	2	3	6	-	17	0	3	0	-	1	22	0	0	0	12	2	124	NPF
Kalimantan Selatan	154	29	264	35	131	200	329	14	328	73	70	-	37	101	93	3	-	41	979	28	41	25	155	11	3.138	South Kalimantan
NPF	1	5	30	7	-	10	76	1	59	1	16	-	-	0	6	0	-	5	37	1	2	0	6	2	264	NPF
Kalimantan Barat	436	3	2	13	0	72	258	23	163	385	17	2	2	4	59	3	-	35	483	42	52	38	1.072	12	3.175	West Kalimantan
NPF	14	0	-	1	-	8	16	1	2	-	1	1	0	1	4	0	-	1	14	3	4	0	15	0	86	NPF
Kalimantan Timur	22	7	99	156	3	396	404	39	369	446	221	-	39	9	82	6	-	52	1.035	24	44	53	686	20	4.211	East Kalimantan
NPF	8	1	8	4	-	6	23	1	27	9	21	-	0	-	5	0	-	8	62	1	1	0	25	0	210	NPF
Kalimantan Tengah	14	1	-	2	0	21	114	3	8	2	16	0	4	3	18	9	-	9	373	9	36	5	99	8	754	Central Kalimantan
NPF	1	-	-	0	-	2	9	0	-	-	2	-	-	-	1	1	-	0	11	0	2	-	3	5	37	NPF
Sulawesi Tengah	12	23	0	7	0	18	155	7	6	1	10	-	6	2	19	2	-	5	180	1	32	5	445	2	940	Central Sulawesi
NPF	0	0	-	0	-	2	8	1	0	1	0	-	-	0	3	-	-	0	14	-	0	-	5	-	34	NPF
Sulawesi Selatan	12	20	53	177	8	292	544	82	65	687	227	-	236	45	213	4	-	42	1.383	13	259	491	649	219	5.720	South Sulawesi
NPF	0	0	2	48	-	6	68	4	6	10	11	-	0	0	7	0	-	4	29	0	12	0	10	1	217	NPF
Sulawesi Utara	8	3	1	5	0	3	103	10	7	0	5	0	1	2	22	0	-	0	67	5	3	4	166	7	422	North Sulawesi
NPF	0	0	-	1	-	1	11	-	2	0	1	-	-	-	2	-	-	-	13	-	0	1	14	2	49	NPF
Gorontalo	0	1	-	3	0	11	29	12	-	1	5	-	2	0	13	1	-	1	105	3	5	1	97	14	304	Gorontalo
NPF	0	0	-	1	-	2	6	2	-	0	-	-	-	-	3	-	-	1	15	0	-	0	3	5	38	NPF
Sulawesi Barat	2	0	1	1	-	4	6	1	-	-	4	-	1	2	5	-	-	-	98	0	5	2	31	5	167	West Sulawesi
NPF	0	-	1	-	-	-	1	0	-	-	0	-	-	-	1	-	-	-	1	-	-	-	1	-	4	NPF
Sulawesi Tenggara	1	5	5	7	1	31	169	8	6	1	15	-	11	2	19	3	-	3	237	4	61	4	193	42	828	South East Sulawesi
NPF	0	0	-	1	-	1	19	0	0	-	0	-	-	-	3	0	-	2	16	-	9	-	4	6	61	NPF
Nusa Tenggara Barat	16	9	4	25	2	29	553	23	7	9																

Miliar Rupiah (in Billion IDR)

Tabel 16a. Pembiayaan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan April 2016
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - April 2016)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan 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	296	152	119	1.265	439	934	4.148	502	535	1.136	1.122	0	629	325	726	52	-	241	4.548	108	253	131	4.763	179	22.605	West Java	
NPF	34	3	56	189	1	99	377	5	45	38	94	0	17	5	92	1	-	99	124	2	14	3	317	20	1.638	NPF	
Banten	4	1	47	278	77	232	346	40	216	421	152	4	151	44	249	12	-	17	1.539	19	56	22	810	66	4.804	Banten	
NPF	1	0	0	30	0	15	67	6	43	2	5	1	12	1	16	1	-	1	58	0	9	1	11	14	294	NPF	
DKI Jakarta	3.074	581	3.847	6.712	5.904	3.960	7.011	486	6.075	6.464	3.891	252	928	655	858	24	-	370	4.436	199	204	3.550	1.982	679	62.148	DKI Jakarta	
NPF	48	0	222	482	418	210	697	7	356	67	278	0	28	2	32	0	-	34	93	12	2	52	80	17	3.138	NPF	
D.I Yogyakarta	8	6	1	43	3	82	281	34	7	246	26	-	65	41	44	11	-	55	574	1	5	6	170	57	1.766	DI Yogyakarta	
NPF	2	5	-	2	-	-	10	0	0	-	6	-	-	-	1	0	-	2	24	-	-	-	3	2	56	NPF	
Jawa Tengah	93	42	5	2.713	48	243	2.076	80	206	653	161	-	264	214	198	54	-	39	1.869	62	68	310	706	154	10.257	Central Java	
NPF	2	1	0	64	0	7	101	2	7	18	4	-	0	1	15	1	-	5	69	7	8	1	51	10	374	NPF	
Jawa Timur	184	62	55	2.086	55	846	2.691	144	651	804	936	0	219	332	245	54	-	56	2.903	63	117	36	1.082	444	14.061	East Java	
NPF	15	2	0	13	1	55	146	4	62	30	4	-	7	18	25	1	-	13	77	4	7	0	50	28	562	NPF	
Bengkulu	58	2	0	11	1	7	232	13	6	4	18	-	11	12	34	1	-	7	198	8	33	3	153	10	823	Bengkulu	
NPF	3	0	-	1	-	0	27	1	1	-	1	-	-	0	2	-	-	1	3	0	3	0	3	1	46	NPF	
Jambi	269	22	30	41	2	55	251	7	14	9	65	1	8	5	50	3	-	7	368	6	15	7	514	11	1.759	Jambi	
NPF	20	0	29	5	-	10	20	1	0	0	25	0	0	0	5	-	-	1	24	0	1	0	11	0	152	NPF	
Aceh	41	4	0	20	1	16	283	25	5	9	9	0	8	17	41	4	-	17	250	17	42	8	328	7	1.152	Anggro Aceh	
NPF	8	0	-	3	-	6	50	7	2	0	2	-	0	2	8	0	-	5	10	0	5	0	16	1	125	NPF	
Sumatera Utara	693	27	28	217	4	211	837	52	61	174	65	0	86	214	118	18	-	20	693	41	45	13	643	20	4.280	North Sumatera	
NPF	60	0	0	9	0	29	96	2	6	5	4	-	0	5	20	0	-	3	44	2	1	0	41	0	329	NPF	
Sumatera Barat	86	7	2	39	0	14	436	21	16	143	21	-	49	64	73	5	-	2	402	5	54	14	417	5	1.876	West Sumatera	
NPF	5	1	-	3	-	1	36	1	2	1	1	-	3	0	7	0	-	1	30	1	3	1	11	0	107	NPF	
Riau	399	1	-	23	21	31	37	381	35	74	20	128	-	54	27	72	3	-	8	534	6	24	17	345	7	2.245	Riau
NPF	42	0	-	2	-	3	23	2	6	1	4	-	1	0	6	0	-	3	14	-	2	0	13	0	123	NPF	
Sumatera Selatan	322	9	112	41	118	83	491	37	21	24	56	1	59	42	39	4	-	33	638	15	36	11	304	6	2.503	South Sumatera	
NPF	64	0	6	5	-	14	52	4	4	2	14	0	-	1	6	0	-	16	35	1	3	1	18	1	246	NPF	
Bangka Belitung	11	1	0	2	-	6	34	6	1	24	1	-	-	1	6	0	-	-	45	3	3	2	87	-	235	Bangka Belitung	
NPF	-	0	-	-	-	1	2	1	-	-	-	-	-	-	0	-	-	-	2	-	-	-	2	-	8	NPF	
Kepulauan Riau	1	1	30	70	2	23	169	11	179	21	30	-	27	4	46	2	-	10	636	6	19	5	359	2	1.655	Riau Islands	
NPF	0	0	-	1	-	1	7	-	0	0	0	-	0	0	2	-	-	-	9	-	-	0	5	-	26	NPF	
Lampung	93	15	1	132	1	35	478	18	41	282	28	0	71	66	40	13	-	5	466	12	14	14	208	13	2.048	Lampung	
NPF	6	0	-	16	0	0	29	3	2	3	5	-	17	0	3	0	-	1	20	0	0	0	12	2	120	NPF	
Kalimantan Selatan	154	10	262	23	131	51	237	10	263	21	33	-	24	97	27	3	-	31	474	13	36	11	132	9	2.053	South Kalimantan	
NPF	1	5	30	1	-	3	55	0	58	1	6	-	-	0	2	0	-	5	24	1	2	0	5	2	199	NPF	
Kalimantan Barat	435	3	2	11	0	62	247	19	163	285	16	2	2	4	57	3	-	35	475	42	41	37	477	12	2.429	West Kalimantan	
NPF	14	0	-	1	-	8	16	1	2	-	1	1	0	1	4	0	-	1	14	3	4	0	15	0	85	NPF	
Kalimantan Timur	12	5	93	154	3	205	365	36	366	73	203	-	35	7	55	6	-	28	628	20	26	51	338	20	2.731	East Kalimantan	
NPF	1	1	8	4	-	5	22	1	27	1	13	-	0	-	5	0	-	8	38	1	0	0	23	0	158	NPF	
Kalimantan Tengah	14	1	-	2	0	21	114	3	8	2	16	0	4	3	18	9	-	9	373	9	36	5	99	8	754	Central Kalimantan	
NPF	1	-	-	0	-	2	9	0	-	-	2	-	-	-	1	1	-	0	11	0	2	-	3	5	37	NPF	
Sulawesi Tengah	12	23	0	7	0	18	155	7	6	1	10	-	6	2	19	2	-	5	180	1	32	5	445	2	940	Central Sulawesi	
NPF	0	0	-	0	-	2	8	1	0	1	0	-	-	0	3	-	-	0	14	-	0	-	5	-	34	NPF	
Sulawesi Selatan	12	10	17	174	2	120	428	75	39	539	210	-	225	44	110	4	-	24	664	10	112	487	544	168	4.017	South Sulawesi	
NPF	0	-	-	48	-	2	62	3	2	5	10	-	-	0	2	0	-	4	21	0	7	0	10	1	178	NPF	
Sulawesi Utara	8	3	1	5	0	3	103	10	7	0	5	0	1	2	22	0	-	0	67	5	3	4	166	7	422	North Sulawesi	
NPF	0	0	-	1	-	0	11	-	2	0	1	-	-	-	2	-	-	-	13	-	0	1	14	2	49	NPF	
Gorontalo	0	1	-	3	0	11	29	12	-	1	5	-	2	0	13	1	-	1	105	3	5	1	97	14	304	Gorontalo	
NPF	0	0	-	1	-	2	6	2	-	0	-	-	-	3	-	-	-	1	15	0	-	0	3	5	38	NPF	
Sulawesi Barat	2	0	1	1	-	4	6	1	-	-	4	-	1	2	5	-	-	98	0	5	2	28	5	163	West Sulawesi		
NPF	0	-	1	-	-	-	1	0	-	-	0	-	-	-	1	-	-	-	1	-	-	-	1	-	4	NPF	
Sulawesi Tenggara	1	5	5	7	1	31	169	8	6	1	15	-	11	2	19	3	-	3	237	4	61	4	193	42	828	South East Sulawesi	
NPF	0	0	-	1	-	1	19	0	0	-	0	-	-	-	3	0	-	2	16	-	9	-	4	6	61	NPF	
Nusa Tenggara Barat	15	9	4	24	2	20	534	17	7	9	9	0	6	14	43	8	-	15	412	2	32	6	416	45	1.649	West Nusa Tenggara	
NPF	0	0	1	0	0	3	51																				

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 April 2016
(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - April 2016)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, 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	3	1	10	132	9	470	207	11	105	145	103	-	6	22	166	-	-	185	2.672	39	138	23	72	114	4.632	West Java
NPF	0	1	0	2	9	3	11	6	8	1	2	-	-	0	11	-	-	4	43	-	0	1	0	1	0	104
Banten	-	-	-	18	-	160	3	0	1	225	27	-	5	0	26	-	-	57	623	4	12	1	14	8	1.184	Banten
NPF	-	-	-	-	-	6	1	-	-	-	0	-	-	-	1	-	-	1	2	-	-	0	-	-	11	NPF
DKI Jakarta	588	115	1.085	2.118	392	969	1.917	494	734	4.372	619	-	74	32	117	0	-	154	7.438	370	639	4.632	410	315	27.582	DKI Jakarta
NPF	3	3	7	86	381	275	181	2	15	9	3	-	-	5	4	-	-	79	0	10	37	4	4	4	1.107	NPF
D.I Yogyakarta	42	0	-	6	1	118	25	26	16	69	15	-	22	6	10	0	-	20	360	4	27	15	130	28	939	DI Yogyakarta
NPF	-	-	-	1	-	1	-	-	-	3	0	-	-	-	2	-	-	2	-	-	-	0	0	0	10	NPF
Jawa Tengah	10	1	9	170	-	290	264	47	76	245	89	-	97	210	40	0	-	40	1.283	3	97	32	192	138	3.333	Central Java
NPF	1	-	-	3	-	3	12	3	0	6	1	-	-	-	3	0	-	19	-	4	-	0	2	58	NPF	
Jawa Timur	10	6	0	788	0	394	317	15	157	764	67	-	56	33	183	1	-	125	2.493	67	233	6	95	201	6.012	East Java
NPF	4	0	-	2	-	4	5	4	1	9	-	-	-	1	22	-	-	0	35	-	18	-	1	0	105	NPF
Bengkulu	-	-	-	-	-	-	0	1	15	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	17	Bengkulu
NPF	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF
Jambi	0	-	-	0	0	0	5	1	36	55	-	-	-	-	0	-	-	-	16	-	3	2	152	6	276	Jambi
NPF	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1	-	2	-	-	-	4	NPF
Aceh	1	1	0	2	0	8	53	0	2	-	3	-	0	0	0	0	-	1	934	64	13	59	506	157	1.805	Nanggrove Aceh
NPF	0	0	-	0	0	6	17	0	-	-	1	-	-	-	-	-	-	0	1	-	2	0	1	0	30	NPF
Sumatera Utara	507	12	0	124	2	337	394	19	135	385	380	0	11	12	19	3	1	0	1.326	9	140	7	137	61	4.028	North Sumatera
NPF	18	4	-	8	75	0	62	2	0	25	0	-	0	7	5	0	0	2	142	-	12	0	2	6	370	NPF
Sumatera Barat	44	2	123	16	0	1	155	4	14	61	4	0	4	12	8											

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

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

Ket: 1) Angka-angka diperbaiki

*) Angka-angka sementara

Note: 1) Revised figures

*) Provisional figures

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

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

Ket: r) Angka-angka diperbaiki

*) Angka-angka sementara

Note: r) Revised figures

*) Provisional figures

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

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

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

Indikator	2014		2015								2016				Indicator
	Nov ^{r)}	Des ^{r)}	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	17,69	17,68	15,72	15,89	15,47	15,16	14,99	15,06	15,18	15,30	15,52	15,22	14,81	14,74	1. Working Capital
a. UMKM	20,27	19,95	19,54	19,72	19,53	19,74	19,42	18,93	19,65	19,52	19,76	19,62	19,30	19,23	a. Micro, Small and Medium Enterprise
i. Rupiah	20,70	20,38	20,12	20,32	20,13	20,13	19,77	19,21	19,91	19,75	19,96	19,79	19,44	19,36	i. Rupiah
ii. Valas	11,52	11,14	8,13	7,76	7,66	6,85	6,80	6,89	6,86	5,83	5,38	6,57	7,15	7,50	ii. Valas
b. Bukan UMKM	15,01	15,27	13,16	13,25	12,94	12,73	12,19	12,71	12,44	12,27	12,58	12,21	11,71	11,61	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,75	15,85	14,03	13,80	13,46	13,48	13,26	13,36	13,20	12,86	13,18	12,70	12,17	12,04	i. Rupiah
ii. Valas	8,30	9,97	7,20	8,22	8,13	6,38	4,07	7,34	5,80	6,22	6,42	6,87	6,71	6,72	ii. Valas
2. Investasi	14,21	14,27	13,79	13,83	13,64	12,92	12,56	13,05	13,07	13,14	12,97	12,95	12,74	12,56	2. Investment
a. UMKM	15,16	15,07	15,65	15,66	15,40	15,22	15,16	15,47	15,91	16,00	15,88	15,71	15,49	15,14	a. Micro, Small and Medium Enterprise
i. Rupiah	16,27	16,20	16,55	16,64	16,39	15,59	15,56	15,79	16,26	16,22	16,04	15,86	15,64	15,24	i. Rupiah
ii. Valas	8,83	8,75	9,23	9,78	9,75	8,32	8,22	8,13	8,16	8,05	8,57	8,58	6,84	7,30	ii. Valas
b. Bukan UMKM	13,34	13,56	12,35	12,42	12,35	11,93	11,36	11,85	11,63	11,74	11,53	11,59	11,39	11,28	b. Non Micro, Small and Medium Enterprise
i. Rupiah	14,51	14,68	13,30	13,37	13,26	12,96	12,37	12,80	12,54	12,62	12,64	12,76	12,51	12,49	i. Rupiah
ii. Valas	7,56	7,62	7,82	7,85	7,85	8,12	8,06	8,57	8,48	9,00	8,02	7,75	7,56	7,26	ii. Valas
3. Konsumsi (Bukan UMKM)	11,95	11,93	12,51	12,56	12,02	12,18	12,15	12,02	12,60	12,56	12,79	12,61	12,45	12,17	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,95	11,93	12,51	12,56	12,02	12,18	12,15	12,02	12,60	12,56	12,79	12,61	12,45	12,17	i. Rupiah
ii. Valas	2,36	3,10	11,17	11,75	11,79	9,86	9,90	10,00	-	-	-	-	-	-	ii. Valas

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	18,08	18,14	16,04	16,03	15,82	15,67	15,63	15,61	15,48	15,48	15,79	15,67	15,21	15,13	1. Working Capital
a. UMKM	20,47	20,07	19,64	19,85	20,30	20,15	19,85	19,79	19,88	19,96	20,24	20,12	19,86	19,62	a. Micro, Small and Medium Enterprise
i. Rupiah	20,99	20,59	20,30	20,53	21,02	20,61	20,26	20,12	20,18	20,26	20,51	20,34	20,06	19,79	i. Rupiah
ii. Valas	11,58	11,19	8,16	7,79	7,70	6,90	6,84	6,95	6,86	5,83	5,38	6,57	7,15	7,50	ii. Valas
b. Bukan UMKM	15,43	15,86	13,02	12,85	12,48	12,92	12,46	12,59	12,26	12,25	12,70	12,59	12,01	11,92	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,84	16,21	13,47	13,25	12,88	13,39	12,98	12,82	12,65	12,65	13,11	12,95	12,33	12,23	i. Rupiah
ii. Valas	8,64	9,66	6,34	6,52	6,07	6,61	6,79	9,70	7,02	6,95	7,26	7,64	7,40	7,44	ii. Valas
2. Investasi	14,93	14,94	14,28	14,30	14,18	13,86	13,42	13,43	13,29	13,39	13,47	13,42	13,18	12,87	2. Investment
a. UMKM	15,23	15,16	15,71	15,70	15,74	16,14	16,01	16,03	15,95	15,99	15,92	15,72	15,51	15,10	a. Micro, Small and Medium Enterprise
i. Rupiah	16,33	16,25	16,58	16,67	16,78	16,43	16,33	16,27	16,19	16,14	16,07	15,85	15,60	15,19	i. Rupiah
ii. Valas	9,15	9,12	9,53	10,08	10,04	9,23	8,94	8,94	8,89	9,05	9,07	9,09	7,30	7,46	ii. Valas
b. Bukan UMKM	14,60	14,71	12,91	12,95	12,76	12,76	12,05	12,04	11,73	11,97	12,16	12,20	11,96	11,71	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,49	15,62	13,55	13,61	13,37	13,65	12,96	12,83	12,51	12,79	12,94	13,06	12,79	12,63	i. Rupiah
ii. Valas	8,26	8,27	8,70	8,69	8,69	9,21	9,02	9,17	9,07	8,93	9,16	8,75	8,47	7,97	ii. Valas
3. Konsumsi (Bukan UMKM)	11,89	11,84	12,64	12,71	12,73	12,59	12,67	12,73	12,76	12,80	13,26	13,00	12,75	12,50	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,89	11,84	12,64	12,71	12,73	12,59	12,67	12,73	12,76	12,80	13,26	13,00	12,75	12,50	i. Rupiah
ii. Valas	2,36	3,10	12,55	12,61	12,69	9,86	9,90	10,00	-	-	-	-	-	-	ii. Valas

