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STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS
2016

KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

Jakarta, Agustus 2016
Jakarta, August 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 REFERANCE

Jadwal Publikasi Kedepan

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

Tanda-tanda, dan Sumber Data

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

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

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

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

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

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Advance Release Calender (ARC)

July 2016 edition will be released on the 3rd week of September 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 ISI *TABLE OF CONTENT*

KATA PENGANTAR	i	<i>INTRODUCTION</i>	<i>i</i>
HALAMAN KETERANGAN	ii	<i>PAGE OF REFERENCE</i>	<i>ii</i>
DAFTAR ISI	iii	<i>TABLE OF CONTENT</i>	<i>iii</i>
DAFTAR SINGKATAN	iv	<i>LIST OF ABBREVIATIONS</i>	<i>iv</i>
DAFTAR ISTILAH	v	<i>GLOSSARY</i>	<i>v</i>
DAFTAR TABEL	vii	<i>LIST OF TABLES</i>	<i>vii</i>
DAFTAR MATRIKULASI	xii	<i>MATRICULATION TABLES</i>	<i>xii</i>

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

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

DAFTAR TABEL LIST OF TABLES

NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
Bank Umum Syariah dan Unit Usaha Syariah						
1.	1.	Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah	2	1.	<i>Financial Ratios of Sharia Commercial Bank and Sharia Business Unit</i>	2
2.	2.	Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah	4	2.	<i>Sharia Banking Network</i>	4
3.	3.	Jaringan Kantor Individual Perbankan Syariah	5	3.	<i>Individual Sharia Commercial Bank and Sharia Business Unit</i>	5
4.	4.	Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1	6	4.	<i>Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region</i>	6
5.	5.	Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah	8	7.	<i>Office Channeling of Sharia Commercial Bank and Sharia Business Unit</i>	8
6.	6.	Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah	9	6.	<i>Sharia Commercial Bank and Sharia Business Unit Operations</i>	9
7.	7.	Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah	15	7.	<i>Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit</i>	15
8.	8.	Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	18	8.	<i>Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit</i>	18
9.	9.	Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	21	9.	<i>Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit</i>	21
10.	10.	Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	24	10.	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit</i>	24

NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
11.	11.	Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	27	11.	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Sharia Commercial Banks and Sharia Business Units</i>	27
12.	12.	Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	30	12.	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Sharia Commercial Banks and Sharia Business Units</i>	30
13.	13.	Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	33	13.	<i>Financing and Non performing Financing of Sharia Commercial Bank and Sharia Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>	33
14.	14.	Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	36	14.	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Sharia Commercial Bank and Sharia Business Unit Bank</i>	36
15.	15.	Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan	39	15.	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit</i>	39
16.	16.	Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan	45	16.	<i>Financing and Non Performing Financing of Sharia Commercial Bank and Sharia Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>	45

NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
17.	17.	Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	48	17a.	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks and Sharia Business Units</i>	48
18.	18.	Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	51	18.	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Sharia Commercial Banks and Sharia Business Units</i>	51
19.	19.	Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah	54	19.	<i>Average of Margin Rates of Sharia Commercial Banks and Sharia Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>	54
20.	20.	Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah	57	20.	<i>Number of Account of Financing and Third Party Fund Sharia Commercial Bank and Sharia Business Unit</i>	57
21.	21.	Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah	60	21.	<i>Number of Account of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit</i>	60
22.	22.	Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah	63	22.	<i>Depositor Funds Composition of Sharia Commercial Bank and Sharia Business Unit</i>	63
23.	23.	Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah	66	23.	<i>Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank and Sharia Business Unit</i>	66
24.	24.	Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	69	24.	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province</i>	69
25.	25.	Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR	72	25.	<i>Total of Gross Assets, Financing, Depositor Funds,</i>	72

NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
		Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten			<i>Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District</i>	
Bank Perkreditan Rakyat Syariah						
26.	26.	Jumlah Bank Pembiayaan Rakyat Syariah (BPRS) Berdasarkan Lokasi	82	26.	<i>Number of Sharia Rural Bank based on Location</i>	82
27.	27.	Neraca Gabungan Bank Pembiayaan Rakyat Syariah	83	27.	<i>Sharia Rural Bank Condensed Balance Sheet</i>	83
28.	28.	Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah	84	28.	<i>Sharia Rural Bank Condensed Income Statement</i>	84
29.	29.	Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah	85	29.	<i>Cost of Promotion, Education and Training - Sharia Rural Bank</i>	85
30.	30.	Rekening Administratif - Bank Pembiayaan Rakyat Syariah	86	30.	<i>Off-Balance Sheet Account - Sharia Rural Bank</i>	86
31.	31.	Komposisi DPK - Bank Pembiayaan Rakyat Syariah	87	31.	<i>Depositor Funds Composition of Sharia Rural Bank</i>	87
32.	32.	Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah	88	32.	<i>Financing Composition of Sharia Rural Bank</i>	88
33.	33.	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi	89	33.	<i>Financing of Sharia Rural Bank based on Economic Sector</i>	89
34.	34.	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan	90	34.	<i>Financing of Sharia Rural Bank based on Type of Usage</i>	90
35.	35.	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan	91	35.	<i>Financing of Sharia Rural Bank based on Type of Financing</i>	91
36.	36.	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan	92	36.	<i>Financing of Sharia Rural Bank based on Collectibility</i>	92
37.	37.	Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi	93	37.	<i>Non performing Financing of Sharia Rural Bank based on Economic Sector</i>	93
38.	38.	Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan	94	38.	<i>Non Performing Financing of Sharia Rural Bank based on Type of Usage</i>	94

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

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

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

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
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
			Tabel 2.12 Jaringan Kantor Perbankan Syariah	Tabel 5. Tenaga Kerja Perbankan Syariah	
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			

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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Bank Umum Syariah															Sharia Commercial Bank
CAR (%)	15,66¹⁾	15,74	14,47	15,05	15,15	14,96	15,31	15,02	15,11	15,44	14,90	15,43	14,78	14,72	CAR (%)
- Modal	19.521	19.585	21.624	22.100	22.666	22.616	23.494	23.409	23.130	22.962	23.065	23.150	22.412	23.321	- Capital
- Aktiva Tetap Menurut Risiko	124.626	124.405	149.449	146.835	149.628	151.204	153.446	155.894	153.054	148.756	154.778	150.014	151.637	158.392	- Risk Weighted Assets
ROA (%)	0,49	0,41	0,50	0,46	0,49	0,51	0,52	0,49	1,01	0,81	0,88	0,80	0,16	0,73	ROA (%)
- Laba	972	822	1.004	918	986	1.015	1.039	977	2.113	1.712	1.853	1.698	343	1.549	- Profit
- Rata-Rata Total Aset	197.281	198.248	199.054	199.182	199.720	199.891	200.250	201.348	209.613	210.103	211.089	211.391	211.384	212.173	- Average Assets
NPF (%)	5,55	4,95	5,30	5,30	5,14	5,16	5,13	4,84	5,46	5,59	5,35	5,48	6,17	5,68	NPF (%)
NPF Net (%)	3,55	3,38	3,72	3,49	3,40	3,33	3,40	3,19	3,67	3,76	3,62	3,67	3,59	3,73	NPF Net %
- Non Performing Financing	8.232	7.320	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.414	9.605	8.990	- Non Performing Financing
- Non Performing Financing Net	5.270	4.997	5.544	5.217	5.141	5.006	5.136	4.915	5.581	5.705	5.543	5.627	5.589	5.894	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	148.403	147.944	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	155.722	158.143	- Total Financing to Non Bank
FDR (%)	89,91	86,66	90,13	90,72	90,82	90,67	90,26	88,03	87,86	87,30	87,52	88,11	89,31	89,32	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	148.403	147.944	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	155.722	158.143	- Total Financing to Non Bank
- Dana Pihak Ketiga	165.050	170.723	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	174.354	177.051	- Total Third Party Funds
BOPO (%)	96,34¹⁾	96,97¹⁾	97,08	97,30	96,94	96,71	96,75	97,01	95,28	94,49	94,40	94,71	99,04	95,61	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	26.073 ¹⁾	29.285 ¹⁾	18.628	20.924	22.285	24.389	28.021	30.945	3.822	5.122	8.032	10.424	13.909	16.395	- Operations Expenses
- Pendapatan Operasional	27.063 ¹⁾	30.201 ¹⁾	19.189	21.505	22.989	25.219	28.962	31.901	4.011	5.421	8.509	11.007	14.044	17.147	- Operations Income
Rentabilitas															Profitability
NOM (%)	0,62¹⁾	0,52¹⁾	0,56	0,48	0,52	0,55	0,57	0,52	1,20	0,94	1,00	1,00	0,17	0,78	NOM (%)
- Pendapatan Operasional	1.081 ¹⁾	916 ¹⁾	1.014	872	938	997	1.027	955	2.271	1.793	1.908	1.747	323	1.505	- Net Operations Income
- Rata-rata Aset Produktif	174.028 ¹⁾	175.548 ¹⁾	180.208	180.217	180.765	181.001	181.361	182.301	189.360	190.246	191.187	191.444	191.681	192.246	- Average Earning Assets
KAP															Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,47¹⁾	4,78¹⁾	5,83	6,04	5,94	6,05	5,93	5,19	5,96	6,13	5,91	5,90	6,14	5,49	Classified Earning assets to Earning assets (%)
- APYD	10.180	10.055	10.721	11.114	11.222	11.338	11.263	10.228	11.512	11.972	11.677	11.599	12.107	10.949	- Classified Earning Assets
- Total Aset Produktif	186.032	210.371	183.836	184.110	189.050	187.260	189.856	197.100	193.273	195.167	197.590	196.541	197.083	199.387	- Total Earning assets
Likuiditas															Liquidity
Short Term Mistmach (%)	21,54	18,22	20,89	22,04	27,65	21,61	26,09	20,04	22,91	23,67	23,40	23,25	20,32	19,47	Short Term Mistmach (%)
- Aktiva Jangka Pendek	31.497	27.833	31.975	33.658	42.866	32.976	33.982	32.610	36.462	37.443	37.820	37.252	32.704	32.025	- Short-Term Assets
- Kewajiban Jangka Pendek	146.255	152.758	153.059	152.708	155.035	152.563	130.237	162.749	159.142	158.214	161.650	160.192	160.954	164.455	- Short-Term Liabilities
Imbal Hasil															Yield Proportion
Non Core Deposit terhadap Total DPK (%)	52,82	52,91	51,20	50,73	50,81	50,18	50,00	50,35	49,87	50,19	50,81	50,54	50,90	50,98	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	87.172	90.333	84.666	83.475	84.563	83.221	83.572	88.053	86.392	87.243	88.812	88.000	88.743	90.267	- Non Core Deposits
- Total DPK	165.050	170.723	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	174.354	177.051	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	198,01	203,48	188,52	186,88	183,99	184,47	183,95	180,50	187,21	183,67	179,40	179,05	178,03	180,17	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	98.682	99.199	97.194	97.008	97.650	97.214	97.380	98.641	99.562	98.606	98.558	98.789	100.063	102.112	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	49.837	48.753	51.555	51.908	53.074	52.698	52.938	54.650	53.181	53.687	54.937	55.174	56.206	56.675	- Floating-rate Yield Portfolios
Investasi															Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	33,40	32,85	34,66	34,89	35,27	35,23	35,33	35,81	35,30	35,74	36,32	36,37	36,47	36,35	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	49.729	48.753	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	55.752	55.997	56.989	57.712	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	148.903	148.425	149.645	149.865	151.722	150.973	151.425	154.527	152.744	152.293	153.495	153.963	156.269	158.787	- Total Financing to Non Bank
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	3,90	2,56	2,72	2,90	2,74	2,88	3,03	2,81	3,07	2,79	2,82	3,03	3,43	2,95	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	1.938	1.250	1.412	1.518	1.468	1.534	1.622	1.557	1.655	1.518	1.572	1.696	1.955	1.702	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	49.729	48.753	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	55.752	55.997	56.989	57.712	- 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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Unit Usaha Syariah															Sharia Business Unit
ROA (%)	2,03	1,97	2,05	2,14	2,15	2,22	2,15	1,81	2,08	2,08	2,27	1,87	2,06	2,09	ROA (%)
- Laba	1.249	1.227	1.439	1.512	1.529	1.581	1.551	1.324	1.616	1.857	1.837	1.519	1.701	1.749	- Profit
- Rata-Rata Total Aset	61.486	62.223	70.177	70.683	71.122	71.873	72.159	73.049	77.827	78.832	80.792	81.363	82.406	83.690	- Average Assets
NPF (%)	2,82	2,55	3,78	3,70	3,65^{r)}	3,66	3,46	3,03	3,32	3,33	3,73	3,58	3,97	3,49	NPF (%)
NPF Net (%)	1,83	1,66	2,48	2,41	2,35^{r)}	2,36	2,12	1,65	1,93	1,92	2,11	1,89	2,26	2,16	NPF Net %
- Non Performing Financing	1.410	1.312	2.107	2.092	2.088 ^{r)}	2.098	2.015	1.791	1.960	1.993	2.260	2.181	2.466	2.237	- Non Performing Financing
- Non Performing Financing Net	915	856	1.385	1.363	1.337	1.354	1.236	975	1.137	1.147	1.280	1.152	1.404	1.382	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	49.972	51.385	55.784	56.586	56.986 ^{r)}	57.379	58.257	59.028	59.021	59.819	60.515	60.889	62.136	64.031	- Total Financing to Non Bank
FDR (%)	112,06	109,02	110,02	109,25	107,71	107,01	108,92	104,88	105,65	103,16	104,56	102,04	97,07	99,60	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	49.972	51.385	55.784	56.586	56.986 ^{r)}	57.379	58.257	59.028	59.021	59.819	60.515	60.889	62.136	64.031	- Total Financing to Non Bank
- Dana Pihak Ketiga	44.595	47.136	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	57.878	59.672	64.013	64.285	- Total Third Party Funds
BOPO (%)	79,31	80,19	81,43	80,37	80,06	79,96	79,99	83,41	81,78	77,05	78,32	81,93	80,14	79,53	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	4.401	4.866	3.539	3.985	4.482	5.053	5.577	6.356	600	1.057	1.677	2.330	2.869	3.453	- Operations Expenses
- Pendapatan Operasional	5.550	6.068	4.346	4.958	5.598	6.320	6.972	7.621	733	1.372	2.141	2.843	3.580	4.342	- Operations Income
Rentabilitas															Profitability
NOM (%)	2,16	2,05	2,09	2,18	2,22	2,24	2,24	1,83	2,20	2,55	2,44	2,01	2,19	2,26	NOM (%)
- Pendapatan Operasional	1.253	1.202	1.384	1.460	1.489	1.520	1.522	1.264	1.603	1.889	1.856	1.541	1.706	1.778	- Net Operations Income
- Rata-rata Aset Produktif	58.080	58.748	66.308	66.810	67.122	67.814	68.067	68.937	73.000	73.986	76.004	76.604	77.771	78.840	- Average Earning Assets
KAP															
APYD terhadap Aset Produktif (%)	3,25	2,90	4,17	4,05	4,18	4,32	4,47	3,96	4,39	4,46	4,24	4,25	4,16	3,97	Classified Earning assets to Earning assets (%)
- APYD	2.020	1.873	2.865	2.888	3.079	3.213	3.124	3.236	3.378	3.419	3.354	3.461	3.370	3.370	- Classified Earning Assets
- Total Aset Produktif	62.209	64.488	68.678	71.274	73.620	71.675	71.920	78.893	73.683	75.674	80.621	79.004	83.122	84.992	- Total Earning assets
Likuiditas															Liquidity
Short Term Mismatch (%)	28,09	26,69	31,37	36,19	35,53	32,56	34,27	35,56	35,05	33,12	33,89	33,85	36,26	34,27	Short Term Mismatch (%)
- Aktiva Jangka Pendek	14.670	14.800	18.943	22.623	23.007	21.243	23.025	24.616	24.561	23.983	24.529	24.958	28.303	26.929	- Short-Term Assets
- Kewajiban Jangka Pendek	52.226	55.446	60.385	62.516	64.754	65.235	67.182	69.227	70.069	72.405	72.387	73.734	78.063	78.571	- Short-Term Liabilities
Imbal Hasil															Yield Proportion
Non Core Deposit terhadap Total DPK (%)	57,95	56,65	57,39	58,11	58,25	58,85	58,09	56,94	57,54	58,04	57,95	57,95	59,96	58,31	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	25.843	26.700	29.100	30.100	30.648	31.557	31.070	32.044	32.144	33.655	33.538	34.442	38.383	37.487	- Non Core Deposits
- Total DPK	44.595	47.136	50.704	51.796	52.613	53.621	53.485	56.280	55.864	57.986	57.878	59.672	64.013	64.285	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	291,76	294,21	254,40	251,00	254,65	252,09^{r)}	250,99	244,71	276,97	274,20	269,43	270,29	267,62	254,16	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	35.391	36.399	37.596	37.882	37.973	38.217	38.683	38.833	43.675	44.153	44.474	44.783	45.579	46.306	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	12.130	12.372	14.779	15.092	14.912	15.160	15.412	15.869	15.769	16.103	16.506	16.568	17.031	18.219	- Floating-rate Yield Portfolios
Investasi															Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	28,97	28,96	32,34	32,80	32,74	33,14	33,36	33,97	33,97	34,33	34,86	35,15	35,75	37,04	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	14.583	14.988	18.190	18.707	18.701	19.164	19.577	20.197	20.195	20.683	21.259	21.564	22.384	23.898	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	50.337	51.752	56.243	57.038	57.112	57.819	58.687	59.462	59.444	60.256	60.980	61.351	62.609	64.525	- Total Financing to Non Bank
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,80	1,84	2,43	2,39	2,34	2,50	2,57	2,75	2,81	2,79	2,77	2,76	2,68	2,48	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	262	276	441	447	438	479	502	556	568	576	588	594	600	592	- Potential Loss from Profit Sharing Financing
- Potensi Kerugian Investasi Mudharabah dan Musyarakah	14.583	14.988	18.190	18.707	18.701	19.164	19.577	20.197	20.195	20.683	21.259	21.564	22.384	23.898	- 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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Bank Umum Syariah															Sharia Commercial Bank
- Total Aset	197.539	204.961	200.797	200.080	204.025	201.427	203.848	213.423	209.613	210.592	213.061	212.298	211.358	216.118	- 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	2.120	2.085	2.043	2.018	2.000	1.990	1.970	1.926	1.918	1.869	1.844	1.807	- Number of Offices
- KC	439	447	449	448	448	449	450	450	452 ^{o)}	453	450	452	452	455	Branch Offices
- KCP	1.514	1.511	1.470	1.435	1.392	1.364	1.347	1.340	1.320	1.275	1.269	1.222	1.202	1.167	Sub Branch Offices
- KK	206	205	201	202	203	205	203	200	199	198	199	195	190	185	Cash Offices
- ATM	3.311	3.350	3.487	3.494	3.525	3.537	3.545	3.571	3.574	3.575	3.568	3.577	3.577	3.583	ATMs/ADMs
- Jumlah Tenaga Kerja	40.590	41.393	49.206	48.927	48.861	51.466	51.864	51.413	51.087	50.768	50.372	50.287	50.383	50.488	- Number of Employees
Unit Usaha Syariah															Sharia Business Unit
- Total Aset	64.389	67.383	71.812	74.227	78.137	75.169	74.976	82.839	77.827	79.838	84.710	83.079	86.577	90.107	- 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	326	328	324	312	316	311	312	312	312	314	313	322	- Number of Offices
- KC	138	138	141	142	142	143	145	138	138	138	137	139	139	147	Branch Offices
- KCP	174	140	141	141	136	123	125	129	129	130	130	130	132	132	Sub Branch Offices
- KK	42	42	44	45	46	46	46	44	45	45	45	45	42	43	Cash Offices
- ATM	130	132	137	137	138	137	138	145	145	145	145	145	147	151	ATMs/ADMs
- Jumlah Tenaga Kerja	4.419	4.425	4.527	4.565	4.494	4.519	4.481	4.403	4.355	4.338	4.357	4.387	4.408	4.435	- Number of Employees
Total Aset BUS dan UUS	261.928	272.343	272.609	274.306	282.162	276.596	278.824	296.262	287.440	290.430	297.772	295.377	297.935	306.225	Total Assets
Total Kantor BUS dan UUS	2.513	2.483	2.446	2.413	2.367	2.330	2.316	2.301	2.282	2.238	2.230	2.183	2.157	2.129	Total Number of Offices
Total ATM BUS dan UUS	3.441	3.482	3.624	3.631	3.663	3.674	3.683	3.716	3.719	3.720	3.713	3.722	3.724	3.734	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	45.009	45.818	53.733	53.492	53.355	55.985	56.345	55.816	55.442	55.106	54.729	54.674	54.791	54.923	Total Number of Employees
Bank Pembiayaan Rakyat Syariah															Sharia Rural Bank
- Jumlah Bank	163	163	161	162	162	163	163	163	163	164	165	165	166	165	- Number of Banks
- Jumlah Kantor	438	439	439	452	443	443	445	446	449	448	454	425	427	428	- Number of Offices
- Jumlah Tenaga Kerja	4.727	4.704	4.641	4.937	4.894	5.052	5.084	5.102	5.058	5.070	5.143	4.531	4.523	4.495	- Number of Employees

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures based

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

Kelompok Bank	KPO/KC	KCPI/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	455	1.167	185	Sharia Commercial Bank
1 PT. Bank Muamalat Indonesia	83	229	91	1 PT. Bank Muamalat Indonesia
2 PT. Bank Victoria Syariah	9	5	-	2 PT. Bank Victoria Syariah
3 PT. Bank BRISyariah	53	204	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	438	55	6 PT. Bank Syariah Mandiri
7 PT. Bank Mega Syariah	35	47	-	7 PT. Bank Mega Syariah
8 PT. Bank Panin Syariah	13	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	147	132	43	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	34	2	10	33 PT Bank Sinarmas
19 PT Bank Tabungan Negara (Persero), Tbk.	22	23	3	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	6	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	3	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	95	-	168	Sharia Rural Bank
TOTAL	697	1.299	396	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 Juni 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	455	1.167	185	Sharia Commercial Bank
1 Jawa Barat	62	223	28	1 West Java
2 Banten	20	67	8	2 Banten
3 DKI Jakarta	78	161	38	3 DKI Jakarta
4 Yogyakarta	10	24	13	4 DI Yogyakarta
5 Jawa Tengah	39	91	20	5 Central Java
6 Jawa Timur	44	136	18	6 East Java
7 Bengkulu	6	12	-	7 Bengkulu
8 Jambi	7	20	1	8 Jambi
9 Nanggroe Aceh Darussalam	13	22	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	22	58	4	10 North Sumatera
11 Sumatera Barat	10	34	6	11 West Sumatera
12 Riau	11	37	10	12 Riau
13 Sumatera Selatan	15	41	1	13 South Sumatera
14 Bangka Belitung	3	8	-	14 Bangka Belitung
15 Kepulauan Riau	6	16	5	15 Riau Islands
16 Lampung	10	33	2	16 Lampung
17 Kalimantan Selatan	9	21	7	17 South Kalimantan
18 Kalimantan Barat	9	17	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	32	9	22 South Sulawesi
23 Sulawesi Utara	4	4	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	11	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	2	3	-	30 Maluku
31 Papua	2	6	-	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 Juni 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	
Unit Usaha Syariah	147	132	43	Sharia Business Unit
1 Jawa Barat	18	11	7	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	18	7	7	5 Central Java
6 Jawa Timur	21	15	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	6	15	-	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	13	17	-	10 North Sumatera
11 Sumatera Barat	5	6	-	11 West Sumatera
12 Riau	3	1	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	4	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	5	7	1	27 West Nusa Tenggara
28 Bali	3	1	-	28 Bali
29 Nusa Tenggara Timur	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	30 Maluku
31 Papua	-	-	-	31 Papua
32 Maluku Utara	-	-	-	32 North Maluku
33 Papua Barat	-	-	-	33 West Papua
34 Luar Indonesia	-	-	-	34 Outside Indonesia
Total BUS dan UUS	602	1.299	228	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1 PT. Bank Danamon Indonesia, Tbk	145	145	128	128	128	128	118	118	118	118	127	144	148	147	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	279	279	296	297	297	297	297	297	297	292	292	292	292	292	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	444	444	455	459	460	460	413	412	412	412	412	404	396	391	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	38	38	181	181	181	181	181	172	172	169	169	164	138	138	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	239	239	248	248	253	253	256	261	261	261	260	264	270	270	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	5	5	5	39	39	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	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	70	70	72	72	72	72	72	72	72	72	9 PT BPD DKI
10 PT. BPD DIY	3	3	5	5	5	5	8	10	10	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	7	7	7	7	7	7	7	7	7	7	15 PT BPD Jambi
16 PT BPD Sumbar	35	35	35	35	35	35	34	34	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	51	52	52	52	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	1	1	2	5	5	5	5	5	5	5	7	7	7	7	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	42	42	43	43	45	45	45	46	46	47	47	47	47	47	19 PT BPD Kalsel
20 PT BPD Kalbar	57	57	57	57	57	57	58	58	58	58	59	62	62	63	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	1.957	1.999	2.015	2.015	1.966	2.009	2.009	2.002	2.012	2.024	2.000	1.995	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						Indicator
	Nov	Des	Jul	Agst	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Komponen Aset															ASSETS
1 Kas	3.157	3.636	4.582	3.727	3.649	3.273	3.377	3.905	3.469	3.347	3.214	2.934	3.270	3.885	1. Cash
2 Penempatan pada Bank Indonesia	35.699	42.715	32.305	32.436	37.341	32.095	31.901	41.051	32.725	35.761	40.094	36.490	38.037	38.946	2. Deposit in Bank Indonesia
a. Giro	10.588	10.903	11.112	11.180	11.374	11.467	11.506	12.001	12.108	12.106	11.688	12.200	12.215	13.421	a. Deposit
b. SBIS	6.530	8.130	8.163	8.585	7.720	7.192	6.495	6.280	6.275	7.188	6.994	7.683	7.225	7.470	b. Bank Indonesia Certificates Syariah
c. FASBIS	17.010	21.294	9.336	10.540	14.685	11.553	12.188	19.218	12.538	13.361	18.649	14.701	16.785	16.101	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	1.571	2.388	3.695	2.130	3.562	1.883	1.712	3.551	1.804	3.108	2.764	1.907	1.812	1.953	d. Others
3 Penempatan pada Bank Lain	5.214	5.567	5.797	6.383	6.333	5.965	6.166	7.241	6.755	5.736	6.746	6.503	5.654	7.271	3. Placement in Other Banks
a. Giro	2.222	2.149	2.321	2.661	2.632	2.115	2.206	2.460	2.559	1.977	2.605	2.772	2.001	2.480	a. Demand Deposits
b. Tabungan	13	44	30	39	29	41	37	58	43	20	40	21	11	11	b. Saving Deposits
c. Deposito	2.953	3.234	3.334	3.585	3.781	3.802	3.898	4.676	4.145	3.678	4.097	3.686	3.623	4.759	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	109	96	18	6	24	46	8	60	3	22	18	19	f. Others
4 Surat Berharga yang Dimiliki	11.684	12.046	15.685	16.034	16.911	18.733	19.688	21.248	22.534	22.847	24.093	23.983	23.673	22.940	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	11.399	11.466	15.004	15.277	16.217	18.179	19.143	20.524	21.868	22.148	23.142	23.194	22.856	21.554	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	285	580	680	757	694	554	545	725	666	699	951	789	817	1.386	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	65.167	64.578	71.097	72.014	73.268	73.361	74.049	76.515	75.063	76.080	77.994	78.547	80.385	82.715	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	64.313	63.741	70.061	70.992	72.271	72.347	73.072	75.533	74.107	75.112	77.011	77.561	79.372	81.610	a. Profit sharing Financing to Non Banks
1. Mudharabah	14.307	14.354	15.729	15.676	15.144	14.925	14.680	14.820	14.469	14.268	14.273	14.239	14.856	15.298	1. Mudharabah
2. Musyarakah	49.946	49.336	54.332	55.316	57.128	57.422	58.391	60.713	59.638	60.845	62.737	63.322	64.516	66.313	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	854	837	1.037	1.021	997	1.013	977	982	956	968	983	986	1.013	1.105	b. Profit sharing Financing to Other Banks
1. Mudharabah	707	695	899	891	876	896	867	878	854	864	881	890	903	969	1. Mudharabah
2. Musyarakah	147	142	137	131	121	118	110	103	102	104	102	95	110	136	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	122.609	123.977	123.298	123.556	124.557	124.392	125.114	126.839	126.768	126.357	126.509	127.230	128.874	131.058	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	122.599	123.968	123.291	123.550	124.551	124.386	125.107	126.832	126.761	126.352	126.503	127.227	128.871	131.030	a. Receivables from Non Banks
1. Murabahah	115.602	117.371	117.948	118.317	119.396	119.456	120.333	122.111	122.287	122.042	122.168	122.981	124.339	126.179	1. Murabahah
2. Qardh	6.380	5.965	4.643	4.527	4.433	4.202	4.028	3.531	3.706	3.534	3.556	3.467	3.752	4.057	2. Qardh
3. Istishna'	618	633	700	705	722	728	746	770	769	775	780	779	780	794	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	10	9	6	6	6	6	7	7	7	6	6	3	3	28	b. Receivables from Other Banks
1. Murabahah	9	9	6	6	6	6	7	7	7	6	6	3	3	28	1. Murabahah
2. Qardh	0	0	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	11.464	11.621	11.492	11.334	11.325	11.039	10.949	10.635	10.357	10.111	9.972	9.538	9.619	9.539	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	11.464	11.620	11.491	11.332	11.321	11.035	10.945	10.631	10.353	10.107	9.968	9.534	9.616	9.535	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	1	2	2	5	5	4	4	4	4	4	4	4	4	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptas)	2.379	2.104	1.710	2.570	2.341	1.685	1.685	1.587	2.717	3.221	1.955	3.205	2.845	2.655	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	5.537	5.834	5.846	6.052	6.086	6.363	6.597	6.682	6.487	6.637	7.969	6.817	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	14	15	16	14	16	12	10	6	6	6	6	4	6	6	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	3.038	3.795	3.930	3.952	3.935	3.937	4.020	4.622	4.637	4.644	4.641	4.666	4.705	4.788	13. Fixed Assets and Equipment
14 Persediaan	1	1	1	1	2	7	1	0	0	0	0	1	0	0	14. Inventories
15 Rupa-rupa Aset	7.077	7.213	8.154	8.041	8.253	8.070	7.871	8.898	8.927	8.923	8.955	8.835	8.755	9.159	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	209.644	217.858	216.083	216.356	219.313	219.478	220.635	231.175	229.094	231.820	232.657	233.808	238.366	241.336	1. Third Party Funds
a. Dana Simpanan Wadiah	26.845	29.073	31.807	30.288	31.050	29.400	30.314	32.532	30.399	31.244	31.406	31.947	33.907	35.427	a. iB Wadia
1. Giro	15.360	16.512	18.212	16.748	16.996	15.762	16.261	17.327	15.726	15.982	15.889	16.120	18.515	19.197	1. iB Demand Deposits Wadia
2. Tabungan	11.485	12.561	13.595	13.540	14.053	13.638	14.053	15.206	14.672	15.262	15.517	15.826	15.392	16.230	2. iB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	181.660	187.638	183.293	185.021	187.254	189.097	189.212	197.475	198.656	200.536	201.151	201.861	204.459	205.910	b. Non Profit Sharing Investment Fund
1. Giro	1.644	2.132	2.624	3.451	3.675	3.844	3.504	3.859	3.635	3.385	3.822	3.987	4.970	4.643	1. Demand Deposits
2. Tabungan	47.591	50.949	49.287	49.476	49.822	49.918	50.247	53.388	52.948	53.798	52.538	53.143	52.643	54.013	2. Saving Deposits
3. Deposito	132.425	134.556	131.382	132.095	133.757	135.336	135.461	140.228	142.074	143.352	144.790	144.731	146.845	147.254	3. Time Deposits
c. Dana Investasi Profit Sharing	1.140	1.148	983	1.047	1.010	980	1.109	1.168	39	39	100	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	4	15	7	7	6	8	8	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	117	71	58	49	53	50	49	60	8	9	11	-	-	-	2. Saving Deposits
3. Deposito	1.022	1.072	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	7.855	7.688	8.342	7.638	7.734	8.468	8.139	7.603	8.825	8.059	8.004	9.869	3. Liabilities to Other Banks
a. Giro	480	552	715	871	844	735	621	784	732	680	800	693	826	1.387	a. Demand Deposits
b. Tabungan	775	886	889	975	1.011	1.161	1.104	1.215	1.212	1.099	1.068	923	800	660	b. Saving Deposits
c. Deposito	5.008	5.562	5.927	5.609	6.358	5.648	5.671	6.380	6.047	5.602	6.869	6.293	6.145	7.476	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	0	0	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	408	633	324	233	130	94	339	89	148	223	88	151	234	346	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	Jul	Ags	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
4 Surat Berharga yang Diterbitkan	3.290	3.937	4.295	4.159	5.212	3.805	3.842	4.346	3.288	1.293	1.860	2.163	1.908	3.188	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	594	594	594	494	924	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.224	1.861	1.904	1.768	2.821	1.414	1.451	1.955	897	699	1.266	1.569	1.414	2.264	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.256	2.256	2.105	2.164	2.272	2.295	2.350	2.281	2.280	2.333	2.330	2.328	2.341	2.328	5. Received Borrowing
6 Liabilitas Lainnya	951	934	568	492	639	801	827	892	831	768	609	642	666	703	6. Other Liabilities
7 Rupa-Rupa Liabilitas	19.832 ¹⁾	19.945 ¹⁾	21.152 ¹⁾	22.295 ¹⁾	24.482 ¹⁾	20.429 ¹⁾	20.601 ¹⁾	26.390 ¹⁾	21.465 ¹⁾	22.304 ¹⁾	26.858	23.673	22.793	24.157	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	113	54	18	18	19	26	23	22	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	113	54	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	2.000	2.000	9. Loan Capital
10 Modal Disetor	10.643	10.644	10.696	10.696	11.696	11.696	12.198	12.413	12.376	12.376	12.358	12.359	12.759	12.759	10. Paid-in capital
11 Tambahan Modal Disetor	1.898	1.894	2.474	2.876	2.374	2.376	2.376	2.258	2.242	2.247	2.250	2.246	1.898	1.887	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	655	648	668	670	670	670	1.014	1.112	1.112	1.125	1.125	1.054	1.054	12. Differences in Fixed Assets Appraisal
13 Cadangan	996	997	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.146	2.276	2.398	2.406	13. Reserves
a. Cadangan Umum	996	996	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.131	2.260	2.383	2.390	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	4.569	4.748	4.997	5.236	5.422	4.858	4.467	4.430	4.754	4.700	3.746	4.537	14. Net Income
a. Tahun-tahun lalu	3.739	3.752	3.315	3.315	3.315	3.315	3.315	3.072	4.183	3.885	3.932	3.760	3.061	3.111	a. Previous years
b. Tahun berjalan	1.894	1.786	1.254	1.433	1.682	1.921	2.107	1.786	284	545	822	939	686	1.426	b. Current year