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	16,01	15,81	14,61	15,34	14,18	13,28	12,56	13,08	14,09	14,62	14,44	13,50	13,31	13,28	1. Working Capital
a. UMKM	19,24	19,28	18,78	18,77	14,11	17,13	16,38	13,12	18,15	17,79	17,84	17,66	17,18	17,66	a. Micro, Small and Medium Enterprise
i. Rupiah	19,27	19,31	18,82	18,83	14,15	17,18	16,43	13,16	18,15	17,79	17,84	17,66	17,18	17,66	i. Rupiah
ii. Valas	4,40	4,38	4,33	4,24	4,21	4,19	4,16	4,30	7,00	7,00	7,00	7,00	- ^{r)}	-	ii. Valas
b. Bukan UMKM	13,53	13,37	13,48	14,31	14,19	12,17	11,44	13,06	12,91	12,39	12,15	10,83	10,61	10,48	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,34	14,41	15,77	15,51	15,34	13,79	14,18	15,07	14,93	13,78	13,48	11,73	11,48	11,30	i. Rupiah
ii. Valas	8,01	10,19	7,66	9,58	9,74	6,15	1,09	4,84	4,65	4,96	4,95	5,56	5,54	5,54	ii. Valas
2. Investasi	11,57	11,87	12,00	12,10	11,68	9,62	9,51	11,67	12,24	12,24	11,18	11,23	11,15	11,31	2. Investment
a. UMKM	14,73	14,54	15,22	15,33	12,84	10,46	10,43	12,88	15,66	16,05	15,70	15,69	15,41	15,35	a. Micro, Small and Medium Enterprise
i. Rupiah	15,86	15,91	16,30	16,39	13,60	10,94	10,90	13,44	16,71	16,70	15,93	15,91	15,79	15,49	i. Rupiah
ii. Valas	6,30	6,36	6,63	6,63	6,63	6,63	6,64	6,66	6,66	6,22	6,55	6,54	6,28	6,72	ii. Valas
b. Bukan UMKM	10,16	10,72	11,01	11,10	11,34	9,38	9,25	11,20	11,31	11,08	9,53	9,61	9,47	9,70	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,50	11,98	12,58	12,66	12,92	10,70	10,55	12,67	12,62	12,04	11,49	11,58	11,36	11,86	i. Rupiah
ii. Valas	6,79	6,80	6,77	6,82	6,81	5,43	5,44	6,85	6,64	9,13	5,88	5,86	5,84	5,81	ii. Valas
3. Konsumsi (Bukan UMKM)	12,08	12,11	12,27	12,28	10,80	11,48	11,27	10,82	12,33	12,18	12,05	12,01	11,98	11,68	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,08	12,11	12,27	12,28	10,80	11,48	11,27	10,82	12,33	12,18	12,05	12,01	11,98	11,68	i. Rupiah
ii. Valas	-	-	7,39	7,50	7,50	-	-	-	-	-	-	-	-	-	ii. Valas

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	2014										2016				Indikator
	Nov ⁰	Des ⁰	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha															Loan to Business Sector
Pertanian, perburuan dan kehutanan	18.14	18.33	16.49	16.09	15.66	15.07	14.99	15.11	15.49	14.91	14.61	14.42	14.22	14.05	<i>Agricultures, Hunting and Forestry</i>
a. Rupiah	18.14	18.33	17.11	17.10	16.67	16.46	16.29	16.00	16.46	15.63	15.29	15.06	14.81	14.63	a. Rupiah
b. Valas	9.00	9.00	7.00	9.95	9.88	7.08	7.10	9.88	9.89	9.85	9.83	9.84	9.80	9.81	b. Foreign Exchange
Perikanan	14.79	14.86	14.58	14.13	14.08	12.41	11.98	9.87	10.70	10.68	12.55	12.40	12.00	12.45	<i>Fishery</i>
a. Rupiah	15.45	15.52	14.74	14.30	14.23	12.52	12.08	9.92	10.76	10.74	12.64	12.48	12.06	12.52	a. Rupiah
b. Valas	5.96	5.97	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	b. Foreign Exchange
Pertambangan dan Penggalian	12.07	12.26	9.77	9.66	9.61	9.71	9.43	9.22	9.39	8.71	10.14	9.71	9.59	9.76	<i>Mining and Quarrying</i>
a. Rupiah	15.35	15.39	10.53	10.33	10.28	10.50	10.33	9.83	10.08	10.27	12.98	13.02	12.76	12.69	a. Rupiah
b. Valas	8.60	8.88	8.62	8.67	8.72	8.70	8.48	8.52	8.56	7.36	7.41	6.42	6.34	6.59	b. Foreign Exchange
Industri Pengolahan	13.46	13.71	12.64	12.74	12.75	12.23	11.96	12.25	11.95	12.24	11.65	11.66	10.92	10.54	<i>Processing Industry</i>
a. Rupiah	14.56	14.98	14.12	14.18	14.07	13.71	13.45	13.52	13.43	13.21	13.17	13.00	11.99	11.53	a. Rupiah
b. Valas	8.13	8.04	6.47	6.52	6.73	5.84	5.70	6.55	6.51	8.73	6.18	6.60	6.40	6.38	b. Foreign Exchange
Listrik, gas dan air	13.22	13.10	11.65	11.71	10.96	10.48	10.19	10.60	11.01	11.31	12.18	12.13	11.66	11.06	<i>Electricity, Gas and Water</i>
a. Rupiah	14.93	14.84	12.84	12.96	12.01	11.97	11.83	11.80	11.95	12.73	13.47	13.20	13.00	12.97	a. Rupiah
b. Valas	8.16	8.14	8.65	8.62	8.56	7.20	7.42	8.47	8.64	8.04	9.05	9.34	8.55	7.25	b. Foreign Exchange
Konstruksi	14.47	14.42	13.49	13.14	12.70	12.99	13.14	12.92	13.52	13.45	13.05	12.78	12.40	12.36	<i>Construction</i>
a. Rupiah	14.69	14.65	13.69	13.30	12.96	13.27	13.37	13.12	13.74	13.65	13.21	12.92	12.53	12.48	a. Rupiah
b. Valas	10.64	10.62	8.78	9.11	7.48	7.48	5.74	5.62	4.05	3.56	5.33	5.24	5.13	5.09	b. Foreign Exchange
Perdagangan Besar dan Eceran	20.96	21.11	20.06	20.37	19.88	18.99	18.94	19.32	19.56	19.55	19.57	19.47	19.44	19.57	<i>Wholesale and Retail Trade</i>
a. Rupiah	21.06	21.24	20.25	20.54	20.05	19.13	19.10	19.45	19.64	19.62	19.64	19.54	19.50	19.62	a. Rupiah
b. Valas	10.28	8.86	7.82	8.41	7.55	7.77	7.93	8.80	7.81	7.88	7.91	7.93	7.92	7.68	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	22.22	19.65	18.09	19.47	18.62	17.19	16.90	16.51	17.47	16.65	16.17	15.54	15.38	15.12	<i>Provision of accommodation and the provision of eating and drinking</i>
a. Rupiah	22.22	19.65	18.22	19.59	18.74	17.28	16.99	16.53	17.50	16.67	16.19	15.55	15.40	15.14	a. Rupiah
b. Valas	-	-	4.85	6.32	4.38	6.34	5.96	7.00	7.00	7.00	7.00	7.00	7.00	7.00	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	13.33	13.78	10.84	11.51	11.24	11.03	10.24	10.92	11.03	11.74	11.98	12.14	12.09	11.88	<i>Transportation, Warehousing and Communications</i>
a. Rupiah	16.99	16.80	13.64	13.56	13.16	13.54	12.37	12.57	12.69	12.69	12.90	12.98	12.89	12.63	a. Rupiah
b. Valas	6.56	7.83	6.05	6.66	6.60	5.07	5.18	6.63	6.75	7.95	8.02	8.33	8.18	8.17	b. Foreign Exchange
Perantara Keuangan	18.26	17.44	16.21	15.81	15.35	14.83	14.99	14.92	14.60	14.66	14.79	13.87	13.17	12.93	<i>Financial intermediaries</i>
a. Rupiah	18.36	17.53	16.27	15.86	15.39	14.86	15.02	14.95	14.64	14.68	14.81	13.89	13.20	12.95	a. Rupiah
b. Valas	6.99	7.04	8.79	8.83	8.91	8.98	9.05	9.13	7.08	8.89	8.90	8.75	5.88	5.92	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16.82	17.07	13.86	13.76	13.59	13.35	12.07	12.88	12.52	13.03	12.74	12.61	12.87	12.90	<i>Real Estate, Business, Ownership, and Business Services</i>
a. Rupiah	16.09	16.36	13.26	13.21	13.03	12.73	12.88	12.70	12.99	13.47	13.21	12.99	13.23	13.24	a. Rupiah
b. Valas	24.53	24.66	18.93	18.29	18.38	18.53	4.64	14.79	5.35	5.02	4.13	5.13	5.07	4.47	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	18.05	18.36	16.63	16.54	16.34	16.00	16.14	14.89	15.55	17.85	17.85	17.84	17.85	17.84	<i>Government administration, Defense and Compulsory social security</i>
a. Rupiah	18.05	18.36	16.63	16.54	16.34	16.00	16.14	14.89	15.55	17.86	17.85	17.84	17.85	17.84	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13.82	13.81	13.40	13.44	13.61	13.60	13.63	13.61	13.43	13.49	13.43	13.58	13.50	13.26	<i>Education Services</i>
a. Rupiah	13.98	14.00	13.57	13.60	13.78	13.76	13.80	13.76	13.58	13.64	13.58	13.73	13.63	13.38	a. Rupiah
b. Valas	7.19	7.60	7.87	7.88	7.90	7.91	7.92	7.93	8.12	8.14	8.15	7.98	7.99	8.21	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	15.38	15.26	14.29	14.08	13.84	13.53	13.58	13.44	13.26	13.20	13.30	13.18	13.05	12.76	<i>Health Services and Social Activities</i>
a. Rupiah	15.38	15.26	14.29	14.08	13.84	13.53	13.58	13.44	13.26	13.20	13.30	13.18	13.05	12.76	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	18.25	18.13	16.58	16.65	16.94	16.61	16.62	16.65	17.59	16.97	17.87	18.03	17.22	17.05	<i>Community, Sociocultural, Entertainment and Other Individual Services</i>
a. Rupiah	18.41	18.29	16.99	17.05	17.38	17.04	17.07	17.07	18.05	17.34	18.19	18.34	17.49	17.41	a. Rupiah
b. Valas	8.68	8.72	5.90	5.89	5.59	5.34	5.35	5.14	4.85	6.12	9.27	9.48	9.49	9.06	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	39.46	36.86	34.73	34.74	33.86	31.97	31.46	31.59	31.66	31.75	31.55	30.99	30.83	30.95	<i>Individual Services which Serve Households</i>
a. Rupiah	39.46	36.86	34.73	34.74	33.86	31.97	31.46	31.59	31.66	31.75	31.55	30.99	30.83	30.95	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional lainnya	-	-	33.57	33.63	13.43	33.35	30.98	10.57	31.16	13.00	20.00	10.00	16.00	56.02	<i>International Agency and Other Extra Agency International</i>
a. Rupiah	-	-	33.57	33.63	13.43	33.35	30.98	10.57	31.16	13.00	20.00	10.00	16.00	56.02	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14.96	14.94	15.69	15.77	15.56	13.84	14.59	13.85	13.76	13.76	14.20	14.03	14.15	13.87	<i>Business Activities which are not clearly defined</i>
a. Rupiah	14.96	14.94	15.69	15.77	15.56	13.84	14.59	13.85	13.76	13.76	14.20	14.03	14.15	13.87	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha															Loans to Non Industrial Origin
<i>Rumah Tangga</i>															<i>House Hold</i>
Untuk Pemilikan Rumah Tinggal	12.87	12.87	12.66	12.67	11.92	12.21	12.14	11.82	12.70	12.64	12.58	12.47	12.42	12.22	<i>For Home Ownership</i>
a. Rupiah	12.87	12.87	12.66	12.67	11.92	12.21	12.14	11.82	12.70	12.64	12.58	12.47	12.42	12.22	a. Rupiah
b. Valas	-	-	7.25	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	12.81	12.96	11.80	11.80	11.79	11.16	10.74	11.80	11.85	11.59	11.49	11.43	11.42	11.34	<i>For Apartment Ownership</i>
a. Rupiah	12.81	12.96	11.80	11.80	11.79	11.16	10.74	11.80	11.85	11.59	11.49	11.43	11.42	11.34	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	14.38	14.43	13.81	13.71	12.60	12.43	11.86	12.40	13.86	13.84	13.73	13.51	13.41	12.35	<i>For Shop House Ownership</i>
a. Rupiah	14.38	14.43	13.81	13.71	12.60	12.43	11.86	12.40	13.86	13.84	13.73	13.51	13.41	12.35	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	13.88	13.87	13.55	13.69	13.54	13.53	12.63	12.64	12.50	12.39	12.34	12.94	12.19	12.10	<i>For Vehicles Ownership</i>
a. Rupiah	13.88	13.87	13.55	13.69	13.54	13.53	12.63	12.64	12.50	12.39	12.34	12.94	12.19	12.10	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.80	10.72	13.47	13.55	13.46	13.41	13.42	13.49	13.67	13.67	13.70	13.29	12.78	12.30	<i>Multipurpose Loans and Others</i>
a. Rupiah	10.80	10.72	13.47	13.55	13.46	13.41	13.42	13.49	13.67	13.67	13.70	13.29	12.78	12.30	a. Rupiah
b. Valas	3.16	3.10	12.55	12.61	12.69	9.86	9.90	10.00	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	8.40	8.47	8.40	8.46	7.48	7.74	6.88	6.30	6.40	6.36	11.16	10.77	11.18	10.92	<i>Non Industrial Origin Others</i>
a. Rupiah	8.40	8.47	8.40	8.46	7.48	7.74	6.88	6.30	6.40	6.36	11.16	10.77	11.18	10.92	a. Rupiah
b. Valas	-	-	7.40	7.50	7.50	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2014		2015								2016				Indikator
	Nov	Des	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha															Loan to Business Sector
Pertanian, perburuan dan kehutanan	18,19	18,41	16,99	16,50	16,51	16,08	15,85	15,83	15,86	15,17	15,15	14,92	14,67	14,58	<i>Agricultures, Hunting and Forestry</i>
a. Rupiah	18,19	18,41	16,99	17,02	17,03	16,54	16,31	16,26	16,31	15,48	15,45	15,19	14,90	14,81	a. Rupiah
b. Valas	9,00	9,00	9,00	12,00	12,00	12,00	12,00	12,00	12,00	12,00	12,00	12,00	12,00	12,00	b. Foreign Exchange
Perikanan	16,11	16,18	14,88	14,33	14,74	12,21	11,72	9,41	10,05	10,07	12,32	12,15	11,69	12,23	<i>Fishery</i>
a. Rupiah	16,11	16,18	14,88	14,33	14,74	12,21	11,72	9,41	10,05	10,07	12,32	12,15	11,69	12,23	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	12,76	12,94	9,95	9,82	9,77	9,92	9,55	9,27	9,43	9,47	11,17	10,58	10,46	10,59	<i>Mining and Quarrying</i>
a. Rupiah	15,56	15,62	10,49	10,27	10,22	10,52	10,30	9,70	9,95	10,16	12,99	13,03	12,74	12,65	a. Rupiah
b. Valas	9,09	9,41	8,99	9,04	9,08	9,03	8,70	8,73	8,76	8,57	8,65	7,11	7,03	7,43	b. Foreign Exchange
Industri Pengolahan	14,21	14,63	13,51	13,64	13,67	13,39	13,20	13,12	12,78	12,60	12,50	12,42	11,50	11,05	<i>Processing Industry</i>
a. Rupiah	14,77	15,27	14,26	14,32	14,26	14,00	13,78	13,67	13,51	13,32	13,27	13,07	11,96	11,47	a. Rupiah
b. Valas	9,40	9,39	6,90	7,07	7,16	7,10	7,30	7,21	7,65	7,51	7,14	7,61	7,32	7,28	b. Foreign Exchange
Listrik, gas dan air	13,75	13,62	12,03	12,08	11,31	11,26	10,90	11,32	11,65	11,65	12,57	12,50	11,98	11,33	<i>Electricity, Gas and Water</i>
a. Rupiah	14,93	14,85	12,83	12,93	12,00	11,96	11,82	11,78	11,93	12,71	13,47	13,20	13,00	12,97	a. Rupiah
b. Valas	8,97	8,90	9,43	9,38	9,29	9,27	9,03	9,01	9,39	8,57	9,85	10,22	9,13	7,48	b. Foreign Exchange
Konstruksi	15,22	15,21	13,88	13,39	13,11	13,36	13,59	13,48	13,96	13,88	13,48	13,07	12,52	12,44	<i>Construction</i>
a. Rupiah	15,53	15,55	14,15	13,60	13,47	13,73	13,89	13,76	14,27	14,18	13,74	13,29	12,71	12,63	a. Rupiah
b. Valas	10,88	10,85	8,94	9,31	7,51	7,52	5,57	5,44	3,56	3,56	5,33	5,24	5,13	5,09	b. Foreign Exchange
Perdagangan Besar dan Eceran	21,63	21,84	20,71	21,13	21,02	20,52	20,54	20,55	20,47	20,44	20,42	20,33	20,30	20,42	<i>Wholesale and Retail Trade</i>
a. Rupiah	21,76	21,98	20,93	21,32	21,22	20,69	20,73	20,69	20,55	20,51	20,48	20,39	20,36	20,46	a. Rupiah
b. Valas	10,28	9,62	8,08	8,62	7,82	8,01	8,14	9,13	8,35	8,51	8,54	8,58	8,58	8,45	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	22,44	19,53	18,15	19,92	19,27	18,57	18,13	17,32	17,81	16,90	16,66	16,20	16,18	15,96	<i>Provision of accommodation and the provision of eating and drinking</i>
a. Rupiah	22,44	19,53	18,27	20,03	19,38	18,66	18,19	17,32	17,81	16,90	16,66	16,20	16,18	15,96	a. Rupiah
b. Valas	-	-	3,91	6,00	3,00	6,00	9,00	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	15,20	15,24	12,41	12,24	12,18	12,42	11,34	11,71	11,62	11,64	11,87	12,03	11,94	11,68	<i>Transportation, Warehousing and Communications</i>
a. Rupiah	17,41	17,26	13,59	13,42	13,32	13,73	12,38	12,63	12,54	12,52	12,73	12,81	12,68	12,35	a. Rupiah
b. Valas	9,66	9,85	8,41	8,16	8,10	7,77	7,75	8,16	8,28	8,21	8,30	8,63	8,49	8,48	b. Foreign Exchange
Perantara Keuangan	19,02	18,53	15,96	15,49	15,10	15,20	15,33	14,78	13,97	14,09	14,33	14,07	13,24	12,79	<i>Financial intermediaries</i>
a. Rupiah	19,19	18,69	16,05	15,56	15,16	15,26	15,38	14,83	14,02	14,13	14,37	14,10	13,28	12,83	a. Rupiah
b. Valas	6,99	7,04	8,79	8,83	8,91	8,98	9,05	9,13	7,08	8,89	8,90	8,75	5,88	5,92	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16,86	16,95	12,77	12,69	12,40	12,10	12,14	13,05	12,19	12,96	12,92	12,77	13,14	13,03	<i>Real Estate, Business, Ownership, and Business Services</i>
a. Rupiah	17,29	17,40	13,48	13,47	13,19	12,87	12,89	12,50	12,64	13,39	13,41	13,15	13,51	13,34	a. Rupiah
b. Valas	8,55	8,62	5,24	4,77	4,57	4,44	4,38	19,65	4,85	4,47	3,30	4,64	4,57	3,59	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	17,99	18,31	16,48	16,39	16,38	15,73	15,88	14,92	15,17	17,84	17,83	17,82	17,83	17,82	<i>Government administration, Defense and Compulsory social security</i>
a. Rupiah	17,99	18,31	16,48	16,39	16,38	15,73	15,88	14,92	15,17	17,84	17,83	17,82	17,83	17,82	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	14,10	14,07	13,64	13,71	13,73	13,73	13,79	13,77	13,53	13,54	13,55	13,65	13,57	13,25	<i>Education Services</i>
a. Rupiah	14,30	14,30	13,85	13,91	13,91	13,92	13,98	13,93	13,71	13,71	13,72	13,81	13,72	13,39	a. Rupiah
b. Valas	7,19	7,60	7,87	7,88	7,90	7,91	7,92	7,93	8,12	8,14	8,15	7,98	7,99	8,21	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	15,23	15,07	14,06	13,85	13,66	13,58	13,73	13,34	13,10	13,06	13,15	13,02	12,87	12,54	<i>Health Services and Social Activities</i>
a. Rupiah	15,23	15,07	14,06	13,85	13,66	13,58	13,73	13,34	13,10	13,06	13,15	13,02	12,87	12,54	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16,33	16,27	14,63	14,61	14,82	14,65	14,85	14,65	15,71	15,05	16,02	16,48	15,40	15,02	<i>Community, Sociocultural, Entertainment and Other Individual Services</i>
a. Rupiah	16,50	16,43	15,05	15,02	15,28	15,11	15,32	15,10	16,22	15,44	16,34	16,81	15,66	15,36	a. Rupiah
b. Valas	8,73	8,76	5,90	5,89	5,59	5,34	5,35	5,14	4,85	6,12	9,27	9,48	9,49	9,06	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	40,07	37,24	34,91	34,91	34,09	32,12	31,60	31,85	31,87	31,94	31,71	31,11	30,94	31,06	<i>Individual Services which Serve Households</i>
a. Rupiah	40,07	37,24	34,91	34,91	34,09	32,12	31,60	31,85	31,87	31,94	31,71	31,11	30,94	31,06	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional lainnya	-	-	20,00	20,00	20,00	19,00	13,00	13,00	14,00	13,00	20,00	10,00	16,00	-	<i>International Agency and Other Extra Agency International</i>
a. Rupiah	-	-	20,00	20,00	20,00	19,00	13,00	13,00	14,00	13,00	20,00	10,00	16,00	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	15,03	14,93	15,95	15,88	15,37	13,02	13,81	12,72	12,48	12,48	12,48	12,31	12,45	12,19	<i>Business Activities which are not clearly defined</i>
a. Rupiah	15,03	14,93	15,95	15,88	15,37	13,02	13,81	12,72	12,48	12,48	12,48	12,31	12,45	12,19	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha															Loans to Non Industrial Origin
Rumah Tangga															<i>House Hold</i>
Untuk Pemilikan Rumah Tinggal	12,87	12,85	12,42	12,39	12,52	12,33	12,38	12,38	12,37	12,39	12,41	12,26	12,18	12,09	<i>For Home Ownership</i>
a. Rupiah	12,87	12,85	12,42	12,39	12,52	12,33	12,38	12,38	12,37	12,39	12,41	12,26	12,18	12,09	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	15,76	15,78	12,61	12,54	12,59	12,51	12,47	12,37	12,36	12,28	12,26	12,20	12,22	12,17	<i>For Apartment Ownership</i>
a. Rupiah	15,76	15,78	12,61	12,54	12,59	12,51	12,47	12,37	12,36	12,28	12,26	12,20	12,22	12,17	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	13,40	13,36	12,99	12,80	13,10	12,87	13,02	12,89	12,98	12,95	13,11	12,84	12,78	12,72	<i>For Shop House Ownership</i>
a. Rupiah	13,40	13,36	12,99	12,80	13,10	12,87	13,02	12,89	12,98	12,95	13,11	12,84	12,78	12,72	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	14,41	14,60	14,04	14,24	14,11	14,06	14,05	14,04	13,99	13,91	13,91	13,83	13,72	13,66	<i>For Vehicles Ownership</i>
a. Rupiah	14,41	14,60	14,04	14,24	14,11	14,06	14,05	14,04	13,99	13,91	13,91	13,83	13,72	13,66	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10,92	10,79	14,09	14,18	14,24	14,12	14,17	14,28	14,32	14,37	14,42	13,92	13,28	12,70	<i>Multipurpose Loans and Others</i>
a. Rupiah	10,93	10,79	14,09	14,18	14,24	14,12	14,17	14,28	14,32	14,37	14,42	13,92	13,28	12,70	a. Rupiah
b. Valas	3,16	3,10	12,55	12,61	12,69	9,86	9,90	10,00	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	7,03	7,11	6,78	7,32	5,96	5,86	6,08	5,98	5,43	5,34	13,15	13,22	13,34	13,10	<i>Non Industrial Origin Others</i>
a. Rupiah	7,03	7,11	6,78	7,32	5,96	5,86	6,08	5,98	5,43	5,34	13,15	13,22	13,34	13,10	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

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

Indikator	2014		2015								2016				Indikator
	Nov	Des	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha															Loan to Business Sector
Pertanian, perburuan dan kehutanan	17,81	17,93	14,31	14,27	11,77	10,40	10,35	11,76	13,84	13,66	12,10	12,09	12,09	11,53	<i>Agricultures, Hunting and Forestry</i>
a. Rupiah	17,81	17,93	17,88	17,60	14,37	15,93	16,22	14,33	17,36	16,58	14,34	14,30	14,24	13,48	a. Rupiah
b. Valas	-	-	7,00	7,00	7,00	0,47	0,50	7,00	7,00	7,00	6,93	6,93	6,93	6,93	b. Foreign Exchange
Perikanan	12,59	12,64	13,46	13,51	11,84	13,16	12,96	11,88	13,70	13,72	13,71	13,74	13,76	13,89	<i>Fishery</i>
a. Rupiah	14,10	14,17	14,14	14,18	12,34	13,79	13,60	12,39	14,41	14,43	14,42	14,45	14,40	14,63	a. Rupiah
b. Valas	5,96	5,97	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	b. Foreign Exchange
Pertambangan dan Penggalian	7,34	7,43	7,95	8,14	8,16	7,74	8,14	8,69	8,92	5,99	6,59	6,68	6,75	6,71	<i>Mining and Quarrying</i>
a. Rupiah	9,85	9,81	11,99	11,91	11,90	10,09	10,94	12,40	12,61	12,55	12,86	12,86	13,02	13,15	a. Rupiah
b. Valas	6,88	6,95	6,97	6,99	7,00	6,99	7,01	7,04	7,05	5,23	5,21	5,20	5,23	5,06	b. Foreign Exchange
Industri Pengolahan	10,16	10,06	9,23	9,13	9,00	7,47	6,83	8,49	8,41	10,77	8,18	8,55	8,48	8,41	<i>Processing Industry</i>
a. Rupiah	12,98	13,05	13,03	13,01	12,37	11,00	10,24	12,01	12,72	12,27	12,33	12,41	12,24	12,03	a. Rupiah
b. Valas	6,85	6,82	6,16	6,15	6,48	5,07	4,72	6,16	5,48	9,74	5,35	5,76	5,74	5,73	b. Foreign Exchange
Listrik, gas dan air	6,54	6,50	6,48	6,78	6,50	0,86	0,82	6,54	6,62	6,53	6,54	6,54	6,54	6,54	<i>Electricity, Gas and Water</i>
a. Rupiah	14,29	14,07	15,41	18,01	13,05	14,51	14,02	13,83	15,32	15,20	13,35	13,30	13,35	13,43	a. Rupiah
b. Valas	6,00	6,00	6,00	6,00	6,00	-	-	6,00	6,00	6,00	6,00	6,00	6,00	6,00	b. Foreign Exchange
Konstruksi	12,25	12,20	12,45	12,48	11,59	12,00	12,00	11,50	12,52	12,52	12,18	12,19	12,15	12,19	<i>Construction</i>
a. Rupiah	12,32	12,27	12,52	12,55	11,64	12,06	12,06	11,55	12,58	12,52	12,18	12,19	12,15	12,19	a. Rupiah
b. Valas	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	-	-	-	-	-	b. Foreign Exchange
Perdagangan Besar dan Eceran	17,13	17,09	16,29	15,96	13,27	10,65	10,06	12,65	14,58	14,35	14,48	14,30	14,27	14,36	<i>Wholesale and Retail Trade</i>
a. Rupiah	17,13	17,21	16,39	16,03	13,34	10,69	10,10	12,70	14,67	14,44	14,57	14,38	14,35	14,44	a. Rupiah
b. Valas	-	4,27	4,87	5,17	4,84	5,62	5,70	5,73	5,79	5,79	5,79	5,78	5,77	5,77	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	21,39	20,14	17,85	17,61	15,95	12,16	12,03	13,32	16,22	15,65	14,41	13,69	13,31	12,96	<i>Provision of accommodation and the provision of eating and drinking</i>
a. Rupiah	21,39	20,14	18,02	17,77	16,08	12,23	12,19	13,40	16,33	15,75	14,48	13,74	13,35	12,99	a. Rupiah
b. Valas	-	-	7,00	7,00	7,00	-	-	7,00	7,00	7,00	7,00	7,00	7,00	7,00	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	7,01	8,87	7,13	8,68	7,67	5,66	6,13	8,00	8,83	12,47	12,71	12,83	13,00	13,19	<i>Transportation, Warehousing and Communications</i>
a. Rupiah	14,58	14,29	13,95	14,61	12,04	12,15	12,26	12,18	13,58	13,76	14,08	13,94	14,14	14,37	a. Rupiah
b. Valas	1,32	4,46	4,27	4,45	4,43	1,27	1,31	4,46	4,39	5,61	5,61	5,72	5,59	5,58	b. Foreign Exchange
Perantara Keuangan	16,60	15,15	16,67	16,42	15,82	14,14	14,40	15,15	15,68	15,59	15,51	13,58	13,07	13,15	<i>Financial intermediaries</i>
a. Rupiah	16,60	15,15	16,67	16,42	15,82	14,14	14,40	15,15	15,68	15,59	15,51	13,58	13,07	13,15	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusaahan	16,71	17,36	16,40	16,26	16,02	15,97	11,87	12,35	13,63	13,32	12,06	12,00	11,85	12,30	<i>Real Estate, Business, Ownership, and Business Services</i>
a. Rupiah	12,40	13,41	12,70	12,58	12,70	12,42	12,84	13,33	14,21	13,78	12,43	12,36	12,15	12,72	a. Rupiah
b. Valas	35,83	36,18	37,26	37,61	37,97	38,33	5,14	5,11	6,65	6,57	6,57	6,56	6,56	6,56	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	43,82	43,89	43,84	43,87	9,24	45,85	44,35	9,28	44,34	46,00	46,00	46,00	46,00	46,00	<i>Government administration, Defense and Compulsory social security</i>
a. Rupiah	43,82	43,89	43,84	43,87	9,24	45,85	44,35	9,28	44,34	46,00	46,00	46,00	46,00	46,00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	11,73	11,82	11,18	10,91	12,53	12,29	12,17	12,12	12,49	12,98	12,33	12,93	12,84	13,28	<i>Education Services</i>
a. Rupiah	11,73	11,82	11,18	10,91	12,53	12,29	12,17	12,12	12,49	12,98	12,33	12,93	12,84	13,28	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	16,48	16,57	15,83	15,41	14,96	13,16	12,69	14,05	14,20	14,10	14,24	14,19	14,20	14,19	<i>Health Services and Social Activities</i>
a. Rupiah	16,48	16,57	15,83	15,41	14,96	13,16	12,69	14,05	14,20	14,10	14,24	14,19	14,20	14,19	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	25,99	25,76	24,99	25,16	25,12	24,04	23,61	24,12	24,57	24,50	24,74	23,81	24,38	25,29	<i>Community, Sociocultural, Entertainment and Other Individual Services</i>
a. Rupiah	26,04	25,79	24,99	25,16	25,12	24,04	23,61	24,12	24,57	24,50	24,74	23,81	24,38	25,29	a. Rupiah
b. Valas	6,75	6,75	6,75	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	16,78	17,10	17,34	17,94	11,60	15,99	15,10	11,50	16,01	16,23	19,24	23,59	23,55	24,20	<i>Individual Services which Serve Households</i>
a. Rupiah	16,78	17,10	17,34	17,94	11,60	15,99	15,10	11,50	16,01	16,23	19,24	23,59	23,55	24,20	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	43,00	43,00	9,00	43,00	43,00	9,00	41,13	-	-	-	-	56,02	<i>International Agency and Other Extra Agency International</i>
a. Rupiah	-	-	43,00	43,00	9,00	43,00	43,00	9,00	41,13	-	-	-	-	56,02	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14,16	15,05	15,05	15,50	16,03	15,54	16,03	15,82	15,96	15,85	17,54	17,13	17,37	16,56	<i>Business Activities which are not clearly defined</i>
a. Rupiah	14,16	15,05	15,05	15,50	16,03	15,54	16,03	15,82	15,96	15,85	17,54	17,13	17,37	16,56	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha															Loans to Non Industrial Origin
<i>Rumah Tangga</i>															<i>House Hold</i>
Untuk Pemilikan Rumah Tinggal	12,88	12,91	12,98	13,04	11,12	12,06	11,83	11,11	13,13	12,94	12,79	12,74	12,71	12,38	<i>For Home Ownership</i>
a. Rupiah	12,88	12,91	12,98	13,04	11,12	12,06	11,83	11,11	13,13	12,94	12,79	12,74	12,71	12,38	a. Rupiah
b. Valas	-	-	7,25	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	10,34	10,60	11,02	11,10	11,02	9,78	9,12	11,11	11,22	10,80	10,48	10,43	10,39	10,31	<i>For Apartment Ownership</i>
a. Rupiah	10,34	10,60	11,02	11,10	11,02	9,78	9,12	11,11	11,22	10,80	10,48	10,43	10,39	10,31	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	17,27	17,48	15,85	15,85	11,44	11,39	9,29	11,47	15,54	15,49	14,78	14,58	14,40	12,00	<i>For Shop House Ownership</i>
a. Rupiah	17,27	17,48	15,85	15,85	11,44	11,39	9,29	11,47	15,54	15,49	14,78	14,58	14,40	12,00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	12,44	11,92	12,45	12,47	12,28	12,35	11,25	11,24	11,01	10,85	10,77	11,36	10,64	10,56	<i>For Vehicles Ownership</i>
a. Rupiah	12,44	11,92	12,45	12,47	12,28	12,35	11,25	11,24	11,01	10,85	10,77	11,36	10,64	10,56	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10,03	10,35	10,70	10,83	10,21	10,52	10,54	10,37	11,24	11,16	11,14	11,15	11,11	11,03	<i>Multipurpose Loans and Others</i>
a. Rupiah	10,03	10,35	10,70	10,83	10,21	10,52	10,54	10,37	11,24	11,16	11,14	11,15	11,11	11,03	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	9,95	9,93	10,18	9,75	9,02	9,60	8,66	7,00	8,31	8,28	8,11	8,28	7,86	7,86	<i>Non Industrial Origin Others</i>
a. Rupiah	9,95	9,93	10,18	9,75	9,02	9,60	8,66	7,00	8,31	8,28	8,11	8,28	7,86	7,86	a. Rupiah
b. Valas	-	-	7,40	7,50	7,50	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

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

Tipe	2014		2015								2016				Type
	Nov ^o	Des ^o	Mei ^o	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	14.169.101	14.386.575	14.836.942	14.904.106	14.834.941	14.960.352	15.865.950	16.206.916	18.169.776	18.481.911	18.691.638	18.921.043	18.640.845	18.340.995	Third Party Fund
1. Dana Simpanan Wadiah	7.706.959	7.839.978	8.202.919	8.287.366	8.187.710	8.261.662	8.465.890	8.710.063	8.932.142	9.127.253	9.263.573	9.397.143	9.544.832	9.667.727	1. Demand Deposits Wadiah
a. Giro	141.396	142.557	145.153	146.041	146.458	147.081	154.385	158.123	168.995	169.801	189.140	191.058	193.266	194.834	a. Demand Deposits Wadiah
b. Tabungan	7.565.563	7.697.421	8.057.766	8.141.325	8.041.252	8.114.581	8.311.505	8.551.940	8.763.147	8.957.452	9.074.433	9.206.085	9.351.566	9.472.893	b. Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	6.452.513	6.537.113	6.625.670	6.608.335	6.638.884	6.690.324	7.391.685	7.488.437	9.229.122	9.346.149	9.425.439	9.521.216	9.093.232	8.673.233	2. Non Profit Sharing Investment Fund
a. Giro	6.310	6.491	7.930	8.139	8.265	8.410	8.774	8.964	9.221	9.384	9.424	9.573	9.821	10.007	a. Demand Deposits
b. Tabungan	6.182.873	6.263.912	6.343.808	6.326.562	6.351.684	6.400.863	7.055.312	7.148.458	8.933.326	9.044.749	9.120.683	9.216.240	8.785.681	8.365.052	b. Saving Deposits
c. Deposito	263.330	266.710	273.932	273.634	278.935	281.051	327.599	331.015	286.575	292.016	295.332	295.403	297.730	298.174	c. Time Deposits
3. Dana Investasi Profit Sharing	9.629	9.484	8.353	8.405	8.347	8.366	8.375	8.416	8.512	8.509	2.626	2.684	2.781	35	3. Profit Sharing Investment Fund
a. Giro	-	2	3	3	3	3	3	2	2	-	-	-	-	-	a. Demand Deposits
b. Tabungan	8.843	8.737	7.600	7.658	7.610	7.647	7.673	7.713	7.788	7.794	2.508	2.559	2.644	34	b. Saving Deposits
c. Deposito	786	745	750	744	734	716	699	701	722	713	118	125	137	1	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.756.652	3.769.181	3.660.914	3.693.455	3.692.753	3.711.060	3.715.707	3.737.763	3.741.579	3.746.565	3.747.771	3.736.275	3.726.161	3.761.387	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	116.724	119.592	98.062	97.910	97.323	97.450	97.774	97.513	96.860	96.284	95.074	94.759	94.480	94.254	1. Profit Sharing Financing
a. Mudharabah	42.460	47.191	41.956	41.785	41.395	41.217	41.254	41.049	40.488	40.011	39.554	39.269	39.077	38.985	a. Mudharabah
b. Musyarakah	55.953	55.868	55.926	56.125	55.928	56.233	56.520	56.464	56.372	56.273	55.520	55.490	55.402	55.269	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	18.311	16.533	180	-	-	-	-	-	-	-	-	-	1	-	c. Others
2. Piutang	3.564.012	3.576.863	3.498.604	3.531.877	3.532.399	3.551.464	3.556.847	3.580.201	3.585.466	3.592.737	3.602.333	3.591.735	3.582.654	3.619.737	2. Receivables/Acceptables
a. Murabahah	3.197.786	3.230.490	3.199.666	3.236.128	3.244.881	3.266.100	3.276.988	3.307.221	3.318.866	3.334.417	3.347.499	3.338.869	3.327.444	3.362.745	a. Murabahah
b. Qurdh	363.337	343.402	295.710	292.458	284.226	282.026	276.463	269.571	263.134	254.796	251.307	249.314	251.628	253.393	b. Qurdh
c. Istisna'	2.889	2.971	3.228	3.291	3.292	3.338	3.396	3.409	3.466	3.524	3.527	3.552	3.582	3.599	c. Istisna'
3. Pembiayaan Sewa (Ijarah)	75.916	72.726	64.248	63.668	63.031	62.146	61.086	60.049	59.253	57.544	50.364	49.781	49.027	47.396	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	4	3	4	4	6	3	4	3	3	3	3	3	3	-	a. Syndication Financing
b. Pembiayaan secara Channeling	1.655	1.443	271	263	266	266	248	247	247	222	224	223	219	217	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	74.257	71.280	63.973	63.401	62.759	61.877	60.834	59.799	59.003	57.319	50.137	49.555	48.805	47.179	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	2014		2015								2016				Type
	Nov	Des	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	11.568.258	11.730.009	11.960.189	12.004.937	11.957.348	12.097.005	12.986.843	13.302.789	15.220.941	15.476.183	15.655.195	15.820.863	15.514.846	15.157.133	Third Party Fund
1. Dana Simpanan Wadiah	6.477.583	6.586.628	6.866.681	6.962.754	6.908.787	7.026.779	7.248.532	7.503.321	7.703.156	7.876.839	7.994.300	8.106.090	8.234.250	8.334.937	1. Demand Deposits Wadiah
a. Giro	118.853	119.928	121.508	122.051	122.361	122.647	129.592	133.022	143.677	144.289	163.660	165.502	167.861	169.140	a. Demand Deposits Wadiah
b. Tabungan	6.358.730	6.466.700	6.745.173	6.840.703	6.786.426	6.904.132	7.118.940	7.370.299	7.559.479	7.732.550	7.830.640	7.940.588	8.066.399	8.165.797	b. Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	5.083.130	5.136.029	5.087.508	5.036.169	5.042.629	5.064.301	5.732.418	5.793.586	7.511.841	7.593.422	7.660.895	7.714.773	7.280.596	6.822.196	2. Non Profit Sharing Investment Fund
a. Giro	1.501	1.535	2.306	2.380	2.442	2.502	2.701	2.766	2.880	2.932	2.931	2.963	3.050	3.073	a. Demand Deposits
b. Tabungan	4.856.981	4.908.717	4.858.499	4.808.029	4.810.138	4.829.908	5.450.762	5.509.137	7.270.830	7.349.403	7.413.021	7.468.275	7.034.516	6.577.122	b. Saving Deposits
c. Deposito	224.648	225.777	226.703	225.760	230.049	231.891	278.955	281.683	238.131	241.087	244.943	243.535	243.030	242.001	c. Time Deposits
3. Dana Investasi Profit Sharing	7.545	7.352	6.000	6.014	5.932	5.925	5.893	5.882	5.944	5.922	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	2	3	3	3	3	3	2	2	2	-	-	-	-	a. Demand Deposits
b. Tabungan	6.833	6.684	5.342	5.369	5.302	5.313	5.301	5.294	5.338	5.322	-	-	-	-	b. Saving Deposits
c. Deposito	712	666	655	642	627	609	589	586	604	598	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.202.344	3.201.156	3.093.561	3.128.252	3.128.694	3.128.946	3.137.415	3.157.096	3.164.511	3.182.083	3.188.589	3.192.099	3.199.684	3.234.949	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	94.437	92.228	73.233	72.526	71.666	71.371	71.126	70.590	69.850	69.169	68.077	67.661	67.086	66.425	1. Profit Sharing Financing
a. Mudharabah	28.671	28.483	26.249	25.734	25.223	24.861	24.593	24.283	23.785	23.313	23.029	22.799	22.569	22.414	a. Mudharabah
b. Musyarakah	47.455	47.212	46.804	46.792	46.443	46.510	46.543	46.307	46.065	45.856	45.048	44.862	44.517	44.011	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	18.311	16.533	180	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.071.415	3.073.119	2.986.682	3.022.286	3.023.945	3.024.899	3.034.088	3.054.661	3.063.130	3.081.952	3.090.084	3.094.333	3.102.892	3.140.170	2. Receivables/Acceptables
a. Murabahah	2.769.848	2.791.179	2.754.417	2.794.276	2.804.420	2.808.833	2.824.714	2.854.297	2.871.615	2.900.453	2.913.366	2.921.961	2.930.959	2.970.211	a. Murabahah
b. Qardh	301.279	281.657	231.996	227.744	219.267	215.810	209.122	200.134	191.289	181.280	176.514	172.177	171.745	169.776	b. Qardh
c. Istishna'	288	283	269	266	258	252	230	230	226	219	204	195	188	183	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	36.492	35.809	33.666	33.440	33.083	32.676	32.201	31.845	31.531	30.962	30.428	30.105	29.706	28.354	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	4	3	4	4	6	3	3	3	3	3	3	3	3	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	36.488	35.806	33.662	33.436	33.077	32.673	32.198	31.842	31.528	30.959	30.425	30.102	29.703	28.354	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