Ket: 1) Angka-angka diperbaiki
*) Angka-angka sementara

Note: 1) 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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Komponen Aset															ASSETS
1 Kas	2.868	3.301	4.232	3.391	3.307	2.968	3.049	3.495	3.110	2.984	2.866	2.593	2.928	3.434	1. Cash
2 Penempatan pada Bank Indonesia	26.667	32.428	23.112	21.849	24.352	22.300	22.590	25.797	22.565	24.952	25.252	23.618	23.441	23.850	2. Deposit in Bank Indonesia
a. Giro	8.083	8.270	8.104	8.321	8.261	8.335	8.420	8.761	8.731	8.668	8.284	8.661	8.797	9.380	a. Deposit
b. SBIS	3.580	4.720	4.768	4.970	4.525	3.997	3.680	3.385	3.500	4.008	3.908	4.553	3.955	3.850	b. Bank Indonesia Certificates Syariah
c. FASBIS	14.013	17.738	6.558	6.442	8.020	8.101	8.797	10.120	8.537	9.172	10.302	8.505	8.885	8.678	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	991	1.700	3.682	2.117	3.546	1.866	1.693	3.531	1.797	3.104	2.758	1.899	1.803	1.942	d. Others
3 Penempatan pada Bank Lain	3.155	3.287	3.301	3.704	2.817	3.019	3.103	3.598	3.794	3.034	3.540	3.476	2.634	3.525	3. Placement in Other Banks
a. Giro	2.204	2.130	2.292	2.623	1.883	2.098	2.191	2.447	2.548	1.965	2.530	2.462	1.813	2.445	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	946	1.017	898	983	914	914	887	1.104	1.238	1.008	1.006	1.005	801	1.061	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	109	96	18	6	24	46	8	60	3	7	18	19	f. Others
4 Surat Berharga yang Dimiliki	9.850	10.208	13.047	13.282	14.055	15.879	16.829	18.270	19.144	19.041	20.107	19.933	19.228	18.881	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	9.665	9.728	12.492	12.651	13.488	15.325	16.284	17.665	18.488	18.353	19.266	19.154	18.471	17.505	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	185	480	555	631	567	554	545	605	656	689	841	779	757	1.376	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	50.221	49.225	52.451	52.857	54.072	53.759	54.044	55.886	54.446	54.963	56.271	56.523	57.531	58.326	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	49.729	48.753	51.871	52.285	53.184	53.495	55.336	53.911	54.430	55.752	55.997	56.989	57.712	57.126	a. Profit sharing Financing to Non Banks
1. Mudharabah	8.608	8.424	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	7.552	7.561	8.103	8.422	1. Mudharabah
2. Musyarakah	41.061	40.278	43.288	43.809	45.149	44.970	45.492	47.357	46.105	46.816	48.200	48.435	48.885	49.290	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	492	472	580	572	556	575	549	550	535	533	520	526	542	614	b. Profit sharing Financing to Other Banks
1. Mudharabah	345	330	449	447	441	463	445	452	438	438	426	438	440	485	1. Mudharabah
2. Musyarakah	147	142	131	125	115	112	105	98	97	95	94	88	102	129	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	96.787	97.283	95.536	95.407	96.095	95.695	95.806	97.076	96.763	95.833	95.661	95.930	97.142	98.815	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	96.779	97.276	95.531	95.402	96.090	95.691	95.801	97.071	96.757	95.829	95.657	95.928	97.140	98.798	a. Receivables from Non Banks
1. Murabahah	90.989	91.867	91.378	91.371	92.146	91.992	92.289	93.642	93.561	92.815	92.630	93.017	93.982	95.341	1. Murabahah
2. Qardh	5.636	5.256	4.014	3.892	3.808	3.573	3.388	3.308	3.080	2.897	2.914	2.799	3.048	3.340	2. Qardh
3. Istishna'	154	153	140	138	136	126	124	120	117	116	114	112	110	108	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	8	7	5	5	5	5	6	5	5	4	4	2	2	27	b. Receivables from Other Banks
1. Murabahah	8	7	5	5	5	5	6	5	5	4	4	2	2	27	1. Murabahah
2. Qardh	0	0	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	5	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.895	1.917	1.657	1.601	1.555	1.519	1.574	1.564	1.535	1.497	1.562	1.511	1.596	1.646	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.895	1.916	1.657	1.600	1.551	1.515	1.571	1.561	1.532	1.494	1.559	1.508	1.593	1.643	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	1	1	1	4	4	3	3	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	1.513	2.433	2.267	1.289	1.537	1.587	2.292	2.380	1.349	2.232	1.555	1.744	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	4.302	4.596	4.563	4.708	4.691	4.896	5.065	5.128	4.802	4.890	6.186	5.246	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	3.740	3.761	3.741	3.745	3.824	4.419	4.434	4.442	4.441	4.466	4.505	4.569	13. Fixed Assets and Equipment
14 Persediaan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14. Inventories
15 Rupa-rupa Aset	5.613	5.545	6.430	6.312	6.247	5.884	6.102	6.546	7.396	6.516	6.734	6.828	6.904	6.492	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	165.050	170.723	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	174.354	177.051	1. Third Party Funds
a. Dana Simpanan Wadiah	20.956	22.705	24.402	23.267	23.877	22.452	23.274	24.915	23.398	23.760	24.208	24.625	26.451	27.524	a. IB Wadia
1. Giro	12.033	12.867	13.863	12.686	12.856	11.821	12.277	12.991	11.818	11.823	11.933	12.205	14.522	15.024	1. IB Demand Deposits Wadia
2. Tabungan	8.922	9.838	10.539	10.580	11.021	10.631	10.996	11.924	11.580	11.937	12.275	12.419	11.929	12.500	2. IB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	142.982	146.901	140.030	140.284	141.585	142.463	142.806	148.896	149.832	150.074	150.571	149.511	147.903	149.527	b. Non Profit Sharing Investment Fund
1. Giro	567	935	1.203	1.322	1.766	1.474	1.467	1.872	1.911	1.606	1.735	1.759	1.939	1.918	1. Demand Deposits
2. Tabungan	38.078	40.515	38.036	38.090	38.154	38.414	38.646	40.758	40.445	40.729	39.833	39.868	39.051	39.537	2. Saving Deposits
3. Deposito	104.338	105.451	100.790	100.872	101.664	102.575	102.693	106.266	107.475	107.738	109.003	107.884	106.913	108.072	3. Time Deposits
c. Dana Investasi Profit Sharing	1.112	1.117	946	1.011	972	942	1.070	1.083	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	4	15	7	7	6	8	8	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	111	65	50	41	44	41	40	50	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	1.001	1.047	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	5.851	5.664	5.962	5.094	5.372	6.122	5.161	5.256	6.344	5.718	5.835	6.692	3. Liabilities to other Banks
a. Giro	378	358	573	705	684	555	358	404	415	351	441	340	507	609	a. Demand Deposits
b. Tabungan	525	626	495	576	564	640	628	799	802	683	657	579	525	378	b. Saving Deposits
c. Deposito	3.586	3.760	4.458	4.248	4.635	3.806	4.050	4.832	3.808	4.001	5.160	4.651	4.705	5.589	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	0	0	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	408	537	324	136	79	93	337	88	136	221	86	149	98	115	f. Others

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

Indikator	2014		2015						2016						Indicator
	Nov	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
4 Surat Berharga yang Diterbitkan	2.790	3.437	3.795	3.659	4.712	3.305	3.342	3.791	2.788	793	1.360	1.663	1.508	1.988	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	315	315	315	315	315	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.003	1.640	1.683	1.547	2.600	1.193	1.230	1.679	676	478	1.045	1.348	1.193	1.673	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.022	2.252	2.102	2.100	2.100	2.100	2.100	1.950	1.950	1.950	1.950	1.950	1.950	1.950	5. Received Borrowing
6 Liabilitas Lainnya	947	930	564	488	637	796	825	888	821	765	603	638	664	701	6. Other Liabilities
7 Rupa-Rupa Liabilitas	4.029	3.926	3.684	3.752	3.725	3.726	3.928	4.522 ^{r)}	4.415 ^{r)}	4.683 ^{r)}	4.490	4.581	4.483	4.552	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	113	54	18	18	19	26	23	22	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	113	54	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	2.000	2.000	9. Loan Capital
10 Modal Disetor	10.643	10.644	10.696	10.696	11.696	11.696	12.198	12.413	12.376	12.376	12.358	12.359	12.759	12.759	10. Paid-in capital
11 Tambahan Modal Disetor	1.798	1.794	2.474	2.876	2.375	2.376	2.377	2.258	2.240	2.244	2.239	2.231	1.883	1.871	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	655	648	668	670	670	670	1.014	1.112	1.112	1.125	1.125	1.054	1.054	12. Differences in Fixed Assets Appraisal
13 Cadangan	996	997	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.146	2.276	2.398	2.406	13. Reserves
a. Cadangan Umum	996	996	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.131	2.260	2.383	2.390	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	3.442	3.453	3.551	3.635	3.719	3.402	3.375	3.435	3.667	3.624	2.469	3.096	14. Net Income
a. Tahun-tahun lalu	3.553	3.566	3.022	3.022	3.022	3.022	3.022	2.767	3.224	3.198	3.299	3.182	2.483	2.533	a. Previous years
b. Tahun berjalan	701	702	420	431	528	613	697	635	151	238	368	441	(14)	563	b. Current year

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

Note: r) Revised figures
*) Provisional Figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015						2016						Indicator
	Nov	Des	Jul	Ags	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Komponen Aset															ASSETS
1 Kas	289	335	350	337	342	306	328	410	358	363	348	341	342	451	1. Cash
2 Penempatan pada Bank Indonesia	9.032	10.287	9.193	10.586	12.989	9.795	9.312	15.254	10.160	10.810	14.842	12.872	14.597	15.095	2. Deposit in Bank Indonesia
a. Giro	2.505	2.633	3.008	2.860	3.112	3.132	3.085	3.241	3.377	3.437	3.405	3.539	3.418	4.041	a. Deposit
b. SBIS	2.950	3.410	3.395	3.615	3.195	3.195	2.815	2.895	2.775	3.180	3.086	3.130	3.270	3.620	b. Bank Indonesia Certificates Syariah
c. FASBIS	2.997	3.556	2.778	4.098	6.665	3.452	3.392	9.098	4.001	4.189	8.346	6.195	7.900	7.423	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	580	688	13	13	16	17	20	20	7	4	5	7	9	11	d. Others
3 Penempatan pada Bank Lain	2.059	2.281	2.496	2.679	3.516	2.946	3.063	3.642	2.961	2.702	3.205	3.027	3.020	3.746	3. Placement in Other Banks
a. Giro	18	19	29	38	749	17	15	12	11	11	74	310	188	36	a. Demand Deposits
b. Tabungan	13	44	30	39	29	41	37	58	43	20	40	21	11	11	b. Saving Deposits
c. Deposito	2.008	2.218	2.437	2.603	2.867	2.899	3.011	3.572	2.907	2.671	3.091	2.681	2.822	3.699	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	20	-	-	-	-	-	-	-	-	-	-	15	-	-	f. Others
4 Surat Berharga yang Dimiliki	1.834	1.837	2.638	2.752	2.856	2.854	2.859	2.978	3.390	3.806	3.986	4.050	4.446	4.059	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	1.734	1.737	2.513	2.626	2.730	2.854	2.859	2.958	3.380	3.796	3.876	4.040	4.386	4.049	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	100	100	125	126	126	120	10	10	10	110	110	10	60	10	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	14.946	15.353	18.647	19.156	19.196	19.602	20.005	20.629	20.617	21.118	21.722	22.024	22.854	24.390	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	14.583	14.988	18.190	18.707	18.755	19.164	19.577	20.197	20.195	20.683	21.259	21.564	22.384	23.898	a. Profit sharing Financing to Non Banks
1. Mudharabah	5.699	5.930	7.146	7.200	6.776	6.711	6.678	6.841	6.663	6.654	6.722	6.678	6.753	6.876	1. Mudharabah
2. Musyarakah	8.884	9.058	11.044	11.507	11.979	12.452	12.899	13.356	13.533	14.028	14.537	14.886	15.631	17.022	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	362	365	457	450	441	438	428	431	421	435	463	460	471	491	b. Profit sharing Financing to Other Banks
1. Mudharabah	362	365	451	444	435	433	423	426	416	426	455	452	463	484	1. Mudharabah
2. Musyarakah	-	-	6	6	6	5	5	5	5	9	8	8	7	7	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	25.822	26.695	27.761	28.149	28.462	28.696	29.308	29.763	30.005	30.524	30.848	31.301	31.732	32.243	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	25.820	26.693	27.760	28.148	28.461	28.695	29.307	29.762	30.004	30.523	30.847	31.299	31.731	32.241	a. Receivables from Non Banks
1. Murabahah	24.612	25.504	26.569	26.946	27.250	27.464	28.044	28.469	28.727	29.227	29.538	29.964	30.358	30.838	1. Murabahah
2. Qardh	744	708	630	635	625	629	640	642	626	637	642	667	704	717	2. Qardh
3. Istishna'	464	480	561	567	586	602	622	650	652	660	667	667	669	686	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	9.835	9.733	9.770	9.521	9.375	9.070	8.822	8.614	8.410	8.027	8.023	7.893	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.569	9.705	9.834	9.732	9.769	9.520	9.374	9.069	8.821	8.613	8.409	8.026	8.022	7.892	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 Akseptas	197	-	197	137	73	396	148	-	425	841	606	974	1.290	910	8. Other claims
9 Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	996	955	1.235	1.238	1.283	1.344	1.394	1.467	1.531	1.554	1.685	1.747	1.783	1.572	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	13	14	15	14	15	11	10	5	5	5	6	4	6	6	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	160	163	190	192	193	192	196	202	203	202	201	200	200	219	13. Fixed Assets and Equipment
14 Persediaan	0	1	1	1	1	7	0	-	0	0	0	1	0	0	14. Inventories
15 Rupa-rupa Aset	1.465	1.668	1.724	1.729	2.006	2.187	1.769	2.352	2.411 ⁰⁾	2.408	2.221	2.007	1.851	2.667	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	44.595	47.136	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	57.878	59.672	64.013	64.285	1. Third Party Funds
a. Dana Simpanan Wadiah	5.889	6.368	7.405	7.021	7.173	6.949	7.040	7.617	7.000	7.485	7.198	7.322	7.456	7.903	a. IB Wadia
1. Giro	3.326	3.645	4.348	4.062	4.141	3.941	3.984	4.335	3.908	4.159	3.956	3.915	3.993	4.173	1. IB Demand Deposits Wadia
2. Tabungan	2.563	2.723	3.056	2.959	3.032	3.007	3.056	3.282	3.092	3.326	3.242	3.407	3.463	3.730	2. IB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	38.678	40.737	43.263	44.738	45.669	46.634	46.406	48.578	48.825	50.462	50.579	52.350	56.556	56.382	b. Non Profit Sharing Investment Fund
1. Giro	1.077	1.197	1.421	1.129	1.909	2.370	2.036	1.987	1.723	1.779	2.087	2.228	3.032	2.724	1. Demand Deposits
2. Tabungan	9.513	10.434	11.251	11.668	11.668	11.504	11.601	12.630	12.502	13.069	12.705	13.275	13.592	14.476	2. Saving Deposits
3. Deposito	28.088	29.106	30.591	31.223	32.093	32.761	32.768	33.962	34.599	35.614	35.787	36.847	39.932	39.182	3. Time Deposits
c. Dana Investasi Profit Sharing	28	31	36	36	38	38	39	85	39	39	100	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	7	6	8	8	9	9	10	9	8	9	11	-	-	-	2. Saving Deposits
3. Deposito	22	25	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	2.005	2.024	2.381	2.544	2.362	2.346	2.978	2.347	2.481	2.341	2.169	3.178	3. Liabilities to other Banks
a. Giro	102	194	142	166	160	180	263	380	317	329	359	353	319	778	a. Demand Deposits
b. Tabungan	250	259	394	399	447	521	476	416	410	416	411	344	275	282	b. Saving Deposits
c. Deposito	1.422	1.802	1.469	1.361	1.722	1.842	1.621	1.548	2.239	1.601	1.709	1.642	1.439	1.887	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	1	96	1	98	51	1	1	1	12	2	2	2	136	231	f. Others

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

Indikator	2014		2015						2016						Indikator
	Nov	Des	Jul	Ags	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
4 Surat Berharga yang Diterbitkan	500	500	500	500	500	500	500	555	500	500	500	500	400	1.200	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	279	279	279	279	279	279	279	279	279	279	279	279	179	609	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	221	221	221	221	221	221	221	276	221	221	221	221	221	591	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	234	4	4	64	171	195	250	331	330	383	380	378	391	378	5. Received Borrowing
6 Liabilitas Lainnya	4	4	4	3	2	5	2	3	10	3	6	4	3	3	6. Other Liabilities
7 Rupa-Rupa Liabilitas	15.803	16.019	17.468	18.544	20.757 ¹⁾	16.704	16.674	21.868	17.051 ¹⁾	17.621 ¹⁾	22.368	19.093	18.310	19.606	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	(1)	(0)	(0)	(0)	1	3	11	15	15	16	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	1.127	1.295	1.447	1.600	1.704	1.456	1.092	995	1.087	1.076	1.277	1.442	14. Net Income
a. Tahun-tahun lalu	187	187	293	293	293	293	293	305	959	688	633	578	578	578	a. Previous years
b. Tahun berjalan	1.193	1.084	835	1.003	1.154	1.308	1.411	1.151	133	307	454	498	700	864	b. Current year

Ket: r) Angka-angka diperbaiki

Note: r) 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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
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	2	5	1	1	-	-	-	1	8	-	3	9	- Spot purchases
- Posisi pembelian forward yang masih berjalan	219	-	351	402	402	301	165	136	164	126	510	498	501	501	- Forward purchases
- Lainnya	38	110	27	35	26	43	33	33	27	19	-	-	-	5	- Others
Kewajiban Komitmen															Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	8.148	25.944	6.182	6.402	6.671	6.120	5.873	6.518	6.673	6.760	7.578	6.743	6.972	6.094	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	180	376	86	78	80	75	69	73	71	83	95	54	81	71	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	648	785	375	426	460	449	323	368	224	211	312	340	306	245	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	123	0	-	7	3	28	24	-	46	12	5	41	8	38	- Spot sales
- Posisi penjualan forward yang masih berjalan	321	569	356	378	395	297	161	132	191	153	662	670	501	501	- Forward sales
- Lainnya	1.410	1.791	1.418	1.498	1.516	1.491	1.488	1.299	1.294	1.284	1.894	1.255	1.741	1.240	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (Kafalah) yang diterima	24	25	29	30	32	718	236	311	237	311	309	307	1.280	223	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.613	2.417	3.684	3.710	3.710	3.689	935	947	978	1.006	1.178	1.434	1.463	1.252	- Income will be received
- Lainnya	750	715	835	857	952	904	295	423	565	542	344	344	366	306	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (Kafalah) yang diberikan	1.952	1.851	3.016	3.293	3.201	3.494	4.357	3.367	3.022	3.091	3.170	2.977	3.216	3.190	- Guarantees issued
- Lainnya	42	105	205	222	222	253	89	127	133	137	53	37	98	90	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	2.189	4.878	6.143	6.252	6.402	6.414	6.728	7.238	7.493	7.506	7.797	7.972	8.060	8.300	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	2.738	1.523	825	827	780	756	756	725	725	725	755	755	755	725	- 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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
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	2	5	1	1	-	-	-	1	8	-	3	9	- Spot purchases
- Posisi pembelian forward yang masih berjalan	219	-	351	402	402	301	165	136	164	126	510	498	501	501	- Forward purchases
- Lainnya	38	110	27	35	26	43	33	33	27	19	-	-	-	5	- Others
Kewajiban Komitmen															Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	5.572	23.455	3.174	3.541	3.764	3.633	3.677	3.997	4.188	4.288	5.171	4.408	4.353	3.501	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	79	303	53	53	58	51	51	50	50	50	48	21	48	39	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	648	785	363	426	460	449	322	358	223	208	311	338	306	240	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	123	0	-	7	3	28	24	-	46	12	5	41	8	38	- Spot sales
- Posisi penjualan forward yang masih berjalan	321	569	356	378	395	297	161	132	191	153	662	670	501	501	- Forward sales
- Lainnya	1.407	1.788	1.415	1.496	1.514	1.490	1.487	1.297	1.293	1.283	1.893	1.254	1.741	1.239	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (Kafalah) yang diterima	24	25	29	30	32	718	236	311	237	311	309	307	1.280	223	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.574	2.383	3.609	3.631	3.630	3.605	829	852	884	905	987	1.200	1.266	1.047	- Income will be received
- Lainnya	12	7	7	8	6	7	5	6	8	8	10	9	9	9	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (Kafalah) yang diberikan	1.414	1.380	2.342	2.547	2.382	2.704	3.584	2.734	2.458	2.551	2.645	2.462	2.621	2.478	- Guarantees issued
- Lainnya	11	11	0	0	0	0	0	1	8	1	1	1	1	1	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	1.632	4.270	5.174	5.240	5.391	5.366	5.634	5.966	6.196	6.208	6.456	6.500	6.581	6.808	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	50	50	50	50	50	50	50	50	50	50	50	50	50	50	- Channeling of mudharabah muqayyadah

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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
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 qardh yang belum ditarik	-	-	-	2.861	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	2.575	2.489	3.007	25	2.907	2.487	2.197	2.521	2.485	2.472	2.407	2.335	2.619	2.593	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	101	73	32	-	22	24	18	24	21	34	47	32	33	31	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	-	-	12	-	0	0	0	10	1	3	2	2	0	5	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	4	4	3	2	2	2	2	2	1	1	1	0	0	0	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	39	34	76	79	80	84	105	95	94	101	191	234	197	205	- Income will be received
- Lainnya	738	708	828	849	946	897	289	416	558	534	334	335	357	297	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (Kafalah) yang diberikan	538	470	674	746	819	790	773	633	563	540	525	515	596	712	- Guarantees issued
- Lainnya	32	94	204	222	222	253	89	127	125	136	53	37	97	89	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	557	608	969	1.011	1.011	1.048	1.094	1.272	1.297	1.298	1.340	1.471	1.480	1.492	- Written off earning assets
- Penerusan dana mudharabah muqayyadah															- Channeling of mudharabah muqayyadah
	2.688	1.473	774	777	730	706	706	675	675	675	705	705	705	675	