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

Tipe	2014		2015								2016				Type
	Nov	Des	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	2.600.843	2.656.566	2.876.753	2.909.119	2.909.124	2.873.309	2.889.805	2.915.382	2.969.052	3.026.136	3.058.282	3.122.132	3.125.999	3.183.862	Third Party Fund
1. Dana Simpanan Wadiah	1.229.376	1.253.350	1.336.238	1.327.210	1.327.210	1.237.576	1.220.173	1.210.036	1.232.495	1.254.017	1.272.921	1.294.748	1.310.582	1.332.790	1. Demand Deposits Wadiah
a. Giro	22.543	22.629	23.645	24.029	24.029	24.470	24.829	25.138	25.349	25.542	25.511	25.588	193.266	25.694	a. Demand Deposits Wadiah
b. Tabungan	1.206.833	1.230.721	1.312.593	1.303.181	1.303.181	1.213.106	1.195.344	1.184.898	1.207.146	1.228.475	1.247.410	1.269.160	1.285.177	1.307.096	b. Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	1.369.383	1.401.084	1.538.162	1.579.518	1.579.518	1.633.292	1.667.150	1.702.812	1.733.989	1.769.532	1.782.735	1.824.700	1.812.636	1.851.037	2. Non Profit Sharing Investment Fund
a. Giro	4.809	4.956	5.624	5.759	5.759	5.908	6.073	6.198	6.341	6.452	6.493	6.610	6.771	6.934	a. Demand Deposits
b. Tabungan	1.325.892	1.355.195	1.485.309	1.525.877	1.525.877	1.578.218	1.612.426	1.647.275	1.679.196	1.712.143	1.725.785	1.766.156	1.751.165	1.787.930	b. Saving Deposits
c. Deposito	38.682	40.933	47.229	47.882	47.882	49.166	48.651	49.339	48.452	50.937	50.457	51.934	54.700	56.173	c. Time Deposits
3. Dana Investasi Profit Sharing	2.084	2.132	2.353	2.391	2.396	2.441	2.482	2.534	2.568	2.587	2.626	2.684	2.781	35	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	2.010	2.053	2.258	2.289	2.289	2.334	2.372	2.419	2.450	2.472	2.508	2.559	2.644	34	b. Saving Deposits
c. Deposito	74	79	95	102	107	107	110	115	118	115	118	125	137	1	c. Time Deposits
Pembiayaan, Piutang dan Salam	554.308	568.025	567.333	565.203	564.059	582.126	578.304	580.680	577.079	564.498	559.196	544.192	526.477	526.438	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	22.287	27.364	24.829	25.384	25.657	26.085	26.654	26.929	27.013	27.121	27.001	27.102	27.394	27.829	1. Profit Sharing Financing
a. Mudharabah	13.789	18.708	15.707	16.051	16.172	16.362	16.677	16.772	16.706	16.704	16.529	16.474	16.508	16.571	a. Mudharabah
b. Musyarakah	8.498	8.656	9.122	9.333	9.485	9.723	9.977	10.157	10.307	10.417	10.472	10.628	10.885	11.258	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	1	-	c. Others
2. Piutang	492.597	503.744	511.922	509.591	508.454	526.571	522.765	525.547	522.344	510.795	512.259	497.414	479.762	479.567	2. Receivables/Acceptables
a. Murabahah	427.938	439.311	445.249	441.852	440.461	457.273	452.280	452.931	447.259	433.974	434.143	416.920	396.485	392.534	a. Murabahah
b. Qardh	62.058	61.745	63.714	64.714	64.959	66.216	67.341	69.437	71.845	73.516	74.793	77.137	79.883	83.617	b. Qardh
c. Istishna'	2.601	2.688	2.959	3.025	3.034	3.082	3.144	3.179	3.240	3.305	3.323	3.357	3.394	3.416	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	39.424	36.917	30.582	30.228	29.948	29.470	28.885	28.204	27.722	26.582	19.936	19.676	19.321	19.042	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	1	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	1.655	1.443	271	263	266	266	248	247	247	222	224	223	219	217	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	37.769	35.474	30.311	29.965	29.682	29.204	28.636	27.957	27.475	26.360	19.712	19.453	19.102	18.825	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

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	2014		2015								2016				Type
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	11.274.229	11.444.013	11.834.686	11.901.618	11.813.587	11.899.244	12.555.983	12.759.506	14.499.100	14.761.002	14.962.301	15.158.820	14.911.773	14.354.972	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	3.134.642	3.175.910	3.300.689	3.318.514	3.320.347	3.332.805	3.337.792	3.375.641	3.382.410	3.401.887	3.418.683	3.413.676	3.410.462	3.452.135	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

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	2014		2015								2016				Type
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	9.327.445	9.456.882	9.676.708	9.724.931	9.669.979	9.782.424	10.434.649	10.627.911	12.325.570	12.548.747	12.706.419	12.855.698	12.578.249	12.248.029	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	2.655.413	2.684.382	2.801.072	2.820.440	2.821.884	2.816.664	2.824.114	2.845.418	2.855.408	2.886.860	2.906.779	2.918.702	2.931.927	2.972.277	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

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

Tipe	2014		2015								2016				Type
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	1.988.154	2.028.329	2.196.793	2.214.864	2.181.206	2.154.041	2.158.233	2.168.082	2.209.873	2.248.147	2.291.464	2.355.306	2.368.719	2.106.943	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	482.517	494.570	504.638	502.890	503.104	520.530	517.090	533.431	530.030	518.019	514.533	497.450	480.518	479.858	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Dana Simpanan Wadiah	26.845	29.073	32.072	31.386	31.807	30.288	31.050	29.400	30.314	32.532	30.399	31.244	31.406	31.947	IB Wadiah
a. Giro	15.360	16.512	19.428	18.664	18.212	16.748	16.996	15.762	16.261	17.327	15.726	15.982	15.889	16.120	a. Demand Deposits Wadiah
i. Rupiah	12.722	13.613	15.220	14.722	14.450	13.394	13.368	12.737	12.632	14.395	12.899	12.948	13.159	13.043	i. Rupiah
ii. Valas	2.638	2.900	4.209	3.941	3.762	3.354	3.629	3.025	3.629	2.931	2.827	3.034	2.730	3.077	ii. Foreign Currency
b. Tabungan	11.485	12.561	12.644	12.722	13.595	13.540	14.053	13.638	14.053	15.206	14.672	15.262	15.517	15.826	b. IB Saving Deposits Wadiah
i. Rupiah	11.362	12.414	12.497	12.580	13.440	13.378	13.885	13.485	13.896	15.052	14.524	15.115	15.361	15.663	i. Rupiah
ii. Valas	123	147	147	143	155	161	168	153	157	154	148	148	155	163	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	181.660	187.638	182.045	180.905	183.293	185.021	187.254	189.097	189.212	197.475	198.656	200.536	201.151	201.861	Non Profit Sharing Investment Fund
a. Giro	1.644	2.132	3.855	3.264	2.624	3.451	3.675	3.844	3.504	3.859	3.635	3.385	3.822	3.987	a. Demand Deposits
i. Rupiah	1.369	1.790	2.934	2.823	2.163	3.074	3.143	3.211	2.827	2.997	2.657	2.864	3.401	3.478	i. Rupiah
ii. Valas	275	342	922	441	461	376	532	632	677	861	978	521	421	509	ii. Foreign Currency
b. Tabungan	47.591	50.949	49.435	48.247	49.287	49.476	49.822	49.918	50.247	53.388	52.948	53.798	52.538	53.143	b. Saving Deposits
i. Rupiah	47.097	50.441	48.814	47.614	48.658	48.786	49.096	49.173	49.487	52.623	52.234	52.983	51.668	52.253	i. Rupiah
ii. Valas	493	508	621	633	629	690	726	745	760	765	714	816	870	890	ii. Foreign Currency
c. Deposito	132.425	134.556	128.755	129.394	131.382	132.095	133.757	135.336	135.461	140.228	142.074	143.352	144.790	144.731	c. Time Deposits
i. Rupiah	122.501	124.999	117.891	118.734	120.420	121.134	122.938	124.901	125.935	130.749	132.682	133.547	133.008	134.338	i. Rupiah
a. 1 Bulan	90.877	94.041	91.803	88.725	90.051	92.682	92.409	94.840	95.044	95.816	102.656	101.664	98.572	100.538	a. 1 month
b. 3 Bulan	19.034	19.758	15.624	19.335	20.256	18.481	19.543	18.516	19.138	23.383	18.585	19.533	22.048	20.516	b. 3 month
c. 6 Bulan	7.440	5.905	5.758	5.358	4.877	4.719	5.791	6.308	6.332	6.098	5.903	6.961	6.704	7.425	c. 6 month
d. 12 Bulan	5.132	5.270	4.686	5.292	5.209	5.224	5.180	5.225	5.408	5.354	5.438	5.292	5.675	5.840	d. 12 month
e. >12 Bulan	18	25	20	24	28	27	15	13	13	96	100	96	10	19	e. >12 month
ii. Valas	9.924	9.558	10.863	10.660	10.962	10.961	10.819	10.434	9.526	9.479	9.391	9.806	11.782	10.393	ii. Foreign Currency
a. 1 Bulan	8.123	8.204	8.808	8.314	8.802	8.602	8.507	8.277	7.460	7.935	7.662	7.858	9.722	8.745	a. 1 month
b. 3 Bulan	1.291	780	853	993	1.082	2.001	2.014	1.576	1.481	890	1.321	1.497	1.457	1.031	b. 3 month
c. 6 Bulan	379	381	1.111	1.267	994	264	188	463	456	467	218	272	412	435	c. 6 month
d. 12 Bulan	130	192	92	85	83	94	110	118	130	187	191	179	190	182	d. 12 month
e. >12 Bulan	0	1	-	1	-	0	0	-	0	-	-	-	0	0	e. >12 month
3 Dana Investasi Profit Sharing	1.140	1.148	1.222	1.187	983	1.047	1.010	980	1.109	1.168	39	39	100	-	Profit Sharing Investment Fund
a. Giro	-	4	14	15	15	7	7	6	8	8	-	-	-	-	a. Demand Deposits
i. Rupiah	-	4	14	15	15	7	7	6	8	8	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	117	71	73	60	58	49	53	50	49	60	8	9	11	-	b. Saving Deposits
i. Rupiah	117	71	73	60	58	49	53	50	49	60	8	9	11	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.022	1.072	1.135	1.112	910	991	950	924	1.052	1.101	31	31	89	-	c. Time Deposits
i. Rupiah	1.022	1.072	1.135	1.112	910	991	950	924	1.052	1.101	31	31	89	-	i. Rupiah
a. 1 Bulan	897	856	1.011	885	711	793	747	696	880	890	17	19	78	-	a. 1 month
b. 3 Bulan	92	77	76	87	74	88	190	212	129	82	2	1	9	-	b. 3 month
c. 6 Bulan	15	116	34	140	123	109	10	10	35	119	9	9	0	-	c. 6 month
d. 12 Bulan	19	24	14	0	2	2	3	6	7	11	2	2	2	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Dana Simpanan Wadiah	20.956	22.705	25.148	24.709	24.402	23.267	23.877	22.452	23.274	24.915	23.398	23.760	24.208	24.625	IB Wadiah
a. Giro	12.033	12.867	15.314	14.817	13.863	12.686	12.856	11.821	12.277	12.991	11.818	11.823	11.933	12.205	a. Demand Deposits Wadia
i. Rupiah	9.546	10.098	11.655	11.260	10.721	9.563	9.524	9.088	9.011	10.195	9.125	9.152	9.497	9.371	i. Rupiah
ii. Valas	2.487	2.770	3.659	3.557	3.143	3.123	3.332	2.733	3.266	2.796	2.693	2.672	2.436	2.834	ii. Foreign Currency
b. Tabungan	8.922	9.838	9.835	9.892	10.539	10.580	11.021	10.631	10.996	11.924	11.580	11.937	12.275	12.419	b. iB Saving Deposits Wadia
i. Rupiah	8.810	9.704	9.704	9.766	10.407	10.441	10.877	10.500	10.865	11.802	11.458	11.815	12.149	12.297	i. Rupiah
ii. Valas	113	134	131	126	132	140	144	131	131	122	121	122	126	123	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	142.982	146.901	138.039	136.955	140.030	140.284	141.585	142.463	142.806	148.896	149.832	150.074	150.571	149.511	Non Profit Sharing Investment Fund
a. Giro	567	935	1.951	1.531	1.203	1.322	1.766	1.474	1.467	1.872	1.911	1.606	1.735	1.759	a. Demand Deposits
i. Rupiah	447	827	1.620	1.295	1.013	1.150	1.470	1.139	1.092	1.196	1.211	1.302	1.508	1.455	i. Rupiah
ii. Valas	120	108	331	236	190	171	296	335	376	676	700	304	227	304	ii. Foreign Currency
b. Tabungan	38.078	40.515	38.392	37.012	38.036	38.090	38.154	38.414	38.646	40.758	40.445	40.729	39.833	39.868	b. Saving Deposits
i. Rupiah	38.060	40.498	38.382	37.002	38.026	38.065	38.129	38.396	38.627	40.737	40.422	40.704	39.800	39.838	i. Rupiah
ii. Valas	18	17	10	10	11	25	25	19	19	21	23	25	33	30	ii. Foreign Currency
c. Deposito	104.338	105.451	97.696	98.412	100.790	100.872	101.664	102.575	102.693	106.266	107.475	107.738	109.003	107.884	c. Time Deposits
i. Rupiah	96.281	97.307	89.041	89.639	91.255	91.746	92.758	94.063	94.712	97.874	99.269	98.697	97.972	98.190	i. Rupiah
a. 1 Bulan	71.469	73.950	68.024	68.052	69.327	70.820	71.458	72.937	73.647	73.757	78.324	77.297	75.326	75.049	a. 1 month
b. 3 Bulan	14.743	14.281	12.455	13.912	14.562	13.719	13.660	13.117	13.158	16.548	13.247	12.876	13.975	13.945	b. 3 month
c. 6 Bulan	5.882	4.891	4.480	3.644	3.451	3.282	3.695	4.164	3.940	3.568	3.535	4.406	4.386	4.690	c. 6 month
d. 12 Bulan	4.169	4.159	4.063	4.010	3.887	3.904	3.930	3.835	3.954	3.999	4.157	4.115	4.276	4.488	d. 12 month
e. >12 Bulan	18	25	19	21	27	21	14	10	13	2	5	2	9	19	e. >12 month
ii. Valas	8.056	8.144	8.654	8.773	9.536	9.125	8.906	8.512	7.981	8.393	8.206	9.042	11.032	9.694	ii. Foreign Currency
a. 1 Bulan	6.866	7.129	7.244	7.160	7.907	7.327	7.239	6.906	6.197	6.982	6.608	7.340	9.192	8.203	a. 1 month
b. 3 Bulan	722	566	432	599	891	1.521	1.387	1.046	1.246	811	1.274	1.381	1.339	961	b. 3 month
c. 6 Bulan	339	336	913	941	667	197	184	454	408	413	134	142	310	349	c. 6 month
d. 12 Bulan	130	112	66	73	70	80	96	106	130	187	190	179	190	181	d. 12 month
e. >12 Bulan	0	1	-	1	-	0	0	-	0	-	-	-	0	0	e. >12 month
3 Dana Investasi Profit Sharing	1.112	1.117	1.188	1.153	946	1.011	972	942	1.070	1.083	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	4	14	15	15	7	7	6	8	8	-	-	-	-	a. Demand Deposits
i. Rupiah	-	4	14	15	15	7	7	6	8	8	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	111	65	65	53	50	41	44	41	40	50	-	-	-	-	b. Saving Deposits
i. Rupiah	111	65	65	53	50	41	44	41	40	50	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.001	1.047	1.108	1.085	882	963	921	895	1.022	1.025	-	-	-	-	c. Time Deposits
i. Rupiah	1.001	1.047	1.108	1.085	882	963	921	895	1.022	1.025	-	-	-	-	i. Rupiah
a. 1 Bulan	879	847	986	872	698	778	729	681	852	827	-	-	-	-	a. 1 month
b. 3 Bulan	90	74	75	86	70	85	179	201	129	79	-	-	-	-	b. 3 month
c. 6 Bulan	15	104	32	127	112	98	10	35	109	-	-	-	-	-	c. 6 month
d. 12 Bulan	17	22	14	0	1	1	3	4	5	9	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Dana Simpanan Wadiah	5.889	6.368	6.924	6.677	7.405	7.021	7.173	6.949	7.040	7.617	7.000	7.485	7.198	7.322	IB Wadiah
a. Giro	3.326	3.645	4.114	3.847	4.348	4.062	4.141	3.941	3.984	4.335	3.908	4.159	3.956	3.915	a. Demand Deposits Wadia
i. Rupiah	3.176	3.515	3.565	3.462	3.730	3.831	3.844	3.649	3.621	4.200	3.774	3.797	3.662	3.672	i. Rupiah
ii. Valas	151	130	549	385	619	231	297	292	362	135	134	362	294	243	ii. Foreign Currency
b. Tabungan	2.563	2.723	2.809	2.830	3.056	2.959	3.032	3.007	3.056	3.282	3.092	3.326	3.242	3.407	b. IB Saving Deposits Wadia
i. Rupiah	2.552	2.710	2.793	2.813	3.034	2.938	3.008	2.985	3.031	3.250	3.065	3.300	3.212	3.367	i. Rupiah
ii. Valas	11	13	16	17	23	22	24	23	25	32	27	26	29	41	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	38.678	40.737	44.006	43.950	43.263	44.738	45.669	46.634	46.406	48.578	48.825	50.462	50.579	52.350	Non Profit Sharing Investment Fund
a. Giro	1.077	1.197	1.904	1.733	1.421	2.129	1.909	2.370	2.036	1.987	1.723	1.779	2.087	2.228	a. Demand Deposits
i. Rupiah	922	963	1.314	1.528	1.150	1.924	1.672	2.072	1.735	1.802	1.445	1.561	1.893	2.024	i. Rupiah
ii. Valas	155	234	590	206	271	205	236	298	301	185	278	217	194	204	ii. Foreign Currency
b. Tabungan	9.513	10.434	11.043	11.235	11.251	11.386	11.668	11.504	11.601	12.630	12.502	13.069	12.705	13.275	b. Saving Deposits
i. Rupiah	9.037	9.943	10.432	10.612	10.632	10.721	10.967	10.777	10.860	11.886	11.811	12.279	11.868	12.415	i. Rupiah
ii. Valas	475	491	611	623	619	665	701	727	741	744	691	790	838	860	ii. Foreign Currency
c. Deposito	28.088	29.106	31.059	30.982	30.591	31.223	32.093	32.761	32.768	33.962	34.599	35.614	35.787	36.847	c. Time Deposits
i. Rupiah	26.220	27.692	28.850	29.095	29.165	29.388	30.180	30.839	31.223	32.875	33.413	34.850	35.037	36.148	i. Rupiah
a. 1 Bulan	19.408	20.090	23.779	20.673	20.724	21.862	20.951	21.903	21.397	22.059	24.331	24.367	23.246	25.489	a. 1 month
b. 3 Bulan	4.291	5.477	3.169	5.423	5.694	4.763	5.883	5.400	5.979	6.835	5.338	6.657	8.073	6.571	b. 3 month
c. 6 Bulan	1.558	1.014	1.278	1.714	1.426	1.437	2.096	2.144	2.392	2.531	2.368	2.555	2.319	2.735	c. 6 month
d. 12 Bulan	963	1.111	623	1.283	1.321	1.320	1.249	1.390	1.455	1.355	1.281	1.177	1.398	1.353	d. 12 month
e. >12 Bulan	0	0	0	3	0	6	0	2	0	95	95	95	1	0	e. >12 month
ii. Valas	1.868	1.413	2.209	1.887	1.426	1.836	1.912	1.922	1.545	1.087	1.186	764	750	699	ii. Foreign Currency
a. 1 Bulan	1.257	1.075	1.564	1.153	895	1.275	1.268	1.372	1.263	953	1.053	518	531	542	a. 1 month
b. 3 Bulan	570	214	421	395	191	480	627	530	234	79	47	116	118	70	b. 3 month
c. 6 Bulan	41	45	199	326	327	68	4	8	47	55	84	130	102	86	c. 6 month
d. 12 Bulan	-	80	25	12	13	13	14	12	0	-	1	0	0	1	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	0	-	-	-	-	-	e. >12 month
3 Dana Investasi Profit Sharing	28	31	34	34	36	36	38	38	39	85	39	39	100	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	7	6	7	7	8	8	9	9	10	9	8	9	11	-	b. Saving Deposits
i. Rupiah	7	6	7	7	8	8	9	9	10	9	8	9	11	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	22	25	27	27	28	29	29	29	30	76	31	31	89	-	c. Time Deposits
i. Rupiah	22	25	27	27	28	29	29	29	30	76	31	31	89	-	i. Rupiah
a. 1 Bulan	18	8	25	12	13	15	18	16	27	62	17	19	78	-	a. 1 month
b. 3 Bulan	2	3	0	1	4	2	11	11	0	2	2	1	9	-	b. 3 month
c. 6 Bulan	-	12	2	13	11	11	0	0	0	9	9	9	0	-	c. 6 month
d. 12 Bulan	2	2	-	0	0	0	0	2	2	2	2	2	2	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Total Dana Pihak Ketiga	209.644	217.858	215.339	213.477	216.083	216.356	219.313	219.478	220.635	231.175	229.094	231.820	232.657	233.808	Total Third Party Fund
i. Rupiah	196.191	204.404	198.578	197.659	200.115	200.813	203.439	204.487	205.886	216.985	215.035	217.495	216.698	218.775	i. Rupiah
ii. Valas	13.453	13.454	16.761	15.819	15.968	15.543	15.874	14.991	14.749	14.191	14.059	14.324	15.959	15.033	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	208.525	216.824	214.338	212.440	215.110	215.416	218.379	218.518	219.519	230.066	227.895	230.698	231.509	232.656	1. Residents' Third Party Funds
a. Pemerintah	48.145	46.515	35.633	35.485	37.521	37.124	40.301	41.650	41.460	38.077	42.845	41.858	43.036	42.835	a. Government
i. Rupiah	44.214	42.554	33.443	33.262	34.291	34.136	36.879	39.107	39.178	35.153	39.569	39.705	40.128	40.539	i. Rupiah
ii. Valas	3.931	3.961	2.190	2.223	3.231	2.988	3.422	2.543	2.282	2.924	3.276	2.153	2.908	2.296	ii. Foreign Exchange
b. Swasta	160.380	170.309	178.705	176.956	177.588	178.292	178.078	176.867	178.059	191.988	185.050	188.840	188.472	189.821	b. Private Sector
1. Institusi Keuangan Non Bank	21.965	22.703	22.076	23.351	23.443	25.167	24.839	24.607	24.910	25.932	24.199	23.878	24.843	25.083	1. Non bank Financial Institutions
i. Rupiah	21.445	22.171	21.448	22.762	22.862	24.527	24.196	23.846	24.163	25.255	23.458	23.370	24.245	24.815	i. Rupiah
ii. Valas	521	533	629	589	581	640	643	761	747	677	741	509	598	268	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	46.315	46.111	56.790	54.987	53.235	52.521	53.125	52.207	51.358	58.093	53.641	55.113	55.655	55.584	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	40.565	40.428	46.858	45.898	44.750	44.230	44.703	43.735	43.060	50.794	46.831	46.706	46.534	46.585	i. Rupiah
ii. Valas	5.750	5.683	9.932	9.088	8.484	8.291	8.422	8.472	8.298	7.298	6.810	8.407	9.121	8.999	ii. Foreign Exchange
3. Perseorangan	92.099	101.494	99.838	98.618	100.911	100.604	100.114	100.053	101.790	107.963	107.211	109.849	107.974	109.154	3. Individuals
i. Rupiah	89.725	98.997	96.641	95.558	98.048	97.723	97.469	97.578	99.326	105.482	104.787	107.381	105.410	106.447	i. Rupiah
ii. Valas	2.375	2.497	3.198	3.060	2.862	2.881	2.645	2.475	2.464	2.481	2.424	2.467	2.564	2.706	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.119	1.034	1.001	1.037	973	941	934	960	1.116	1.110	1.199	1.122	1.148	1.152	2. Non Residents' Third Party Funds
i. Rupiah	243	254	188	178	163	197	193	220	159	300	391	334	380	389	i. Rupiah
ii. Valas	876	780	813	859	810	743	741	740	957	810	808	787	768	764	ii. Foreign Exchange

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Total Dana Pihak Ketiga	165.050	170.723	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	Total Third Party Fund
i. Rupiah	154.256	159.549	151.590	150.115	152.367	151.976	153.730	154.128	155.376	162.887	161.487	161.669	160.925	161.150	i. Rupiah
ii. Valas	10.793	11.173	12.785	12.701	13.011	12.585	12.703	11.730	11.774	12.008	11.743	12.165	13.853	12.985	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	163.970	169.747	163.458	161.857	164.470	163.694	165.566	164.973	166.096	173.850	172.229	172.920	173.849	173.209	1. Residents' Third Party Funds
a. Pemerintah	41.260	40.091	23.653	24.527	26.542	25.498	27.847	28.873	29.213	27.761	29.788	30.321	31.102	30.769	a. Government
i. Rupiah	37.593	36.364	22.215	22.884	24.044	23.265	25.211	27.005	27.414	25.324	27.007	28.277	28.374	28.660	i. Rupiah
ii. Valas	3.668	3.727	1.439	1.642	2.499	2.233	2.636	1.868	1.799	2.437	2.781	2.044	2.729	2.109	ii. Foreign Exchange
b. Swasta	122.710	129.656	139.805	137.330	137.928	138.196	137.719	136.099	136.883	146.089	142.441	142.599	142.746	142.440	b. Private Sector
1. Institusi Keuangan Non Bank	16.326	16.899	15.077	15.561	15.519	16.712	16.022	16.081	16.270	17.423	15.738	14.844	15.907	15.573	1. Non bank Financial Institutions
i. Rupiah	15.940	16.484	14.623	15.120	15.086	16.239	15.526	15.484	15.709	16.826	15.129	14.458	15.366	15.354	i. Rupiah
ii. Valas	386	415	455	441	433	473	496	597	560	597	609	386	542	219	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	33.190	32.909	46.580	45.281	44.278	43.496	44.131	42.492	41.984	46.221	43.930	45.063	45.229	45.133	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	28.764	28.226	38.679	37.578	36.944	36.272	36.932	35.430	34.996	39.577	37.914	37.597	36.947	36.868	i. Rupiah
ii. Valas	4.426	4.683	7.900	7.702	7.334	7.225	7.199	7.062	6.988	6.644	6.016	7.466	8.282	8.265	ii. Foreign Exchange
3. Perseorangan	73.193	79.848	78.148	76.488	78.132	77.988	77.566	77.526	78.629	82.446	82.774	82.691	81.610	81.734	3. Individuals
i. Rupiah	71.743	78.264	75.946	74.417	76.181	76.061	75.919	76.047	77.145	80.910	81.228	81.194	80.063	80.086	i. Rupiah
ii. Valas	1.450	1.584	2.202	2.072	1.951	1.926	1.647	1.479	1.485	1.536	1.546	1.497	1.547	1.648	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.080	976	917	960	908	866	867	885	1.054	1.045	1.000	914	930	926	2. Non Residents' Third Party Funds
i. Rupiah	217	211	126	116	113	138	142	161	113	250	209	143	176	183	i. Rupiah
ii. Valas	863	764	790	844	795	728	725	724	941	795	791	771	754	744	ii. Foreign Exchange

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

Indikator	2014		2015								2016				Indicator
	Nov	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Total Dana Pihak Ketiga	44.595	47.136	50.964	50.661	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	57.878	59.672	Total Third Party Fund
i. Rupiah	41.935	44.855	46.988	47.544	47.747	48.838	49.709	50.359	50.510	54.098	53.548	55.826	55.772	57.625	i. Rupiah
ii. Valas	2.660	2.281	3.976	3.117	2.957	2.958	3.171	3.261	2.975	2.183	2.316	2.160	2.105	2.047	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	44.555	47.077	50.880	50.584	50.639	51.721	52.813	53.545	53.423	56.216	55.666	57.778	57.660	59.446	1. Residents' Third Party Funds
a. Pemerintah	6.885	6.424	11.980	10.958	10.979	11.626	12.454	12.777	12.247	10.317	13.057	11.537	11.934	12.066	a. Government
i. Rupiah	6.621	6.190	11.228	10.378	10.247	10.871	11.668	12.102	11.765	9.829	12.561	11.428	11.755	11.879	i. Rupiah
ii. Valas	263	234	752	580	732	755	786	675	482	487	495	109	179	187	ii. Foreign Exchange
b. Swasta	37.670	40.653	38.900	39.625	39.660	40.096	40.359	40.768	41.176	45.899	42.609	46.241	45.726	47.381	b. Private Sector
1. Institusi Keuangan Non Bank	5.639	5.805	6.999	7.790	7.924	8.455	8.817	8.526	8.641	8.509	8.461	9.034	8.935	9.510	1. Non bank Financial Institutions
i. Rupiah	5.505	5.687	6.825	7.642	7.776	8.287	8.670	8.362	8.454	8.429	8.329	8.912	8.880	9.461	i. Rupiah
ii. Valas	135	118	174	148	148	167	148	164	187	80	133	122	56	49	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	13.125	13.202	10.211	9.706	8.957	9.025	8.994	9.716	9.374	11.872	9.711	10.050	10.426	10.451	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	11.801	12.202	8.179	8.320	7.806	7.958	7.771	8.305	8.064	11.218	8.917	9.108	9.587	9.717	i. Rupiah
ii. Valas	1.324	1.000	2.032	1.386	1.151	1.066	1.223	1.410	1.310	654	794	941	839	734	ii. Foreign Exchange
3. Perseorangan	18.906	21.646	21.690	22.129	22.779	22.616	22.548	22.527	23.161	25.517	24.437	27.157	26.364	27.419	3. Individuals
i. Rupiah	17.981	20.733	20.694	21.141	21.868	21.662	21.550	21.531	22.181	24.572	23.559	26.187	25.347	26.361	i. Rupiah
ii. Valas	925	914	996	988	911	954	998	996	979	945	878	971	1.017	1.058	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	40	59	84	77	65	74	67	76	62	65	198	208	218	226	2. Non Residents' Third Party Funds
i. Rupiah	26	43	62	63	50	59	51	59	46	49	182	191	204	206	i. Rupiah
ii. Valas	13	16	22	15	15	15	16	16	16	15	16	17	14	20	ii. Foreign Exchange

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	39.302	27.237	26.231	103,83%	West Java
Banten	8.542	5.987	6.547	91,44%	Banten
DKI Jakarta	224.331	89.730	118.098	75,98%	DKI Jakarta
DI Yogyakarta	4.573	2.706	3.846	70,36%	DI Yogyakarta
Jawa Tengah	19.761	13.591	12.131	112,03%	Central Java
Jawa Timur	27.615	20.073	19.722	101,78%	East Java
Bengkulu	964	840	527	159,38%	Bengkulu
Jambi	2.286	2.035	1.044	195,00%	Jambi
Nanggroe Aceh Darussalam	5.407	2.957	3.570	82,82%	Nanggroe Aceh Darussalam
Sumatera Utara	10.811	8.308	8.277	100,38%	North Sumatera
Sumatera Barat	3.701	3.359	2.464	136,33%	West Sumatera
Riau	7.463	3.670	3.882	94,53%	Riau
Sumatera Selatan	5.759	4.050	4.047	100,09%	South Sumatera
Bangka Belitung	307	289	214	134,87%	Bangka Belitung
Kepulauan Riau	2.862	2.677	1.480	180,84%	Riau Islands
Lampung	2.517	2.092	1.827	114,53%	Lampung
Kalimantan Selatan	4.415	3.138	3.040	103,22%	South Kalimantan
Kalimantan Barat	3.993	3.175	1.786	177,80%	West Kalimantan
Kalimantan Timur	5.921	4.211	4.333	97,18%	East Kalimantan
Kalimantan Tengah	872	754	623	121,03%	Central Kalimantan
Sulawesi Tengah	1.148	940	709	132,58%	Central Sulawesi
Sulawesi Selatan	6.964	5.720	3.502	163,33%	South Sulawesi
Sulawesi Utara	430	422	214	197,04%	North Sulawesi
Gorontalo	315	304	226	134,50%	Gorontalo
Sulawesi Barat	203	167	159	105,00%	West Sulawesi
Sulawesi Tenggara	934	828	610	135,72%	South East Sulawesi
NTB	2.402	2.010	1.207	166,56%	West Nusa Tenggara
Bali	1.641	1.534	794	193,33%	Bali
NTT	214	205	106	192,60%	East Nusa Tenggara
Maluku	457	94	323	29,05%	Maluku
Papua	991	506	623	81,31%	Papua
Maluku Utara	399	189	363	52,21%	North Maluku
Papua Barat	357	155	305	50,67%	West Papua
Luar Indonesia	1.217	370	979	37,83%	Outside Indonesia

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	32.450	23.446	21.263	110,27%	West Java
Banten	6.930	4.779	5.583	85,59%	Banten
DKI Jakarta	145.980	61.002	88.429	68,98%	DKI Jakarta
DI Yogyakarta	3.303	1.751	2.989	58,60%	DI Yogyakarta
Jawa Tengah	12.411	10.200	8.447	120,75%	Central Java
Jawa Timur	17.655	14.061	13.997	100,45%	East Java
Bengkulu	938	814	520	156,56%	Bengkulu
Jambi	2.017	1.735	898	193,13%	Jambi
Nanggroe Aceh Darussalam	2.412	1.142	2.044	55,86%	Nanggroe Aceh Darussalam
Sumatera Utara	5.634	4.317	4.363	98,95%	North Sumatera
Sumatera Barat	2.434	2.147	2.014	106,57%	West Sumatera
Riau	3.383	2.228	2.775	80,28%	Riau
Sumatera Selatan	2.866	2.502	2.309	108,39%	South Sumatera
Bangka Belitung	237	234	161	145,10%	Bangka Belitung
Kepulauan Riau	1.807	1.641	1.092	150,29%	Riau Islands
Lampung	2.368	1.996	1.706	117,03%	Lampung
Kalimantan Selatan	2.607	2.065	2.337	88,37%	South Kalimantan
Kalimantan Barat	2.325	2.277	1.294	176,00%	West Kalimantan
Kalimantan Timur	3.800	2.701	3.195	84,55%	East Kalimantan
Kalimantan Tengah	870	740	675	109,67%	Central Kalimantan
Sulawesi Tengah	1.149	927	705	131,56%	Central Sulawesi
Sulawesi Selatan	4.405	4.082	2.509	162,67%	South Sulawesi
Sulawesi Utara	434	425	213	199,62%	North Sulawesi
Gorontalo	317	304	220	138,15%	Gorontalo
Sulawesi Barat	179	164	139	118,12%	West Sulawesi
Sulawesi Tenggara	936	823	621	132,63%	South East Sulawesi
NTB	1.737	1.625	872	186,38%	West Nusa Tenggara
Bali	1.479	1.390	736	188,77%	Bali
NTT	218	206	107	191,65%	East Nusa Tenggara
Maluku	430	93	325	28,62%	Maluku
Papua	970	477	596	80,04%	Papua
Maluku Utara	394	189	355	53,12%	North Maluku
Papua Barat	357	158	318	49,78%	West Papua
Luar Indonesia	1.179	326	971	33,61%	Outside Indonesia