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	Jul	Agst	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	29.620	32.615	24.586	28.584	32.104	35.675	39.229	43.042	3.781	6.727	10.173	13.410	16.888	20.217	1 Operating Income from:
a. Penempatan pada Bank Indonesia	973	1.105	804	913	1.028	1.144	1.270	1.342	97	190	289	387	494	589	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	187	210	136	156	176	196	217	237	23	48	69	89	110	129	b. Placement in Other Banks
c. Surat Berharga	783	873	654	750	817	901	1.020	1.166	220	264	407	541	679	817	c. Investment in Securities
d. Pembiayaan yang Diberikan:	20.076	21.976	14.292	16.559	18.607	20.700	22.750	24.977	2.447	4.310	6.449	8.539	10.744	12.891	d. Financing:
i. Pendapatan Bagi Hasil	5.752	6.381	4.269	4.915	5.550	6.169	6.802	7.523	885	1.307	1.802	2.495	3.178	3.876	i. Profit Sharing
a. Mudharabah	1.576	1.723	1.075	1.246	1.411	1.572	1.731	1.890	158	310	464	623	775	921	a. Mudharabah
b. Musyarakah	4.175	4.657	3.194	3.669	4.139	4.597	5.071	5.633	726	997	1.338	1.872	2.403	2.954	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	0	0	0	0	0	0	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13.228	14.424	9.310	10.831	12.135	13.503	14.828	16.238	1.459	2.810	4.354	5.657	7.080	8.432	ii. Receivables/Acceptables
a. Murabahah	12.958	14.128	9.147	10.524	11.789	13.119	14.403	15.773	1.418	2.732	4.237	5.496	6.878	8.187	a. Murabahah
b. Ujrah	188	205	108	244	275	304	336	373	31	60	92	127	160	194	b. Qardh
c. Istishna'	69	76	52	60	67	76	84	92	9	17	26	34	42	51	c. Istishna'
d. Piutang Lainnya	13	14	3	3	4	4	4	0	-	-	-	-	-	-	d. Other Receivables/
iii. Pendapatan Sewa (Ijarah)	1.096	1.171	713	813	922	1.028	1.119	1.217	104	193	293	388	486	584	iii. Leasing Receivables/
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	7.600	8.452	8.699	10.206	11.477	12.734	13.973	15.320	995	1.915	2.959	3.853	4.862	5.791	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	14.511	16.096	14.207	16.481	18.489	20.486	22.445	24.529	2.041	3.977	6.027	7.947	9.924	11.807	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	13.763	15.110	14.025	16.276	18.262	20.235	22.169	24.229	2.041	3.976	6.025	7.947	9.924	11.807	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	748	986	182	205	228	252	276	300	0	1	1	0	0	0	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	15.109	16.519	10.379	12.102	13.615	15.188	16.784	18.513	1.740	2.751	4.147	5.463	6.964	8.409	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	6.570	7.715	5.866	6.045	5.688	6.109	7.918	8.754	1.955	1.979	3.405	4.337	5.652	7.141	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	51	58	45	54	69	71	80	90	8	17	25	33	42	50	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	13	15	4	4	5	6	6	7	0	0	0	0	0	1	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyerahan, Fee/Komis/Provisi	1.700	1.884	1.052	1.067	1.169	1.298	1.423	1.585	112	215	347	482	600	847	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	4.806	5.758	4.765	4.919	4.446	4.733	6.409	7.073	1.835	1.746	3.033	3.822	5.010	6.243	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	21.680	24.235	16.245	18.147	19.304	21.297	24.703	27.267	3.695	4.729	7.552	9.800	12.616	15.550	5 Total of Operating Income
6 Total Beban Operasional	15.732	17.942	13.161	14.629	15.252	16.717	19.617	22.011	3.372	4.116	6.611	8.704	11.770	13.909	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	-	-	-	-	-	-	-	-	-	-	-	0	a. Yield to BI
b. Bonus Titipan Wadiah	374	405	194	223	249	277	304	335	24	44	67	92	119	147	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	23	26	11	13	15	16	17	18	1	2	2	3	6	7	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyerahan dan Beban Komis/Provisi	1	1	19	19	23	26	31	34	2	2	3	5	6	8	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	6.159	7.288	6.340	6.887	6.486	7.021	8.956	10.235	2.272	2.043	3.553	4.598	6.566	7.601	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.075	1.187	650	726	820	910	1.020	1.115	95	191	292	392	493	584	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	5	9	4	5	10	25	25	26	0	0	6	16	18	19	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	1	1	0	0	0	5	4	4	1	1	1	5	5	5	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.840	5.339	3.616	4.067	4.569	5.013	5.523	6.087	555	1.089	1.631	2.208	2.753	3.367	i. Cost of Human Resources
ii. Biaya Tenaker	4.718	5.220	3.518	3.958	4.444	4.875	5.370	5.911	546	1.071	1.599	2.173	2.707	3.310	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	116	112	93	103	119	133	146	167	8	17	29	32	43	53	iii. Training Cost
iv. Penelitian dan Pengembangan	6	8	6	6	6	6	6	9	1	2	3	3	3	4	iv. Research and Development
j. Beban Operasional Lainnya	3.254	3.684	2.327	2.689	3.080	3.424	3.737	4.157	422	742	1.054	1.385	1.805	2.170	j. Other Operating Costs
i. Promosi	246	300	186	225	250	273	302	358	16	31	49	72	94	124	i. Promotion
ii. Biaya Lainnya	3.008	3.384	2.140	2.464	2.830	3.151	3.435	3.798	406	711	1.005	1.313	1.711	2.046	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	5.947	6.293	3.084	3.518	4.051	4.580	5.086	5.256	323	614	1.096	1.141	1.141	1.641	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	639	477	388	230	250	269	276	348	15	29	49	62	107	151	8 Non Operating Income
9 Beban Non Operasional	4.551	4.722	2.048	2.129	2.400	2.686	2.987	3.303	27	47	68	86	101	143	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.911)	(4.244)	(1.660)	(1.899)	(2.150)	(2.417)	(2.711)	(2.955)	(12)	(19)	(18)	(24)	6	8	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.036	2.049	1.425	1.620	1.901	2.163	2.375	2.301	311	595	923	1.072	851	1.649	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	-	846	-	-	-	-	-	1.705	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(205)	(137)	(171)	(186)	(219)	(243)	(267)	(334)	(27)	(50)	(101)	(133)	(166)	(223)	13 Income Tax
14 Laba/Rugi Bersih	1.831	1.733	1.254	1.433	1.682	1.921	2.107	1.786	284	545	822	939	686	1.426	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	23.352	25.853	19.881	22.940	25.673	28.522	31.335	34.418	3.021	5.286	7.987	10.489	13.202	15.733	1 Operating Income from:
a. Penempatan pada Bank Indonesia	635	727	540	611	690	770	862	953	62	128	193	254	323	378	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	36	42	35	41	46	52	57	62	7	14	20	25	31	35	b. Placement in Other Banks
c. Surat Berharga	695	773	571	649	700	767	866	1.016	203	227	353	470	590	705	c. Investment in Securities
d. Pembiayaan yang Diberikan:	15.645	17.212	10.894	12.667	14.185	15.760	17.287	18.952	1.893	3.214	4.781	6.326	7.957	9.501	d. Financing :
i. Pendapatan Bagi Hasil	4.703	5.204	3.327	3.826	4.292	4.750	5.222	5.761	710	960	1.272	1.786	2.281	2.784	i. Profit Sharing
a. Mudharabah	1.065	1.158	648	754	847	938	1.030	1.120	88	173	257	348	429	505	a. Mudharabah
b. Musyarakah	3.638	4.046	2.679	3.072	3.445	3.811	4.191	4.641	622	788	1.014	1.438	1.852	2.279	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	0	0	0	0	0	0	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	10.677	11.752	7.454	8.703	9.734	10.836	11.877	12.991	1.164	2.223	3.464	4.479	5.596	6.627	ii. Receivables/Acceptables
a. Murabahah	10.494	11.552	7.345	8.457	9.457	10.528	11.537	12.620	1.132	2.163	3.373	4.353	5.438	6.436	a. Murabahah
b. Ujrah	151	166	95	229	259	287	318	353	30	58	87	121	153	184	b. Qardh
c. Istishna'	19	21	12	14	14	16	18	18	2	3	4	5	6	7	c. Istishna'
d. Piutang Lainnya	13	14	3	3	4	4	4	0	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	265	256	112	138	159	175	188	200	19	30	46	62	80	89	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	6.341	7.099	7.841	8.972	10.052	11.173	12.263	13.435	856	1.704	2.640	3.413	4.301	5.114	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	10.992	12.276	11.613	13.258	14.830	16.435	17.991	19.646	1.637	3.229	4.887	6.425	8.015	9.513	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	10.247	11.292	11.434	13.056	14.606	16.187	17.719	19.350	1.637	3.229	4.887	6.425	8.015	9.513	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	746	984	179	202	225	248	272	296	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	12.359	13.577	8.268	9.682	10.843	12.087	13.343	14.772	1.384	2.056	3.100	4.064	5.187	6.220	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	6.042	7.057	5.366	5.496	5.063	5.381	7.131	7.873	1.843	1.837	3.131	3.977	5.199	6.607	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	51	57	44	53	68	71	79	89	7	17	24	33	42	50	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	893	886	961	1.068	1.168	1.298	90	182	283	387	480	607	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	4.501	5.360	4.429	4.556	4.034	4.242	5.885	6.486	1.746	1.639	2.824	3.558	4.678	5.950	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	18.401	20.634	13.634	15.178	15.906	17.467	20.474	22.645	3.228	3.894	6.231	8.041	10.386	12.827	5 Total of Operating Income
6 Total Beban Operasional	13.602	15.543	11.357	12.633	12.986	14.154	16.784	18.653	3.039	3.595	5.754	7.459	10.251	12.074	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	-	-	-	-	-	-	-	-	-	-	-	0	a. Yield to BI
b. Bonus Titipan Wadiah	319	345	153	175	195	216	235	257	21	39	59	81	105	123	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	21	24	10	12	14	15	16	17	1	1	1	2	5	7	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	0	0	16	18	21	24	28	32	2	2	2	4	4	7	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	5.480	6.506	5.625	6.119	5.613	6.009	7.831	8.789	2.129	1.852	3.186	4.028	5.898	6.838	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	961	1.061	563	638	721	800	898	981	84	170	260	349	437	518	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	5	8	4	4	10	25	25	26	0	0	6	6	8	8	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	1	1	0	0	0	5	4	4	1	1	1	5	5	5	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.215	4.651	3.142	3.536	3.974	4.348	4.799	5.289	492	963	1.439	1.943	2.418	2.938	i. Cost of Human Resources
ii. Biaya Tenaga Kerja	4.106	4.546	3.054	3.439	3.862	4.224	4.662	5.130	484	947	1.410	1.914	2.378	2.889	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaga Kerja	104	98	85	94	108	120	133	153	8	15	27	28	37	47	iii. Training Cost
iii. Penelitian dan Pengembangan	5	7	3	3	3	4	4	7	0	0	2	2	2	3	iii. Research and Development
j. Beban Operasional Lainnya	2.599	2.946	1.844	2.129	2.438	2.712	2.946	3.258	308	567	800	1.041	1.372	1.630	j. Other Operating Costs
i. Promosi	210	256	159	195	216	235	258	302	13	25	39	58	75	97	i. Promotion
ii. Biaya Lainnya	2.389	2.690	1.685	1.934	2.222	2.477	2.688	2.956	295	542	761	984	1.297	1.533	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	4.799	5.091	2.277	2.545	2.920	3.313	3.691	3.992	189	299	477	583	752	752	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	177	52	67	81	92	78	83	103	2	10	18	21	50	73	8 Non Operating Income
9 Beban Non Operasional	4.085	4.320	1.759	2.014	2.273	2.546	2.821	3.118	15	23	32	38	41	50	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.908)	(4.269)	(1.692)	(1.934)	(2.180)	(2.467)	(2.738)	(3.015)	(13)	(13)	(14)	(16)	(8)	22	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	891	822	586	612	740	846	953	977	176	285	463	566	775	775	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)	(166)	(181)	(211)	(233)	(256)	(322)	(25)	(48)	(95)	(125)	(157)	(212)	13 Income Tax
14 Laba/Rugi Bersih	701	702	420	431	528	613	697	635	151	238	368	441	(14)	563	14 Net Profit/Loss

*) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah
 *: Data not available

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	Jul	Agst	Sep ^{*)}	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	6.269	6.762	4.705	5.644	6.431	7.153	7.895	8.624	760	1.442	2.186	2.921	3.686	4.484	1 Operating Income from:
a. Penempatan pada Bank Indonesia	339	378	264	301	338	374	408	390	35	63	96	133	171	211	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	151	168	101	115	130	144	160	175	16	34	49	65	79	94	b. Placement in Other Banks
c. Surat Berharga	89	100	83	101	117	133	154	150	17	38	54	71	89	112	c. Investment in Securities
d. Pembiayaan yang Diberikan:	4.431	4.764	3.398	3.892	4.422	4.940	5.463	6.026	554	1.096	1.668	2.213	2.786	3.390	d. Financing:
i. Pendapatan Bagi Hasil	1.049	1.177	942	1.089	1.258	1.420	1.580	1.762	174	346	531	709	897	1.091	i. Profit Sharing
a. Mudharabah	512	565	427	492	563	634	701	770	70	137	207	275	346	416	a. Mudharabah
b. Musyarakah	537	612	515	597	694	786	879	992	104	209	323	434	551	675	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	2.551	2.672	1.856	2.128	2.400	2.667	2.951	3.247	295	586	890	1.178	1.484	1.804	ii. Receivables/Acceptables
a. Murabahah	2.464	2.577	1.803	2.067	2.332	2.590	2.866	3.153	286	569	864	1.144	1.440	1.751	a. Murabahah
b. Ujrah	37	39	13	14	15	17	18	19	1	3	4	6	7	9	b. Qardh
c. Istishna'	50	56	40	47	53	60	67	74	7	14	22	29	37	44	c. Istishna'
d. Piutang Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	832	915	600	675	764	853	931	1.017	85	163	247	326	406	495	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.259	1.353	858	1.234	1.425	1.561	1.710	1.885	138	211	320	440	561	676	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	3.519	3.820	2.593	3.224	3.659	4.051	4.454	4.883	405	748	1.140	1.522	1.910	2.294	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	3.517	3.818	2.591	3.221	3.656	4.048	4.450	4.879	405	747	1.139	1.522	1.909	2.294	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	2	2	3	3	3	3	4	5	0	1	1	0	0	0	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	2.750	2.942	2.111	2.420	2.772	3.102	3.441	3.741	356	694	1.046	1.399	1.777	2.189	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	528	659	500	549	625	728	787	881	111	142	274	360	453	534	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 Muqayyaddah	12	15	4	4	4	6	6	6	0	0	0	0	0	1	b. Income from Bank as Mudharib in Mudharabah Al Muqayyaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	209	244	159	181	208	231	256	287	22	33	64	96	120	240	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	306	398	336	363	412	491	524	587	89	108	209	263	332	292	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	3.279	3.601	2.611	2.969	3.398	3.830	4.228	4.622	467	836	1.320	1.759	2.230	2.724	5 Total of Operating Income
6 Total Beban Operasional	2.130	2.399	1.804	1.996	2.267	2.563	2.833	3.358	333	521	856	1.245	1.519	1.835	6 Total of Operating Costs
a. Beban Imbalan kepada BI	0	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	55	60	40	48	54	61	68	78	3	6	9	11	14	24	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	2	2	1	1	1	1	1	1	-	0	0	0	0	0	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	1	2	1	2	2	2	2	0	1	1	1	1	1	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	679	782	715	768	873	1.012	1.125	1.446	143	191	366	570	668	763	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	114	126	88	88	99	110	121	134	11	21	33	44	56	66	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	0	0	0	0	0	0	0	0	0	0	0	10	11	11	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	624	689	474	530	595	665	724	798	63	126	193	265	335	429	i. Cost of Human Resources
ii. Biaya Tenaga Kerja	612	674	464	519	582	651	709	781	62	123	189	260	328	422	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaga Kerja	12	14	8	9	11	12	13	14	0	1	3	4	6	6	iii. Training Cost
iii. Penelitian dan Pengembangan	1	1	3	2	2	2	2	2	1	1	1	1	1	1	iii. Research and Development
j. Beban Operasional Lainnya	655	738	483	560	642	712	791	898	114	175	255	343	433	540	j. Other Operating Costs
i. Promosi	35	44	28	30	34	38	45	56	3	6	10	15	19	27	i. Promotion
ii. Biaya Lainnya	619	694	455	530	608	674	747	842	111	169	245	329	414	513	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.148	1.202	807	973	1.131	1.267	1.395	1.264	134	315	464	514	711	889	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	462	426	321	150	157	191	193	245	13	19	31	41	58	79	8 Non Operating Income
9 Beban Non Operasional	466	401	289	115	127	140	166	185	12	24	36	48	60	93	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(4)	24	32	35	30	51	26	60	1	(5)	(5)	(7)	(2)	(14)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.145	1.227	839	1.008	1.161	1.317	1.422	1.324	135	310	459	506	709	874	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	-	179	-	-	-	-	-	161	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(15)	(16)	(5)	(5)	(7)	(10)	(11)	(12)	(2)	(3)	(6)	(8)	(9)	(11)	13 Income Tax
14 Laba/Rugi Bersih	1.130	1.031	835	1.003	1.154	1.308	1.411	1.151	133	307	454	498	700	864	14 Net Profit/Loss

*) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah
 *): Data not available