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	6.916	4.632	4.652	99,56%	West Java
Banten	1.778	1.184	1.191	99,41%	Banten
DKI Jakarta	78.748	27.582	30.276	91,10%	DKI Jakarta
DI Yogyakarta	1.220	939	798	117,67%	DI Yogyakarta
Jawa Tengah	7.385	3.333	3.790	87,94%	Central Java
Jawa Timur	9.867	6.012	5.509	109,13%	East Java
Bengkulu	17	17	14	119,32%	Bengkulu
Jambi	390	276	143	193,53%	Jambi
Nanggroe Aceh Darussalam	3.027	1.805	1.529	118,07%	Nanggroe Aceh Darussalam
Sumatera Utara	5.340	4.028	3.957	101,78%	North Sumatera
Sumatera Barat	1.675	1.483	802	184,94%	West Sumatera
Riau	3.951	1.424	1.100	129,45%	Riau
Sumatera Selatan	2.882	1.548	1.765	87,71%	South Sumatera
Bangka Belitung	68	54	53	100,71%	Bangka Belitung
Kepulauan Riau	1.059	1.021	374	273,31%	Riau Islands
Lampung	104	44	87	50,83%	Lampung
Kalimantan Selatan	1.754	1.085	631	171,91%	South Kalimantan
Kalimantan Barat	1.518	746	456	163,51%	West Kalimantan
Kalimantan Timur	2.052	1.480	1.113	132,97%	East Kalimantan
Kalimantan Tengah	-	-	-	-	Central Kalimantan
Sulawesi Tengah	-	-	-	-	Central Sulawesi
Sulawesi Selatan	2.646	1.703	1.057	161,08%	South Sulawesi
Sulawesi Utara	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	Gorontalo
Sulawesi Barat	27	3	27	11,48%	West Sulawesi
Sulawesi Tenggara	-	-	-	-	South East Sulawesi
NTB	626	361	298	121,00%	West Nusa Tenggara
Bali	146	129	51	254,81%	Bali
NTT	-	-	-	-	East Nusa Tenggara
Maluku	-	-	-	-	Maluku
Papua	-	-	-	-	Papua
Maluku Utara	-	-	-	-	North Maluku
Papua Barat	-	-	-	-	West Papua
Luar Indonesia	-	-	-	-	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	912	627	815	76,97%	Kab. Tangerang	Banten
	Kab. Serang	1.798	1.380	1.170	118,02%	Kab. Serang	
	Kota Cilegon	1.357	1.146	755	151,79%	Kota Cilegon	
	Kota Tangerang	3.746	2.408	3.302	72,91%	Kota Tangerang	
	Kota Serang	374	231	159	144,96%	Kota Serang	
Jawa Barat	Kota Tangerang Selatan	356	194	345	56,25%	Kota Tangerang Selatan	West Java
	Kab. Bekasi	505	505	382	132,34%	Kab. Bekasi	
	Kab. Purwakarta	406	394	304	129,54%	Kab. Purwakarta	
	Kab. Karawang	306	254	229	111,02%	Kab. Karawang	
	Kab. Sukabumi	171	171	88	193,71%	Kab. Sukabumi	
	Kab. Cianjur	973	900	438	205,48%	Kab. Cianjur	
	Kab. Bandung	90	11	90	12,17%	Kab. Bandung	
	Kab. Garut	221	212	185	114,85%	Kab. Garut	
	Kab. Majalengka	12	12	10	123,22%	Kab. Majalengka	
	Kota Bandung	16.796	11.360	8.942	127,04%	Kota Bandung	
	Kota Bogor	4.510	3.228	3.976	81,20%	Kota Bogor	
	Kota Sukabumi	488	352	386	91,15%	Kota Sukabumi	
	Kota Cirebon	3.218	2.578	1.817	141,90%	Kota Cirebon	
	Kota Tasikmalaya	2.130	1.716	966	177,58%	Kota Tasikmalaya	
	Kota Cimahi	247	144	239	60,06%	Kota Cimahi	
	Kota Depok	2.000	1.154	1.836	62,83%	Kota Depok	
	Kota Bekasi	7.229	4.246	6.344	66,94%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	77.826	24.586	53.299	46,13%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	3.580	2.772	2.693	102,92%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	11.350	7.776	9.132	85,15%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	101.371	50.868	46.225	110,04%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	30.204	3.729	6.748	55,26%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	4.573	2.706	3.846	70,36%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	607	348	297	117,11%	Kab. Semarang	Central Java
	Kab. Kendal	65	57	55	103,02%	Kab. Kendal	
	Kab. Tegal	124	108	30	358,70%	Kab. Tegal	
	Kab. Pati	115	113	78	145,10%	Kab. Pati	
	Kab. Kudus	638	362	564	64,23%	Kab. Kudus	
	Kab. Banyumas	1.050	843	871	96,76%	Kab. Banyumas	
	Kab. Cilacap	142	98	132	74,44%	Kab. Cilacap	
	Kota Semarang	9.034	5.089	5.139	99,02%	Kota Semarang	
	Kota Salatiga	88	84	49	170,20%	Kota Salatiga	
	Kota Pekalongan	1.048	659	914	72,19%	Kota Pekalongan	
	Kota Tegal	963	880	497	177,04%	Kota Tegal	
	Kota Surakarta	5.886	4.949	3.505	141,22%	Kota Surakarta	
Jawa Timur	Kab. Gresik	366	354	294	120,41%	Kab. Gresik	East Java
	Kab. Sidoarjo	1.713	1.272	1.290	98,62%	Kab. Sidoarjo	
	Kab. Pamekasan	495	170	470	36,07%	Kab. Pamekasan	
	Kab. Banyuwangi	166	164	128	127,99%	Kab. Banyuwangi	
	Kab. Jember	906	650	760	85,54%	Kab. Jember	
	Kab. Madiun	183	167	178	94,16%	Kab. Madiun	
	Kab. Bojonegoro	161	130	160	81,10%	Kab. Bojonegoro	
	Kota Surabaya	17.954	13.115	11.810	111,05%	Kota Surabaya	
	Kota Malang	3.428	2.779	2.544	109,20%	Kota Malang	
	Kota Blitar	127	107	124	86,42%	Kota Blitar	
	Kota Kediri	2.023	1.079	1.930	55,93%	Kota Kediri	
	Kota Madiun	93	87	35	248,94%	Kota Madiun	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	964	840	527	159,38%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.286	2.035	1.044	195,00%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	124	86	120	71,52%	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	3.491	1.665	2.269	73,38%	Kota Banda Aceh	
	Kota Lhokseumawe	1.344	989	763	129,64%	Kota Lhokseumawe	
	Kota Langsa	398	182	370	49,09%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	303	290	280	103,81%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	168	87	163	53,04%	Kab. Langkat	
	Kab. Karo	41	44	16	270,46%	Kab. Karo	
	Kab. Labuhan Batu	167	179	134	133,59%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	299	385	161	239,39%	Kota Tebing Tinggi	
	Kota Pematang Siantar	811	576	611	94,25%	Kota Pematang Siantar	
	Kota Tanjung Balai	115	74	113	65,64%	Kota Tanjung Balai	
	Kota Sibolga	142	131	63	208,99%	Kota Sibolga	
	Kota Medan	8.012	5.917	6.180	95,75%	Kota Medan	
	Kota Padang Sidempuan	753	625	556	112,44%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	675	632	551	114,68%	Kota Bukittinggi	West Sumatera
	Kota Padang	2.013	1.718	1.609	106,79%	Kota Padang	
	Kota Solok	290	290	49	592,55%	Kota Solok	
	Kota Payakumbuh	723	719	256	281,47%	Kota Payakumbuh	
Riau	Kab. Bengkalis	282	92	275	33,32%	Kab. Bengkalis	Riau
	Kota Pekanbaru	6.846	3.351	3.281	102,15%	Kota Pekanbaru	
	Kota Dumai	335	226	326	69,44%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	813	686	547	125,42%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	2.049	1.990	933	213,33%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	137	129	118	108,97%	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	306	279	213	131,10%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	31	36	9	423,65%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.070	3.378	3.610	93,57%	Kota Palembang	
	Kota Lubuklinggau	214	228	97	234,62%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	307	289	214	134,87%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	335	303	178	170,31%	Kab. Lampung Tengah	
	Kota Bandar Lampung	2.007	1.621	1.519	106,72%	Kota Bandar Lampung	Lampung
	Kota Metro	174	167	129	129,54%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	294	211	220	95,89%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	220	60	129	46,76%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	112	74	110	67,14%	Kab. Tabalong	
	Kota Banjarmasin	3.529	2.621	2.349	111,58%	Kota Banjarmasin	
	Kota Banjarbaru	261	171	231	73,97%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	87	87	46	187,96%	Kab. Sambas	West Kalimantan
	Kota Pontianak	3.687	2.872	1.681	170,89%	Kota Pontianak	
	Kota Singkawang	219	216	59	366,78%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	275	134	268	50,25%	Kab. Kutai	East Kalimantan
	Kota Samarinda	3.074	1.751	2.260	77,48%	Kota Samarinda	
	Kota Balikpapan	2.369	2.238	1.604	139,50%	Kota Balikpapan	
	Kota Bontang	204	87	201	43,35%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	73	52	71	73,63%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	142	140	69	203,43%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	658	562	483	116,26%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	310	294	185	159,21%	Kab. Morowali	Central Sulawesi
	Kota Palu	838	646	524	123,20%	Kota Palu	
Sulawesi Barat	Kota Gorontalo	315	304	226	134,50%	Kota Gorontalo	West Sulawesi

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sulawesi Selatan	Kota Ujungpandang	6.427	5.199	3.196	162,67%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	16	13	5	274,19%	Kota Pare-Pare	
	Kab. Bone	291	278	227	122,63%	Kab. Bone	
	Kota Palopo	68	65	13	509,75%	Kota Palopo	
	Kab. Maros	161	165	62	266,21%	Kab. Maros	
Gorontalo	Kab Mamuju	203	167	159	105,00%	Kab Mamuju	Gorontalo
Sulawesi Tenggara	Kota Kendari	934	828	610	135,72%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	430	422	214	197,04%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	38	37	4	928,26%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	190	188	139	135,37%	Kab. Lombok Timur	
	Kota Mataram	2.174	1.785	1.064	167,79%	Kota Mataram	
Bali	Kota Denpasar	1.641	1.534	794	193,33%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	214	205	106	192,60%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	457	94	323	29,05%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	399	189	363	52,21%	Kota ternate	North Maluku
Papua Barat	Kota Sorong	357	155	305	50,67%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	991	506	623	81,31%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.217	370	979	37,83%	DI LUAR INDONESIA	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	600	515	507	101,56%	Kab. Tangerang	Banten
	Kab. Serang	1.798	1.380	1.170	118,02%	Kab. Serang	
	Kota Cilegon	918	707	681	103,81%	Kota Cilegon	
	Kota Tangerang	2.952	1.975	2.524	78,24%	Kota Tangerang	
	Kota Serang	141	32	130	24,84%	Kota Serang	
	Kota Tangerang Selatan	356	194	345	56,25%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	505	505	382	132,34%	Kab. Bekasi	West Java
	Kab. Purwakarta	406	394	304	129,54%	Kab. Purwakarta	
	Kab. Karawang	258	251	181	138,84%	Kab. Karawang	
	Kab. Sukabumi	171	171	88	193,71%	Kab. Sukabumi	
	Kab. Cianjur	973	900	438	205,48%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	221	212	185	114,85%	Kab. Garut	
	Kab. Majalengka	12	12	10	123,22%	Kab. Majalengka	
	Kota Bandung	13.556	9.328	6.944	134,33%	Kota Bandung	
	Kota Bogor	3.705	2.450	3.323	73,72%	Kota Bogor	
	Kota Sukabumi	408	344	307	112,20%	Kota Sukabumi	
	Kota Cirebon	2.519	1.966	1.629	120,70%	Kota Cirebon	
	Kota Tasikmalaya	1.702	1.323	860	153,75%	Kota Tasikmalaya	
	Kota Cimahi	247	144	239	60,06%	Kota Cimahi	
	Kota Depok	2.000	1.154	1.836	62,83%	Kota Depok	
	Kota Bekasi	5.703	3.450	4.852	71,11%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	54.022	14.044	40.969	34,28%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	3.377	2.723	2.489	109,39%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	10.767	7.198	8.811	81,70%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	71.432	35.959	31.037	115,86%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	5.986	2.223	4.516	49,22%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	3.353	1.766	3.047	57,97%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	607	348	297	117,11%	Kab. Semarang	Central Java
	Kab. Kendal	65	57	55	103,02%	Kab. Kendal	
	Kab. Tegal	124	108	30	358,70%	Kab. Tegal	
	Kab. Pati	115	113	78	145,10%	Kab. Pati	
	Kab. Kudus	602	355	537	66,12%	Kab. Kudus	
	Kab. Banyumas	960	762	816	93,42%	Kab. Banyumas	
	Kab. Cilacap	142	98	132	74,44%	Kab. Cilacap	
	Kota Semarang	3.416	3.229	2.324	138,93%	Kota Semarang	
	Kota Salatiga	88	84	49	170,20%	Kota Salatiga	
	Kota Pekalongan	909	619	792	78,16%	Kota Pekalongan	
	Kota Tegal	642	561	421	133,26%	Kota Tegal	
	Kota Surakarta	4.706	3.924	2.810	139,65%	Kota Surakarta	
Jawa Timur	Kab. Gresik	299	289	263	109,81%	Kab. Gresik	East Java
	Kab. Sidoarjo	1.266	990	1.214	81,56%	Kab. Sidoarjo	
	Kab. Pamekasan	495	170	470	36,07%	Kab. Pamekasan	
	Kab. Banyuwangi	166	164	128	127,99%	Kab. Banyuwangi	
	Kab. Jember	817	646	683	94,49%	Kab. Jember	
	Kab. Madiun	183	167	178	94,16%	Kab. Madiun	
	Kab. Bojonegoro	161	130	160	81,10%	Kab. Bojonegoro	
	Kota Surabaya	10.175	8.588	7.205	119,19%	Kota Surabaya	
	Kota Malang	2.128	1.778	1.924	92,39%	Kota Malang	
	Kota Blitar	127	107	124	86,42%	Kota Blitar	
	Kota Kediri	1.883	987	1.842	53,59%	Kota Kediri	
	Kota Madiun	49	46	22	209,28%	Kota Madiun	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	947	823	513	160,47%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.895	1.759	901	195,24%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	124	86	120	71,52%	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	1.458	719	1.155	62,25%	Kota Banda Aceh	
	Kota Lhokseumawe	350	130	348	37,32%	Kota Lhokseumawe	
	Kota Langsa	398	182	370	49,09%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	303	290	280	103,81%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	168	87	163	53,04%	Kab. Langkat	
	Kab. Karo	41	44	16	270,46%	Kab. Karo	
	Kab. Labuhan Batu	167	179	134	133,59%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	-	Kota Tebing Tinggi	
	Kota Pematang Siantar	671	427	560	76,15%	Kota Pematang Siantar	
	Kota Tanjung Balai	115	74	113	65,64%	Kota Tanjung Balai	
	Kota Sibolga	51	52	16	324,01%	Kota Sibolga	
	Kota Medan	3.481	2.666	2.666	100,02%	Kota Medan	
	Kota Padang Sidempuan	475	462	371	124,47%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	623	587	538	109,06%	Kota Bukittinggi	West Sumatera
	Kota Padang	1.209	1.099	985	111,57%	Kota Padang	
	Kota Solok	-	-	-	-	Kota Solok	
	Kota Payakumbuh	194	190	139	136,95%	Kota Payakumbuh	
Riau	Kab. Bengkalis	282	92	275	33,32%	Kab. Bengkalis	Riau
	Kota Pekanbaru	2.896	1.927	2.181	88,38%	Kota Pekanbaru	
	Kota Dumai	335	226	326	69,44%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	421	305	404	75,41%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	1.383	1.351	703	192,26%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	137	129	118	108,97%	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	113	81	111	72,44%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	31	36	9	423,65%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	2.548	2.207	2.033	108,53%	Kota Palembang	
	Kota Lubuklinggau	48	50	11	458,67%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	239	235	161	146,15%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	335	303	178	170,31%	Kab. Lampung Tengah	
	Kota Bandar Lampung	1.903	1.578	1.433	110,10%	Kota Bandar Lampung	Lampung
	Kota Metro	174	167	129	129,54%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	187	174	179	97,07%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	-	-	-	-	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	112	74	110	67,14%	Kab. Tabalong	
	Kota Banjarmasin	2.189	1.671	1.947	85,85%	Kota Banjarmasin	
	Kota Banjarbaru	173	134	173	77,39%	Kota Banjarbaru	West Kalimantan
Kalimantan Barat	Kab. Sambas	87	87	46	187,96%	Kab. Sambas	
	Kota Pontianak	2.252	2.203	1.243	177,19%	Kota Pontianak	
	Kota Singkawang	136	139	40	348,07%	Kota Singkawang	East Kalimantan
Kalimantan Timur	Kab. Kutai	275	134	268	50,25%	Kab. Kutai	
	Kota Samarinda	1.817	983	1.485	66,22%	Kota Samarinda	
	Kota Balikpapan	1.574	1.526	1.267	120,48%	Kota Balikpapan	
	Kota Bontang	204	87	201	43,35%	Kota Bontang	Central Kalimantan
Kalimantan Tengah	Kab. Kotawaringin Barat	73	52	71	73,63%	Kab. Kotawaringin Barat	
	Kab. Kotawaringin Timur	142	140	69	203,43%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	658	562	483	116,26%	Kota Palangkaraya	Central Sulawesi
Sulawesi Tengah	Kab. Morowali	310	294	185	159,21%	Kab. Morowali	
	Kota Palu	838	646	524	123,20%	Kota Palu	West Sulawesi
Sulawesi Barat	Kota Gorontalo	315	304	226	134,50%	Kota Gorontalo	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sulawesi Selatan	Kota Ujungpandang	3.942	3.661	2.201	166,35%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	16	13	5	274,19%	Kota Pare-Pare	
	Kab. Bone	291	278	227	122,63%	Kab. Bone	
	Kota Palopo	68	65	13	509,75%	Kota Palopo	
	Kab. Maros	-	-	-	-	Kab. Maros	
Gorontalo	Kab Mamuju	176	163	132	124,05%	Kab Mamuju	Gorontalo
Sulawesi Tenggara	Kota Kendari	934	828	610	135,72%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	430	422	214	197,04%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	38	37	4	928,26%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	-	-	-	-	Kab. Lombok Timur	
	Kota Mataram	1.739	1.612	904	178,26%	Kota Mataram	
Bali	Kota Denpasar	1.494	1.405	743	189,14%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	214	205	106	192,60%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	457	94	323	29,05%	Kota Ambon	Maluku
Maluku Utara	Kota Ternate	399	189	363	52,21%	Kota Ternate	North Maluku
Papua Barat	Kota Sorong	357	155	305	50,67%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	991	506	623	81,31%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.217	370	979	37,83%	DI LUAR INDONESIA	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	312	113	308	36,54%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	-	Kab. Serang	
	Kota Cilegon	438	439	74	592,28%	Kota Cilegon	
	Kota Tangerang	794	433	778	55,60%	Kota Tangerang	
	Kota Serang	233	199	30	671,06%	Kota Serang	
Jawa Barat	Kota Tangerang Selatan	-	-	-	-	Kota Tangerang Selatan	West Java
	Kab. Bekasi	-	-	-	-	Kab. Bekasi	
	Kab. Purwakarta	-	-	-	-	Kab. Purwakarta	
	Kab. Karawang	48	2	48	5,17%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	-	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	-	Kab. Cianjur	
	Kab. Bandung	90	11	90	12,17%	Kab. Bandung	
	Kab. Garut	-	-	-	-	Kab. Garut	
	Kab. Majalengka	-	-	-	-	Kab. Majalengka	
	Kota Bandung	3.240	2.032	1.998	101,71%	Kota Bandung	
	Kota Bogor	806	778	652	119,28%	Kota Bogor	
	Kota Sukabumi	80	8	79	9,89%	Kota Sukabumi	
	Kota Cirebon	699	612	188	325,62%	Kota Cirebon	
	Kota Tasikmalaya	428	393	106	371,24%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	-	Kota Cimahi	
	Kota Depok	-	-	-	-	Kota Depok	
	Kota Bekasi	1.526	796	1.491	53,36%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	23.804	10.542	12.330	85,49%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	203	49	204	24,08%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	584	577	321	179,70%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	29.939	14.908	15.188	98,16%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	24.218	1.506	2.232	67,48%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	1.220	939	798	117,67%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	-	-	-	-	Kab. Semarang	Central Java
	Kab. Kendal	-	-	-	-	Kab. Kendal	
	Kab. Tegal	-	-	-	-	Kab. Tegal	
	Kab. Pati	-	-	-	-	Kab. Pati	
	Kab. Kudus	36	7	27	26,59%	Kab. Kudus	
	Kab. Banyumas	90	81	56	145,58%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	-	Kab. Cilacap	
	Kota Semarang	5.618	1.860	2.815	66,08%	Kota Semarang	
	Kota Salatiga	-	-	-	-	Kota Salatiga	
	Kota Pekalongan	140	40	121	33,17%	Kota Pekalongan	
	Kota Tegal	320	319	76	418,78%	Kota Tegal	
	Kota Surakarta	1.180	1.025	695	147,53%	Kota Surakarta	
	Kab. Gresik	67	65	30	212,09%	Kab. Gresik	East Java
	Kab. Sidoarjo	447	282	76	372,84%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	-	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	-	Kab. Banyuwangi	
	Kab. Jember	89	5	77	5,88%	Kab. Jember	
	Kab. Madiun	-	-	-	-	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	-	Kab. Bojonegoro	
	Kota Surabaya	7.779	4.527	4.605	98,30%	Kota Surabaya	
	Kota Malang	1.300	1.001	620	161,35%	Kota Malang	
	Kota Blitar	-	-	-	-	Kota Blitar	
	Kota Kediri	140	92	88	104,96%	Kota Kediri	
	Kota Madiun	44	41	13	316,03%	Kota Madiun	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	17	17	14	119,32%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	390	276	143	193,53%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	-	-	-	-	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	2.033	946	1.114	84,91%	Kota Banda Aceh	
	Kota Lhokseumawe	994	859	414	207,25%	Kota Lhokseumawe	
	Kota Langsa	-	-	-	-	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	-	-	-	-	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	-	-	-	-	Kab. Langkat	
	Kab. Karo	-	-	-	-	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	-	Kab. Labuhan Batu	
	Kota Tebing Tinggi	299	385	161	239,39%	Kota Tebing Tinggi	
	Kota Pematang Siantar	139	150	51	293,17%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	-	Kota Tanjung Balai	
	Kota Sibolga	92	80	47	169,82%	Kota Sibolga	
	Kota Medan	4.531	3.251	3.514	92,51%	Kota Medan	
	Kota Padang Sidempuan	278	163	185	88,28%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	52	45	13	355,04%	Kota Bukittinggi	West Sumatera
	Kota Padang	804	619	624	99,23%	Kota Padang	
	Kota Solok	290	290	49	592,55%	Kota Solok	
	Kota Payakumbuh	528	529	117	453,15%	Kota Payakumbuh	
Riau	Kab. Bengkalis	-	-	-	-	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.951	1.424	1.100	129,45%	Kota Pekanbaru	
	Kota Dumai	-	-	-	-	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	392	382	143	266,44%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	666	640	230	277,57%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	-	-	-	-	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	193	198	102	195,40%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	-	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	2.522	1.171	1.577	74,28%	Kota Palembang	
	Kota Lubuklinggau	166	178	86	206,11%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	68	54	53	100,71%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	-	-	-	-	Kab. Lampung Tengah	
	Kota Bandar Lampung	104	44	87	50,83%	Kota Bandar Lampung	
	Kota Metro	-	-	-	-	Kota Metro	
Kalimantan Selatan	Kab. Banjar	106	38	42	90,82%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	220	60	129	46,76%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	-	Kab. Tabalong	
	Kota Banjarmasin	1.340	950	402	236,10%	Kota Banjarmasin	
	Kota Banjarbaru	88	37	59	63,86%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	-	-	-	-	Kab. Sambas	West Kalimantan
	Kota Pontianak	1.435	669	437	152,97%	Kota Pontianak	
	Kota Singkawang	83	77	19	406%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	-	Kab. Kutai	East Kalimantan
	Kota Samarinda	1.257	768	775	99,06%	Kota Samarinda	
	Kota Balikpapan	795	712	338	210,87%	Kota Balikpapan	
	Kota Bontang	-	-	-	-	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	-	-	-	-	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	-	-	-	-	Kab. Kotawaringin Timur	
	Kota Palangkaraya	-	-	-	-	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	-	-	-	-	Kab. Morowali	Central Sulawesi
	Kota Palu	-	-	-	-	Kota Palu	
Sulawesi Barat	Kota Gorontalo	-	-	-	-	Kota Gorontalo	West Sulawesi

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sulawesi Selatan	Kota Ujungpandang	2.485	1.538	995	154,54%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	-	-	-	-	Kota Pare-Pare	
	Kab. Bone	-	-	-	-	Kab. Bone	
	Kota Palopo	-	-	-	-	Kota Palopo	
	Kab. Maros	161	165	62	266,21%	Kab. Maros	
Gorontalo	Kab Mamuju	27	3	27	11,48%	Kab Mamuju	Gorontalo
Sulawesi Tenggara	Kota Kendari	-	-	-	-	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	-	-	-	-	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	-	-	-	-	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	190	188	139	135,37%	Kab. Lombok Timur	
	Kota Mataram	436	173	160	108,51%	Kota Mataram	
Bali	Kota Denpasar	146	129	51	254,81%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	-	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	-	-	-	-	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	-	Kota Ambon	Maluku
Maluku Utara	Kota ternate	-	-	-	-	Kota ternate	North Maluku
Papua Barat	Kota Sorong	-	-	-	-	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	-	-	-	-	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	-	-	-	-	DI LUAR INDONESIA	Outside Indonesia

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

Provinsi	2011	2012	2013	2014	2015								2016				Province
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Jawa Barat	27	27	28	28	28	28	28	28	28	28	28	28	28	28	29	29	1 West Java
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	4 D.I. Yogyakarta
5 Jawa Tengah	21	24	25	25	25	25	25	26	26	26	26	26	26	26	26	26	5 Central Java
6 Jawa Timur	30	31	31	31	29	29	29	29	29	29	29	29	29	29	29	29	6 East Java
7 Bengkulu	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	10	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 North Sumatera
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 West Sumatera
12 Riau	4	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 South Sumatera
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Bangka Belitung
15 Kepulauan Riau	1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	15 Riau Islands
16 Lampung	6	7	8	8	9	9	9	9	9	10	10	10	10	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 South Kalimantan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 West Kalimantan
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 East Kalimantan
20 Kalimantan Tengah	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Central Kalimantan
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Central Sulawesi
22 Sulawesi Selatan	7	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	22 South Sulawesi
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 West Sulawesi
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 East West Sulawesi
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 West Nusa Tenggara
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 East Nusa Tenggara
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	31 Papua
32 Irian Jaya Barat	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	32 West Irian Jaya
33 Maluku Utara	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	33 North Maluku
Total	155	158	163	163	162	161	161	162	162	163	163	163	163	164	165	165	Total

Juta Rupiah (in Million IDR)

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

Indikator	2011	2012	2013	2014	2015								2016				Indikator
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
AKTIVA																	AKTIVA
1 Kas	39.628	69.371	62.770	62.005	66.049	85.040	76.025	73.765	83.932	79.537	87.303	80.990	75.400	86.859	79.453	83.153	1 Cash
2 Penempatan pada Bank Lain	652.098	905.948	1.110.431	1.282.328	1.094.887	950.362	1.053.867	1.139.678	1.169.700	1.277.737	1.327.921	1.601.809	1.653.139	1.593.577	1.564.930	1.497.884	2 Placement in Other Bank
3 Pembiayaan	2.675.930	3.553.520	4.433.492	5.004.909	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.299	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva <i>Istishna</i> dalam Penyelesaian	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	44.705	67.446	88.085	102.766	120.762	121.576	123.322	126.922	136.322	137.503	139.356	126.404	129.097	133.577	146.239	148.477	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	75.933	95.674	133.821	156.302	176.294	177.017	177.052	176.716	178.554	179.756	179.467	188.247	195.928	197.325	199.609	208.505	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	95.365	141.885	181.059	170.554	187.250	198.596	214.612	215.517	220.929	220.623	221.675	229.457	246.601	266.954	286.183	270.441	8 Other assets
TOTAL AKTIVA*	3.520.417	4.698.952	5.833.488	6.573.331	6.839.352	6.851.136	6.952.072	7.093.481	7.172.173	7.303.448	7.418.125	7.739.270	7.788.288	7.868.439	7.954.880	8.044.660	TOTAL AKTIVA*
PASIVA																	PASIVA
1 Dana Pihak Ketiga	2.095.333	2.937.802	3.666.174	4.028.415	4.193.194	4.099.039	4.192.498	4.309.645	4.380.037	4.467.490	4.569.375	4.801.888	4.845.309	4.884.414	4.965.547	5.045.786	1 Depositor Funds
2 Kewajiban kepada Bank Lain	694.113	855.233	1.104.225	1.264.885	1.341.808	1.426.350	1.434.199	1.434.074	1.430.482	1.457.138	1.438.470	1.479.977	1.465.616	1.482.744	1.505.528	1.529.991	2 Liabilities to other Bank
3 Pinjaman Diterima	79.523	90.953	54.792	91.755	107.913	112.661	115.604	119.911	120.514	117.815	121.741	120.012	117.670	113.001	116.365	114.461	3 Received Borrowing
4 Kewajiban lainnya	23.194	34.568	50.003	53.880	62.646	54.440	51.782	51.707	51.589	48.464	46.855	53.866	51.272	55.812	62.919	64.842	4 Other Current Liabilities
5 Pinjaman Subordinasi	700	700	700	1.200	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	2.550	1.050	1.050	1.050	5 Subordinated Loan
6 Rupa-rupa Pasiva**	68.943	77.356	128.377	120.107	123.254	117.562	118.717	122.191	121.464	118.006	113.437	114.434	133.317	137.623	128.806	128.806	6 Other Liabilities
7 Modal disetor (<i>Paid-in capital</i>)	390.216	472.202	555.646	645.617	767.517	764.517	774.392	791.160	796.909	802.649	815.180	839.553	844.227	861.199	860.724	881.225	7 Paid-in capital
8 Tambahan modal disetor	52.856	86.171	131.456	160.690	126.382	141.343	133.666	126.283	126.309	130.058	142.443	138.477	135.800	126.927	138.336	134.415	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	384	-	-	-	-	249	-	-	-	-	2.100	9.929	9.929	13.650	13.650	9 Different Appraisal Fixed Asset
10 Cadangan																	10 Reserves
a. Cadangan Umum	40.106	50.475	67.774	88.876	97.388	97.225	97.270	97.532	96.684	96.691	96.184	94.155	94.265	96.864	111.387	118.469	a. General Reserves
b. Cadangan Tujuan	10.157	10.285	14.181	19.957	28.147	28.250	27.891	28.088	26.309	26.909	26.959	26.929	26.794	27.679	29.148	30.532	b. Special Purpose Reserves
11 Laba																	11 Net Income
a. Tahun-tahun lalu	(26.023)	(23.659)	(34.570)	(32.265)	(59.540)	(64.189)	(64.881)	(65.476)	(67.806)	(67.945)	(67.945)	(69.892)	73.961	58.092	(15.839)	(56.429)	a. Previous years
b. Tahun berjalan	86.654	106.482	129.280	121.945	52.741	67.197	70.790	80.791	87.905	101.665	109.806	137.719	6.460	17.410	28.442	37.862	b. Current year
TOTAL PASIVA*	3.520.417	4.698.952	5.833.488	6.573.331	6.839.352	6.851.136	6.952.072	7.093.481	7.172.173	7.303.448	7.418.125	7.739.270	7.788.288	7.868.439	7.954.880	8.044.660	TOTAL PASIVA*

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

"-": Data tidak tersedia

"-": Data not available

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

Indikator	2011	2012	2013	2014	2015								2016				Indicator
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan																	A. Revenue
1 Pendapatan Operasional	586.606	756.723	940.965	1.085.458	478.297	579.400	678.323	779.675	882.572	987.861	1.093.499	1.212.905	114.308	219.765	328.416	438.320	1 Operating Revenue
2 Pendapatan Operasional Lainnya	73.767	111.280	142.425	99.327	45.785	53.109	60.072	67.406	76.781	85.128	93.314	107.936	10.151	18.725	27.506	35.306	2 Other operating Revenue
3 Pendapatan non operasional	10.914	17.948	14.359	14.889	6.261	9.941	11.427	12.659	14.174	15.555	17.940	21.825	630	1.344	2.087	3.835	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	226.083	292.584	344.477	402.730	185.493	224.123	264.221	303.804	341.726	384.686	426.158	468.405	45.049	87.580	129.268	172.790	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	445.204	593.366	753.272	796.943	344.850	418.327	485.601	555.936	631.801	703.859	778.595	874.261	80.041	152.254	228.741	304.671	Total Revenue
B. Beban																	B. Expenses
1 Beban operasional	299.847	426.132	555.853	592.242	258.514	311.190	369.027	422.080	484.056	534.919	588.564	649.602	64.662	119.395	176.051	233.565	1 Operating Expenses
2 Beban operasional lainnya	36.311	29.963	31.240	45.332	19.251	22.225	25.757	29.792	33.388	36.954	46.185	45.625	4.658	8.117	12.195	17.904	2 Other Operating Expenses
3 Beban non operasional	7.381	10.488	9.996	9.041	2.600	3.139	3.666	4.323	4.984	5.640	6.074	6.706	1.047	1.689	3.490	4.104	3 Non Operating Expenses
Total Beban	343.538	466.582	597.089	646.614	280.364	336.554	398.451	456.195	522.429	577.513	640.822	701.933	70.367	129.201	191.736	255.574	Total Expenses
C. Laba tahun berjalan	101.666	126.784	156.183	150.328	64.486	81.773	87.150	99.740	109.372	126.346	137.773	172.327	9.674	23.054	37.005	49.098	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	1.289	1.846	2.384	2.418	1.022	1.242	1.469	1.603	1.797	1.981	2.223	2.849	265	475	728	955	D. Additional/ Reduction
E. Laba tahun berjalan sebelum pajak	100.377	124.938	153.799	147.910	63.464	80.531	85.682	98.137	107.575	124.365	135.550	169.478	9.409	22.578	36.277	48.143	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	13.723	18.456	24.519	25.966	10.723	13.334	14.891	17.347	19.670	22.700	25.744	31.760	2.949	5.168	7.835	10.280	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	86.654	106.482	129.280	121.945	52.741	67.197	70.790	80.791	87.905	101.665	109.806	137.719	6.460	17.410	28.442	37.862	G. Net Income
r) Angka-angka diperbaiki																	r): Data not available
*) Angka-angka sementara																	*) : Provisional Figures
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"																	1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

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

Indikator	2011	2012	2013	2014	2015								2016				Indicator
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Biaya promosi	8.228	14.130	22.303	23.980	7.162	8.767	10.771	13.095	14.555	16.112	17.803	19.766	1.484	2.874	4.101	5.775	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	6.568	8.846	11.560	12.905	5.519	6.750	7.539	8.570	9.825	11.149	12.693	14.205	1.479	2.827	4.304	5.848	2 Cost of education and training
Total	14.796	22.976	33.863	36.885	12.681	15.516	18.310	21.666	24.380	27.261	30.496	33.971	2.963	5.702	8.406	11.622	Total

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

Indikator	2011	2012	2013	2014	2015								2016				Indicator
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen																	Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	38.239	89.916	68.625	95.543	59.282	49.848	46.364	38.550	43.791	53.031	51.053	53.029	50.779	46.681	42.939	37.391	- Unused Fund Borrowings Facilities
- Lainnya	24	2	-	-	1.050	-	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	- Others
Kewajiban Komitmen																	Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.770	3.864	3.558	7.422	8.257	7.894	8.354	8.694	7.221	8.938	7.865	7.170	6.585	6.491	5.901	6.119	- <i>Unused Financing facilities granted to customer</i>
- Fasilitas pembiayaan kepada bank syariah lain yang belum	1.861	-	-	-	-	-	338	500	1.000	-	-	-	-	-	-	-	- <i>Unused Financing facilities granted to other Sharia banks</i>
Lainnya	188	48	640	603	2.395	2.311	2.296	2.113	2.270	2.255	2.240	2.230	2.219	2.189	2.174	2.158	- Others
Tagihan Komitmen																	Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	-	-	-	-	-	69	69	69	69	69	69	69	69	69	69	69	- <i>Kafalah guarantees received</i>
- Pendapatan yang akan diterima	20.902	53.681	45.126	67.323	783.689	91.725	86.290	86.762	88.153	84.900	136.024	77.359	77.480	84.975	86.722	81.356	- <i>Accrued Income</i>
Lainnya	1.037	7.781	4.592	8.032	260.854	10.280	24.253	4.889	5.702	5.165	4.851	5.698	8.234	6.161	6.280	6.108	- Others
Aktiva produktif yang dihapusbuku	55.673	69.472	84.491	108.083	115.138	118.144	116.375	118.179	116.822	117.872	119.434	128.476	127.301	124.216	131.406	129.921	Written off earning assets
Penerusan dana mudharabah muqayyadah	92.783	116.651	108.827	81.957	78.749	74.772	74.539	74.704	70.843	69.293	64.243	67.071	70.513	71.887	73.134	65.322	Channeling of mudharabah muqayyadah

"-": Data tidak tersedia

*) :Angka-angka sementara

"-": Data not available

*) : Provisional Figures

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

Indikator	2011	2012	2013	2014	2015								2016				Indicator
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	859.844	1.117.605	1.369.112	1.540.330	1.571.862	1.499.994	1.555.251	1.615.688	1.624.917	1.656.294	1.714.179	1.857.757	1.838.434	1.820.282	1.823.472	1.853.917	2 iB Saving Deposits
a Akad Wadiah	412.034	527.235	668.250	789.847	818.580	787.477	829.036	859.888	860.349	875.328	911.295	997.125	974.874	960.358	962.850	984.165	a Wadia
b Akad Mudharabah	447.810	590.369	700.863	750.483	753.282	712.517	726.215	755.800	764.567	780.967	802.884	860.632	863.561	859.924	860.621	869.752	b Mudharaba
3 Deposito iB - Akad Mudharabah	1.235.490	1.820.198	2.297.062	2.488.085	2.621.332	2.599.045	2.637.247	2.693.957	2.755.120	2.811.195	2.855.196	2.944.131	3.006.875	3.064.133	3.142.076	3.191.869	3 iB Time Deposits - Mudharaba
a 1 Bulan	180.884	255.368	296.149	409.732	405.193	382.567	378.581	386.356	394.277	405.015	405.543	417.437	426.064	426.321	450.204	452.737	a 1 month
b 3 Bulan	182.351	302.759	389.829	310.313	357.926	342.168	353.059	356.013	354.872	371.755	389.281	406.192	406.552	415.677	431.104	447.527	b 3 months
c 6 Bulan	261.862	387.770	471.094	470.341	497.205	491.620	500.327	515.317	540.431	544.720	555.906	567.380	575.722	588.557	602.696	610.130	c 6 months
d 12 Bulan	588.354	851.511	1.099.854	1.283.930	1.340.832	1.338.925	1.382.894	1.407.572	1.436.206	1.456.442	1.469.892	1.519.041	1.564.658	1.599.315	1.629.306	1.650.662	d 12 months
e > 12 Bulan	22.039	22.789	40.136	13.768	20.177	43.765	22.386	28.700	29.335	33.264	34.573	34.081	33.879	34.263	28.765	30.813	e > 12 months
Total	2.095.333	2.937.802	3.666.174	4.028.415	4.193.194	4.099.039	4.192.498	4.309.645	4.380.037	4.467.490	4.569.375	4.801.888	4.845.309	4.884.414	4.965.547	5.045.786	Total

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

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

Akad	2011	2012	2013	2014	2015								2016				Contract
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Akad <i>Mudharabah</i>	75.807	99.361	106.851	122.467	143.760	158.936	161.846	173.162	168.007	166.578	172.820	168.516	156.595	156.048	162.910	171.895	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	246.796	321.131	426.528	567.658	603.277	613.206	618.794	633.793	647.545	657.544	677.303	652.316	619.498	636.628	671.658	710.929	<i>Musharaka</i>
Akad <i>Murabahah</i>	2.154.494	2.854.646	3.546.361	3.965.543	4.281.505	4.367.727	4.355.748	4.379.306	4.403.582	4.417.108	4.443.955	4.491.697	4.508.500	4.576.633	4.626.941	4.717.875	<i>Murabaha</i>
Akad <i>Salam</i>	20	197	26	16	16	16	16	15	15	15	15	15	15	15	15	15	<i>Salam</i>
Akad <i>Istishna</i>	23.673	20.751	17.614	12.881	11.915	11.772	11.528	11.216	11.384	11.125	11.299	11.135	10.829	10.516	10.133	10.023	<i>Istishna</i>
Akad <i>Ijarah</i>	13.815	13.522	8.318	5.179	6.349	6.554	6.352	6.221	6.118	5.842	6.269	6.175	6.073	6.852	7.074	6.827	<i>Ijara</i>
Akad <i>Qardh</i>	72.095	81.666	93.325	97.709	107.638	115.858	110.997	118.001	119.939	120.829	119.646	123.588	121.122	126.626	133.543	135.880	<i>Qardh</i>
Multijasa	89.230	162.245	234.469	233.456	281.175	287.629	288.559	293.012	298.790	304.259	309.809	311.729	321.903	343.983	358.671	379.710	<i>Multi Purpose Financing</i>
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.299	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	Total

Juta Rupiah (in Million IDR)

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

SEKTOR EKONOMI	2011	2012	2013	2014	2015								2016				ECONOMIC SECTOR
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Pertanian, kehutanan dan sarana pertanian	223.986	351.191	389.336	326.330	360.111	369.249	369.011	376.297	358.855	355.576	357.498	356.632	357.963	365.077	368.401	372.937	Agriculture, forestry and agricultural facilities
Pertambangan	2.475	7.851	6.004	6.886	7.023	8.369	8.187	7.659	7.922	8.653	8.404	9.561	9.264	9.545	9.691	8.597	Mining
Perindustrian	33.781	31.314	39.681	53.026	58.845	56.099	61.194	61.645	56.070	53.918	51.006	50.331	50.979	49.494	48.217	50.166	Manufacturing
Listrik, gas dan air	2.785	4.038	7.312	9.476	8.846	11.959	8.695	9.136	8.147	11.857	11.531	10.957	13.121	12.848	11.799	11.703	Water, gas and electricity
Konstruksi	92.603	125.137	157.138	237.323	300.591	309.895	311.762	320.874	331.266	348.807	354.343	339.756	307.109	324.857	351.985	365.153	Construction
Perdagangan, restoran dan hotel	1.006.448	1.222.281	1.443.921	1.575.091	1.621.891	1.656.580	1.660.527	1.655.577	1.664.939	1.667.567	1.687.114	1.696.081	1.662.063	1.666.152	1.689.799	1.729.092	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	36.506	67.423	70.748	83.283	98.631	97.509	94.214	93.563	88.672	89.840	92.580	88.405	86.885	87.207	91.896	96.223	Transport, cargo storage and communication
Jasa dunia usaha	255.311	264.569	338.850	491.775	516.715	537.911	536.575	547.503	554.642	558.424	556.352	566.188	559.014	569.060	582.488	609.554	Business Services
Jasa sosial/masyarakat	91.939	227.216	365.005	458.242	528.044	538.991	532.806	542.826	565.298	551.224	555.753	550.037	552.929	575.333	580.142	600.405	Social Services
Lain-lain	930.095	1.252.499	1.615.497	1.763.477	1.934.937	1.975.135	1.970.867	1.999.646	2.019.569	2.037.396	2.066.534	2.097.224	2.145.207	2.197.728	2.236.528	2.289.324	Others
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	Total

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

JENIS PENGGUNAAN	2011	2012	2013	2014	2015								2016				TYPE OF USAGE
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Modal Kerja	1.470.107	1.835.958	2.206.004	2.348.000	2.478.091	2.526.829	2.523.892	2.543.875	2.545.164	2.559.599	2.584.971	2.559.350	1.115.756	1.139.194	1.158.253	1.188.911	Working Capital
Investasi	275.727	465.062	611.992	893.432	1.022.607	1.059.735	1.059.081	1.071.206	1.090.647	1.086.267	1.089.611	1.108.597	2.145.207	2.197.728	2.236.528	2.289.324	Investment
Konsumsi	930.095	1.252.499	1.615.497	1.763.477	1.934.937	1.975.135	1.970.867	1.999.646	2.019.569	2.037.396	2.066.534	2.097.224	2.483.571	2.520.378	2.576.164	2.654.920	Consumption
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	Total

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

GOLONGAN PEMBIAYAAN	2011	2012	2013	2014	2015									2016				TYPE OF FINANCING
					Feb	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Usaha Kecil dan Menengah	1.547.205	2.080.094	2.620.263	3.005.858	3.009.666	3.214.794	3.303.629	3.294.839	3.320.284	3.333.936	3.336.044	3.372.518	3.377.987	3.325.863	3.379.218	3.444.067	3.546.255	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	1.128.725	1.473.426	1.813.230	1.999.051	2.083.546	2.220.841	2.258.069	2.259.001	2.294.442	2.321.444	2.347.219	2.368.598	2.387.184	2.418.670	2.478.083	2.526.878	2.586.899	Non Small and Medium Enterprises
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.093.212	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	Total

Juta Rupiah (in Million IDR)