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	Jul	Ags	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Lancar	216.085	227.257	217.451	219.375	226.236	222.039	223.859	241.755	229.788	231.835	239.520	238.148	242.807	250.330	1. Current
2. Dalam Perhatian Khusus	15.532	13.406	20.374	21.001	21.859	21.638	22.111	19.507	22.039	23.513	22.886	21.606	19.976	17.474	2. Special Mention
3. Kurang Lancar	2.611	2.474	2.623	2.442	2.250	2.224	2.376	2.417	2.984	2.821	2.866	2.858	3.625	3.135	3. Sub-Standard
4. Diragukan	1.669	1.702	1.853	1.900	1.610	1.069	962	924	996	1.217	1.303	1.213	1.400	1.283	4. Doubtful
5. Macet	5.620	4.721	5.754	5.884	6.211	6.825	6.634	6.132	6.553	6.717	6.537	6.789	7.267	7.030	5. Lost
Total Aset Produktif	241.517	249.560	248.055	250.602	258.166	253.796	255.942	270.735	262.360	266.103	273.113	270.614	275.074	279.252	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,10	3,57	4,12	4,08	3,90	3,99	3,90	3,50	4,01	4,04	3,92	4,01	4,47	4,10	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Lancar	159.855	168.229	156.024	154.783	159.405	157.245	158.974	169.873	163.272	163.881	166.273	166.559	167.068	172.836	1. Current
2. Dalam Perhatian Khusus	12.284	10.357	16.166	17.368	17.778	17.870	18.046	15.102	17.530	18.504	18.365	16.988	15.753	13.039	2. Special Mention
3. Kurang Lancar	2.228	2.106	2.255	2.057	1.920	1.868	2.092	2.210	2.645	2.460	2.357	2.330	2.878	2.596	3. Sub-Standard
4. Diragukan	1.448	1.457	1.250	1.333	972	855	781	774	812	1.045	1.041	955	1.213	1.061	4. Doubtful
5. Macet	4.780	3.990	4.604	4.731	5.077	5.283	5.070	4.684	5.101	5.240	5.035	5.379	5.720	5.539	5. Lost
Total Aset Produktif	180.595	186.138	180.299	180.273	185.152	183.122	184.962	192.642	189.360	191.131	193.071	192.212	192.632	195.071	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,68	4,06	4,50	4,51	4,30	4,37	4,29	3,98	4,52	4,58	4,37	4,51	5,09	4,71	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	Jul	Ags	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Lancar	56.231	59.028	61.428	64.592	66.832	64.794	64.885	71.882	66.515	67.954	73.246	71.589	75.738	77.494	1. Current
2. Dalam Perhatian Khusus	3.248	3.049	4.208	3.632	4.081	3.768	4.065	4.405	4.509	5.009	4.521	4.617	4.222	4.435	2. Special Mention
3. Kurang Lancar	383	368	368	385	330	357	285	207	339	360	509	528	747	539	3. Sub-Standard
4. Diragukan	221	245	603	567	639	214	181	150	184	171	263	258	187	222	4. Doubtful
5. Macet	839	732	1.150	1.153	1.133	1.542	1.564	1.448	1.452	1.477	1.502	1.410	1.548	1.491	5. Lost
Total Aset Produktif	60.922	63.422	67.757	70.329	73.015	70.674	70.979	78.093	73.000	74.972	80.042	78.402	82.441	84.181	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,37	2,12	3,13	2,99	2,88	2,99	2,86	2,31	2,71	2,68	2,84	2,80	3,01	2,68	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Surat Berharga dimiliki berdasarkan Jenis	11.684	12.046	15.685	16.034	16.911	18.733	19.688	21.248	22.534	22.847	24.093	23.983	23.673	22.940	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.307	1.521	912	972	1.449	2.133	2.755	2.887	2.824	2.870	2.529	1.743	1.332	2.097	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	946	951	436	439	959	1.731	2.321	2.285	2.365	2.378	1.807	1.196	644	842	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	165	380	255	323	260	60	28	160	30	70	340	148	302	798	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	196	190	221	209	231	342	406	443	429	422	382	399	385	457	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	10.377	10.525	14.773	15.062	15.462	16.600	16.933	18.361	19.710	19.976	21.564	22.240	22.341	20.843	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	7.988	8.007	11.858	12.169	12.582	13.717	14.060	15.242	16.504	16.737	18.354	18.997	18.892	17.340	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	953	1.324	1.582	1.557	1.525	1.527	1.527	1.527	1.528	1.528	1.530	1.529	1.719	1.712	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	1.186	1.190	1.207	1.207	1.197	1.444	1.506	1.539	1.539	1.571	1.588	1.648	d. Others Sukuk
e. SBPM Syariah Lainnya	113	111	117	117	119	119	119	119	143	143	111	113	113	114	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	3.290	3.937	4.295	4.159	5.212	3.805	3.842	4.346	3.288	1.293	1.860	2.163	1.908	3.188	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	1.437	1.295	1.159	2.212	805	692	1.221	278	247	860	1.163	1.008	1.588	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.437	1.295	1.159	2.212	805	692	1.221	278	247	860	1.163	1.008	1.588	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	3.150	3.125	3.010	1.047	1.000	1.000	900	1.600	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	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	900	1.600	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	11.684	12.046	15.685	16.034	16.911	18.733	19.688	21.248	22.534	22.847	24.093	23.983	23.673	22.940	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.307	1.521	912	972	1.449	2.133	2.755	2.887	2.824	2.870	2.529	1.743	1.332	2.097	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	180	328	195	199	322	530	613	633	680	570	574	544	595	802	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	97	243	245	246	296	298	199	187	237	334	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	180	328	195	199	225	286	368	387	384	272	375	358	359	468	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.127	1.193	717	773	1.127	1.603	2.142	2.254	2.144	2.301	1.956	1.199	737	1.294	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	10.377	10.525	14.773	15.062	15.462	16.600	16.933	18.361	19.710	19.976	21.564	22.240	22.341	20.843	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5.397	5.711	7.161	7.400	7.799	7.816	7.830	7.825	7.815	3.239	3.257	3.583	3.777	3.661	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.004	1.009	1.719	1.954	2.375	2.442	2.446	2.446	2.449	2.223	2.196	2.480	2.473	2.363	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.393	4.702	5.442	5.446	5.423	5.374	5.383	5.380	5.367	1.016	1.061	1.102	1.304	1.298	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.980	4.814	7.612	7.662	7.663	8.784	9.103	10.536	11.895	16.738	18.307	18.657	18.564	17.183	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	3.290	3.937	4.295	4.159	5.212	3.805	3.842	4.346	3.288	1.293	1.860	2.163	1.908	3.188	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	1.437	1.295	1.159	2.212	805	692	1.221	278	247	860	1.163	1.008	1.588	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	90	275	604	950	10	-	55	-	-	-	-	-	215	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	225	604	900	-	-	-	-	-	-	-	-	215	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	90	50	-	50	10	-	55	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	1.347	1.020	555	1.262	795	692	1.166	278	247	860	1.163	1.008	1.373	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	3.150	3.125	3.010	1.047	1.000	1.000	900	1.600	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	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	1.650	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	1.000	1.000	1.000	900	1.600	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Surat Berharga dimiliki berdasarkan Jenis	9.850	10.208	13.047	13.282	14.055	15.879	16.829	18.270	19.144	19.041	20.107	19.933	19.228	18.881	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	261	470	787	845	1.226	1.890	2.510	2.521	2.528	2.573	2.230	1.694	1.083	1.796	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	-	-	436	439	862	1.488	2.077	2.039	2.069	2.080	1.608	1.147	546	646	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	65	280	130	197	133	60	28	40	30	70	240	148	152	693	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	196	190	221	209	231	342	406	443	429	422	382	399	385	457	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	9.589	9.739	12.260	12.436	12.830	13.989	14.319	15.749	16.616	16.468	17.877	18.239	18.144	17.085	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	7.421	7.440	9.558	9.756	10.162	11.319	11.659	12.842	13.632	13.476	14.914	15.274	15.002	13.844	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	953	1.324	1.582	1.557	1.525	1.527	1.527	1.528	1.528	1.530	1.530	1.529	1.719	1.712	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	988	992	1.009	1.009	999	1.246	1.298	1.306	1.307	1.308	1.295	1.395	d. Others Sukuk
e. SBPM Syariah Lainnya	94	94	102	102	104	104	104	104	128	128	96	98	98	103	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	2.790	3.437	3.795	3.659	4.712	3.305	3.342	3.791	2.788	793	1.360	1.663	1.508	1.988	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	1.437	1.295	1.159	2.212	805	692	1.166	278	247	860	1.163	1.008	1.488	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.437	1.295	1.159	2.212	805	692	1.166	278	247	860	1.163	1.008	1.488	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	2.650	2.625	2.510	547	500	500	500	500	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.000	2.000	2.000	2.000	2.000	2.000	2.150	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	9.850	10.208	13.047	13.282	14.055	15.879	16.829	18.270	19.144	19.041	20.107	19.933	19.228	18.881	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	261	470	787	845	1.226	1.890	2.510	2.521	2.528	2.573	2.230	1.694	1.083	1.796	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	180	328	195	199	225	286	368	387	384	272	375	495	497	607	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	138	138	139	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	180	328	195	199	225	286	368	387	384	272	375	358	359	468	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	81	141	592	647	1.001	1.603	2.142	2.134	2.144	2.301	1.856	1.199	587	1.189	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	9.589	9.739	12.260	12.436	12.830	13.989	14.319	15.749	16.616	16.468	17.877	18.239	18.144	17.085	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4.955	5.269	6.563	6.796	7.284	7.305	7.318	7.314	7.303	2.927	2.956	3.109	3.285	2.839	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	562	567	1.211	1.441	1.940	2.011	2.015	2.014	2.017	1.971	1.956	2.144	2.134	1.694	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.393	4.702	5.352	5.356	5.344	5.294	5.303	5.300	5.287	955	1.000	965	1.151	1.145	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.634	4.469	5.697	5.640	5.546	6.684	7.001	8.434	9.313	13.542	14.921	15.130	14.859	14.246	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	2.790	3.437	3.795	3.659	4.712	3.305	3.342	3.791	2.788	793	1.360	1.663	1.508	1.988	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	1.437	1.295	1.159	2.212	805	692	1.166	278	247	860	1.163	1.008	1.488	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	90	275	604	950	10	-	-	-	-	-	-	-	115	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	225	604	900	-	-	-	-	-	-	-	-	115	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	90	50	-	50	10	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	1.347	1.020	555	1.262	795	692	1.166	278	247	860	1.163	1.008	1.373	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	2.650	2.625	2.510	547	500	500	500	500	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.500	1.500	1.500	1.500	1.500	1.500	1.650	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	1.650	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	500	500	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Surat Berharga dimiliki berdasarkan Jenis	1.834	1.837	2.638	2.752	2.856	2.854	2.859	2.978	3.390	3.806	3.986	4.050	4.446	4.059	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.046	1.051	125	126	223	243	245	366	296	298	299	49	248	301	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	946	951	-	-	97	243	245	246	296	298	199	49	98	196	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	100	100	125	126	126	-	-	120	-	-	100	-	150	105	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	2.513	2.626	2.632	2.611	2.614	2.612	3.094	3.508	3.687	4.001	4.197	3.759	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	567	567	2.301	2.413	2.420	2.398	2.402	2.400	2.871	3.261	3.439	3.724	3.890	3.495	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
d. Sukuk Lainnya	203	203	198	198	198	198	198	198	208	232	232	262	292	252	d. Others Sukuk
e. SBPM Syariah Lainnya	18	16	14	14	14	14	14	14	15	15	15	15	15	11	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	500	500	500	500	500	500	500	555	500	500	500	500	400	1.200	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	-	-	-	-	-	-	-	55	-	-	-	-	-	100	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	-	-	-	-	-	-	-	55	-	-	-	-	-	100	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	500	500	500	500	500	500	500	500	500	500	500	500	400	1.100	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	400	1.100	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	1.834	1.837	2.638	2.752	2.856	2.854	2.859	2.978	3.390	3.806	3.986	4.050	4.446	4.059	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.046	1.051	125	126	223	243	245	366	296	298	299	49	248	301	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	97	243	245	246	296	298	199	49	98	196	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	97	243	245	246	296	298	199	49	98	196	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	1.046	1.051	125	126	126	-	-	120	-	-	100	-	150	105	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	788	786	2.513	2.626	2.632	2.611	2.614	2.612	3.094	3.508	3.687	4.001	4.197	3.759	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	442	442	598	604	515	511	512	511	512	312	301	474	492	822	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	442	442	508	513	436	431	432	431	432	251	240	336	339	669	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	90	90	79	80	80	80	80	61	61	137	153	153	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	346	344	1.915	2.022	2.117	2.100	2.102	2.101	2.582	3.196	3.386	3.527	3.706	2.936	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	500	500	500	500	500	500	500	555	500	500	500	500	400	1.200	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	-	-	-	-	-	-	-	55	-	-	-	-	-	100	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	55	-	-	-	-	-	100	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	100	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	55	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	500	500	500	500	500	500	500	500	500	500	500	500	400	1.100	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 Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	500	500	500	500	500	500	500	500	500	500	500	500	400	1.100	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 Shari'ah-compliant contract of Sharia Commercial Banks and Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2014		2015						2016						Indicator
	Nov	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Pembiayaan Bagi Hasil	64.313	63.741	70.061	70.992	72.271	72.347	73.072	75.533	74.107	75.112	77.011	77.561	79.372	81.610	1. Profit Sharing Financing
NPF	3.945	3.374	3.238	3.329	3.353	3.308	3.257	3.414	3.913	3.970	3.775	3.772	4.035	3.761	NPF
a. Mudharabah	14.307	14.354	15.729	15.676	15.144	14.925	14.680	14.820	14.469	14.268	14.273	14.239	14.856	15.298	a. Mudharabah
NPF	578	519	406	393	378	368	351	323	339	383	360	342	424	298	NPF
b. Musyarakah	49.946	49.336	54.332	55.316	57.128	57.422	58.391	60.713	59.638	60.845	62.737	63.322	64.516	66.313	b. Musyarakah
NPF	3.359	2.844	2.832	2.936	2.975	2.940	2.906	3.091	3.574	3.587	3.415	3.430	3.611	3.463	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	122.599	123.968	123.291	123.550	124.551	124.386	125.107	126.832	126.761	126.352	126.503	127.227	128.871	131.030	2. Receivables/Acceptables
NPF	5.501	5.092	6.548	6.472	6.310	6.302	6.302	5.643	6.169	6.326	6.448	6.667	7.704	7.127	NPF
a. Murabahah	115.602	117.371	117.948	118.317	119.396	119.456	120.333	122.111	122.287	122.042	122.168	122.981	124.339	126.179	a. Murabahah
NPF	5.218	4.844	6.180	6.128	5.989	6.001	6.075	5.502	6.014	6.171	6.304	6.533	7.571	6.998	NPF
b. Qardh	6.380	5.965	4.643	4.527	4.433	4.202	4.028	3.951	3.706	3.534	3.556	3.467	3.752	4.057	b. Qardh
NPF	258	225	336	313	290	280	205	121	136	134	124	115	112	111	NPF
c. Istishna'	618	633	700	705	722	728	746	770	769	775	780	779	780	794	c. Istishna'
NPF	26	23	32	32	31	21	21	20	19	21	20	20	21	18	NPF
3. Pembiayaan Sewa (Ijarah)	11.464	11.620	11.491	11.332	11.321	11.035	10.945	10.631	10.353	10.107	9.968	9.534	9.616	9.535	3. Ijarah including Leasing receivables
NPF	195	166	224	206	188	241	193	191	182	181	216	156	333	339	NPF
a. Pembiayaan Sindikasi	235	231	184	179	175	169	165	160	155	150	145	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	14	14	22	22	22	8	22	22	7	7	7	7	b. Financing through Channeling
NPF	2	2	0	0	0	0	0	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	11.209	11.371	11.293	11.139	11.124	10.843	10.758	10.463	10.176	9.935	9.815	9.527	9.609	9.528	d. Other Ijarah
NPF	192	164	224	206	188	241	193	191	182	181	216	156	333	339	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	198.376	199.330	204.843	205.874	208.143	207.768	209.124	212.996	211.221	211.571	213.482	213.482	217.858	222.175	Total Financing
NPF	9.641	8.632	10.010	10.007	9.851	9.852	9.752	9.248	10.264	10.477	10.439	10.439	12.072	11.228	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Pembiayaan Bagi Hasil	49.729	48.753	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	55.752	55.997	56.989	57.712	1. Profit Sharing Financing
NPF	3.590	3.035	2.712	2.794	2.813	2.764	2.723	2.926	3.298	3.335	3.149	3.121	3.355	3.090	NPF
a. Mudharabah	8.608	8.424	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	7.552	7.561	8.103	8.422	a. Mudharabah
NPF	444	383	220	216	206	200	184	179	195	228	211	190	268	161	NPF
b. Musyarakah	41.061	40.278	43.288	43.809	45.149	44.970	45.492	47.357	46.105	46.816	48.200	48.435	48.885	49.290	b. Musyarakah
NPF	3.137	2.640	2.492	2.578	2.607	2.564	2.539	2.748	3.103	3.107	2.938	2.930	3.087	2.928	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	96.779	97.276	95.531	95.402	96.090	95.691	95.801	97.071	96.757	95.829	95.657	95.928	97.140	98.788	2. Receivables/Acceptables
NPF	4.616	4.274	5.180	5.112	4.939	4.981	5.005	4.520	4.997	5.140	5.021	5.278	6.234	5.884	NPF
a. Murabahah	90.989	91.867	91.378	91.371	92.146	91.992	92.289	93.642	93.561	92.815	92.630	93.017	93.982	95.341	a. Murabahah
NPF	4.347	4.040	4.831	4.785	4.637	4.698	4.798	4.397	4.860	5.007	4.897	5.162	6.121	5.773	NPF
b. Qardh	5.636	5.256	4.014	3.892	3.808	3.573	3.388	3.308	3.080	2.897	2.914	2.799	3.048	3.340	b. Qardh
NPF	250	218	326	303	280	269	193	111	126	122	115	106	104	103	NPF
c. Istishna'	154	153	140	138	136	126	124	120	117	116	114	112	110	108	c. Istishna'
NPF	19	17	24	23	22	14	14	12	11	11	10	9	9	8	NPF
3. Pembiayaan Sewa (Ijarah)	1.895	1.916	1.657	1.600	1.551	1.515	1.571	1.561	1.532	1.494	1.559	1.508	1.593	1.643	3. Ijarah including Leasing receivables
NPF	25	11	10	10	10	9	9	10	9	9	9	16	16	16	NPF
a. Pembiayaan Sindikasi	235	231	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	1.473	1.421	1.377	1.346	1.407	1.402	1.377	1.344	1.414	1.508	1.593	1.643	d. Other Ijarah
NPF	25	11	10	10	10	9	9	10	9	9	9	16	16	16	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	148.403	147.944	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	152.967	155.722	158.143	Total Financing
NPF	8.231	7.320	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.179	9.605	8.990	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Pembiayaan Bagi Hasil	14.583	14.988	18.190	18.707	18.755	19.164	19.577	20.197	20.195	20.683	21.259	21.564	22.384	23.898	1. Profit Sharing Financing
NPF	355	339	526	534	539	544	534	487	615	635	625	651	680	672	NPF
a. Mudharabah	5.699	5.930	7.146	7.200	6.776	6.711	6.678	6.841	6.663	6.654	6.722	6.678	6.753	6.876	a. Mudharabah
NPF	133	135	186	177	171	168	167	144	143	155	149	152	156	137	NPF
b. Musyarakah	8.884	9.058	11.044	11.507	11.979	12.452	12.899	13.356	13.533	14.028	14.537	14.886	15.631	17.022	b. Musyarakah
NPF	222	204	341	357	368	377	367	343	472	480	477	499	524	535	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	25.820	26.693	27.760	28.148	28.461	28.695	29.307	29.762	30.004	30.523	30.847	31.299	31.731	32.241	2. Receivables/Acceptables
NPF	885	817	1.368	1.361	1.370	1.321	1.297	1.123	1.172	1.186	1.427	1.390	1.469	1.243	NPF
a. Murabahah	24.612	25.504	26.569	26.946	27.250	27.464	28.044	28.469	28.727	29.227	29.538	29.964	30.358	30.838	a. Murabahah
NPF	871	804	1.350	1.343	1.352	1.303	1.278	1.105	1.154	1.164	1.407	1.370	1.449	1.225	NPF
b. Qardh	744	708	630	635	625	629	640	642	626	637	642	667	704	717	b. Qardh
NPF	7	7	10	10	10	11	12	10	10	13	10	9	8	8	NPF
c. Istishna'	464	480	561	567	586	602	622	650	652	660	667	667	669	686	c. Istishna'
NPF	7	6	8	8	9	8	8	7	8	10	10	10	11	10	NPF
3. Pembiayaan Sewa (Ijarah)	9.569	9.705	9.834	9.732	9.769	9.520	9.374	9.069	8.821	8.613	8.409	8.026	8.022	7.892	3. Ijarah including Leasing receivables
NPF	170	156	213	197	178	232	184	181	173	173	207	140	318	323	NPF
a. Pembiayaan Sindikasi	-	-	-	-	0	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	14	14	22	22	22	8	22	22	7	7	7	7	b. Financing through Channeling
NPF	2	2	0	0	0	0	0	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.549	9.686	9.820	9.718	9.747	9.497	9.352	9.062	8.799	8.591	8.402	8.019	8.015	7.885	d. Other Ijarah
NPF	168	154	213	197	178	232	184	181	173	173	207	140	318	323	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	49.972	51.385	55.784	56.586	56.986	57.379	58.257	59.028	59.021	59.819	60.515	60.515	62.136	64.031	Total Financing
NPF	1.410	1.312	2.107	2.092	2.088	2.098	2.015	1.791	1.960	1.993	2.260	2.260	2.466	2.237	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Pembiayaan Bagi Hasil	60.867	60.466	64.962	65.604	66.622	67.129	67.778	70.146	68.826	69.977	71.810	72.048	73.685	75.763	1. Profit Sharing Financing
NPF	3.696	3.176	3.139	3.234	3.255	3.194	3.230	3.391	3.867	3.925	3.731	3.725	4.006	3.734	NPF
a. Mudharabah	13.972	14.094	15.438	15.374	15.020	14.810	14.675	14.815	14.464	14.264	14.270	14.237	14.854	15.295	a. Mudharabah
NPF	578	519	406	393	378	368	351	323	339	383	360	342	424	298	NPF
b. Musyarakah	46.835	46.320	49.524	50.230	51.602	52.319	53.103	55.331	54.362	55.713	57.539	57.812	58.832	60.468	b. Musyarakah
NPF	3.110	2.646	2.733	2.841	2.877	2.826	2.879	3.068	3.528	3.542	3.370	3.383	3.583	3.435	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	116.350	117.481	116.845	117.052	117.166	117.685	118.534	120.324	120.325	120.239	120.764	121.620	123.018	125.322	2. Receivables/Acceptables
NPF	5.395	4.928	5.984	5.888	5.700	5.733	5.579	4.959	5.529	5.683	5.895	6.118	7.121	6.445	NPF
a. Murabahah	109.355	110.885	111.509	111.823	112.013	112.757	113.762	115.605	115.853	115.932	116.429	117.375	118.588	120.600	a. Murabahah
NPF	5.112	4.680	5.616	5.544	5.379	5.432	5.352	4.818	5.374	5.528	5.752	5.984	6.988	6.316	NPF
b. Qardh	6.378	5.963	4.636	4.524	4.430	4.200	4.026	3.948	3.703	3.532	3.554	3.466	3.651	3.929	b. Qardh
NPF	258	225	336	313	290	280	205	121	136	134	124	115	112	111	NPF
c. Istishna'	618	633	700	705	722	728	746	770	769	775	780	779	780	794	c. Istishna'
NPF	26	23	32	32	31	21	21	20	19	21	20	20	21	18	NPF
3. Pembiayaan Sewa (Ijarah)	9.041	9.257	9.431	9.294	9.259	9.180	9.145	8.972	8.762	8.614	8.490	8.262	8.202	8.240	3. Ijarah including Leasing receivables
NPF	105	105	182	164	164	223	175	171	162	161	137	154	233	244	NPF
a. Pembiayaan Sindikasi	228	223	176	172	167	162	158	153	148	144	139	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	14	14	22	22	22	8	22	22	7	7	7	7	b. Financing through Channeling
NPF	2	2	0	0	0	0	0	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.794	9.016	9.241	9.108	9.069	8.995	8.965	8.812	8.592	8.448	8.343	8.255	8.195	8.234	d. Other Ijarah
NPF	103	103	182	164	164	223	175	171	162	161	137	154	233	244	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	186.259	187.204	191.238	191.950	193.047	193.994	195.458	199.442	197.913	198.830	201.063	201.931	204.905	209.326	Total Financing
NPF	9.196	8.209	9.305	9.286	9.119	9.151	8.984	8.521	9.557	9.769	9.763	9.998	11.361	10.422	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Pembiayaan Bagi Hasil	47.772	46.976	49.174	49.456	50.354	50.323	50.550	52.398	51.075	51.707	52.967	52.915	53.838	54.713	1. Profit Sharing Financing
NPF	3.341	2.837	2.613	2.700	2.715	2.650	2.696	2.903	3.252	3.290	3.105	3.074	3.327	3.062	NPF
a. Mudharabah	8.529	8.424	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	7.552	7.561	8.103	8.422	a. Mudharabah
NPF	444	383	220	216	206	200	184	179	195	228	211	190	268	161	NPF
b. Musyarakah	39.183	38.501	40.591	40.979	41.986	42.110	42.548	44.419	43.269	44.093	45.415	45.354	45.735	46.291	b. Musyarakah
NPF	2.888	2.442	2.392	2.484	2.509	2.450	2.512	2.725	3.057	3.062	2.894	2.884	3.059	2.901	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	91.089	91.479	89.795	89.584	89.419	89.655	89.938	91.216	90.960	90.319	90.509	90.907	91.902	93.735	2. Receivables/Acceptables
NPF	4.542	4.143	5.045	4.973	4.795	4.846	4.721	4.238	4.758	4.883	4.852	5.109	6.047	5.584	NPF
a. Murabahah	85.302	86.072	85.649	85.557	85.477	85.958	86.428	87.789	87.765	87.308	87.483	87.997	88.845	90.416	a. Murabahah
NPF	4.272	3.908	4.696	4.647	4.492	4.563	4.514	4.115	4.621	4.750	4.727	4.994	5.934	5.473	NPF
b. Qardh	5.634	5.254	4.006	3.889	3.806	3.570	3.386	3.306	3.077	2.895	2.912	2.798	2.947	3.211	b. Qardh
NPF	250	218	326	303	280	269	193	111	126	122	115	106	104	103	NPF
c. Istishna'	154	153	140	138	136	126	124	120	117	116	114	112	110	108	c. Istishna'
NPF	19	17	24	23	22	14	14	12	11	11	10	9	9	8	NPF
3. Pembiayaan Sewa (Ijarah)	1.512	1.539	1.427	1.386	1.367	1.348	1.358	1.368	1.342	1.314	1.384	1.338	1.421	1.476	3. Ijarah including Leasing receivables
NPF	25	11	10	10	10	9	9	10	9	9	9	16	16	16	NPF
a. Pembiayaan Sindikasi	228	223	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	1.250	1.214	1.200	1.186	1.200	1.215	1.194	1.170	1.245	1.338	1.421	1.476	d. Other Ijarah
NPF	25	11	10	10	10	9	9	10	9	9	9	16	16	16	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	140.373	139.993	140.395	140.426	141.139	141.326	141.846	144.981	143.377	143.340	144.860	145.160	147.162	149.924	Total Financing
NPF	7.908	6.991	7.668	7.683	7.520	7.505	7.426	7.151	8.019	8.182	7.966	8.199	9.389	8.662	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Pembiayaan Bagi Hasil	13.095	13.490	15.788	16.149	16.268	16.806	17.228	17.748	17.751	18.270	18.843	19.133	19.847	21.050	1. Profit Sharing Financing
NPF	355	339	526	534	539	544	534	487	615	635	625	651	680	672	NPF
a. Mudharabah	5.443	5.670	6.855	6.898	6.653	6.596	6.672	6.836	6.658	6.651	6.719	6.675	6.750	6.874	a. Mudharabah
NPF	133	135	186	177	171	168	167	144	143	155	149	152	156	137	NPF
b. Musyarakah	7.652	7.820	8.933	9.251	9.616	10.210	10.555	10.912	11.092	11.619	12.124	12.458	13.096	14.177	b. Musyarakah
NPF	222	204	341	357	368	377	367	343	472	480	477	499	524	535	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	25.261	26.002	27.050	27.468	27.747	28.030	28.597	29.108	29.365	29.920	30.255	30.713	31.116	31.587	2. Receivables/Acceptables
NPF	853	785	939	915	906	887	858	721	771	799	1.044	1.009	1.075	861	NPF
a. Murabahah	24.053	24.813	25.860	26.266	26.536	26.799	27.334	27.816	28.087	28.624	28.946	29.378	29.743	30.184	a. Murabahah
NPF	839	771	920	897	887	869	839	704	753	777	1.024	989	1.055	843	NPF
b. Qardh	744	708	630	635	625	629	640	642	626	637	642	667	704	717	b. Qardh
NPF	7	7	10	10	10	11	12	10	10	13	10	9	8	8	NPF
c. Istishna'	464	480	561	567	586	602	622	650	652	660	667	667	669	686	c. Istishna'
NPF	7	6	8	8	9	8	8	7	8	10	10	10	11	10	NPF
3. Pembiayaan Sewa (Ijarah)	7.530	7.718	8.005	7.908	7.892	7.832	7.788	7.605	7.420	7.300	7.105	6.925	6.781	6.764	3. Ijarah including Leasing receivables
NPF	80	94	172	154	154	215	166	161	153	152	128	139	217	228	NPF
a. Pembiayaan Sindikasi	-	-	-	-	0	-	-	0	0	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	14	14	22	22	22	8	22	22	7	7	7	7	b. Financing through Channeling
NPF	2	2	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	7.991	7.894	7.869	7.810	7.765	7.597	7.398	7.278	7.098	6.917	6.774	6.757	d. Other Ijarah
NPF	78	92	172	154	154	215	166	161	153	152	128	139	217	228	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	45.886	47.211	50.843	51.524	51.907	52.668	53.612	54.461	54.535	55.490	56.203	56.771	57.743	59.402	Total Financing
NPF	1.289	1.218	1.637	1.604	1.599	1.646	1.558	1.370	1.538	1.586	1.797	1.799	1.972	1.760	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Modal Kerja	78.210	77.935	79.964	80.048	81.062	80.167	80.108	79.949	78.288	78.186	79.160	78.998	80.224	81.467	1. Working Capital
a. UMKM	39.826	40.205	30.691	27.730	31.359	30.306	30.475	33.382	32.018	31.716	32.346	32.521	33.208	34.077	a. Micro, Small and Medium Enterprise
NPF	2.854	2.839	2.781	2.137	2.809	2.532	2.413	2.275	2.477	2.479	2.339	2.371	2.548	2.459	NPF
b. Bukan UMKM	38.385	37.729	49.272	52.318	49.704	49.861	49.633	46.567	46.270	46.470	46.814	46.477	47.016	47.390	b. Non Micro, Small and Medium Enterprise
NPF	2.600	1.904	2.379	3.019	2.322	2.330	2.366	2.643	3.047	2.981	2.982	3.077	3.212	2.986	NPF
2. Investasi	40.348	41.718	45.695	46.262	47.523	47.331	48.428	51.690	51.845	51.531	51.707	51.370	52.409	55.697	2. Investment
a. UMKM	19.323	19.600	19.382	14.008	15.066	15.751	16.323	16.909	17.101	17.002	17.064	16.987	16.675	17.875	a. Micro, Small and Medium Enterprise
NPF	1.128	1.037	1.393	907	1.095	1.168	1.153	1.136	1.287	1.374	1.396	1.553	2.047	1.881	NPF
b. Bukan UMKM	21.026	22.118	26.313	32.254	32.456	31.580	32.105	34.781	34.744	34.529	34.643	34.383	35.734	37.822	b. Non Micro, Small and Medium Enterprise
NPF	899	818	1.079	1.582	1.311	1.517	1.609	1.189	1.248	1.323	1.225	1.065	1.246	1.413	NPF
3. Konsumsi (Bukan UMKM)	79.817	79.677	79.184	79.564	79.558	80.270	80.588	81.357	81.088	81.854	82.615	83.953	85.225	85.011	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	2.161	2.035	2.378	2.362	2.314	2.304	2.210	2.005	2.204	2.320	2.497	2.530	3.018	2.489	NPF
Total Pembiayaan	198.376	199.330	204.843	205.874	208.143	207.768	209.124	212.996	211.221	211.571	213.482	214.322	217.858	222.175	Total Financing
Total NPF	9.642	8.632	10.010	10.007	9.851	9.852	9.752	9.248	10.264	10.477	10.439	10.595	12.072	11.228	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Modal Kerja	63.446	62.634	62.983	62.957	64.048	63.011	62.767	63.640	62.233	61.765	62.547	62.383	63.358	65.049	1. Working Capital
a. UMKM	33.402	33.904	26.891	23.924	27.494	26.424	26.560	26.650	25.545	25.290	25.527	26.031	26.616	27.220	a. Micro, Small and Medium Enterprise
NPF	2.455	2.446	2.404	1.745	2.406	2.125	2.000	1.808	2.007	2.002	1.895	1.926	2.086	1.995	NPF
b. Bukan UMKM	30.044	28.730	36.092	39.032	36.554	36.587	36.208	36.990	36.688	36.475	37.020	36.352	36.741	37.829	b. Non Micro, Small and Medium Enterprise
NPF	2.432	1.735	1.583	2.228	1.532	1.566	1.616	2.076	2.385	2.320	2.136	2.157	2.261	2.420	NPF
2. Investasi	31.705	32.591	35.780	36.050	37.162	37.164	38.145	40.239	40.505	40.425	40.546	41.122	41.928	43.630	2. Investment
a. UMKM	16.657	16.849	17.109	11.738	12.791	12.929	14.130	14.228	14.072	14.046	13.910	14.076	13.909	14.983	a. Micro, Small and Medium Enterprise
NPF	1.004	946	1.219	723	936	1.001	998	977	1.103	1.180	1.134	1.371	1.848	1.662	NPF
b. Bukan UMKM	15.048	15.741	18.670	24.312	24.370	24.235	24.014	26.011	26.433	26.379	26.636	27.046	28.019	28.647	b. Non Micro, Small and Medium Enterprise
NPF	671	584	822	1.352	1.081	1.246	1.396	1.060	1.136	1.210	1.034	998	993	1.053	NPF
3. Konsumsi (Bukan UMKM)	53.252	52.720	50.296	50.280	49.947	50.214	49.955	50.089	49.462	49.562	49.875	49.928	50.436	49.465	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.670	1.609	1.875	1.868	1.808	1.815	1.726	1.534	1.672	1.772	1.981	1.963	2.418	1.861	NPF
Total Pembiayaan	148.403	147.944	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	155.722	158.143	Total Financing
Total NPF	8.231	7.320	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.414	9.605	8.990	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Modal Kerja	14.764	15.301	16.980	17.091	17.014	17.156	17.341	16.309	16.054	16.421	16.613	16.616	16.866	16.418	1. Working Capital
a. UMKM	6.424	6.301	3.800	3.806	3.864	3.882	3.916	6.732	6.473	6.426	6.820	6.490	6.592	6.858	a. Micro, Small and Medium Enterprise
NPF	400	393	377	392	403	407	413	466	469	477	444	445	461	464	NPF
b. Bukan UMKM	8.340	9.000	13.180	13.286	13.150	13.274	13.425	9.577	9.581	9.995	9.793	10.125	10.275	9.561	b. Non Micro, Small and Medium Enterprise
NPF	168	169	796	791	790	764	750	567	662	661	846	921	952	566	NPF
2. Investasi	8.643	9.128	9.916	10.212	10.361	10.167	10.283	11.452	11.340	11.106	11.161	10.248	10.481	12.067	2. Investment
a. UMKM	2.666	2.751	2.273	2.271	2.275	2.822	2.192	2.682	3.029	2.956	3.154	2.912	2.766	2.892	a. Micro, Small and Medium Enterprise
NPF	124	90	173	184	158	167	155	159	184	194	262	181	200	219	NPF
b. Bukan UMKM	5.977	6.377	7.642	7.941	8.086	7.345	8.091	8.770	8.311	8.150	8.007	7.337	7.715	9.175	b. Non Micro, Small and Medium Enterprise
NPF	228	234	257	230	230	271	213	129	112	113	192	67	253	360	NPF
3. Konsumsi (Bukan UMKM)	26.565	26.957	28.888	29.283	29.611	30.056	30.633	31.268	31.626	32.291	32.740	34.025	34.789	35.546	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	491	426	504	494	506	489	484	471	532	548	516	567	600	628	NPF
Total Pembiayaan	49.972	51.385	55.784	56.586	56.986	57.379	58.257	59.028	59.021	59.819	60.515	60.889	62.136	64.031	Total Financing
Total NPF	1.411	1.312	2.107	2.092	2.088	2.098	2.015	1.791	1.960	1.993	2.260	2.181	2.466	2.237	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Pertanian, Perburuan dan Kehutanan	4.794	4.965	6.779	7.132	7.204	7.020	6.941	7.950	7.912	7.839	7.803	7.636	7.757	7.830	Agricultures, Hunting and Forestry
NPF	391	395	459	491	488	486	448	431	451	460	444	421	462	431	NPF
Perikanan	722	714	936	1.039	1.039	1.088	1.146	1.198	1.212	1.242	1.313	1.304	1.287	1.379	Fisher
NPF	9	8	22	23	26	28	28	24	35	30	29	30	33	45	NPF
Pertambangan dan Penggalian	4.852	4.597	4.650	4.753	5.555	5.245	5.255	6.145	6.377	6.289	6.195	5.958	6.053	6.301	Mining and Quarrying
NPF	600	439	443	393	405	376	444	422	445	447	484	364	483	747	NPF
Industri Pengolahan	13.567	13.300	15.723	15.412	16.261	16.081	16.949	17.982	17.808	17.654	17.937	17.721	17.897	18.300	Processing Industry
NPF	681	524	657	615	632	611	697	876	991	978	959	994	1.104	1.122	NPF
Listrik, gas dan air	5.370	5.492	5.870	5.864	6.448	6.166	6.396	6.427	6.654	6.619	6.896	7.239	7.319	7.204	Electricity, Gas and Water
NPF	366	395	808	824	876	709	843	835	950	825	815	811	837	953	NPF
Konstruksi	12.007	11.669	11.983	12.138	11.865	11.918	11.168	11.193	10.816	10.868	11.083	11.131	10.922	10.826	Construction
NPF	1.004	854	785	802	782	749	845	576	625	650	898	890	907	711	NPF
Perdagangan Besar dan Eceran	22.479	22.732	25.074	25.077	25.055	25.458	25.564	25.993	26.264	26.652	26.495	26.632	27.298	28.457	Wholesale and Retail Trade
NPF	1.633	1.451	1.772	1.825	1.940	2.099	1.913	2.135	2.447	2.566	2.255	2.362	2.671	2.411	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.336	1.555	1.773	1.876	2.010	2.030	1.916	2.101	2.178	2.365	2.409	2.399	2.408	2.768	Provision of accomodation and the provision of eating and drinking
NPF	57	85	98	120	110	103	101	94	75	80	76	76	87	77	NPF
Transportasi, pergudangan dan komunikasi	11.954	12.192	12.713	12.751	12.708	12.180	12.283	11.072	10.896	10.934	10.775	10.694	10.765	11.293	Transportation, Warehousing and Communications
NPF	934	837	970	969	728	840	718	515	648	682	619	660	829	840	NPF
Perantara Keuangan	16.826	16.828	17.888	18.225	18.652	18.773	19.124	19.184	18.651	18.266	18.407	18.434	19.191	19.596	Financial intermediaries
NPF	541	432	247	300	279	285	268	213	220	267	235	218	316	250	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.544	7.643	9.111	9.166	8.748	8.963	9.361	9.365	9.237	8.949	9.269	8.763	9.384	10.297	Real Estate, Business, Ownership, and Business Services
NPF	390	302	550	515	515	596	565	474	496	487	510	539	614	555	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	86	85	25	25	24	40	17	266	264	263	263	263	262	263	Government administration, Defense and Compulsory social security
NPF	2	3	2	2	3	13	3	2	2	2	2	2	2	1	NPF
Jasa Pendidikan	2.243	2.319	2.838	2.865	2.883	3.002	3.071	3.193	3.149	3.172	3.279	3.315	3.373	3.436	Education Services
NPF	15	15	24	21	21	38	43	69	61	48	65	89	43	60	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.759	1.756	2.218	2.258	2.339	2.411	2.436	2.550	2.527	2.523	2.554	2.598	2.648	2.723	Health Services and Social Activities
NPF	50	59	71	63	65	63	64	61	64	66	52	52	71	48	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	6.816	6.757	5.431	5.245	5.308	4.713	4.515	4.600	4.168	4.134	4.178	4.235	4.245	4.613	Community, Sociocultural, Entertainment and Other Individual Services
NPF	531	508	477	467	460	346	363	287	321	343	275	333	406	350	NPF
Jasa Perorangan yang Melayani Rumah Tangga	93	106	208	222	238	244	256	274	281	289	300	313	319	338	Individual Services which Serve Households
NPF	0	1	2	3	3	4	6	3	6	4	4	5	6	6	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	0	0	0	0	0	0	-	0	1	1	International Agency and Other Extra Agency International
NPF	-	-	-	-	0	0	0	0	0	0	-	0	0	-	NPF
Kegiatan yang belum jelas batasannya	6.112	6.944	2.438	2.263	2.246	2.167	2.138	2.147	1.738	1.658	1.710	1.733	1.503	1.537	Business Activities which are not clearly defined
NPF	275	289	245	211	204	202	194	224	222	222	219	218	182	128	NPF
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin
Rumah Tangga															Households
Untuk Pemilikan Rumah Tinggal	38.526	39.221	41.952	42.424	42.526	42.319	42.757	43.413	43.692	44.159	44.703	45.259	45.803	46.556	For Home Ownership
NPF	1.162	1.051	1.189	1.182	1.167	1.150	1.158	1.088	1.163	1.269	1.248	1.269	1.563	1.128	NPF
Untuk Pemilikan Flat atau Apartemen	1.186	1.174	1.284	1.252	1.298	1.486	1.467	1.446	1.336	1.332	1.321	1.301	1.355	1.428	For Apartement Ownership
NPF	30	32	25	26	22	33	32	30	27	37	37	37	49	33	NPF
Untuk Pemilikan Ruko atau Rukan	1.918	1.945	2.284	2.256	2.328	2.206	2.211	2.236	2.302	2.339	2.393	2.985	3.042	2.963	For Shop House Ownership
NPF	85	83	108	106	112	86	93	72	91	104	112	144	198	134	NPF
Untuk Pemilikan Kendaraan Bermotor	7.678	6.942	5.559	5.705	8.060	8.344	8.680	8.971	9.256	7.298	9.665	9.628	9.832	8.623	For Vehicles Ownership
NPF	104	97	76	74	116	123	130	131	171	89	105	103	173	172	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	21.787	21.743	20.513	20.436	20.304	20.943	20.977	20.974	20.813	20.878	21.100	21.285	21.789	22.110	Others
NPF	719	661	809	772	730	751	648	536	592	612	813	805	828	772	NPF
Bukan Lapangan Usaha Lainnya	8.722	8.653	7.591	7.490	5.041	4.971	4.497	4.318	3.689	5.848	3.433	3.495	3.404	3.330	Non Industrial Origin - Others
NPF	60	112	171	202	167	161	149	149	161	209	181	172	208	250	NPF
Total Pembiayaan	198.376	199.330	204.843	205.874	208.143	207.768	209.124	212.996	211.221	211.571	213.482	214.322	217.858	222.175	Total Financing
Total NPF	9.642	8.632	10.010	10.007	9.851	9.852	9.752	9.248	10.264	10.477	10.439	10.595	12.072	11.228	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Pertanian, Perburuan dan Kehutanan	4.237	4.210	5.559	5.875	5.952	5.787	5.665	6.546	6.510	6.478	6.437	6.303	6.424	6.526	Agricultures, Hunting and Forestry
NPF	355	360	392	420	407	407	364	350	364	369	353	326	366	331	NPF
Perikanan	452	447	722	821	823	885	943	997	1.012	1.048	1.117	1.134	1.111	1.205	Fisher
NPF	5	5	16	18	17	18	19	16	26	21	20	21	27	38	NPF
Pertambangan dan Penggalian	4.231	4.032	4.194	4.306	5.074	4.810	4.839	4.813	4.941	4.886	4.742	4.687	4.745	4.632	Mining and Quarrying
NPF	466	330	348	297	316	297	364	377	400	401	379	354	453	719	NPF
Industri Pengolahan	11.049	10.632	12.644	12.397	13.104	13.050	13.721	14.401	14.304	14.166	14.492	14.272	14.277	14.660	Processing Industry
NPF	523	381	485	446	509	484	562	767	880	867	847	881	967	976	NPF
Listrik, gas dan air	4.973	5.091	5.446	5.429	5.992	5.738	5.964	5.997	6.221	6.201	6.483	6.828	6.896	6.800	Electricity, Gas and Water
NPF	359	388	407	405	440	300	431	424	540	430	423	421	435	570	NPF
Konstruksi	8.985	8.607	8.749	8.871	8.502	8.525	7.705	7.691	7.209	7.256	7.399	7.445	7.260	7.445	Construction
NPF	881	737	645	663	641	586	697	446	482	505	489	484	479	529	NPF
Perdagangan Besar dan Eceran	19.143	19.203	21.376	21.182	21.242	21.521	21.597	22.173	22.529	22.878	22.683	22.909	23.482	24.508	Wholesale and Retail Trade
NPF	1.506	1.311	1.521	1.573	1.682	1.785	1.645	1.915	2.116	2.218	1.896	2.012	2.297	2.015	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.052	1.252	1.427	1.473	1.606	1.619	1.507	1.682	1.710	1.740	1.738	1.733	1.817	1.834	Provision of accomodation and the provision of eating and drinking
NPF	38	53	51	72	50	52	49	49	49	55	50	51	61	49	NPF
Transportasi, pergudangan dan komunikasi	9.225	9.399	10.065	10.125	10.021	9.594	9.675	9.654	9.547	9.396	9.258	9.235	9.311	9.663	Transportation, Warehousing and Communications
NPF	826	732	805	829	592	704	611	459	598	633	582	629	659	669	NPF
Perantara Keuangan	11.532	11.372	11.729	11.830	11.852	11.717	12.003	11.944	11.437	11.067	11.238	11.386	12.065	12.297	Financial intermediaries
NPF	496	389	205	261	241	239	223	179	187	223	197	177	268	217	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.473	5.440	6.113	6.220	6.484	6.768	7.260	7.364	7.328	7.150	7.335	7.291	7.787	8.532	Real Estate, Business, Ownership, and Business Services
NPF	325	240	462	419	428	516	484	390	411	402	429	481	553	499	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	86	85	25	24	24	40	17	266	264	263	262	263	261	263	Government administration, Defense and Compulsory social security
NPF	2	3	2	2	3	13	3	2	2	2	2	2	2	1	NPF
Jasa Pendidikan	1.975	2.055	2.571	2.603	2.607	2.719	2.761	2.883	2.832	2.861	2.951	2.993	3.054	3.107	Education Services
NPF	15	14	22	19	19	36	41	68	60	47	64	88	42	59	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.540	1.533	1.903	1.949	1.998	2.065	2.091	2.202	2.186	2.185	2.212	2.254	2.306	2.381	Health Services and Social Activities
NPF	44	52	54	51	55	51	53	50	50	52	38	38	56	41	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.467	5.434	4.317	4.150	4.234	3.719	3.557	3.664	3.282	3.262	3.330	3.398	3.406	3.776	Community, Sociocultural, Entertainment and Other Individual Services
NPF	454	433	374	363	351	249	272	209	246	267	213	272	343	294	NPF
Jasa Perorangan yang Melayani Rumah Tangga	90	104	206	220	236	241	252	271	278	285	295	308	314	334	Individual Services which Serve Households
NPF	0	1	2	3	3	4	6	3	6	4	4	5	6	6	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	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	1.717	1.531	1.458	1.378	1.355	1.331	1.148	1.067	1.119	1.066	769	715	Business Activities which are not clearly defined
NPF	266	282	236	206	200	197	187	218	215	214	212	210	174	119	NPF
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin
Rumah Tangga															Households
Untuk Pemilikan Rumah Tinggal	22.383	22.654	23.888	24.055	24.188	23.615	23.864	24.120	24.179	24.385	24.576	24.671	24.830	24.920	For Home Ownership
NPF	798	739	822	805	795	787	802	742	781	876	866	859	1.125	687	NPF
Untuk Pemilikan Flat atau Apartemen	539	536	628	633	627	815	809	774	756	752	747	717	756	811	For Apartment Ownership
NPF	28	30	24	25	20	31	30	27	21	31	35	36	46	31	NPF
Untuk Pemilikan Ruko atau Rukan	1.431	1.440	1.597	1.586	1.600	1.449	1.449	1.447	1.446	1.442	1.466	1.448	1.418	1.296	For Shop House Ownership
NPF	63	65	86	86	86	62	68	53	66	72	81	86	141	74	NPF
Untuk Pemilikan Kendaraan Bermotor	5.598	5.038	3.820	3.929	3.977	4.167	4.330	4.508	4.626	4.660	4.864	4.788	4.904	3.773	For Vehicles Ownership
NPF	87	83	66	64	73	83	93	85	114	59	65	65	134	105	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.674	18.571	16.549	16.367	16.082	16.747	16.525	16.428	16.219	16.135	16.252	16.265	16.612	16.779	Others
NPF	679	626	766	733	689	714	607	498	549	571	772	763	784	731	NPF
Bukan Lapangan Usaha Lainnya	4.625	4.482	3.813	3.710	3.473	3.421	2.978	2.812	2.235	2.189	1.969	2.040	1.917	1.886	Non Industrial Origin - Others
NPF	16	66	112	155	145	139	127	128	141	162	162	154	188	232	NPF
Total Pembiayaan	148.403	147.944	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	155.722	158.143	Total Financing
Total NPF	8.231	7.320	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.414	9.605	8.990	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)