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

KOLEKTIBILITAS PEMBIAYAAN	2011	2012	2013	2014	2015								2016				COLLECTIBILITY OF FINANCING
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Lancar	2.512.328	3.334.885	4.145.119	4.610.238	4.925.731	5.047.296	5.009.552	5.067.652	5.097.799	5.114.232	5.184.926	5.292.330	5.222.982	5.306.434	5.407.477	5.549.986	Performing Financing
Non Lancar	163.602	218.635	288.373	394.671	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	521.552	550.867	563.467	583.168	Non Performing Financing
- Kurang Lancar	49.319	72.806	90.581	136.251	173.666	176.756	191.647	184.379	193.875	193.606	186.666	134.512	176.617	195.024	195.624	198.778	Sub-Standard
- Diragukan	44.663	51.649	65.847	81.069	113.688	113.260	118.137	119.567	115.061	111.022	109.031	95.060	94.619	95.680	93.009	94.143	Doubtful
- Macet	69.620	94.180	131.945	177.351	222.549	224.385	234.503	243.129	248.645	264.404	260.492	243.269	176.617	195.024	274.834	290.247	Lost
Total Pembiayaan	2.675.930	3.553.520	4.433.492	5.004.909	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	Total Financing
Persentase NPF	6,11%	6,15%	6,50%	7,89%	9,38%	9,25%	9,80%	9,74%	9,86%	10,01%	9,69%	8,20%	9,08%	9,40%	9,44%	9,51%	Percentage of NPFs

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

SEKTOR EKONOMI	2011	2012	2013	2014	2015								2016				ECONOMIC SECTOR
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Pertanian, kehutanan dan sarana pertanian	8.446	16.813	32.356	34.327	44.184	44.021	45.528	46.175	49.836	50.302	50.542	47.795	50.574	52.349	56.969	56.894	Agriculture, forestry and agricultural facilities
Pertambangan	261	247	1.074	319	875	1.195	1.457	1.441	1.456	1.291	1.237	849	1.212	1.453	1.313	1.417	Mining
Perindustrian	2.532	3.693	3.407	5.423	6.559	7.405	8.865	7.799	7.532	7.412	6.944	5.944	6.443	5.586	5.600	6.101	Manufacturing
Listrik, gas dan air	808	67	32	895	1.821	1.214	1.143	1.331	931	1.409	1.021	780	1.429	3.208	3.658	2.873	Water, gas and electricity
Konstruksi	12.131	8.261	9.797	16.924	28.914	27.314	31.884	31.267	31.180	35.040	33.660	25.157	31.194	33.235	27.895	31.639	Construction
Perdagangan, restoran dan hotel	69.832	97.578	137.654	191.559	218.804	221.831	230.744	234.953	240.381	248.173	241.655	211.570	227.130	234.516	243.989	254.116	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	1.947	3.217	3.309	4.825	10.561	9.158	11.505	10.403	9.354	9.721	9.941	7.661	9.524	10.313	11.374	11.473	Transport, cargo storage and communication
Jasa dunia usaha	15.612	21.020	11.893	21.292	36.865	39.344	39.854	39.651	37.584	37.727	35.327	25.412	26.693	30.442	31.250	33.425	Business Services
Jasa sosial/masyarakat	6.940	11.780	24.877	35.376	50.637	49.829	55.208	56.511	55.653	54.495	52.582	44.644	49.941	57.627	56.384	57.693	Social Services
Lain-lain	45.093	55.960	63.974	83.731	110.683	113.089	118.100	117.543	123.673	123.460	123.282	103.028	117.411	122.137	125.036	127.537	Others
Total	163.602	218.635	288.373	394.671	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	521.551	550.867	563.467	583.168	Total

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

JENIS PENGGUNAAN	2011	2012	2013	2014	2015								2016				TYPE OF USAGE
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Modal Kerja	106.890	142.934	198.594	268.743	337.561	337.338	358.656	362.050	364.028	375.960	362.496	311.785	340.616	364.855	370.133	381.767	Working Capital
Investasi	11.618	19.741	25.805	42.197	61.660	63.975	67.532	67.481	69.881	69.611	70.412	58.028	63.525	63.875	68.298	73.864	Investment
Konsumsi	45.093	55.960	63.974	83.731	110.683	113.089	118.100	117.543	123.673	123.460	123.282	103.028	117.411	122.137	125.036	127.537	Consumption
Total	163.602	218.635	288.373	394.671	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	521.552	550.867	563.467	583.168	Total

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

GOLONGAN PEMBIAYAAN	2011	2012	2013	2014	2015								2016				TYPE OF FINANCING
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Usaha Kecil dan Menengah	110.786	148.572	211.390	295.796	373.741	375.726	395.765	401.128	403.452	414.311	404.269	350.237	382.374	404.906	413.702	428.699	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	52.816	70.063	76.982	98.875	136.162	138.676	148.522	145.946	154.129	154.720	151.921	122.604	139.178	145.961	149.765	154.469	Non Small and Medium Enterprises
Total	52.816	70.063	288.373	394.671	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	521.552	550.867	563.467	583.168	Total

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

Jenis	2011	2012	2013	2014	2015								2016				Type	
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Dana Pihak Ketiga	681.476	787.923	907.755	1.021.776	1.078.496	1.087.192	1.096.906	1.116.800	1.131.887	1.143.493	1.153.617	1.163.287	1.175.472	1.188.879	1.200.740	1.204.252	Depositor Funds	
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits	
Tabungan iB	658.080	759.363	875.193	986.204	1.041.797	1.051.786	1.060.930	1.079.810	1.094.133	1.104.820	1.114.148	1.123.015	1.134.034	1.146.839	1.158.188	1.161.541	Saving Deposits	
Deposito iB	23.396	28.560	32.562	35.572	36.699	35.406	35.976	36.990	37.754	38.673	39.469	40.272	41.438	42.040	42.552	42.711	Time Deposits	
Pembiayaan	170.098	211.385	215.761	227.517	231.868	234.114	232.992	233.621	233.825	233.419	234.496	233.209	235.310	240.658	244.791	247.086	Financing	
Akad Mudharabah	1.695	1.633	1.502	1.354	1.391	1.441	1.429	1.445	1.443	1.454	1.451	1.343	1.308	1.331	1.358	1.379	Mudharaba	
Akad Musyarakah	5.127	4.342	4.261	4.423	4.680	4.867	4.842	4.922	4.895	4.890	4.910	4.712	4.521	4.809	5.436	5.792	Musharaka	
Akad Murabahah	135.953	173.777	192.993	188.343	189.338	190.478	189.904	189.765	190.654	190.499	190.879	189.985	191.342	194.527	196.398	197.131	Murabaha	
Akad Salam	2	32	6	4	4	4	4	4	4	4	4	4	4	4	4	4	Salam	
Akad Istishna	610	511	419	365	365	364	360	357	355	353	341	340	335	333	329	329	Istishna	
Akad Ijarah	17.111	17.766	-	16.589	17.890	18.344	17.774	18.236	17.201	17.129	17.331	17.758	18.344	19.544	20.857	21.338	Qardh	
Akad Qardh	1.038	1.101	505	348	373	381	381	381	377	-	381	391	395	405	419	440	Ijara	
Multijasa	8.562	12.223	16.075	16.091	17.827	18.235	18.298	18.511	18.896	19.090	19.199	18.676	19.061	19.705	19.990	20.673	Multi Purpose Financing	
Total	851.574	999.308	1.123.516	1.249.293	1.310.364	1.321.306	1.329.898	1.350.421	1.365.712	1.376.912	1.388.113	1.396.496	1.410.782	1.429.537	1.445.531	1.451.338	Total	
"-": Data tidak tersedia r) Angka-angka diperbaiki *) Angka-angka sementara																		"-": Data not available r) Revised figures *) Provisional figures

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

Jenis	2011	2012	2013	2014	2015								2016				Type
					Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	0,06	0,05	4,57	4,32	3,95	3,93	4,00	3,88	3,96	3,98	3,97	4,06	4,71	4,64	4,96	4,76	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	0,12	0,13	14,09	13,87	12,64	12,20	13,40	11,61	12,28	11,83	11,58	12,09	11,80	11,59	11,21	10,93	a 1 month
b 3 Bulan	0,11	0,09	10,58	10,15	9,35	8,70	8,57	8,71	8,88	8,91	8,92	9,19	8,68	8,56	8,26	8,05	b 3 months
c 6 Bulan	0,13	0,11	10,95	10,94	9,68	9,79	9,64	9,46	9,55	9,48	9,49	9,72	9,30	9,28	9,37	9,28	c 6 months
d 12 Bulan	0,12	0,11	11,66	11,71	10,71	10,54	10,82	10,45	10,07	10,11	10,02	10,36	9,86	9,90	9,93	9,92	d 12 months
e > 12 Bulan	0,11	0,08	55,17	9,96	10,50	13,93	14,71	11,15	18,20	19,14	17,67	13,94	11,88	12,42	13,42	12,77	e > 12 months
Pembiayaan																	Financing
1 Akad Mudharabah	0,21	0,17	16,20	16,46	18,81	18,79	18,06	18,48	18,09	17,77	17,27	17,39	17,86	17,91	17,98	18,09	1 Mudharaba
2 Akad Musyarakah	0,22	0,21	20,28	20,61	21,30	21,54	21,52	21,40	21,72	21,94	21,43	21,10	21,07	21,63	21,84	21,54	2 Musharaka
3 Akad Murabahah	0,19	0,23	18,27	18,51	18,45	18,30	18,26	18,19	18,13	18,14	18,18	18,12	18,10	18,18	18,29	18,40	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	0,08	0,08	7,58	7,85	7,93	7,94	7,96	7,97	8,09	8,12	8,23	8,29	8,30	8,32	8,34	8,45	5 Istishna
6 Akad Ijarah ¹⁾	0,00	0,19	12,53	14,92	19,78	17,54	17,47	17,79	16,93	16,72	16,93	15,25	24,25	22,76	20,84	14,00	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	-	0,22	20,02	14,82	15,02	14,93	13,34	14,70	14,99	14,77	14,84	14,99	14,92	15,09	15,05	15,02	8 Multi Purpose Financing ¹⁾

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

"-" : Data tidak tersedia

"-": Data not available

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

Rasio	2011	2012	2013	2014	2015								2016				Ratio
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 CAR	23,49%	25,16%	22,08%	22,77%	21,73%	21,73%	21,52%	20,85%	20,71%	20,93%	22,08%	21,47%	23,48%	23,17%	22,15%	21,22%	1 CAR
2 ROA	2,67%	2,64%	2,79%	2,26%	2,17%	2,30%	2,28%	2,34%	2,22%	2,20%	2,15%	2,20%	2,32%	2,32%	2,25%	225,50%	2 ROA
3 ROE	18,95%	20,54%	21,22%	16,13%	15,08%	16,15%	15,82%	16,16%	14,93%	14,71%	14,46%	14,66%	15,65%	15,64%	14,88%	14,88%	3 ROE
4 NPF	6,11%	6,15%	6,50%	7,89%	9,38%	9,25%	9,80%	9,74%	9,87%	10,01%	9,69%	8,20%	9,08%	9,41%	9,44%	9,51%	4 NPF
5 FDR	127,71%	120,96%	120,93%	124,24%	129,63%	135,68%	132,47%	130,28%	129,01%	127,21%	125,64%	120,06%	118,56%	119,92%	121,55%	121,55%	5 FDR
6 BOPO	76,31%	80,02%	80,75%	87,79%	88,38%	88,13%	89,24%	89,20%	89,55%	89,14%	89,38%	88,09%	91,89%	90,18%	89,56%	89,56%	6 BOPO

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

Total Aset (Rp)	2011	2012	2013	2014	2015								2016				Total Assets (in IDR)
					Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
< 1 Miliar	3	6	4	1	1	1	1	1	1	1	1	1	1	1	2	1	< 1 Billion
1 s.d. 5 Miliar	24	17	19	11	11	10	10	11	10	10	10	8	9	9	10	9	1 up to 5 Billion
> 5 s.d. 10 Miliar	39	36	30	34	33	32	31	31	30	30	27	29	26	25	23	25	>5 up to 10 Billion
> 10 Miliar	89	99	110	117	117	118	119	119	121	122	125	125	127	129	130	130	> 10 Billion
Total	155	158	163	163	162	161	161	162	162	163	163	163	163	164	165	165	Total

r) Angka-angka diperbaiki

r) Revised figure

"-": Data tidak tersedia

"-": Data not available

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

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	176.920	123.856	109.882	112,72	8,17	Nanggroe Aceh Darussalam
Sumatera Utara	122.731	94.384	85.962	109,80	5,03	North Sumatera
Sumatera Barat	187.560	137.732	147.287	93,51	12,03	West Sumatera
Sumatera Selatan	17.375	12.693	7.954	159,59	6,08	South Sumatera
Bangka Belitung	495.298	342.108	423.747	80,73	18,40	Bangka Belitung
Jambi	-	-	-	0,00	0,00	Jambi
Bengkulu	124.376	92.338	102.621	89,98	34,85	Bengkulu
Riau	136.240	113.913	69.465	163,99	7,38	Riau
Kepulauan Riau	51.677	46.265	30.887	149,79	16,31	Riau Islands
Lampung	403.472	293.412	141.037	208,04	4,02	Lampung
DKI Jakarta	17.349	12.510	9.254	135,19	13,09	DKI Jakarta
Jawa Barat	2.416.870	1.949.133	1.337.526	145,73	7,30	West Java
Banten	750.439	610.517	562.282	108,58	8,16	Banten
Jawa Tengah	841.128	619.996	614.527	100,89	7,99	Central Java
DI Yogyakarta	420.570	291.715	321.533	90,73	8,18	DI Yogyakarta
Jawa Timur	1.430.800	1.073.004	820.608	130,76	11,62	East Java
Bali	7.245	5.148	3.310	155,53	13,66	Bali
Kalimantan Barat	-	-	-	0,00	0,00	West Kalimantan
Kalimantan Tengah	9.073	6.732	5.560	121,08	3,98	Central Kalimantan
Kalimantan Timur	8.439	1.209	4.937	24,49	3,25	East Kalimantan
Kalimantan Selatan	36.624	19.468	25.758	75,58	21,62	South Kalimantan
Sulawesi Utara	-	-	-	0,00	0,00	North Sulawesi
Gorontalo	-	-	-	0,00	0,00	Gorontalo
Sulawesi Barat	-	-	-	0,00	0,00	West Sulawesi
Sulawesi Tengah	-	-	-	0,00	0,00	Central Sulawesi
Sulawesi Tenggara	-	-	-	0,00	0,00	South East Sulawesi
Sulawesi Selatan	156.382	125.922	60.597	207,80	16,03	South Sulawesi
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	27.185	17.370	17.163	101,21	4,12	North Maluku
NTB	205.674	142.783	142.983	99,86	6,64	West Nusa Tenggara
NTT	-	-	-	0,00	0,00	East Nusa Tenggara
Irian Jaya Barat	-	-	-	0,00	0,00	West Irian Jaya
Papua	1.233	946	908	104,19	55,62	Papua
"-": Data tidak tersedia						"-": Data not available

Juta Rupiah (in Million IDR)

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

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	2.039	11	1.120	426	7.639	59.756	2.974	417	6.492	42.983	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	3.137	16	3	23	1.016	11.201	272	3.706	2.232	72.778	<i>North Sumatera</i>
Sumatera Barat	11.888	781	2.779	152	11.352	62.252	4.642	1.987	12.049	29.851	<i>West Sumatera</i>
Sumatera Selatan	269	-	898	-	57	3.181	185	213	1.010	6.880	<i>South Sumatera</i>
Bangka Belitung	52.536	1.624	2.285	1.366	53.633	140.318	7.108	5.107	55.233	22.900	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	-	-	-	-	-	<i>Jambi</i>
Bengkulu	66.718	198	259	-	2.469	13.455	597	463	621	7.557	<i>Bengkulu</i>
Riau	3.983	90	1.013	86	1.736	12.764	8.147	5.132	6.457	74.504	<i>Riau</i>
Kepulauan Riau	2.444	-	-	-	663	1.523	-	-	67	41.569	<i>Riau Islands</i>
Lampung	21.388	59	356	59	858	15.319	434	18.578	16.340	220.023	<i>Lampung</i>
DKI Jakarta	33	-	17	-	603	1.529	2	493	3.751	6.083	<i>DKI Jakarta</i>
Jawa Barat	128.960	1.395	14.335	4.737	59.406	471.622	28.391	340.270	192.392	707.625	<i>West Java</i>
Banten	1.942	121	6.008	1.997	25.305	302.181	8.008	94.761	76.662	93.532	<i>Banten</i>
Jawa Tengah	25.602	1.350	8.493	1.683	92.675	162.864	9.246	48.557	67.001	202.525	<i>Central Java</i>
DI Yogyakarta	5.328	511	2.888	305	25.097	65.765	6.578	21.774	57.348	106.119	<i>DI Yogyakarta</i>
Jawa Timur	44.507	1.576	8.963	846	62.113	275.951	15.232	57.450	70.382	535.984	<i>East Java</i>
Bali	-	-	-	-	358	1.742	175	673	442	1.758	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	<i>West Kalimantan</i>
Kalimantan Tengah	118	-	48	-	-	1.506	-	735	1.227	3.098	<i>Central Kalimantan</i>
Kalimantan Timur	-	-	-	-	-	122	11	-	75	1.002	<i>East Kalimantan</i>
Kalimantan Selatan	1.148	-	-	-	400	4.438	3.487	6.109	222	3.665	<i>South Kalimantan</i>
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	<i>North Sulawesi</i>
Gorontalo	-	-	-	-	-	-	-	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	<i>West Sulawesi</i>
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	<i>Central Sulawesi</i>
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	<i>South East Sulawesi</i>
Sulawesi Selatan	169	11	701	-	9.349	17.139	442	1.237	4.742	92.131	<i>South Sulawesi</i>
Maluku	-	-	-	-	-	-	-	-	-	-	<i>Maluku</i>
Maluku Utara	29	-	-	-	130	8.388	227	69	35	8.492	<i>North Maluku</i>
NTB	679	852	-	25	10.296	95.441	15	1.822	25.625	8.029	<i>West Nusa Tenggara</i>
NTT	-	-	-	-	-	-	-	-	-	-	<i>East Nusa Tenggara</i>
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	<i>West Irian Jaya</i>
Papua	21	1	-	-	-	636	52	-	-	237	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available

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

Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	74.584	6.290	42.983	Nanggroe Aceh Darussalam
Sumatera Utara	17.434	4.172	72.778	North Sumatera
Sumatera Barat	85.290	22.591	29.851	West Sumatera
Sumatera Selatan	4.717	1.096	6.880	South Sumatera
Bangka Belitung	211.886	107.322	22.900	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	65.834	18.947	7.557	Bengkulu
Riau	36.943	2.466	74.504	Riau
Kepulauan Riau	1.703	2.993	41.569	Riau Islands
Lampung	38.495	34.894	220.023	Lampung
DKI Jakarta	6.427	-	6.083	DKI Jakarta
Jawa Barat	612.936	628.573	707.625	West Java
Banten	426.226	90.760	93.532	Banten
Jawa Tengah	303.830	113.641	202.525	Central Java
DI Yogyakarta	138.608	46.988	106.119	DI Yogyakarta
Jawa Timur	454.314	82.707	535.984	East Java
Bali	2.064	1.325	1.758	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	1.946	1.688	3.098	Central Kalimantan
Kalimantan Timur	176	31	1.002	East Kalimantan
Kalimantan Selatan	15.803	-	3.665	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	26.665	7.125	92.131	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	8.843	35	8.492	North Maluku
NTB	119.538	15.216	8.029	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	658	51	237	Papua

"-": Data tidak tersedia

"-": Data not available

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

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	79.409	44.447	Nanggroe Aceh Darussalam
Sumatera Utara	14.097	80.287	North Sumatera
Sumatera Barat	97.686	40.046	West Sumatera
Sumatera Selatan	5.497	7.196	South Sumatera
Bangka Belitung	317.718	24.390	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	83.456	8.882	Bengkulu
Riau	12.126	101.787	Riau
Kepulauan Riau	4.460	41.805	Riau Islands
Lampung	67.152	226.260	Lampung
DKI Jakarta	6.257	6.253	DKI Jakarta
Jawa Barat	1.206.588	742.546	West Java
Banten	510.216	100.301	Banten
Jawa Tengah	386.698	233.297	Central Java
DI Yogyakarta	149.361	142.354	DI Yogyakarta
Jawa Timur	472.292	600.712	East Java
Bali	2.808	2.340	Bali
Kalimantan Barat	-	-	West Kalimantan
Kalimantan Tengah	3.634	3.098	Central Kalimantan
Kalimantan Timur	207	1.002	East Kalimantan
Kalimantan Selatan	15.803	3.665	South Kalimantan
Sulawesi Utara	-	-	North Sulawesi
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	West Sulawesi
Sulawesi Tengah	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	South East Sulawesi
Sulawesi Selatan	33.499	92.423	South Sulawesi
Maluku	-	-	Maluku
Maluku Utara	8.858	8.512	North Maluku
NTB	67.733	75.050	West Nusa Tenggara
NTT	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	West Irian Jaya
Papua	700	246	Papua

**Departemen Perizinan
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