Penerima Pembiayaan Lapangan Usaha	2014		2015						2016						Financing by Industrial Origin
	Nov	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Pertanian, Perburuan dan Kehutanan	557	755	1.219	1.257	1.252	1.233	1.276	1.404	1.402	1.360	1.365	1.332	1.333	1.304	Agricultures, Hunting and Forestry
NPF	36	36	67	71	81	79	84	81	87	91	92	95	96	100	NPF
Perikanan	270	267	214	218	216	203	203	200	200	195	196	171	177	175	Fisher
NPF	4	4	5	6	9	10	10	8	8	8	9	9	6	7	NPF
Pertambangan dan Penggalian	620	566	456	447	480	435	416	1.332	1.436	1.403	1.452	1.271	1.309	1.669	Mining and Quarrying
NPF	135	109	95	97	88	79	80	46	45	46	105	10	30	28	NPF
Industri Pengolahan	2.517	2.668	3.079	3.015	3.157	3.031	3.228	3.582	3.503	3.488	3.446	3.449	3.620	3.640	Processing Industry
NPF	157	143	172	169	123	126	134	109	111	111	112	113	137	147	NPF
Listrik, gas dan air	397	401	424	435	457	428	432	430	432	417	413	411	423	405	Electricity, Gas and Water
NPF	7	7	401	419	436	408	413	411	410	395	392	390	403	384	NPF
Konstruksi	3.022	3.062	3.235	3.266	3.363	3.393	3.463	3.502	3.607	3.612	3.685	3.686	3.661	3.381	Construction
NPF	123	117	140	139	140	163	148	130	143	145	409	406	428	183	NPF
Perdagangan Besar dan Eceran	3.336	3.529	3.698	3.895	3.813	3.937	3.967	3.820	3.735	3.774	3.812	3.723	3.817	3.949	Wholesale and Retail Trade
NPF	127	140	251	252	258	314	268	220	331	348	359	350	374	397	NPF
Penyediaan akomodasi dan penyediaan makan minum	285	303	346	403	405	411	409	419	468	625	671	666	590	933	Provision of accomodation and the provision of eating and drinking
NPF	19	32	47	48	60	51	51	44	26	25	26	25	26	28	NPF
Transportasi, pergudangan dan komunikasi	2.729	2.793	2.648	2.626	2.686	2.587	2.608	1.418	1.349	1.538	1.517	1.458	1.453	1.630	Transportation, Warehousing and Communications
NPF	108	105	165	139	136	137	108	56	51	49	37	32	170	171	NPF
Perantara Keuangan	5.294	5.456	6.158	6.395	6.800	7.055	7.121	7.240	7.214	7.199	7.169	7.048	7.127	7.299	Financial intermediaries
NPF	44	43	42	39	38	46	45	34	33	44	38	42	48	33	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.071	2.203	2.997	2.946	2.264	2.195	2.101	2.001	1.909	1.799	1.934	1.472	1.597	1.765	Real Estate, Business, Ownership, and Business Services
NPF	65	62	88	97	87	81	81	85	85	85	81	58	61	57	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	267	261	276	283	310	310	317	312	328	322	319	329	Education Services
NPF	0	1	2	2	2	2	2	1	1	1	1	1	1	1	NPF
Jasa Kesehatan dan Kegiatan Sosial	218	223	315	309	341	346	345	348	341	338	342	344	342	343	Health Services and Social Activities
NPF	6	6	17	12	11	12	11	11	14	14	14	14	14	8	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.349	1.323	1.114	1.094	1.074	994	957	936	886	872	849	837	839	837	Community, Sociocultural, Entertainment and Other Individual Services
NPF	77	75	103	104	108	97	91	79	75	76	62	61	63	56	NPF
Jasa Perorangan yang Melayani Rumah Tangga	2	2	2	2	2	3	3	3	4	5	5	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	-	-	-	-	1	2	1	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	0	0	-	NPF
Kegiatan yang belum jelas batasannya	472	613	722	732	788	789	783	815	590	591	591	668	734	822	Business Activities which are not clearly defined
NPF	9	7	8	5	5	5	7	6	8	8	7	8	8	10	NPF
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin
Rumah Tangga															Households
Untuk Pemilikan Rumah Tinggal	16.143	16.567	18.064	18.369	18.338	18.704	18.892	19.292	19.513	19.774	20.127	20.588	20.973	21.637	For Home Ownership
NPF	364	312	368	377	372	363	356	346	382	393	382	410	438	440	NPF
Untuk Pemilikan Flat atau Apartemen	646	638	656	620	671	671	658	672	580	580	574	584	599	617	For Apartement Ownership
NPF	3	2	1	1	2	2	2	3	6	6	1	1	2	2	NPF
Untuk Pemilikan Ruko atau Rukan	487	505	687	670	728	756	762	789	856	897	927	1.538	1.625	1.668	For Shop House Ownership
NPF	22	17	22	21	26	24	25	18	25	32	31	58	57	60	NPF
Untuk Pemilikan Kendaraan Bermotor	2.079	1.904	1.739	1.776	4.084	4.178	4.350	4.463	4.630	2.638	4.800	4.841	4.928	4.850	For Vehicles Ownership
NPF	17	14	10	10	43	41	37	46	57	30	40	38	40	67	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.113	3.172	3.965	4.069	4.222	4.196	4.452	4.546	4.593	4.743	4.848	5.020	5.177	5.331	Others
NPF	40	35	43	39	42	37	41	38	43	41	41	42	44	41	NPF
Bukan Lapangan Usaha Lainnya	4.097	4.171	3.777	3.780	1.568	1.551	1.519	1.505	1.454	3.660	1.464	1.455	1.487	1.444	Non Industrial Origin - Others
NPF	45	45	60	47	22	22	22	21	20	46	20	18	19	18	NPF
Total Pembiayaan	49.972	51.385	55.784	56.586	56.986	57.379	58.257	59.028	59.021	59.819	60.515	60.889	59.982	64.031	Total Financing
Total NPF	1.411	1.312	2.107	2.092	2.088	2.098	2.015	1.791	1.960	1.993	2.260	2.181	4.621	2.237	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 Juni 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.158	3.510	2.948	2.131	13.526	West Java
NPF	419	105	780	232	527	NPF
Banten	1.084	686	456	399	3.300	Banten
NPF	59	15	19	14	71	NPF
DKI Jakarta	7.176	30.460	4.178	26.867	24.459	DKI Jakarta
NPF	634	2.506	223	832	498	NPF
D.I Yogyakarta	626	302	355	181	1.395	DI Yogyakarta
NPF	17	5	9	-	29	NPF
Jawa Tengah	3.746	2.799	1.550	1.168	4.946	Central Java
NPF	138	86	60	19	143	NPF
Jawa Timur	4.443	4.563	1.676	2.357	7.739	East Java
NPF	253	104	93	41	209	NPF
Bengkulu	190	31	244	2	417	Bengkulu
NPF	18	0	23	0	8	NPF
Jambi	491	190	319	20	1.134	Jambi
NPF	77	2	30	1	42	NPF
Aceh	365	49	158	16	2.422	Nanggroe Aceh Darussalam
NPF	61	14	30	3	28	NPF
Sumatera Utara	1.950	1.098	1.067	1.292	3.284	North Sumatera
NPF	305	19	135	24	255	NPF
Sumatera Barat	865	215	358	144	2.091	West Sumatera
NPF	52	6	45	18	46	NPF
Riau	612	124	628	641	1.977	Riau
NPF	26	8	123	4	36	NPF
Sumatera Selatan	829	260	523	378	2.195	South Sumatera
NPF	84	28	100	31	109	NPF
Bangka Belitung	58	0	40	0	201	Bangka Belitung
NPF	2	-	3	-	4	NPF
Kepulauan Riau	231	118	208	156	2.031	Riau Islands
NPF	6	0	6	0	14	NPF
Lampung	934	88	307	131	767	Lampung
NPF	32	7	19	25	37	NPF
Kalimantan Selatan	548	400	302	656	1.274	South Kalimantan
NPF	65	21	47	68	50	NPF
Kalimantan Barat	440	215	657	216	1.729	West Kalimantan
NPF	20	0	27	0	33	NPF
Kalimantan Timur	730	797	414	428	1.922	East Kalimantan
NPF	51	7	24	24	74	NPF
Kalimantan Tengah	154	7	71	4	532	Central Kalimantan
NPF	12	-	5	0	19	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 Juni 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	159	4	121	2	684	Central Sulawesi
NPF	8	1	5	-	13	NPF
Sulawesi Selatan	850	835	579	455	3.025	South Sulawesi
NPF	31	48	33	58	53	NPF
Sulawesi Utara	87	7	71	3	255	North Sulawesi
NPF	8	1	10	1	21	NPF
Gorontalo	35	2	29	7	223	Gorontalo
NPF	11	0	4	0	23	NPF
Sulawesi Barat	5	3	11	5	139	West Sulawesi
NPF	1	-	1	-	1	NPF
Sulawesi Tenggara	175	7	111	13	528	South East Sulawesi
NPF	18	1	9	0	21	NPF
Nusa Tenggara Barat	562	10	185	27	1.294	West Nusa Tenggara
NPF	36	0	9	5	73	NPF
Bali	203	274	142	49	907	Bali
NPF	5	-	3	1	24	NPF
Nusa Tenggara Timur	55	1	12	0	130	East Nusa Tenggara
NPF	2	-	-	-	8	NPF
Maluku	15	-	12	-	69	Maluku
NPF	2	-	0	-	4	NPF
Papua	95	65	75	64	239	Papua
NPF	4	0	6	12	9	NPF
Maluku Utara	39	11	25	7	106	North Maluku
NPF	2	0	2	-	3	NPF
Papua Barat	32	5	44	3	70	West Papua
NPF	0	-	1	-	3	NPF
Lainnya	133	253	-	-	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	34.077	47.390	17.875	37.822	85.011	Total
NPF	2.459	2.986	1.881	1.413	2.489	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 Juni 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	5.329	3.128	2.723	1.811	10.199	West Java
NPF	383	100	769	222	484	NPF
Banten	777	537	409	372	2.563	Banten
NPF	51	15	18	14	66	NPF
DKI Jakarta	5.922	23.954	3.112	21.027	10.177	DKI Jakarta
NPF	597	1.978	160	541	330	NPF
D.I Yogyakarta	454	259	282	97	811	DI Yogyakarta
NPF	11	5	5	-	27	NPF
Jawa Tengah	3.001	2.558	1.136	894	3.081	Central Java
NPF	121	82	51	5	115	NPF
Jawa Timur	3.426	3.923	1.435	1.243	4.579	East Java
NPF	220	95	89	41	149	NPF
Bengkulu	189	4	244	2	416	Bengkulu
NPF	17	0	23	0	8	NPF
Jambi	479	64	317	20	934	Jambi
NPF	76	2	30	1	41	NPF
Aceh	331	25	144	12	663	Nanggroe Aceh Darussalam
NPF	45	9	29	1	24	NPF
Sumatera Utara	977	571	794	611	1.471	North Sumatera
NPF	95	19	111	20	71	NPF
Sumatera Barat	679	34	303	112	1.042	West Sumatera
NPF	32	0	32	1	39	NPF
Riau	434	82	514	317	955	Riau
NPF	22	6	63	0	31	NPF
Sumatera Selatan	580	260	443	306	1.009	South Sumatera
NPF	64	28	94	29	54	NPF
Bangka Belitung	57	0	39	0	146	Bangka Belitung
NPF	2	-	3	-	4	NPF
Kepulauan Riau	182	112	194	155	1.050	Riau Islands
NPF	5	0	6	0	12	NPF
Lampung	931	88	307	124	726	Lampung
NPF	32	7	19	25	35	NPF
Kalimantan Selatan	399	293	246	455	688	South Kalimantan
NPF	47	14	37	59	33	NPF
Kalimantan Barat	326	215	639	215	1.095	West Kalimantan
NPF	20	0	26	0	32	NPF
Kalimantan Timur	473	425	339	415	1.104	East Kalimantan
NPF	32	7	23	24	51	NPF
Kalimantan Tengah	154	7	71	4	532	Central Kalimantan
NPF	12	-	5	0	19	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Juni 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	159	4	121	2	684	Central Sulawesi
NPF	8	1	5	-	13	NPF
Sulawesi Selatan	584	704	472	280	1.974	South Sulawesi
NPF	18	48	23	48	36	NPF
Sulawesi Utara	87	7	71	3	255	North Sulawesi
NPF	8	1	10	1	21	NPF
Gorontalo	35	2	29	7	223	Gorontalo
NPF	11	0	4	0	23	NPF
Sulawesi Barat	5	3	11	5	134	West Sulawesi
NPF	1	-	1	-	1	NPF
Sulawesi Tenggara	175	7	111	13	528	South East Sulawesi
NPF	18	1	9	0	21	NPF
Nusa Tenggara Barat	547	4	169	21	941	West Nusa Tenggara
NPF	33	0	7	5	72	NPF
Bali	158	223	142	49	871	Bali
NPF	5	-	3	1	22	NPF
Nusa Tenggara Timur	55	1	12	0	130	East Nusa Tenggara
NPF	2	-	-	-	8	NPF
Maluku	15	-	12	-	69	Maluku
NPF	2	-	0	-	4	NPF
Papua	95	65	75	64	239	Papua
NPF	4	0	6	12	9	NPF
Maluku Utara	39	11	25	7	106	North Maluku
NPF	2	0	2	-	3	NPF
Papua Barat	32	5	44	3	70	West Papua
NPF	0	-	1	-	3	NPF
Lainnya	133	253	-	-	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	27.220	37.829	14.983	28.647	49.465	Total
NPF	1.995	2.420	1.662	1.053	1.861	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 Juni 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	829	381	225	320	3.328	West Java
NPF	36	5	10	9	42	NPF
Banten	307	149	48	27	738	Banten
NPF	8	-	1	-	5	NPF
DKI Jakarta	1.254	6.506	1.066	5.840	14.282	DKI Jakarta
NPF	37	527	63	290	168	NPF
D.I Yogyakarta	172	44	72	84	584	DI Yogyakarta
NPF	6	0	4	-	2	NPF
Jawa Tengah	745	241	414	274	1.864	Central Java
NPF	16	5	8	14	27	NPF
Jawa Timur	1.017	641	241	1.114	3.160	East Java
NPF	33	9	4	-	60	NPF
Bengkulu	1	27	-	-	1	Bengkulu
NPF	1	-	-	-	-	NPF
Jambi	12	127	3	0	199	Jambi
NPF	1	-	-	-	2	NPF
Aceh	35	24	13	4	1.759	Nanggroe Aceh Darussalam
NPF	17	5	1	2	5	NPF
Sumatera Utara	973	527	273	681	1.814	North Sumatera
NPF	210	-	25	4	184	NPF
Sumatera Barat	186	181	55	32	1.049	West Sumatera
NPF	19	6	13	17	7	NPF
Riau	178	42	115	324	1.023	Riau
NPF	4	2	59	4	6	NPF
Sumatera Selatan	250	-	80	72	1.186	South Sumatera
NPF	21	-	6	1	55	NPF
Bangka Belitung	1	-	1	-	55	Bangka Belitung
NPF	0	-	-	-	0	NPF
Kepulauan Riau	49	6	14	1	980	Riau Islands
NPF	1	-	0	-	2	NPF
Lampung	3	0	-	6	41	Lampung
NPF	-	-	-	-	2	NPF
Kalimantan Selatan	150	107	56	201	586	South Kalimantan
NPF	18	7	10	9	16	NPF
Kalimantan Barat	114	-	18	2	634	West Kalimantan
NPF	0	-	2	-	1	NPF
Kalimantan Timur	257	372	76	12	819	East Kalimantan
NPF	20	0	1	-	23	NPF
Kalimantan Tengah	-	-	-	-	-	Central Kalimantan
NPF	-	-	-	-	-	NPF

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Juni 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	-	-	-	-	-	Central Sulawesi
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	266	132	107	175	1.051	South Sulawesi
NPF	13	0	10	10	17	NPF
Sulawesi Utara	-	-	-	-	-	North Sulawesi
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	5	West Sulawesi
NPF	-	-	-	-	-	NPF
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	16	6	16	6	353	West Nusa Tenggara
NPF	3	-	2	-	1	NPF
Bali	45	51	-	1	36	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	6.858	9.561	2.892	9.175	35.546	Total
NPF	464	566	219	360	628	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 Juni 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 - June 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	290	145	73	1.244	438	1.442	4.604	475	830	1.342	1.643	0	646	306	860	55	-	352	7.520	148	291	148	4.972	448	28.273	West Java	
NPF	44	9	33	305	3	87	557	11	72	34	176	0	17	8	126	1	-	51	161	2	19	2	320	23	2.062	NPF	
Banten	4	3	23	259	76	385	326	24	237	678	144	4	104	37	239	12	-	71	2.295	26	73	23	851	32	5.925	Banten	
NPF	1	-	0	3	0	18	23	0	44	2	3	0	2	1	7	0	-	1	42	0	6	1	8	15	177	NPF	
DKI Jakarta	3.745	746	5.342	9.339	6.280	4.576	9.760	1.141	7.201	11.395	5.361	251	1.048	738	1.339	32	-	387	12.267	640	807	7.230	2.467	1.048	93.139	DKI Jakarta	
NPF	58	0	619	558	947	311	729	10	528	126	236	-	4	8	58	0	-	3	155	13	12	160	88	69	4.692	NPF	
D.I Yogyakarta	53	7	1	55	5	208	310	66	22	429	37	0	83	51	56	12	-	68	940	6	30	21	301	97	2.858	DI Yogyakarta	
NPF	2	5	0	3	-	0	3	0	3	0	3	-	-	-	3	0	-	1	23	-	-	-	3	2	60	NPF	
Jawa Tengah	107	45	17	2.941	46	511	2.520	128	310	1.016	433	-	386	432	229	58	-	85	3.261	61	174	316	927	205	14.208	Central Java	
NPF	2	2	0	115	0	8	118	5	7	20	2	-	0	0	18	2	-	3	72	2	10	1	44	15	445	NPF	
Jawa Timur	202	68	55	2.944	56	1.268	3.288	162	803	1.741	1.030	2	309	403	445	61	-	205	5.475	134	354	41	1.270	465	20.779	East Java	
NPF	17	2	0	23	1	65	184	10	69	34	4	-	10	19	42	1	-	10	95	4	25	1	43	41	700	NPF	
Bengkulu	57	2	0	11	1	7	238	16	33	3	20	-	21	13	37	1	-	6	204	8	31	3	162	8	884	Bengkulu	
NPF	3	0	-	1	0	0	31	1	1	-	0	-	-	0	2	-	-	1	3	0	2	0	2	1	49	NPF	
Jambi	265	26	30	89	2	52	253	9	91	63	64	1	7	5	55	4	-	5	360	7	17	8	726	16	2.154	Jambi	
NPF	18	0	28	3	-	13	19	1	0	0	20	0	0	0	6	0	-	1	24	1	2	1	10	5	152	NPF	
Aceh	41	5	0	21	3	29	342	27	7	11	12	0	8	18	42	4	1	17	1.191	85	54	68	862	161	3.009	Nanggroe Aceh	
NPF	7	0	-	1	0	11	64	7	1	0	3	-	0	2	6	0	-	6	9	0	6	0	12	1	137	NPF	
Sumatera Utara	1.211	39	28	362	6	557	1.309	83	144	643	461	0	103	279	132	21	-	28	2.086	60	240	19	803	75	8.692	North Sumatera	
NPF	73	19	0	20	0	119	165	7	6	6	32	-	3	5	21	0	-	8	194	3	13	0	37	7	739	NPF	
Sumatera Barat	165	8	135	67	1	19	636	34	32	200	34	-	69	81	94	6	-	2	483	31	71	16	1.177	313	3.673	West Sumatera	
NPF	20	1	0	4	-	2	72	1	3	3	2	-	3	1	6	0	-	1	21	2	6	1	13	4	166	NPF	
Riau	498	1	54	25	28	189	432	248	119	20	179	-	55	30	94	4	-	30	1.001	6	48	21	884	17	3.983	Riau	
NPF	86	0	1	2	-	7	35	3	4	2	10	-	1	0	6	0	-	3	20	-	2	0	13	1	197	NPF	
Sumatera Selatan	380	20	110	87	119	270	530	56	49	22	71	1	95	47	84	4	-	47	1.333	16	45	11	771	19	4.185	South Sumatera	
NPF	69	0	25	3	0	26	77	4	5	2	13	0	0	1	5	0	-	12	61	1	4	1	41	1	352	NPF	
Bangka Belitung	11	3	0	2	-	7	7	2	24	1	2	-	-	2	7	0	-	-	49	3	3	2	144	-	-	352	Bangka Belitung
NPF	-	0	-	-	-	1	-	2	1	-	-	-	-	-	0	-	-	-	2	-	-	-	2	-	8	NPF	
Kepulauan Riau	1	1	30	81	2	70	177	16	175	19	29	-	30	4	51	3	-	25	1.216	8	44	21	737	5	2.744	Riau Islands	
NPF	0	0	-	1	-	1	7	-	0	0	0	-	-	1	2	-	-	0	8	-	0	0	6	0	26	NPF	
Lampung	92	18	1	175	1	35	525	20	40	318	30	0	77	66	45	12	-	5	501	12	17	17	209	12	2.227	Lampung	
NPF	5	0	-	15	0	2	28	1	3	2	4	-	17	1	3	0	-	0	22	0	-	0	12	2	120	NPF	
Kalimantan Selatan	156	39	245	36	123	192	346	15	324	77	86	-	38	110	98	3	-	18	1.000	29	50	26	158	11	3.180	South Kalimantan	
NPF	0	3	29	6	-	10	70	1	59	1	14	-	-	0	5	0	-	2	37	1	3	0	6	2	251	NPF	
Kalimantan Barat	459	3	2	13	0	69	262	23	156	418	17	2	2	4	60	4	-	34	500	40	51	35	1.088	14	3.257	West Kalimantan	
NPF	16	0	0	2	-	3	16	1	0	0	2	1	0	1	6	0	-	1	14	1	2	0	15	0	81	NPF	
Kalimantan Timur	23	6	95	161	4	380	424	43	368	434	245	-	44	9	85	6	-	43	1.050	33	47	50	723	19	4.292	East Kalimantan	
NPF	8	1	8	6	-	5	19	4	23	4	18	-	0	-	7	0	-	3	47	0	1	0	25	0	181	NPF	
Kalimantan Tengah	14	1	-	2	0	23	123	3	8	2	16	0	4	2	21	9	-	8	373	9	35	5	101	8	768	Central Kalimantan	
NPF	1	-	-	0	-	2	10	0	-	-	2	-	-	-	1	1	-	0	9	0	1	0	3	5	36	NPF	
Sulawesi Tengah	11	24	0	11	0	27	155	7	6	0	10	-	6	2	19	3	-	5	180	1	34	6	461	1	969	Central Sulawesi	
NPF	0	0	-	0	-	2	8	0	0	-	0	-	-	-	2	-	-	0	9	-	0	0	4	0	27	NPF	
Sulawesi Selatan	12	19	51	179	8	292	571	81	63	658	227	-	232	50	227	4	-	43	1.403	13	270	479	662	198	5.744	South Sulawesi	
NPF	0	0	1	48	1	5	72	3	9	9	11	-	0	0	6	0	-	4	29	0	12	0	10	1	222	NPF	
Sulawesi Utara	9	3	1	5	0	3	99	10	5	0	6	0	1	2	22	0	-	0	66	5	4	4	170	7	422	North Sulawesi	
NPF	-	1	-	1	-	2	12	-	1	0	0	-	0	-	3	-	-	-	7	-	0	1	11	2	40	NPF	
Gorontalo	0	1	-	2	0	10	27	12	-	1	5	-	-	2	0	12	1	-	96	3	5	1	100	18	297	Gorontalo	
NPF	0	-	-	1	-	2	8	2	-	-	-	-	-	-	2	-	-	-	14	0	1	0	3	5	38	NPF	
Sulawesi Barat	2	0	0	1	-	3	6	1	-	-	-	4	-	0	3	6	-	-	94	0	5	2	33	4	164	West Sulawesi	
NPF	-	0	0	-	-	-	1	0	-	-	-	-	-	-	-	1	-	-	0	-	-	-	1	-	3	NPF	
Sulawesi Tenggara	1	6	6	8	1	39	173	8	7	1	16	0	11	2	21	4	-	4	233	4	59	4	199	29	835	South East Sulawesi	
NPF	0	0	-	1	-	2	18	1	1	-	1	-	-	7	14	2	0	2	10	-	5	0	3	2	49	NPF	
Nusa Tenggara Barat	15	10	3	25	2	28	563	24	6	9	11																

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 Penyelur Pembiayaan bulan Juni 2016
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - June 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	288	144	64	1.109	435	982	4.245	464	698	1.200	1.557	0	640	286	702	55	-	123	4.584	110	152	130	4.884	340	23.190	West Java	
NPF	44	9	33	301	1	84	543	5	63	31	173	0	17	8	114	1	-	47	120	2	18	2	319	23	1.959	NPF	
Banten	4	3	23	242	76	216	323	24	237	452	117	4	99	37	214	12	-	15	1.602	18	59	22	837	23	4.657	Banten	
NPF	1	-	0	3	0	12	22	0	44	2	3	0	2	1	5	0	-	0	37	0	6	1	8	15	164	NPF	
DKI Jakarta	3.179	632	3.863	7.050	5.888	3.871	7.878	583	6.352	6.865	4.439	251	973	708	1.228	32	-	223	4.517	250	118	2.583	2.034	675	64.191	DKI Jakarta	
NPF	54	0	594	450	566	276	532	7	385	117	234	-	4	1	53	0	-	3	74	11	-	95	85	65	3.607	NPF	
D.I Yogyakarta	9	7	1	48	3	90	282	41	7	367	23	-	63	46	45	12	-	48	562	1	5	7	167	69	1.903	DI Yogyakarta	
NPF	2	5	0	2	-	10	0	0	0	-	0	-	-	-	1	0	-	1	21	-	-	-	3	2	48	NPF	
Jawa Tengah	97	42	7	2.764	46	230	2.257	82	207	769	317	-	285	213	187	57	-	27	1.902	58	70	282	693	76	10.670	Central Java	
NPF	2	2	0	102	0	5	101	2	7	17	2	-	0	0	15	1	-	3	51	2	6	1	44	13	374	NPF	
Jawa Timur	190	61	55	2.158	56	898	2.943	152	627	950	967	2	250	370	251	60	-	37	2.934	64	121	37	1.155	269	14.606	East Java	
NPF	14	2	0	21	1	63	179	7	65	28	4	-	10	18	22	1	-	10	55	4	6	1	43	41	594	NPF	
Bengkulu	57	2	0	11	1	7	238	15	6	3	20	-	21	13	37	1	-	6	204	8	31	3	161	8	856	Bengkulu	
NPF	3	0	-	1	0	0	31	1	1	-	0	-	-	0	2	-	-	1	3	0	2	0	2	1	49	NPF	
Jambi	265	26	30	88	2	51	245	7	15	9	64	1	7	5	55	4	-	5	341	7	14	6	555	11	1.814	Jambi	
NPF	18	0	28	3	-	13	19	0	0	0	20	0	0	0	6	0	-	1	24	1	1	1	10	5	150	NPF	
Aceh	40	4	0	18	3	20	288	26	6	11	9	0	8	18	42	4	-	15	249	18	42	7	340	7	1.175	Nanggroe Aceh	
NPF	7	0	-	1	-	5	48	7	1	0	2	-	0	2	6	0	-	5	8	0	4	0	11	1	108	NPF	
Sumatera Utara	709	27	28	223	5	219	845	54	67	181	80	0	92	272	117	19	-	17	682	52	50	12	658	17	4.425	North Sumatera	
NPF	51	13	0	12	0	27	91	3	5	5	5	-	3	5	20	0	-	5	31	3	1	0	35	0	316	NPF	
Sumatera Barat	122	6	6	50	1	17	473	31	22	142	29	-	65	69	86	6	-	2	468	31	65	14	455	9	2.170	West Sumatera	
NPF	5	1	-	3	-	1	38	1	3	1	2	-	3	1	5	0	-	1	21	2	3	1	12	0	104	NPF	
Riau	392	1	53	21	34	28	389	40	76	20	125	-	55	29	74	3	-	9	534	6	28	16	364	6	2.302	Riau	
NPF	38	0	0	2	-	3	25	2	3	2	6	-	1	0	6	0	-	3	16	-	0	0	12	0	122	NPF	
Sumatera Selatan	374	15	109	41	119	79	517	42	23	22	53	1	76	41	43	4	-	31	636	16	35	11	307	5	2.598	South Sumatera	
NPF	68	0	24	3	0	7	76	4	3	2	12	0	0	1	4	0	-	10	32	1	3	1	17	0	269	NPF	
Bangka Belitung	11	3	0	2	-	6	32	7	2	24	1	-	-	2	2	0	-	-	48	3	3	2	90	-	0	242	Bangka Belitung
NPF	-	0	-	-	-	1	2	1	-	-	-	-	-	-	0	-	-	2	-	-	-	2	-	-	8	NPF	
Kepulauan Riau	1	1	30	81	2	25	172	15	175	18	29	-	30	4	48	3	-	10	636	7	19	5	384	0	1.693	Riau Islands	
NPF	0	0	-	1	-	1	7	-	0	0	0	-	-	1	1	-	-	7	-	0	0	5	-	-	23	NPF	
Lampung	90	18	1	175	1	35	520	20	40	316	29	0	77	65	45	12	-	5	467	12	14	15	206	12	2.176	Lampung	
NPF	5	0	-	15	0	2	28	1	3	2	4	-	17	1	3	0	-	0	21	0	-	0	12	2	118	NPF	
Kalimantan Selatan	156	22	244	24	123	50	258	11	260	24	49	-	24	107	30	3	-	8	473	13	45	12	135	9	2.080	South Kalimantan	
NPF	0	3	29	0	-	3	54	0	58	1	5	-	-	0	1	0	-	2	23	1	2	0	5	2	191	NPF	
Kalimantan Barat	458	3	2	11	0	59	251	18	155	318	17	2	2	3	57	4	-	34	492	40	39	35	475	14	2.490	West Kalimantan	
NPF	16	0	0	1	-	3	15	1	0	0	2	1	0	1	5	0	-	1	14	1	2	0	14	0	78	NPF	
Kalimantan Timur	14	5	89	159	3	181	375	40	366	67	227	-	40	7	59	6	-	15	623	30	31	49	354	18	2.757	East Kalimantan	
NPF	2	1	8	6	-	4	18	3	23	1	10	-	0	-	7	0	-	3	26	1	-	1	23	0	138	NPF	
Kalimantan Tengah	14	1	-	2	0	23	123	3	8	2	16	0	4	2	21	9	-	8	373	9	35	5	101	8	768	Central Kalimantan	
NPF	1	-	-	0	-	2	10	0	-	2	-	-	-	-	1	1	-	0	9	0	1	0	3	5	36	NPF	
Sulawesi Tengah	11	24	0	11	0	27	155	7	6	0	10	-	6	2	19	3	-	5	180	1	34	6	461	1	969	Central Sulawesi	
NPF	0	0	-	0	-	2	8	0	0	0	0	-	-	-	2	-	-	0	9	-	0	0	4	0	27	NPF	
Sulawesi Selatan	12	9	18	176	2	118	457	74	38	507	215	-	221	50	116	4	-	22	670	9	111	475	557	152	4.013	South Sulawesi	
NPF	0	0	-	48	1	0	63	2	2	5	9	-	-	0	1	0	-	4	17	0	8	0	10	1	172	NPF	
Sulawesi Utara	9	3	1	5	0	3	99	10	5	0	6	0	1	2	22	0	-	0	66	5	4	4	170	7	422	North Sulawesi	
NPF	-	1	-	1	-	2	12	-	1	0	0	-	0	-	3	-	-	-	7	-	0	1	11	2	40	NPF	
Gorontalo	0	1	-	2	0	10	27	12	-	1	5	-	-	2	0	12	1	-	1	96	3	5	1	100	18	297	Gorontalo
NPF	0	-	-	1	-	2	8	2	-	-	-	-	-	-	0	-	-	-	14	0	1	0	3	5	38	NPF	
Sulawesi Barat	2	0	0	1	-	3	6	1	-	-	4	-	0	3	6	-	-	94	0	5	2	30	4	159	West Sulawesi		
NPF	-	0	0	-	-	-	1	0	-	-	-	-	-	-	1	-	-	0	-	-	-	1	-	-	3	NPF	
Sulawesi Tenggara	1	6	6	8	1	39	173	8	7	1	16	0	11	2	21	4	-	4	233	4	59	4	199	29	835	South East Sulawesi	
NPF	0	0	-	1	-	2	18	1	1	-	1	-	-	-	2	0	-	2	10	-	5	0	3	2	49	NPF	
Nusa Tenggara Barat	14	9	3	24	2	19	543	19	6	9	9	-	6	13	45	8	-	11	401	3	32	6	445	54	1.682	West Nusa Tenggara	
NPF	0	0	0	0	0	1	37	0	1	1</																	

Tabel 16b. Pembiayaan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Juni 2016
(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - June 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	9	135	3	460	359	11	133	143	86	-	6	21	158	-	-	229	2.936	39	139	17	88	108	5.083	West Java	
NPF	0	1	-	4	2	3	14	6	10	3	2	-	-	0	12	-	-	4	41	-	1	0	1	0	103	NPF	
Banten	-	-	-	17	-	170	3	0	1	226	28	-	5	0	25	-	-	56	692	9	14	1	14	8	1.268	Banten	
NPF	-	-	-	-	-	6	1	-	-	-	0	-	-	-	1	-	-	1	5	-	-	0	0	0	14	NPF	
DKI Jakarta	566	114	1.478	2.289	392	704	1.882	558	849	4.529	922	-	75	30	111	0	-	165	7.750	389	689	4.647	433	373	28.947	DKI Jakarta	
NPF	3	-	25	108	382	34	197	3	143	9	2	-	-	6	5	-	-	82	2	12	65	3	4	1.086	NPF		
D.I Yogyakarta	44	0	-	6	1	119	28	25	15	62	14	-	20	6	10	0	-	20	379	5	25	14	134	28	955	DI Yogyakarta	
NPF	-	-	-	1	-	-	1	-	3	3	0	-	-	-	2	-	-	-	2	-	-	-	0	0	12	NPF	
Jawa Tengah	9	2	10	177	-	282	263	45	103	246	115	-	101	220	42	0	-	58	1.359	3	104	34	235	129	3.538	Central Java	
NPF	1	-	-	13	3	17	3	0	3	1	-	-	-	-	3	0	-	-	21	-	4	-	0	2	71	NPF	
Jawa Timur	12	6	0	786	0	370	345	10	176	790	62	-	59	33	193	1	-	168	2.542	70	233	4	115	196	6.173	East Java	
NPF	4	0	-	2	-	2	4	3	4	6	-	-	-	1	19	-	-	-	40	-	19	-	1	0	106	NPF	
Bengkulu	-	-	-	-	-	0	1	27	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1	-	29	Bengkulu	
NPF	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF	
Jambi	0	-	-	0	-	1	8	2	76	54	-	-	-	-	0	-	-	-	18	-	3	2	171	5	341	Jambi	
NPF	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	0	-	1	-	-	-	2	NPF	
Aceh	1	1	0	2	0	9	54	0	2	-	3	-	1	0	0	0	1	1	942	68	12	61	521	155	1.835	Nanggroe Aceh	
NPF	0	-	-	0	0	6	16	0	-	-	1	-	-	-	0	-	-	0	1	-	2	0	1	0	29	NPF	
Sumatera Utara	502	12	0	139	2	338	464	29	78	462	382	0	10	7	15	2	-	12	1.404	9	190	7	145	58	4.267	North Sumatera	
NPF	22	6	0	9	-	92	74	4	1	0	27	-	0	0	2	-	-	3	164	-	12	0	3	6	423	NPF	
Sumatera Barat	44	2	129	17	0	2	162	4	10	58	4	-	4	11	8	0	-	-	15	0	6	1	722	304	1.503	West Sumatera	
NPF	15	1	0	1	-	0	34	0	0	2	0	-	-	0	1	-	-	-	0	-	3	-	1	3	62	NPF	
Riau	106	0	1	4	0	155	43	207	44	-	55	-	-	1	20	0	-	21	467	0	20	5	520	11	1.681	Riau	
NPF	48	0	0	0	-	5	10	1	1	-	3	-	-	-	0	-	-	-	3	-	0	0	1	1	75	NPF	
Sumatera Selatan	6	5	1	47	-	191	13	14	26	0	18	-	19	6	41	-	-	16	697	-	10	0	465	14	1.587	South Sumatera	
NPF	1	-	1	-	-	19	1	-	2	-	1	-	0	-	1	-	-	1	29	-	1	-	0	24	0	83	NPF
Bangka Belitung	0	0	-	0	-	0	1	0	-	-	-	-	-	-	0	-	-	-	1	-	-	-	0	54	-	57	Bangka Belitung
NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	-	NPF
Kepulauan Riau	-	0	-	0	-	46	4	0	0	1	0	-	0	0	3	0	-	15	580	1	24	17	354	4	1.051	Riau Islands	
NPF	-	-	-	0	-	0	0	-	-	-	-	-	-	-	0	-	-	0	1	-	-	-	1	0	3	NPF	
Lampung	1	-	-	-	-	4	-	-	-	2	0	-	-	1	-	-	-	-	34	0	3	1	3	0	51	Lampung	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	2	NPF	
Kalimantan Selatan	0	18	1	12	-	142	88	4	64	53	37	-	14	3	67	-	-	10	527	16	5	14	23	1	1.100	South Kalimantan	
NPF	-	0	0	6	-	6	16	1	1	0	9	-	-	-	4	-	-	-	13	1	1	0	1	-	60	NPF	
Kalimantan Barat	1	-	-	2	0	10	12	5	1	100	0	-	0	1	2	-	-	-	8	-	11	0	614	-	767	West Kalimantan	
NPF	-	-	-	1	-	0	0	0	0	-	-	-	-	-	1	-	-	-	-	-	-	-	1	-	3	NPF	
Kalimantan Timur	9	2	5	2	1	199	49	3	2	366	17	-	4	2	26	-	-	28	428	3	17	2	369	0	1.535	East Kalimantan	
NPF	7	-	-	0	-	1	1	1	-	3	8	-	-	-	0	-	-	-	21	-	0	0	2	-	43	NPF	
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Central Kalimantan
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Central Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Selatan	0	10	34	3	6	174	114	7	26	151	12	-	11	0	111	0	-	21	733	4	159	3	105	46	1.731	South Sulawesi	
NPF	-	-	1	0	-	4	9	1	7	4	1	-	0	-	4	-	-	1	12	-	4	-	0	0	51	NPF	
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	North Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	4	0	5	West Sulawesi	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	South East Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Nusa Tenggara Barat	1	1	0	1	0	9	20	5	0	-	2	-	1	0	2	0	-	89	1	2	19	242	-	397	West Nusa		
NPF	0	0	-	0	0	0	1	2	0	-	0	-	-	-	0	0	-	-	0	-	1	0	1	-	6	NPF	
Bali	-	-	-	-	-	2	31	2	-	54	7	-	-	-	-	-	-	-	36	-	-	0	0	0	132	Bali	
NPF	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	2	-	-	0	-	-	3	NPF	
Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	East Nusa
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Ket: r) Angka-angka diperbaiki

*) Angka-angka sementara

Note: r) Revised figures

*) Provisional figures

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

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

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

Indikator	2014		2015						2016						Indicator
	Nov ^{r)}	Des ^{r)}	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Modal Kerja	17,69	17,68	15,47	15,16	14,99	15,06	15,18	15,30	15,52	15,22	14,81	14,74	13,79	13,62	1. Working Capital
a. UMKM	20,27	19,95	19,53	19,74	19,42	18,93	19,65	19,52	19,76	19,62	19,30	19,23	18,78	18,55	a. Micro, Small and Medium Enterprise
i. Rupiah	20,70	20,38	20,13	20,13	19,77	19,21	19,91	19,75	19,96	19,79	19,44	19,36	18,92	18,70	i. Rupiah
ii. Valas	11,52	11,14	7,66	6,85	6,80	6,89	6,86	5,83	5,38	6,57	7,15	7,50	5,40	6,25	ii. Valas
b. Bukan UMKM	15,01	15,27	12,94	12,73	12,19	12,71	12,44	12,27	12,58	12,21	11,71	11,61	10,27	10,08	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,75	15,85	13,46	13,48	13,26	13,36	13,20	12,86	13,18	12,70	12,17	12,04	10,64	10,39	i. Rupiah
ii. Valas	8,30	9,97	8,13	6,38	4,07	7,34	5,80	6,22	6,42	6,87	6,71	6,72	6,13	5,65	ii. Valas
2. Investasi	14,21	14,27	13,64	12,92	12,56	13,05	13,07	13,14	12,97	12,95	12,74	12,56	11,90	11,26	2. Investment
a. UMKM	15,16	15,07	15,40	15,22	15,16	15,47	15,91	16,00	15,88	15,71	15,49	15,14	14,66	14,30	a. Micro, Small and Medium Enterprise
i. Rupiah	16,27	16,20	16,39	15,59	15,56	15,79	16,26	16,22	16,04	15,86	15,64	15,24	14,74	14,34	i. Rupiah
ii. Valas	8,83	8,75	9,75	8,32	8,22	8,13	8,16	8,05	8,57	8,58	6,84	7,30	7,36	7,85	ii. Valas
b. Bukan UMKM	13,34	13,56	12,35	11,93	11,36	11,85	11,63	11,74	11,53	11,59	11,39	11,28	10,62	9,83	b. Non Micro, Small and Medium Enterprise
i. Rupiah	14,51	14,68	13,26	12,96	12,37	12,80	12,54	12,62	12,64	12,76	12,51	12,49	11,79	10,94	i. Rupiah
ii. Valas	7,56	7,62	7,85	8,12	8,06	8,57	8,48	9,00	8,02	7,75	7,56	7,26	6,84	6,37	ii. Valas
3. Konsumsi (Bukan UMKM)	11,95	11,93	12,02	12,18	12,15	12,02	12,60	12,56	12,79	12,61	12,45	12,17	11,33	11,16	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,95	11,93	12,02	12,18	12,15	12,02	12,60	12,56	12,79	12,61	12,45	12,17	11,33	11,16	i. Rupiah
ii. Valas	2,36	3,10	11,79	9,86	9,90	10,00	-	-	-	-	-	-	13,00	10,97	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Modal Kerja	18,08	18,14	15,82	15,67	15,63	15,61	15,48	15,48	15,79	15,67	15,21	15,13	14,43	13,91	1. Working Capital
a. UMKM	20,47	20,07	20,30	20,15	19,85	19,79	19,88	19,96	20,24	20,12	19,86	19,62	19,76	19,58	a. Micro, Small and Medium Enterprise
i. Rupiah	20,99	20,59	21,02	20,61	20,26	20,12	20,18	20,26	20,51	20,34	20,06	19,79	19,96	19,79	i. Rupiah
ii. Valas	11,58	11,19	7,70	6,90	6,84	6,95	6,86	5,83	5,38	6,57	7,15	7,50	5,40	6,25	ii. Valas
b. Bukan UMKM	15,43	15,86	12,48	12,92	12,46	12,59	12,26	12,25	12,70	12,59	12,01	11,92	10,57	9,82	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,84	16,21	12,88	13,39	12,98	12,82	12,65	12,65	13,11	12,95	12,33	12,23	10,84	10,11	i. Rupiah
ii. Valas	8,64	9,66	6,07	6,61	6,79	9,70	7,02	6,95	7,26	7,64	7,40	7,44	6,55	5,48	ii. Valas
2. Investasi	14,93	14,94	14,18	13,86	13,42	13,43	13,29	13,39	13,47	13,42	13,18	12,87	12,24	11,61	2. Investment
a. UMKM	15,23	15,16	15,74	16,14	16,01	16,03	15,95	15,99	15,92	15,72	15,51	15,10	14,91	14,50	a. Micro, Small and Medium Enterprise
i. Rupiah	16,33	16,25	16,78	16,43	16,33	16,27	16,19	16,14	16,07	15,85	15,60	15,19	15,00	14,53	i. Rupiah
ii. Valas	9,15	9,12	10,04	9,23	8,94	8,94	8,89	9,05	9,07	9,09	7,30	7,46	7,43	8,31	ii. Valas
b. Bukan UMKM	14,60	14,71	12,76	12,76	12,05	12,04	11,73	11,97	12,16	12,20	11,96	11,71	10,91	10,10	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,49	15,62	13,37	13,65	12,96	12,83	12,51	12,79	12,94	13,06	12,79	12,63	11,79	10,79	i. Rupiah
ii. Valas	8,26	8,27	8,69	9,21	9,02	9,17	9,07	8,93	9,16	8,75	8,47	7,97	7,42	7,12	ii. Valas
3. Konsumsi (Bukan UMKM)	11,89	11,84	12,73	12,59	12,67	12,73	12,76	12,80	13,26	13,00	12,75	12,50	12,21	11,86	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,89	11,84	12,73	12,59	12,67	12,73	12,76	12,80	13,26	13,00	12,75	12,50	12,21	11,86	i. Rupiah
ii. Valas	2,36	3,10	12,69	9,86	9,90	10,00	-	-	-	-	-	-	13,00	10,97	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1. Modal Kerja	16,01	15,81	14,18	13,28	12,56	13,08	14,09	14,62	14,44	13,50	13,31	13,28	11,40	12,50	1. Working Capital
a. UMKM	19,24	19,28	14,11	17,13	16,38	13,12	18,15	17,79	17,84	17,66	17,18	17,66	14,80	14,43	a. Micro, Small and Medium Enterprise
i. Rupiah	19,27	19,31	14,15	17,18	16,43	13,16	18,15	17,79	17,84	17,66	17,18	17,66	14,80	14,43	i. Rupiah
ii. Valas	4,40	4,38	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	14,19	12,17	11,44	13,06	12,91	12,39	12,15	10,83	10,61	10,48	9,22	11,11	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,34	14,41	15,34	13,79	14,18	15,07	14,93	13,78	13,48	11,73	11,48	11,30	9,86	11,49	i. Rupiah
ii. Valas	8,01	10,19	9,74	6,15	1,09	4,84	4,65	4,96	4,95	5,56	5,54	5,54	5,50	6,23	ii. Valas
2. Investasi	11,57	11,87	11,68	9,62	9,51	11,67	12,24	12,24	11,18	11,23	11,15	11,31	10,55	10,00	2. Investment
a. UMKM	14,73	14,54	12,84	10,46	10,43	12,88	15,66	16,05	15,70	15,69	15,41	15,35	13,41	13,28	a. Micro, Small and Medium Enterprise
i. Rupiah	15,86	15,91	13,60	10,94	10,90	13,44	16,71	16,70	15,93	15,91	15,79	15,49	13,46	13,34	i. Rupiah
ii. Valas	6,30	6,36	6,63	6,63	6,64	6,66	6,66	6,22	6,55	6,54	6,28	6,72	6,88	6,69	ii. Valas
b. Bukan UMKM	10,16	10,72	11,34	9,38	9,25	11,20	11,31	11,08	9,53	9,61	9,47	9,70	9,53	8,96	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,50	11,98	12,92	10,70	10,55	12,67	12,62	12,04	11,49	11,58	11,36	11,86	11,78	11,63	i. Rupiah
ii. Valas	6,79	6,80	6,81	5,43	5,44	6,85	6,64	9,13	5,88	5,86	5,84	5,81	5,69	5,36	ii. Valas
3. Konsumsi (Bukan UMKM)	12,08	12,11	10,80	11,48	11,27	10,82	12,33	12,18	12,05	12,01	11,98	11,68	10,04	10,18	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,08	12,11	10,80	11,48	11,27	10,82	12,33	12,18	12,05	12,01	11,98	11,68	10,04	10,18	i. Rupiah
ii. Valas	-	-	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		Jul	Ags	Sep	Okt	Nov	Des	2016						Indicator
	Nov ¹⁾	Des ¹⁾							Jan	Feb	Mar	Apr	Mei	Jun	
Penerima Kredit Lapangan Usaha															Loan to Business Sector
Pertanian, perburuan dan Kehutanan	18.14	18.33	15.66	15.07	14.89	15.11	15.49	14.91	14.61	14.42	14.22	14.05	13.74	13.59	Agricultures, Hunting and Forestry
a. Rupiah	18.14	18.33	15.67	16.46	16.29	16.00	16.46	15.63	15.29	15.06	14.81	14.63	14.28	14.13	a. Rupiah
b. Valas	9.00	9.88	9.88	7.08	7.10	9.88	9.89	9.86	9.83	9.84	9.80	9.81	9.82	9.38	b. Foreign Exchange
Perikanan	14.79	14.86	14.08	12.41	11.98	9.87	10.70	10.68	12.55	12.40	12.00	12.45	9.87	9.83	Fishery
a. Rupiah	15.45	15.52	14.23	12.52	12.08	9.92	10.76	10.74	12.64	12.48	12.06	12.52	9.91	9.86	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 Penqalilan	12.07	12.26	9.61	9.71	9.43	9.22	9.39	8.71	10.14	9.71	9.59	9.76	7.70	7.02	Mining and Quarrying
a. Rupiah	15.35	15.39	10.28	10.50	10.33	9.83	10.08	10.27	12.98	13.02	12.76	12.69	8.99	8.45	a. Rupiah
b. Valas	8.60	8.88	8.72	8.70	8.48	8.52	8.56	7.36	7.41	6.42	6.34	6.59	6.34	5.66	b. Foreign Exchange
Industri Pengolahan	13.46	13.71	12.75	12.23	11.96	12.25	11.95	12.24	11.65	11.66	10.92	10.54	10.22	9.75	Processing Industry
a. Rupiah	14.56	14.98	14.07	13.71	13.45	13.52	13.43	13.21	13.17	13.00	11.99	11.53	11.26	10.67	a. Rupiah
b. Valas	8.13	8.04	6.73	5.84	5.70	6.55	6.51	8.73	6.18	6.00	6.40	6.38	6.13	5.78	b. Foreign Exchange
Listrik, gas dan air	13.22	13.10	10.96	10.48	10.19	10.60	11.01	11.31	12.18	12.13	11.66	11.06	10.08	8.90	Electricity, Gas and Water
a. Rupiah	14.93	14.84	12.01	11.97	11.83	11.80	11.95	12.73	13.47	13.20	13.00	12.97	12.23	10.48	a. Rupiah
b. Valas	8.16	8.14	8.56	7.20	7.42	8.47	8.64	8.04	9.05	9.34	8.55	7.25	5.94	5.60	b. Foreign Exchange
Konstruksi	14.47	14.42	12.70	12.99	13.14	12.92	13.52	13.45	13.05	12.78	12.40	12.36	11.64	11.21	Construction
a. Rupiah	14.69	14.65	12.96	13.27	13.37	13.12	13.74	13.65	13.21	12.92	12.53	12.48	11.79	11.49	a. Rupiah
b. Valas	10.64	10.62	7.48	7.48	7.74	5.62	4.95	3.56	5.33	5.24	5.13	5.09	3.37	2.94	b. Foreign Exchange
Perdagangan Besar dan Eceran	20.96	21.11	19.88	18.99	18.94	19.32	19.56	19.55	19.57	19.47	19.44	19.57	18.88	18.68	Wholesale and Retail Trade
a. Rupiah	21.06	21.24	20.05	19.13	19.10	19.45	19.64	19.62	19.64	19.54	19.50	19.62	18.94	18.73	a. Rupiah
b. Valas	10.28	8.86	7.55	7.77	7.93	8.80	7.81	7.88	7.91	7.93	7.92	7.68	7.41	7.46	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	22.22	19.65	18.62	17.19	16.90	16.51	17.47	16.65	16.17	15.54	15.38	15.12	15.21	15.24	Provision of accommodation and the provision of eating and drinking
a. Rupiah	22.22	19.65	18.74	17.28	16.99	16.53	17.50	16.67	16.19	15.55	15.40	15.14	15.21	15.24	a. Rupiah
b. Valas	-	-	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	11.24	11.03	10.24	10.92	11.03	11.74	11.98	12.14	12.09	11.88	10.63	10.01	Transportation, Warehousing and Communications
a. Rupiah	16.99	16.80	13.16	13.54	12.37	12.57	12.69	12.69	12.90	12.98	12.89	12.63	11.19	10.42	a. Rupiah
b. Valas	6.56	7.83	6.60	5.07	5.18	6.63	6.75	7.95	8.02	8.33	8.18	8.17	7.85	7.93	b. Foreign Exchange
Perantara Keuangan	18.26	17.44	15.35	14.83	14.99	14.92	14.60	14.66	14.79	13.87	13.17	12.93	11.62	11.79	Financial intermediaries
a. Rupiah	18.36	17.53	15.39	14.86	15.02	14.95	14.64	14.68	14.81	13.89	13.20	12.95	11.63	11.81	a. Rupiah
b. Valas	6.99	7.04	8.91	8.98	9.05	9.13	7.08	8.89	8.90	8.75	5.88	5.92	6.24	6.34	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16.82	17.07	13.59	13.35	12.07	12.88	12.52	13.03	12.74	12.61	12.87	12.90	11.43	10.83	Real Estate, Business, Ownership, and Business Services
a. Rupiah	16.09	16.36	13.03	12.73	12.88	12.70	12.99	13.47	13.21	12.99	13.23	13.24	11.70	11.03	a. Rupiah
b. Valas	24.53	24.66	18.38	18.53	4.64	14.79	5.35	5.02	4.13	5.13	5.07	4.47	4.18	3.92	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial	18.05	18.36	16.34	16.00	16.14	14.89	15.55	17.86	17.85	17.84	17.85	17.84	17.87	17.72	Government administration, Defense and Compulsory social security
Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a. Rupiah	18.05	18.36	16.34	16.00	16.14	14.89	15.55	17.86	17.85	17.84	17.85	17.84	17.87	17.72	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13.82	13.81	13.61	13.60	13.63	13.61	13.43	13.49	13.43	13.58	13.50	13.26	12.85	12.48	Education Services
a. Rupiah	13.98	14.00	13.78	13.76	13.80	13.76	13.58	13.64	13.58	13.73	13.63	13.38	12.95	12.58	a. Rupiah
b. Valas	7.19	7.60	7.90	7.91	7.92	7.93	8.12	8.14	8.15	7.98	7.99	8.21	8.23	8.25	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	15.38	15.26	13.64	13.53	13.58	13.44	13.26	13.20	13.30	13.18	13.05	12.76	13.33	12.47	Health Services and Social Activities
a. Rupiah	15.38	15.26	13.84	13.53	13.58	13.44	13.26	13.20	13.30	13.18	13.05	12.76	13.33	12.47	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	18.25	18.13	16.94	16.61	16.62	16.05	17.59	16.97	17.87	18.03	17.22	17.05	16.61	14.43	Community, Sociocultural, Entertainment and Other Individual
a. Rupiah	18.41	18.29	17.38	17.04	17.07	18.05	17.34	18.19	18.34	17.49	17.41	17.06	14.70	14.70	a. Rupiah
b. Valas	8.68	8.72	5.59	5.34	5.35	5.14	4.85	6.12	9.27	9.48	9.49	9.06	7.01	6.45	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	39.46	36.86	33.86	31.97	31.46	31.59	31.66	31.75	31.55	30.99	30.83	30.95	31.33	31.50	Individual Services which Serve Households
a. Rupiah	39.46	36.86	33.86	31.97	31.46	31.59	31.66	31.75	31.55	30.99	30.83	30.95	31.33	31.50	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	13.43	33.35	30.98	10.57	31.16	13.00	20.00	10.00	16.00	56.02	9.78	8.00	International Agency and Other Extra Agency International
a. Rupiah	-	-	13.43	33.35	30.98	10.57	31.16	13.00	20.00	10.00	16.00	56.02	9.78	8.00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14.96	14.94	15.56	13.84	14.59	13.85	13.76	13.76	14.20	14.03	14.15	13.87	13.49	13.57	Business Activities which are not clearly defined
a. Rupiah	14.96	14.94	15.56	13.84	14.59	13.85	13.76	13.76	14.20	14.03	14.15	13.87	13.49	13.57	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha															Loans to Non Industrial Origin
Rumah Tangga															House Hold
Untuk Pemilikan Rumah Tinggal	12.87	12.87	11.92	12.21	12.14	11.82	12.70	12.64	12.58	12.47	12.42	12.22	11.13	11.11	For Home Ownership
a. Rupiah	12.87	12.87	11.92	12.21	12.14	11.82	12.70	12.64	12.58	12.47	12.42	12.22	11.13	11.11	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	12.81	12.96	11.79	11.16	10.74	11.80	11.85	11.59	11.49	11.43	11.42	11.34	11.15	10.67	For Apartment Ownership
a. Rupiah	12.81	12.96	11.79	11.16	10.74	11.80	11.85	11.59	11.49	11.43	11.42	11.34	11.15	10.67	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	14.38	14.43	12.60	12.43	11.86	12.40	13.86	13.84	13.73	13.51	13.41	12.35	11.20	10.63	For Shop House Ownership
a. Rupiah	14.38	14.43	12.60	12.43	11.86	12.40	13.86	13.84	13.73	13.51	13.41	12.35	11.20	10.63	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	13.88	13.87	13.54	13.53	12.63	12.64	12.50	12.39	12.34	12.94	12.19	12.10	12.08	11.65	For Vehicles Ownership
a. Rupiah	13.88	13.87	13.54	13.53	12.63	12.64	12.50	12.39	12.34	12.94	12.19	12.10	12.08	11.65	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.80	10.72	13.46	13.41	13.42	13.49	13.67	13.67	13.70	13.29	12.78	12.30	12.26	11.89	Multipurpose Loans and Others
a. Rupiah	10.80	10.72	13.46	13.41	13.42	13.49	13.67	13.67	13.70	13.29	12.78	12.30	12.25	11.90	a. Rupiah
b. Valas	3.16	3.10	12.69	9.86	9.90	10.00	6.40	6.36	11.16	10.77	11.18	10.92	6.01	6.38	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	8.40	8.47	7.48	7.74	6.88	6.30	6.40	6.36	11.16	10.77	11.18	10.92	6.01	6.38	Non Industrial Origin Others
a. Rupiah	8.40	8.47	7.48	7.74	6.88	6.30	6.40	6.36	11.16	10.77	11.18	10.92	6.01	6.38	a. Rupiah
b. Valas	-	-	7.50	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

Ket: 1) Angka-angka diperbaiki

Note: 1) 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						Indicator	
	Nov	Des	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		
Penerima Kredit Lapangan Usaha															Loan to Business Sector	
Pertanian, perburuan dan kehutanan	18.19	18.41	16.51	16.08	15.85	15.83	15.86	15.17	15.15	14.92	14.67	14.58	14.48	14.36	Agricultures, Hunting and Forestry	
a. Rupiah	18.19	18.41	16.51	16.08	15.85	15.83	15.86	15.17	15.15	14.92	14.67	14.58	14.48	14.36	a. Rupiah	
b. Valas	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	12.00	b. Foreign Exchange	
Perikanan	16.11	16.18	14.74	12.21	11.72	9.41	10.05	10.07	12.32	12.15	11.69	12.23	9.52	9.50	Fishery	
a. Rupiah	16.11	16.18	14.74	12.21	11.72	9.41	10.05	10.07	12.32	12.15	11.69	12.23	9.52	9.50	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Pertambangan dan Penqalilan	12.76	12.94	9.77	9.92	9.55	9.27	9.43	9.47	11.17	10.58	10.46	10.59	7.99	7.27	Mining and Quarrying	
a. Rupiah	15.56	15.62	10.22	10.52	10.30	9.70	9.85	10.16	12.99	13.03	12.74	12.65	8.61	8.00	a. Rupiah	
b. Valas	9.09	9.41	9.08	9.03	8.70	8.73	8.76	8.57	8.65	7.11	7.03	7.43	7.05	6.14	b. Foreign Exchange	
Industri Pengolahan	14.21	14.63	13.67	13.39	13.20	13.12	12.78	12.60	12.50	12.42	11.50	11.05	10.78	10.13	Processing Industry	
a. Rupiah	14.21	15.27	14.26	14.00	13.78	13.67	13.51	13.32	13.27	13.07	11.96	11.47	11.23	10.56	a. Rupiah	
b. Valas	9.40	9.39	7.16	7.10	7.30	7.21	7.65	7.51	7.14	7.61	7.32	7.28	6.96	6.14	b. Foreign Exchange	
Listrik, gas dan air	13.75	13.62	11.31	11.26	10.90	10.90	11.32	11.65	12.57	12.50	11.98	11.33	10.30	9.05	Electricity, Gas and Water	
a. Rupiah	14.93	14.85	12.00	11.96	11.82	11.78	11.93	12.71	13.47	13.20	13.00	12.97	12.23	10.47	a. Rupiah	
b. Valas	8.97	8.90	9.29	9.27	9.03	9.01	9.39	9.85	10.22	9.13	7.48	5.93	5.53	5.33	b. Foreign Exchange	
Konstruksi	15.22	15.21	13.11	13.36	13.59	13.48	13.96	13.88	13.48	13.07	12.52	12.44	11.74	11.00	Construction	
a. Rupiah	15.53	15.55	13.47	13.73	13.89	13.76	14.27	14.18	13.74	13.29	12.71	12.63	11.98	11.40	a. Rupiah	
b. Valas	10.88	10.85	7.51	7.52	7.54	7.54	7.54	7.54	7.54	5.13	5.13	5.09	2.94	3.37	b. Foreign Exchange	
Perdagangan Besar dan Eceran	21.63	21.84	21.02	20.52	20.54	20.55	20.47	20.44	20.42	20.33	20.30	20.42	19.97	19.67	Wholesale and Retail Trade	
a. Rupiah	21.76	21.98	21.22	20.69	20.73	20.69	20.55	20.48	20.39	20.36	20.36	20.46	20.01	19.70	a. Rupiah	
b. Valas	10.28	9.62	7.82	8.01	8.14	8.13	8.35	8.51	8.54	8.58	8.58	8.45	8.46	8.57	b. Foreign Exchange	
Penyediaan akomodasi dan penyediaan makan minum	22.44	19.53	19.27	18.57	18.13	17.32	17.81	16.90	16.66	16.20	16.18	15.96	15.93	16.86	Provision of accommodation and the provision of eating and drinking	
a. Rupiah	22.44	19.53	19.38	18.66	18.19	17.32	17.81	16.90	16.66	16.20	16.18	15.96	15.93	16.86	a. Rupiah	
b. Valas	-	-	3.00	6.00	9.00	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Transportasi, pergudangan dan komunikasi	15.20	15.24	12.18	12.42	11.34	11.71	11.62	11.64	11.87	12.03	11.94	11.68	10.56	9.83	Transportation, Warehousing and Communications	
a. Rupiah	17.41	17.26	13.32	13.73	12.38	12.63	12.54	12.52	12.73	12.81	12.68	12.35	11.05	10.14	a. Rupiah	
b. Valas	9.66	9.85	8.10	7.77	7.75	8.16	8.28	8.21	8.30	8.63	8.49	8.18	8.27	8.18	b. Foreign Exchange	
Perantara Keuangan	19.02	18.53	15.10	15.20	15.33	14.78	13.97	14.09	14.33	14.07	13.24	12.79	12.11	11.48	Financial Intermediaries	
a. Rupiah	19.19	18.69	15.16	15.26	15.38	14.83	14.02	14.13	14.37	14.10	13.28	12.83	12.15	11.50	a. Rupiah	
b. Valas	6.99	7.04	8.91	8.98	9.05	9.13	7.08	8.89	8.90	8.75	5.88	5.92	6.24	6.34	b. Foreign Exchange	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16.86	16.95	12.40	12.10	12.14	13.05	12.19	12.96	12.92	12.77	13.14	13.03	11.48	10.74	Real Estate, Business, Ownership, and Business Services	
a. Rupiah	17.29	17.40	13.19	12.87	12.89	12.50	12.64	13.39	13.41	13.15	13.51	13.34	11.75	10.94	a. Rupiah	
b. Valas	8.55	8.62	4.57	4.44	4.38	19.65	4.85	4.47	3.30	4.64	4.57	3.59	3.21	3.02	b. Foreign Exchange	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial	17.99	18.31	16.38	15.73	15.88	15.92	15.17	17.84	17.83	17.82	17.83	17.82	17.88	17.73	Government administration, Defense and Compulsory social security	
Wajib	17.99	18.31	16.38	15.73	15.88	14.92	15.17	17.84	17.83	17.82	17.83	17.82	17.88	17.73	a. Rupiah	
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah	
Jasa Pendidikan	14.10	14.07	13.73	13.73	13.79	13.77	13.53	13.54	13.55	13.65	13.57	13.25	12.89	12.50	Education Services	
a. Rupiah	14.30	14.30	13.91	13.92	13.98	13.93	13.71	13.71	13.72	13.81	13.72	13.39	13.01	12.60	a. Rupiah	
b. Valas	7.19	7.60	7.90	7.91	7.92	7.93	8.12	8.14	8.15	7.98	7.99	8.21	8.23	8.25	b. Foreign Exchange	
Jasa Kesehatan dan Kegiatan Sosial	15.23	15.07	13.66	13.58	13.73	13.34	13.10	13.06	13.15	13.02	12.87	12.54	13.36	12.33	Health Services and Social Activities	
a. Rupiah	15.23	15.07	13.66	13.58	13.73	13.34	13.10	13.06	13.15	13.02	12.87	12.54	13.36	12.33	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16.33	16.27	14.82	14.65	14.85	14.65	15.71	15.05	16.02	16.48	15.40	15.02	14.79	12.67	Community, Sociocultural, Entertainment and Other Individual Services	
a. Rupiah	16.50	16.43	15.28	15.11	15.32	15.10	16.22	15.44	16.34	16.81	15.66	15.36	15.24	12.92	a. Rupiah	
b. Valas	8.73	8.76	5.59	5.34	5.35	5.14	4.85	6.12	9.27	9.48	9.49	9.06	7.01	6.43	b. Foreign Exchange	
Jasa Perorangan yang Melayani Rumah Tangga	40.07	37.24	34.09	32.12	31.60	31.85	31.87	31.94	31.71	31.11	30.94	31.06	31.62	31.77	Individual Services which Serve Households	
a. Rupiah	40.07	37.24	34.09	32.12	31.60	31.85	31.87	31.94	31.71	31.11	30.94	31.06	31.62	31.77	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	20.00	19.00	13.00	13.00	14.00	13.00	20.00	10.00	16.00	-	-	-	International Agency and Other Extra Agency International	
a. Rupiah	-	-	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	15.37	13.02	13.81	12.72	12.48	12.48	12.48	12.31	12.45	12.19	11.42	11.71	Business Activities which are not clearly defined	
a. Rupiah	15.03	14.93	15.37	13.02	13.81	12.72	12.48	12.48	12.48	12.31	12.45	12.19	11.42	11.71	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Penerima Kredit Bukan Lapangan Usaha															Loans to Non Industrial Origin	
Rumah Tangga	12.87	12.85	12.52	12.33	12.38	12.38	12.37	12.39	12.41	12.26	12.18	12.09	12.00	11.74	For Home Ownership	
a. Rupiah	12.87	12.85	12.52	12.33	12.38	12.38	12.37	12.39	12.41	12.26	12.18	12.09	12.00	11.74	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Rumah Tinggal	15.76	15.78	12.59	12.51	12.47	12.37	12.36	12.28	12.26	12.20	12.22	12.17	12.07	11.18	For Apartment Ownership	
a. Rupiah	15.76	15.78	12.59	12.51	12.47	12.37	12.36	12.28	12.26	12.20	12.22	12.17	12.07	11.18	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Ruko atau Rukan	13.40	13.36	13.10	12.87	13.02	12.89	12.98	12.95	13.11	12.84	12.78	12.72	12.59	11.73	For Shop House Ownership	
a. Rupiah	13.40	13.36	13.10	12.87	13.02	12.89	12.98	12.95	13.11	12.84	12.78	12.72	12.59	11.73	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Kendaraan Bermotor	14.41	14.60	14.11	14.06	14.05	14.04	13.99	13.91	13.91	13.83	13.72	13.66	13.66	13.19	For Vehicles Ownership	
a. Rupiah	14.41	14.60	14.11	14.06	14.05	14.04	13.99	13.91	13.91	13.83	13.72	13.66	13.66	13.19	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.93	10.79	14.24	14.12	14.17	14.28	14.32	14.37	14.42	13.92	13.28	12.70	12.85	12.39	Multipurpose Loans and Others	
a. Rupiah	10.93	10.79	14.24	14.12	14.17	14.28	14.32	14.37	14.42	13.92	13.28	12.70	12.85	12.40	a. Rupiah	
b. Valas	3.16	3.10	12.69	9.86	9.90	10.00	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Bukan Lapangan Usaha Lainnya	7.03	7.11	5.96	5.86	6.08	5.98	5.43	5.34	13.15	13.22	13.34	13.10	5.53	6.50	Non Industrial Origin Others	
a. Rupiah	7.03	7.11	5.96	5.86	6.08	5.98	5.43	5.34	13.15	13.22	13.34	13.10	5.53	6.50	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						Indicator
	Nov	Des	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Penerima Kredit Lapangan Usaha															Loan to Business Sector
Pertanian, perburuan dan kehutanan	17,81	17,93	11,77	10,40	10,35	11,76	13,84	13,66	12,10	12,09	12,09	11,53	10,15	9,71	Agricultures, Hunting and Forestry
a. Rupiah	17,81	17,93	14,37	15,93	16,22	14,33	17,36	16,58	14,34	14,30	14,34	13,48	11,57	11,28	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Perikanan	12,59	12,64	11,84	13,16	12,96	11,88	13,70	13,72	13,71	13,74	13,76	13,89	12,08	12,13	Fishery
a. Rupiah	14,10	14,17	12,34	13,79	13,60	12,39	14,41	14,43	14,42	14,45	14,40	14,63	12,61	12,64	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	8,16	7,74	8,14	8,09	8,92	5,99	6,59	6,68	6,75	6,71	6,66	6,33	Mining and Quarrying
a. Rupiah	9,85	9,81	11,90	10,09	10,94	12,40	12,61	12,55	12,86	12,86	13,02	13,15	13,10	13,17	a. Rupiah
b. Valas	6,88	6,95	7,00	6,99	7,01	7,04	7,05	5,23	5,21	5,20	5,23	5,06	5,05	5,02	b. Foreign Exchange
Industri Pengolahan	10,16	10,06	9,00	7,47	6,83	8,49	8,41	10,77	8,18	8,55	8,48	8,41	7,98	8,19	Processing Industry
a. Rupiah	12,98	13,05	12,37	11,00	10,24	12,01	12,72	12,27	12,33	12,41	12,24	12,03	11,57	11,59	a. Rupiah
b. Valas	6,85	6,82	6,48	5,07	4,72	6,16	5,49	9,74	5,35	5,76	5,74	5,73	5,56	5,53	b. Foreign Exchange
Listrik, gas dan air	6,54	6,50	6,50	0,86	0,92	6,54	6,64	6,62	6,53	6,54	6,54	6,54	6,45	6,36	Electricity, Gas and Water
a. Rupiah	14,29	14,07	13,05	14,51	14,02	13,83	15,32	15,20	13,35	13,30	13,35	13,43	12,69	12,29	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	11,59	12,00	12,00	11,50	12,52	12,52	12,18	12,19	12,15	12,19	11,42	11,67	Construction
a. Rupiah	12,32	12,27	11,64	12,06	12,06	11,55	12,58	12,52	12,18	12,19	12,15	12,19	11,42	11,67	a. Rupiah
b. Valas	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	13,27	10,65	10,06	12,65	14,58	14,35	14,48	14,30	14,27	14,36	12,17	12,55	Wholesale and Retail Trade
a. Rupiah	17,13	17,21	13,34	10,69	10,10	12,70	14,67	14,44	14,57	14,38	14,35	14,44	12,26	12,64	a. Rupiah
b. Valas	-	4,27	4,84	5,62	5,70	5,73	5,79	5,79	5,79	5,78	5,77	5,77	5,87	5,86	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	21,39	20,14	15,95	12,16	12,03	13,32	16,22	15,65	14,41	13,69	13,31	12,96	12,99	12,07	Provision of accommodation and the provision of eating and drinking
a. Rupiah	21,39	20,14	16,08	12,23	12,19	13,40	16,33	15,75	14,48	13,74	13,35	12,99	12,99	12,07	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
Transportasi, pergudangan dan komunikasi	7,01	8,87	7,67	5,66	6,13	8,00	8,83	12,47	12,71	12,83	13,00	13,19	11,08	11,05	Transportation, Warehousing and Communications
a. Rupiah	14,58	14,29	12,04	12,15	12,26	12,18	13,58	13,76	14,08	13,94	14,14	14,37	12,03	12,05	a. Rupiah
b. Valas	1,32	4,46	4,43	1,27	1,31	4,46	4,39	5,61	5,61	5,72	5,59	5,58	5,32	5,85	b. Foreign Exchange
Perantara Keuangan	16,60	15,15	15,82	14,14	14,40	15,15	15,68	15,59	15,51	13,58	13,07	13,15	10,77	12,33	Financial Intermediaries
a. Rupiah	16,60	15,15	15,82	14,14	14,40	15,15	15,68	15,59	15,51	13,58	13,07	13,15	10,77	12,33	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16,71	17,36	16,02	15,97	11,87	12,35	13,63	13,32	12,06	12,00	11,85	12,30	11,18	11,28	Real Estate, Business, Ownership, and Business Services
a. Rupiah	12,40	13,41	12,70	12,42	12,84	13,33	14,21	13,78	12,43	12,36	12,15	12,72	11,48	11,49	a. Rupiah
b. Valas	35,83	36,18	37,97	38,33	5,14	5,11	6,65	6,57	6,57	6,56	6,56	6,56	6,55	6,52	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	43,82	43,89	9,24	45,85	44,35	9,28	44,34	46,00	46,00	46,00	46,00	46,00	11,08	4,62	Government administration, Defense and Compulsory social security
a. Rupiah	43,82	43,89	9,24	45,85	44,35	9,28	44,34	46,00	46,00	46,00	46,00	46,00	11,08	4,62	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	11,73	11,82	12,53	12,29	12,17	12,12	12,49	12,98	12,33	12,93	12,84	13,28	12,44	12,35	Education Services
a. Rupiah	11,73	11,82	12,53	12,29	12,17	12,12	12,49	12,98	12,33	12,93	12,84	13,28	12,44	12,35	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	16,48	16,57	14,96	13,16	12,69	14,05	14,20	14,10	14,24	14,19	14,20	14,19	13,12	13,49	Health Services and Social Activities
a. Rupiah	16,48	16,57	14,96	13,16	12,69	14,05	14,20	14,10	14,24	14,19	14,20	14,19	13,12	13,49	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	25,99	25,76	25,12	24,04	23,61	24,12	24,57	24,50	24,74	23,81	24,38	25,29	24,01	22,39	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	26,04	25,79	25,12	24,04	23,61	24,12	24,57	24,50	24,74	23,81	24,38	25,29	24,09	22,46	a. Rupiah
b. Valas	6,75	6,75	-	-	-	-	-	-	-	-	-	-	7,00	7,00	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	16,78	17,10	11,60	15,99	15,10	11,50	16,01	16,23	19,24	23,59	23,55	24,20	13,39	12,54	Individual Services which Serve Households
a. Rupiah	16,78	17,10	11,60	15,99	15,10	11,50	16,01	16,23	19,24	23,59	23,55	24,20	13,39	12,54	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	9,00	43,00	43,00	9,00	41,13	-	-	-	-	56,02	9,78	8,00	International Agency and Other Extra Agency International
a. Rupiah	-	-	9,00	43,00	43,00	9,00	41,13	-	-	-	-	56,02	9,78	8,00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14,16	15,05	16,03	15,54	16,03	15,82	15,96	15,85	17,54	17,13	17,37	16,56	15,66	15,18	Business Activities which are not clearly defined
a. Rupiah	14,16	15,05	16,03	15,54	16,03	15,82	15,96	15,85	17,54	17,13	17,37	16,56	15,66	15,18	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha															Loans to Non Industrial Origin
Rumah Tangga															House Hold
Untuk Pemilikan Rumah Tinggal	12,88	12,91	11,12	12,06	11,83	11,11	13,13	12,94	12,79	12,74	12,71	12,38	10,11	10,38	For Home Ownership
a. Rupiah	12,88	12,91	11,12	12,06	11,83	11,11	13,13	12,94	12,79	12,74	12,71	12,38	10,11	10,38	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	10,34	10,60	11,02	9,78	9,12	11,11	11,22	10,80	10,48	10,43	10,39	10,31	10,00	10,00	For Apartment Ownership
a. Rupiah	10,34	10,60	11,02	9,78	9,12	11,11	11,22	10,80	10,48	10,43	10,39	10,31	10,00	10,00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	17,27	17,48	11,44	11,39	9,29	11,47	15,54	15,49	14,78	14,58	14,40	12,00	9,99	9,78	For Shop House Ownership
a. Rupiah	17,27	17,48	11,44	11,39	9,29	11,47	15,54	15,49	14,78	14,58	14,40	12,00	9,99	9,78	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	12,44	11,92	12,28	12,35	11,25	11,24	11,01	10,85	10,77	11,36	10,64	10,56	10,51	10,45	For Vehicles Ownership
a. Rupiah	12,44	11,92	12,28	12,35	11,25	11,24	11,01	10,85	10,77	11,36	10,64	10,56	10,51	10,45	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10,03	10,35	10,21	10,52	10,54	10,37	11,24	11,16	11,14	11,15	11,11	11,03	10,34	10,32	Multipurpose Loans and Others
a. Rupiah	10,03	10,35	10,21	10,52	10,54	10,37	11,24	11,16	11,14	11,15	11,11	11,03	10,34	10,32	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	9,95	9,93	9,02	9,60	8,66	7,00	8,31	8,28	8,11	9,31	8,28	7,86	6,63	6,22	Non Industrial Origin Others
a. Rupiah	9,95	9,93	9,02	9,60	8,66	7,00	8,31	8,28	8,11	9,31	8,28	7,86	6,63	6,22	a. Rupiah
b. Valas	-	-	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 ¹⁾	Des ¹⁾	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		
Dana Pihak Ketiga	14.169.101	14.386.575	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	18.614.313	18.311.316	Third Party Fund	
1. Dana Simpanan Wadiah	7.706.959	7.839.978	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	9.825.700	9.832.880	1. Demand Deposits Wadia	
a. Giro	141.396	142.557	146.458	147.081	154.385	158.123	168.995	169.801	189.140	191.058	193.266	194.834	198.191	203.806	a. Demand Deposits Wadia	
b. Tabungan	7.565.563	7.697.421	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	9.627.509	9.629.074	b. IB Saving Deposits Wadia	
2. Dana Investasi Non Profit Sharing	6.452.513	6.537.113	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	8.788.609	8.478.436	2. Non Profit Sharing Investment Fund	
a. Giro	6.310	6.491	8.265	8.410	8.774	8.964	9.221	9.384	9.424	9.573	9.821	10.007	10.181	10.462	a. Demand Deposits	
b. Tabungan	6.182.873	6.263.912	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	8.480.633	8.170.773	b. Saving Deposits	
c. Deposito	263.330	266.710	278.935	281.051	327.599	331.015	286.575	292.016	295.332	295.403	297.730	298.174	297.795	297.201	c. Time Deposits	
3. Dana Investasi Profit Sharing	9.629	9.484	8.347	8.366	8.375	8.416	8.512	8.509	2.626	2.684	2.781	35	4	-	3. Profit Sharing Investment Fund	
a. Giro	-	2	3	3	3	2	2	2	-	-	-	-	-	-	a. Demand Deposits	
b. Tabungan	8.843	8.737	7.610	7.647	7.673	7.713	7.788	7.794	2.508	2.559	2.644	34	4	-	b. Saving Deposits	
c. Deposito	786	745	734	716	699	701	722	713	118	125	137	1	-	-	c. Time Deposits	
Pembiayaan, Piutang dan Salam	3.756.652	3.769.181	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	3.772.651	3.836.325	Financing, Receivables/Acceptables, Ijarah and Salam	
1. Pembiayaan Bagi Hasil	116.724	119.592	97.323	97.450	97.774	97.513	96.860	96.284	95.074	94.759	94.480	94.254	95.082	96.447	1. Profit Sharing Financing	
a. Mudharabah	42.460	47.191	41.395	41.217	41.254	40.488	40.011	39.554	39.269	39.077	38.985	38.715	39.309	39.309	a. Mudharabah	
b. Musyarakah	55.953	55.868	55.928	56.233	56.520	56.464	56.372	56.273	55.520	55.490	55.402	55.269	56.367	57.137	b. Musyarakah	
c. Pembiayaan Bagi Hasil Lainnya	18.311	16.533	-	-	-	-	-	-	-	-	1	-	-	1	c. Others	
2. Piutang	3.564.012	3.576.863	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	3.629.875	3.692.983	2. Receivables/Acceptables	
a. Murabahah	3.197.786	3.230.490	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	3.367.166	3.429.339	a. Murabahah	
b. Qardh	363.337	343.402	284.226	282.026	276.463	269.571	263.134	254.796	251.307	249.314	251.628	253.393	259.092	259.964	b. Qardh	
c. Istishna'	2.889	2.971	3.292	3.338	3.396	3.409	3.466	3.524	3.527	3.552	3.582	3.599	3.617	3.680	c. Istishna'	
3. Pembiayaan Sewa (Ijarah)	75.916	72.726	63.031	62.146	61.086	60.049	59.253	57.544	50.364	49.781	49.027	47.396	47.694	46.895	3. Ijarah including Leasing receivables	
a. Pembiayaan Sindikasi	4	3	6	3	4	3	3	3	3	3	3	-	-	-	a. Syndication Financing	
b. Pembiayaan secara Channeling	1.655	1.443	266	266	248	247	247	222	224	223	219	217	216	214	b. Financing through Channeling	
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing	
d. Pembiayaan Sewa Lainnya	74.257	71.280	62.759	61.877	60.834	59.799	59.003	57.319	50.137	49.555	48.805	47.179	47.478	46.681	d. Other Ijarah	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

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

Tipe	2014		2015						2016						Type
	Nov	Des	Juli	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Dana Pihak Ketiga	11.568.258	11.730.009	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	15.370.111	14.986.106	Third Party Fund
1. Dana Simpanan Wadiah	6.477.583	6.586.628	6.908.787	7.026.779	7.248.532	7.503.321	7.703.196	7.876.839	7.994.300	8.106.090	8.234.250	8.334.937	8.465.040	8.437.145	1. Demand Deposits Wadiah
a. Giro	118.853	119.928	122.361	122.647	129.592	133.022	143.677	144.289	163.660	165.502	167.861	169.140	172.025	177.442	a. Demand Deposits Wadiah
b. Tabungan	6.358.730	6.466.700	6.786.426	6.904.132	7.118.940	7.370.299	7.559.479	7.732.550	7.830.640	7.940.588	8.066.389	8.165.797	8.293.015	8.259.703	b. Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	5.083.130	5.136.029	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	6.905.071	6.548.961	2. Non Profit Sharing Investment Fund
a. Giro	1.501	1.535	2.442	2.502	2.701	2.766	2.880	2.932	2.931	2.963	3.050	3.073	3.107	3.162	a. Demand Deposits
b. Tabungan	4.856.981	4.908.717	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	6.661.105	6.305.304	b. Saving Deposits
c. Deposito	224.648	225.777	230.049	231.891	278.955	281.683	238.131	241.087	244.943	243.535	243.030	242.001	240.859	240.495	c. Time Deposits
3. Dana Investasi Profit Sharing	7.545	7.352	5.932	5.925	5.893	5.882	5.944	5.922	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	2	3	3	3	2	2	2	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	6.833	6.684	5.302	5.313	5.301	5.294	5.338	5.322	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	712	666	627	609	589	586	604	598	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.202.344	3.201.156	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	3.252.827	3.318.712	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	94.437	92.228	71.666	71.371	71.126	70.590	69.850	69.169	68.077	67.661	67.086	66.425	66.879	67.103	1. Profit Sharing Financing
a. Mudharabah	28.671	28.483	25.223	24.861	24.583	24.283	23.785	23.313	23.029	22.799	22.569	22.414	22.170	22.191	a. Mudharabah
b. Musyarakah	47.455	47.212	46.443	46.510	46.543	46.307	46.065	45.856	45.048	44.862	44.517	44.011	44.709	44.912	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	18.311	16.533	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.071.415	3.073.119	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	3.157.071	3.223.331	2. Receivables/Acceptables
a. Murabahah	2.769.848	2.791.179	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	2.986.511	3.053.712	a. Murabahah
b. Qardh	301.279	281.657	219.267	215.810	209.122	200.134	191.289	181.280	176.514	172.177	171.745	169.776	170.378	169.437	b. Qardh
c. Istishna'	288	283	258	256	252	230	226	219	204	195	188	183	182	182	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	36.492	35.809	33.083	32.676	32.201	31.845	31.531	30.962	30.428	30.105	29.706	28.354	28.877	28.278	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	4	3	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	33.077	32.673	32.198	31.842	31.528	30.959	30.425	30.102	29.703	28.354	28.877	28.278	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		
Dana Pihak Ketiga	2.600.843	2.656.566	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	3.244.202	3.325.210	Third Party Fund	
1. Dana Simpanan Wadiah	1.229.376	1.253.350	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	1.360.660	1.395.735	1. Demand Deposits Wadia	
a. Giro	22.543	22.629	24.029	24.470	24.829	25.138	25.349	25.542	25.511	25.588	193.266	25.694	26.166	26.364	a. Demand Deposits Wadia	
b. Tabungan	1.206.833	1.230.721	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	1.334.494	1.369.371	b. IB Saving Deposits Wadia	
2. Dana Investasi Non Profit Sharing	1.369.383	1.401.084	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	1.883.538	1.929.475	2. Non Profit Sharing Investment Fund	
a. Giro	4.809	4.956	5.759	5.908	6.073	6.198	6.341	6.452	6.493	6.610	6.771	6.934	7.074	7.300	a. Demand Deposits	
b. Tabungan	1.325.892	1.355.195	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	1.819.528	1.865.469	b. Saving Deposits	
c. Deposito	38.682	40.933	47.882	49.166	48.651	49.339	48.452	50.937	50.457	51.934	54.700	56.173	56.936	56.706	c. Time Deposits	
3. Dana Investasi Profit Sharing	2.084	2.132	2.396	2.441	2.482	2.534	2.568	2.587	2.626	2.684	2.781	35	4	-	3. Profit Sharing Investment Fund	
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits	
b. Tabungan	2.010	2.053	2.289	2.334	2.372	2.419	2.450	2.472	2.508	2.559	2.644	34	4	-	b. Saving Deposits	
c. Deposito	74	79	107	107	110	115	118	115	118	125	137	1	-	-	c. Time Deposits	
Pembiayaan, Piutang dan Salam	554.308	568.025	564.059	582.126	578.304	580.680	577.079	564.498	559.196	544.192	526.477	526.438	519.824	517.613	Financing, Receivables/Acceptables, Ijarah and Salam	
1. Pembiayaan Bagi Hasil	22.287	27.364	25.657	26.085	26.654	26.929	27.013	27.121	27.001	27.102	27.394	27.829	28.203	29.344	1. Profit Sharing Financing	
a. Mudharabah	13.789	18.708	16.172	16.362	16.677	16.772	16.706	16.704	16.529	16.474	16.508	16.571	16.545	17.118	a. Mudharabah	
b. Musyarakah	8.498	8.656	9.485	9.723	9.977	10.157	10.307	10.417	10.472	10.628	10.885	11.258	11.658	12.225	b. Musyarakah	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	1	-	-	1	c. Others	
2. Piutang	492.597	503.744	508.454	526.571	522.765	525.547	522.344	510.795	512.259	497.414	479.762	479.567	472.804	469.652	2. Receivables/Acceptables	
a. Murabahah	427.938	439.311	440.461	457.273	452.280	452.931	447.259	433.974	434.143	416.920	396.485	392.534	380.655	375.627	a. Murabahah	
b. Qardh	62.058	61.745	64.959	66.216	67.341	69.437	71.845	73.516	74.793	77.137	79.883	83.617	88.714	90.527	b. Qardh	
c. Istishna'	2.601	2.688	3.034	3.082	3.144	3.179	3.240	3.305	3.323	3.357	3.394	3.416	3.435	3.498	c. Istishna'	
3. Pembiayaan Sewa (Ijarah)	39.424	36.917	29.948	29.470	28.885	28.204	27.722	26.582	19.936	19.676	19.321	19.042	18.817	18.617	3. Ijarah including Leasing receivables	
a. Pembiayaan Sindikasi	-	-	-	-	1	-	-	-	-	-	-	-	-	-	a. Syndication Financing	
b. Pembiayaan secara Channeling	1.655	1.443	266	266	248	247	247	222	224	223	219	217	216	214	b. Financing through Channeling	
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing	
d. Pembiayaan Sewa Lainnya	37.769	35.474	29.682	29.204	28.636	27.957	27.475	26.360	19.712	19.453	19.102	18.825	18.601	18.403	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Dana Pihak Ketiga	11.274.229	11.444.013	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	14.994.386	14.804.408	Third Party Fund
Pembiayaan, Piutang dan Salam	3.134.642	3.175.910	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	3.463.867	3.500.726	Financing, Receivables/Acceptables, Ijarah and Salam

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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Dana Pihak Ketiga	9.327.445	9.456.882	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	12.436.340	12.185.860	Third Party Fund
Pembiayaan, Piutang dan Salam	2.655.413	2.684.382	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	2.987.999	3.027.266	Financing, Receivables/Acceptables, Ijarah and Salam

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

Tipe	2014		2015						2016						Type
	Nov	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Dana Pihak Ketiga	1.988.154	2.028.329	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	2.558.046	2.618.548	Third Party Fund
Pembiayaan, Piutang dan Salam	482.517	494.570	503.104	520.530	517.090	533.431	530.030	518.019	514.533	497.450	480.518	479.858	475.868	473.460	Financing, Receivables/Acceptables, Ijarah and Salam

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015						2016						Indicator
	Nov	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1 Dana Simpanan Wadiah	26.845	29.073	31.807	30.288	31.050	29.400	30.314	32.532	30.399	31.244	31.406	31.947	33.907	35.427	iB Wadia
a. Giro	15.360	16.512	18.212	16.748	16.996	15.762	16.261	17.327	15.726	15.982	15.889	16.120	18.515	19.197	a. Demand Deposits Wadia
i. Rupiah	12.722	13.613	14.450	13.394	13.368	12.737	12.632	14.395	12.899	12.948	13.159	13.043	15.166	15.444	i. Rupiah
ii. Valas	2.638	2.900	3.762	3.354	3.629	3.025	3.629	2.931	2.827	3.034	2.730	3.077	3.349	3.753	ii. Foreign Currency
b. Tabungan	11.485	12.561	13.595	13.540	14.053	13.638	14.053	15.206	14.672	15.262	15.517	15.826	15.392	16.230	b. iB Saving Deposits Wadia
i. Rupiah	11.362	12.414	13.440	13.378	13.885	13.485	13.896	15.052	14.524	15.115	15.361	15.663	15.228	16.079	i. Rupiah
ii. Valas	123	147	155	161	168	153	157	154	148	148	155	163	164	151	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	181.660	187.638	183.293	185.021	187.254	189.097	189.212	197.475	198.656	200.536	201.151	201.861	204.459	205.910	Non Profit Sharing Investment Fund
a. Giro	1.644	2.132	2.624	3.451	3.675	3.844	3.504	3.859	3.635	3.385	3.822	3.987	4.970	4.643	a. Demand Deposits
i. Rupiah	1.369	1.790	2.163	3.074	3.143	3.211	2.827	2.997	2.657	2.864	3.401	3.478	4.172	3.807	i. Rupiah
ii. Valas	275	342	461	376	532	632	677	861	978	521	421	509	798	836	ii. Foreign Currency
b. Tabungan	47.591	50.949	49.287	49.476	49.822	49.918	50.247	53.388	52.948	53.798	52.538	53.143	52.643	54.013	b. Saving Deposits
i. Rupiah	47.097	50.441	48.658	48.786	49.096	49.173	49.487	52.623	52.234	52.983	51.668	52.253	51.760	53.155	i. Rupiah
ii. Valas	493	508	629	690	726	745	760	765	714	816	870	890	883	859	ii. Foreign Currency
c. Deposito	132.425	134.556	131.382	132.095	133.757	135.336	135.461	140.228	142.074	143.352	144.790	144.731	146.845	147.254	c. Time Deposits
i. Rupiah	122.501	124.999	120.420	121.134	122.938	124.901	125.935	130.749	132.682	133.547	133.008	134.338	136.919	137.738	i. Rupiah
a. 1 Bulan	90.877	94.041	90.051	92.682	92.409	94.840	95.044	95.816	102.656	101.664	98.572	100.538	100.503	98.456	a. 1 month
b. 3 Bulan	19.034	19.758	20.256	18.481	19.543	18.516	19.138	23.383	18.585	19.533	22.048	20.516	23.697	26.371	b. 3 month
c. 6 Bulan	7.440	5.905	4.877	4.719	5.791	6.308	6.332	6.098	5.903	6.961	6.704	7.425	6.915	7.016	c. 6 month
d. 12 Bulan	5.132	5.270	5.209	5.224	5.180	5.225	5.408	5.354	5.438	5.292	5.675	5.840	5.794	5.880	d. 12 month
e. >12 Bulan	18	25	28	27	15	13	96	100	96	10	19	10	15	15	e. >12 month
ii. Valas	9.924	9.558	10.962	10.961	10.819	10.434	9.526	9.479	9.391	9.806	11.782	10.393	9.926	9.516	ii. Foreign Currency
a. 1 Bulan	8.123	8.204	8.802	8.602	8.507	8.277	7.460	7.935	7.662	7.858	9.722	8.745	8.434	7.729	a. 1 month
b. 3 Bulan	1.291	780	1.082	2.001	2.014	1.576	1.481	890	1.321	1.497	1.457	1.031	898	1.382	b. 3 month
c. 6 Bulan	379	381	994	264	188	463	456	467	218	272	412	435	405	281	c. 6 month
d. 12 Bulan	130	192	83	94	110	118	130	187	191	179	190	182	189	123	d. 12 month
e. >12 Bulan	0	1	-	0	0	-	0	-	-	-	0	0	0	1	e. >12 month
3 Dana Investasi Profit Sharing	1.140	1.148	983	1.047	1.010	980	1.109	1.168	39	39	100	-	-	-	Profit Sharing Investment Fund
a. Giro	-	4	15	7	7	6	8	8	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	4	15	7	7	6	8	8	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	117	71	58	49	53	50	49	60	8	9	11	-	-	-	b. Saving Deposits
i. Rupiah	117	71	58	49	53	50	49	60	8	9	11	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.022	1.072	910	991	950	924	1.052	1.101	31	31	89	-	-	-	c. Time Deposits
i. Rupiah	1.022	1.072	910	991	950	924	1.052	1.101	31	31	89	-	-	-	i. Rupiah
a. 1 Bulan	897	856	711	793	747	696	880	890	17	19	78	-	-	-	a. 1 month
b. 3 Bulan	92	77	74	88	190	212	129	82	2	1	9	-	-	-	b. 3 month
c. 6 Bulan	15	116	123	109	10	10	35	119	9	9	0	-	-	-	c. 6 month
d. 12 Bulan	19	24	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1 Dana Simpanan Wadiah	20.956	22.705	24.402	23.267	23.877	22.452	23.274	24.915	23.398	23.760	24.208	24.625	26.451	27.524	iB Wadia
a. Giro	12.033	12.867	13.863	12.686	12.856	11.821	12.277	12.991	11.818	11.823	11.933	12.205	14.522	15.024	a. Demand Deposits Wadia
i. Rupiah	9.546	10.098	10.721	9.563	9.524	9.088	9.011	10.195	9.125	9.152	9.497	9.371	11.370	11.534	i. Rupiah
ii. Valas	2.487	2.770	3.143	3.123	3.332	2.733	3.266	2.796	2.693	2.672	2.436	2.834	3.151	3.490	ii. Foreign Currency
b. Tabungan	8.922	9.838	10.539	10.580	11.021	10.631	10.996	11.924	11.580	11.937	12.275	12.419	11.929	12.500	b. iB Saving Deposits Wadia
i. Rupiah	8.810	9.704	10.407	10.441	10.877	10.500	10.865	11.802	11.458	11.815	12.149	12.297	11.806	12.385	i. Rupiah
ii. Valas	113	134	132	140	144	131	131	122	121	122	126	123	124	115	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	142.982	146.901	140.030	140.284	141.585	142.463	142.806	148.896	149.832	150.074	150.571	149.511	147.903	149.527	Non Profit Sharing Investment Fund
a. Giro	567	935	1.203	1.322	1.766	1.474	1.467	1.872	1.911	1.606	1.735	1.759	1.939	1.918	a. Demand Deposits
i. Rupiah	447	827	1.013	1.150	1.470	1.139	1.092	1.196	1.211	1.302	1.508	1.455	1.615	1.574	i. Rupiah
ii. Valas	120	108	190	171	296	335	376	676	700	304	227	304	323	344	ii. Foreign Currency
b. Tabungan	38.078	40.515	38.036	38.090	38.154	38.414	38.646	40.758	40.445	40.729	39.833	39.868	39.051	39.537	b. Saving Deposits
i. Rupiah	38.060	40.498	38.026	38.065	38.129	38.396	38.627	40.737	40.422	40.704	39.800	39.838	39.026	39.510	i. Rupiah
ii. Valas	18	17	11	25	25	19	19	21	23	25	33	30	26	27	ii. Foreign Currency
c. Deposito	104.338	105.451	100.790	100.872	101.664	102.575	102.693	106.266	107.475	107.738	109.003	107.884	106.913	108.072	c. Time Deposits
i. Rupiah	96.281	97.307	91.255	91.746	92.758	94.063	94.712	97.874	99.269	98.697	97.972	98.190	97.663	99.081	i. Rupiah
a. 1 Bulan	71.469	73.950	69.327	70.820	71.458	72.937	73.647	73.757	78.324	77.297	75.326	75.049	73.954	74.136	a. 1 month
b. 3 Bulan	14.743	14.281	14.562	13.719	13.660	13.117	13.158	16.548	13.247	12.876	13.975	13.945	15.516	16.669	b. 3 month
c. 6 Bulan	5.882	4.891	3.451	3.282	3.695	4.164	3.940	3.568	3.535	4.406	4.386	4.690	3.706	3.810	c. 6 month
d. 12 Bulan	4.169	4.159	3.887	3.904	3.930	3.835	3.954	3.999	4.157	4.115	4.276	4.488	4.477	4.454	d. 12 month
e. >12 Bulan	18	25	27	21	14	10	13	2	5	2	9	19	10	12	e. >12 month
ii. Valas	8.056	8.144	9.536	9.125	8.906	8.512	7.981	8.393	8.206	9.042	11.032	9.694	9.250	8.991	ii. Foreign Currency
a. 1 Bulan	6.866	7.129	7.907	7.327	6.906	6.197	6.982	6.197	6.608	7.340	9.192	8.203	7.937	7.407	a. 1 month
b. 3 Bulan	722	566	891	1.521	1.387	1.046	1.246	811	1.274	1.381	1.339	961	782	1.243	b. 3 month
c. 6 Bulan	339	336	667	197	184	454	408	413	134	142	310	349	363	237	c. 6 month
d. 12 Bulan	130	112	70	80	96	106	130	187	190	179	190	181	168	103	d. 12 month
e. >12 Bulan	0	1	-	0	0	-	0	-	-	-	0	0	0	1	e. >12 month
3 Dana Investasi Profit Sharing	1.112	1.117	946	1.011	972	942	1.070	1.083	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	4	15	7	7	6	8	8	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	4	15	7	7	6	8	8	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	111	65	50	41	44	41	40	50	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	111	65	50	41	44	41	40	50	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.001	1.047	882	963	921	895	1.022	1.025	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	1.001	1.047	882	963	921	895	1.022	1.025	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	879	847	698	778	729	681	852	827	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	90	74	70	85	179	201	129	79	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	15	104	112	98	10	10	35	109	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	17	22	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

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015						2016						Indicator
	Nov	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1 Dana Simpanan Wadiah	5.889	6.368	7.405	7.021	7.173	6.949	7.040	7.617	7.000	7.485	7.198	7.322	7.456	7.903	iB Wadia
a. Giro	3.326	3.645	4.348	4.062	4.141	3.941	3.984	4.335	3.908	4.159	3.956	3.915	3.993	4.173	a. Demand Deposits Wadia
i. Rupiah	3.176	3.515	3.730	3.831	3.844	3.649	3.621	4.200	3.774	3.797	3.662	3.672	3.796	3.910	i. Rupiah
ii. Valas	151	130	619	231	297	292	362	135	134	362	294	243	198	263	ii. Foreign Currency
b. Tabungan	2.563	2.723	3.056	2.959	3.032	3.007	3.056	3.282	3.092	3.326	3.242	3.407	3.463	3.730	b. iB Saving Deposits Wadia
i. Rupiah	2.552	2.710	3.034	2.938	3.008	2.985	3.031	3.250	3.065	3.300	3.212	3.367	3.423	3.693	i. Rupiah
ii. Valas	11	13	23	22	24	23	25	32	27	26	29	41	40	37	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	38.678	40.737	43.263	44.738	45.669	46.634	46.406	48.578	48.825	50.462	50.579	52.350	56.556	56.382	Non Profit Sharing Investment Fund
a. Giro	1.077	1.197	1.421	2.129	1.909	2.370	2.036	1.987	1.723	1.779	2.087	2.228	3.032	2.724	a. Demand Deposits
i. Rupiah	922	963	1.150	1.924	1.672	2.072	1.735	1.802	1.445	1.561	1.893	2.024	2.557	2.232	i. Rupiah
ii. Valas	155	234	271	205	236	298	301	185	278	217	194	204	475	492	ii. Foreign Currency
b. Tabungan	9.513	10.434	11.251	11.386	11.668	11.504	11.601	12.630	12.502	13.069	12.705	13.275	13.592	14.476	b. Saving Deposits
i. Rupiah	9.037	9.943	10.632	10.721	10.967	10.777	10.860	11.886	11.811	12.279	11.868	12.415	12.735	13.644	i. Rupiah
ii. Valas	475	491	619	665	701	727	741	744	691	790	838	860	858	831	ii. Foreign Currency
c. Deposito	28.088	29.106	30.591	31.223	32.093	32.761	32.768	33.962	34.599	35.614	35.787	36.847	39.932	39.182	c. Time Deposits
i. Rupiah	26.220	27.692	29.165	29.388	30.180	30.839	31.223	32.875	33.413	34.850	35.037	36.148	39.256	38.657	i. Rupiah
a. 1 Bulan	19.408	20.090	20.724	21.862	20.951	21.903	21.397	22.059	24.331	24.367	23.246	25.489	26.549	24.320	a. 1 month
b. 3 Bulan	4.291	5.477	5.694	4.763	5.883	5.400	5.979	6.835	5.338	6.657	8.073	6.571	8.181	9.702	b. 3 month
c. 6 Bulan	1.558	1.014	1.426	1.437	2.096	2.144	2.392	2.531	2.368	2.555	2.319	2.735	3.209	3.207	c. 6 month
d. 12 Bulan	963	1.111	1.321	1.320	1.249	1.390	1.455	1.355	1.281	1.177	1.398	1.353	1.317	1.426	d. 12 month
e. >12 Bulan	0	0	0	6	0	2	0	95	95	95	1	0	1	3	e. >12 month
ii. Valas	1.868	1.413	1.426	1.836	1.912	1.922	1.545	1.087	1.186	764	750	699	676	525	ii. Foreign Currency
a. 1 Bulan	1.257	1.075	895	1.275	1.372	1.372	1.263	953	1.053	518	531	542	497	322	a. 1 month
b. 3 Bulan	570	214	191	480	627	530	234	79	47	116	118	70	116	139	b. 3 month
c. 6 Bulan	41	45	327	68	4	8	47	55	84	130	102	86	41	44	c. 6 month
d. 12 Bulan	-	80	13	13	14	12	0	-	1	0	0	1	21	21	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	0	-	-	-	-	-	-	e. >12 month
3 Dana Investasi Profit Sharing	28	31	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	8	8	9	9	10	9	8	9	11	-	-	-	b. Saving Deposits
i. Rupiah	7	6	8	8	9	9	10	9	8	9	11	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	22	25	28	29	29	29	30	76	31	31	89	-	-	-	c. Time Deposits
i. Rupiah	22	25	28	29	29	29	30	76	31	31	89	-	-	-	i. Rupiah
a. 1 Bulan	18	8	13	15	18	16	27	62	17	19	78	-	-	-	a. 1 month
b. 3 Bulan	2	3	4	2	11	11	0	2	2	9	9	-	-	-	b. 3 month
c. 6 Bulan	-	12	11	11	0	0	0	9	9	9	0	-	-	-	c. 6 month
d. 12 Bulan	2	2	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Total Dana Pihak Ketiga	209.644	217.858	216.083	216.356	219.313	219.478	220.635	231.175	229.094	231.820	232.657	233.808	238.366	241.336	Total Third Party Fund
i. Rupiah	196.191	204.404	200.115	200.813	203.439	204.487	205.886	216.985	215.035	217.495	216.698	218.775	223.246	226.222	i. Rupiah
ii. Valas	13.453	13.454	15.968	15.543	15.874	14.991	14.749	14.191	14.059	14.324	15.959	15.033	15.121	15.114	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	208.525	216.824	215.110	215.416	218.379	218.518	219.519	230.066	227.895	230.698	231.509	232.656	237.214	239.773	1. Residents' Third Party Funds
a. Pemerintah	48.145	46.515	37.521	37.124	40.301	41.650	41.460	38.077	42.845	41.858	43.036	42.835	44.125	43.031	a. Government
i. Rupiah	44.214	42.554	34.291	34.136	36.879	39.107	39.178	35.153	39.569	39.705	40.128	40.539	41.732	40.687	i. Rupiah
ii. Valas	3.931	3.961	3.231	2.988	3.422	2.543	2.282	2.924	3.276	2.153	2.908	2.296	2.393	2.344	ii. Foreign Exchange
b. Swasta	160.380	170.309	177.588	178.292	178.078	176.867	178.059	191.988	185.050	188.840	188.472	189.821	193.089	196.742	b. Private Sector
1. Institusi Keuangan Non Bank	21.965	22.703	23.443	25.167	24.839	24.607	24.910	25.932	24.199	23.878	24.843	25.083	25.927	26.002	1. Non bank Financial Institutions
i. Rupiah	21.445	22.171	22.862	24.527	24.196	23.846	24.163	25.255	23.458	23.370	24.245	24.815	25.672	25.607	i. Rupiah
ii. Valas	521	533	581	640	643	761	747	677	741	509	598	268	255	394	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	46.315	46.111	53.235	52.521	53.125	52.207	51.358	58.093	53.641	55.113	55.655	55.584	58.172	58.478	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	40.565	40.428	44.750	44.230	44.703	43.735	43.060	50.794	46.831	46.706	46.534	46.585	49.135	49.973	i. Rupiah
ii. Valas	5.750	5.683	8.484	8.291	8.422	8.472	8.298	7.298	6.810	8.407	9.121	8.999	9.037	8.505	ii. Foreign Exchange
3. Perseorangan	92.099	101.494	100.911	100.604	100.114	100.053	101.790	107.963	107.211	109.849	107.974	109.154	108.990	112.262	3. Individuals
i. Rupiah	89.725	98.997	98.048	97.723	97.469	97.578	99.326	105.482	104.787	107.381	105.410	106.447	106.305	109.489	i. Rupiah
ii. Valas	2.375	2.497	2.862	2.881	2.645	2.475	2.464	2.481	2.424	2.467	2.564	2.706	2.684	2.773	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.119	1.034	973	941	934	960	1.116	1.110	1.199	1.122	1.148	1.152	1.152	1.564	2. Non Residents' Third Party Funds
i. Rupiah	243	254	163	197	193	220	159	300	391	334	380	389	401	465	i. Rupiah
ii. Valas	876	780	810	743	741	740	957	810	808	787	768	764	751	1.099	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Total Dana Pihak Ketiga	165.050	170.723	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	174.354	177.051	Total Third Party Fund
i. Rupiah	154.256	159.549	152.367	151.976	153.730	154.128	155.376	162.887	161.487	161.669	160.925	161.150	161.480	164.085	i. Rupiah
ii. Valas	10.793	11.173	13.011	12.585	12.703	11.730	11.774	12.008	11.743	12.165	13.853	12.985	12.874	12.966	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	163.970	169.747	164.470	163.694	165.566	164.973	166.096	173.850	172.229	172.920	173.849	173.209	173.446	175.982	1. Residents' Third Party Funds
a. Pemerintah	41.260	40.091	26.542	25.498	27.847	28.873	29.213	27.761	29.788	30.321	31.102	30.769	31.612	31.277	a. Government
i. Rupiah	37.593	36.364	24.044	23.265	25.211	27.005	27.414	25.324	27.007	28.277	28.374	28.660	29.422	29.135	i. Rupiah
ii. Valas	3.668	3.727	2.499	2.233	2.636	1.868	1.799	2.437	2.781	2.044	2.729	2.109	2.190	2.142	ii. Foreign Exchange
b. Swasta	122.710	129.656	137.928	138.196	137.719	136.099	136.883	146.089	142.441	142.599	142.746	142.440	141.834	144.705	b. Private Sector
1. Institusi Keuangan Non Bank	16.326	16.899	15.519	16.712	16.022	16.081	16.270	17.423	15.738	14.844	15.907	15.573	15.831	16.839	1. Non bank Financial Institutions
i. Rupiah	15.940	16.484	15.086	16.239	15.526	15.484	15.709	16.826	15.129	14.458	15.366	15.354	15.612	16.480	i. Rupiah
ii. Valas	386	415	433	473	496	597	560	597	609	386	542	219	219	360	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	33.190	32.909	44.278	43.496	44.131	42.492	41.984	46.221	43.930	45.063	45.229	45.133	44.896	45.036	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	28.764	28.226	36.944	36.272	36.932	35.430	34.996	39.577	37.914	37.597	36.947	36.868	36.786	37.141	i. Rupiah
ii. Valas	4.426	4.683	7.334	7.225	7.199	7.062	6.988	6.644	6.016	7.466	8.282	8.265	8.110	7.895	ii. Foreign Exchange
3. Perseorangan	73.193	79.848	78.132	77.988	77.566	77.526	78.629	82.446	82.774	82.691	81.610	81.734	81.107	82.830	3. Individuals
i. Rupiah	71.743	78.264	76.181	76.061	75.919	76.047	77.145	80.910	81.228	81.194	80.063	80.086	79.488	81.082	i. Rupiah
ii. Valas	1.450	1.584	1.951	1.926	1.647	1.479	1.485	1.536	1.546	1.497	1.547	1.648	1.619	1.748	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.080	976	908	866	867	885	1.054	1.045	1.000	914	930	926	908	1.069	2. Non Residents' Third Party Funds
i. Rupiah	217	211	113	138	142	161	113	250	209	143	176	183	172	247	i. Rupiah
ii. Valas	863	764	795	728	725	724	941	795	791	771	754	744	736	821	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	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Total Dana Pihak Ketiga	44.595	47.136	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	57.878	59.672	64.013	64.285	Total Third Party Fund
i. Rupiah	41.935	44.855	47.747	48.838	49.709	50.359	50.510	54.098	53.548	55.826	55.772	57.625	61.766	62.137	i. Rupiah
ii. Valas	2.660	2.281	2.957	2.958	3.171	3.261	2.975	2.183	2.316	2.160	2.105	2.047	2.246	2.148	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	44.555	47.077	50.639	51.721	52.813	53.545	53.423	56.216	55.666	57.778	57.660	59.446	63.769	63.790	1. Residents' Third Party Funds
a. Pemerintah	6.885	6.424	10.979	11.626	12.454	12.777	12.247	10.317	13.057	11.537	11.934	12.066	12.513	11.754	a. Government
i. Rupiah	6.621	6.190	10.247	10.871	11.668	12.102	11.765	9.829	12.561	11.428	11.755	11.879	12.310	11.552	i. Rupiah
ii. Valas	263	234	732	755	786	675	482	487	495	109	179	187	203	202	ii. Foreign Exchange
b. Swasta	37.670	40.653	39.660	40.096	40.359	40.768	41.176	45.899	42.609	46.241	45.726	47.381	51.255	52.037	b. Private Sector
1. Institusi Keuangan Non Bank	5.639	5.805	7.924	8.455	8.817	8.526	8.641	8.509	8.461	9.034	8.935	9.510	10.096	9.162	1. Non bank Financial Institutions
i. Rupiah	5.505	5.687	7.776	8.287	8.670	8.362	8.454	8.429	8.329	8.912	8.880	9.461	10.060	9.128	i. Rupiah
ii. Valas	135	118	148	167	148	164	187	80	133	122	56	49	36	35	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	13.125	13.202	8.957	9.025	8.994	9.716	9.374	11.872	9.711	10.050	10.426	10.451	13.276	13.442	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	11.801	12.202	7.806	7.958	7.771	8.305	8.064	11.218	8.917	9.108	9.587	9.717	12.349	12.833	i. Rupiah
ii. Valas	1.324	1.000	1.151	1.066	1.223	1.410	1.310	654	794	941	839	734	927	609	ii. Foreign Exchange
3. Perseorangan	18.906	21.646	22.779	22.616	22.548	22.527	23.161	25.517	24.437	27.157	26.364	27.419	27.883	29.433	3. Individuals
i. Rupiah	17.981	20.733	21.868	21.662	21.550	21.531	22.181	24.572	23.559	26.187	25.347	26.361	26.817	28.408	i. Rupiah
ii. Valas	925	914	911	954	998	996	979	945	878	971	1.017	1.058	1.065	1.025	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	40	59	65	74	67	76	62	65	198	208	218	226	244	495	2. Non Residents' Third Party Funds
i. Rupiah	26	43	50	59	51	59	46	49	182	191	204	206	229	218	i. Rupiah
ii. Valas	13	16	15	15	16	16	16	15	16	17	14	20	15	277	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Juni 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	41.409	28.273	27.371	103,30%	West Java
Banten	8.265	5.925	6.434	92,10%	Banten
DKI Jakarta	231.978	93.139	123.954	75,14%	DKI Jakarta
DI Yogyakarta	4.538	2.858	3.876	73,74%	DI Yogyakarta
Jawa Tengah	19.975	14.208	12.082	117,60%	Central Java
Jawa Timur	28.629	20.779	18.963	109,57%	East Java
Bengkulu	1.005	884	544	162,66%	Bengkulu
Jambi	2.538	2.154	1.067	201,85%	Jambi
Nanggroe Aceh Darussalam	5.586	3.009	3.636	82,76%	Nanggroe Aceh Darussalam
Sumatera Utara	11.525	8.692	8.958	97,03%	North Sumatera
Sumatera Barat	4.087	3.673	2.798	131,28%	West Sumatera
Riau	7.967	3.983	3.913	101,79%	Riau
Sumatera Selatan	5.797	4.185	4.050	103,34%	South Sumatera
Bangka Belitung	317	299	200	149,43%	Bangka Belitung
Kepulauan Riau	2.975	2.744	1.503	182,48%	Riau Islands
Lampung	2.615	2.227	1.835	121,33%	Lampung
Kalimantan Selatan	4.523	3.180	3.108	102,32%	South Kalimantan
Kalimantan Barat	4.072	3.257	1.798	181,10%	West Kalimantan
Kalimantan Timur	5.914	4.292	4.333	99,05%	East Kalimantan
Kalimantan Tengah	938	768	624	123,02%	Central Kalimantan
Sulawesi Tengah	1.198	969	776	124,88%	Central Sulawesi
Sulawesi Selatan	6.926	5.744	3.660	156,95%	South Sulawesi
Sulawesi Utara	431	422	202	209,33%	North Sulawesi
Gorontalo	314	297	214	138,89%	Gorontalo
Sulawesi Barat	209	164	164	99,81%	West Sulawesi
Sulawesi Tenggara	944	835	598	139,65%	South East Sulawesi
NTB	2.414	2.078	1.187	175,07%	West Nusa Tenggara
Bali	1.747	1.574	785	200,43%	Bali
NTT	209	199	104	191,27%	East Nusa Tenggara
Maluku	465	97	323	29,89%	Maluku
Papua	1.003	538	575	93,52%	Papua
Maluku Utara	390	189	354	53,33%	North Maluku
Papua Barat	342	154	283	54,47%	West Papua
Luar Indonesia	1.337	386	1.065	36,29%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Juni 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	33.806	23.190	22.014	105,34%	West Java
Banten	6.559	4.657	5.340	87,21%	Banten
DKI Jakarta	146.311	64.191	90.457	70,96%	DKI Jakarta
DI Yogyakarta	3.298	1.903	3.063	62,11%	DI Yogyakarta
Jawa Tengah	12.258	10.670	8.216	129,87%	Central Java
Jawa Timur	18.453	14.606	13.773	106,05%	East Java
Bengkulu	977	856	531	161,03%	Bengkulu
Jambi	2.125	1.814	885	204,95%	Jambi
Nanggroe Aceh Darussalam	2.462	1.175	2.020	58,16%	Nanggroe Aceh Darussalam
Sumatera Utara	5.634	4.425	4.359	101,50%	North Sumatera
Sumatera Barat	2.425	2.170	2.018	107,50%	West Sumatera
Riau	3.669	2.302	2.752	83,65%	Riau
Sumatera Selatan	2.938	2.598	2.337	111,16%	South Sumatera
Bangka Belitung	244	242	160	151,24%	Bangka Belitung
Kepulauan Riau	1.882	1.693	1.120	151,13%	Riau Islands
Lampung	2.485	2.176	1.711	127,19%	Lampung
Kalimantan Selatan	2.687	2.080	2.442	85,19%	South Kalimantan
Kalimantan Barat	2.523	2.490	1.328	187,51%	West Kalimantan
Kalimantan Timur	3.819	2.757	3.196	86,26%	East Kalimantan
Kalimantan Tengah	938	768	624	123,02%	Central Kalimantan
Sulawesi Tengah	1.198	969	776	124,88%	Central Sulawesi
Sulawesi Selatan	4.305	4.013	2.481	161,73%	South Sulawesi
Sulawesi Utara	431	422	202	209,33%	North Sulawesi
Gorontalo	314	297	214	138,89%	Gorontalo
Sulawesi Barat	179	159	135	118,43%	West Sulawesi
Sulawesi Tenggara	944	835	598	139,65%	South East Sulawesi
NTB	1.761	1.682	865	194,43%	West Nusa Tenggara
Bali	1.576	1.442	729	197,70%	Bali
NTT	209	199	104	191,27%	East Nusa Tenggara
Maluku	465	97	323	29,89%	Maluku
Papua	1.003	538	575	93,52%	Papua
Maluku Utara	390	189	354	53,33%	North Maluku
Papua Barat	342	154	283	54,47%	West Papua
Luar Indonesia	1.337	386	1.065	36,29%	Outside Indonesia

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Juni 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	7.603	5.083	5.357	94,89%	West Java
Banten	1.706	1.268	1.093	115,97%	Banten
DKI Jakarta	85.667	28.947	33.497	86,42%	DKI Jakarta
DI Yogyakarta	1.239	955	812	117,60%	DI Yogyakarta
Jawa Tengah	7.716	3.538	3.865	91,52%	Central Java
Jawa Timur	10.177	6.173	5.190	118,93%	East Java
Bengkulu	28	29	12	232,99%	Bengkulu
Jambi	413	341	182	186,83%	Jambi
Nanggroe Aceh Darussalam	3.124	1.835	1.616	113,51%	Nanggroe Aceh Darussalam
Sumatera Utara	5.890	4.267	4.598	92,80%	North Sumatera
Sumatera Barat	1.661	1.503	779	192,88%	West Sumatera
Riau	4.298	1.681	1.161	144,77%	Riau
Sumatera Selatan	2.860	1.587	1.712	92,68%	South Sumatera
Bangka Belitung	73	57	40	142,20%	Bangka Belitung
Kepulauan Riau	1.093	1.051	383	274,09%	Riau Islands
Lampung	131	51	124	40,68%	Lampung
Kalimantan Selatan	1.836	1.100	666	165,12%	South Kalimantan
Kalimantan Barat	1.549	767	471	163,00%	West Kalimantan
Kalimantan Timur	2.094	1.535	1.137	134,96%	East Kalimantan
Kalimantan Tengah	-	-	-	-	Central Kalimantan
Sulawesi Tengah	-	-	-	-	Central Sulawesi
Sulawesi Selatan	2.621	1.731	1.178	146,90%	South Sulawesi
Sulawesi Utara	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	Gorontalo
Sulawesi Barat	29	5	30	15,39%	West Sulawesi
Sulawesi Tenggara	-	-	-	-	South East Sulawesi
NTB	653	397	322	123,09%	West Nusa Tenggara
Bali	171	132	56	236,14%	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 - Juni 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	950	698	829	84,20%	Kab. Tangerang	Banten
	Kab. Serang	1.883	1.434	1.209	118,62%	Kab. Serang	
	Kota Cilegon	1.336	1.085	783	138,57%	Kota Cilegon	
	Kota Tangerang	3.418	2.270	3.157	71,91%	Kota Tangerang	
	Kota Serang	315	231	99	232,95%	Kota Serang	
	Kota Tangerang Selatan	364	206	356	57,96%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	515	512	396	129,32%	Kab. Bekasi	West Java
	Kab. Purwakarta	439	406	311	130,48%	Kab. Purwakarta	
	Kab. Karawang	303	260	228	113,83%	Kab. Karawang	
	Kab. Sukabumi	187	187	99	188,20%	Kab. Sukabumi	
	Kab. Cianjur	1.036	927	473	195,96%	Kab. Cianjur	
	Kab. Bandung	45	9	45	20,81%	Kab. Bandung	
	Kab. Garut	219	209	173	120,78%	Kab. Garut	
	Kab. Majalengka	10	10	10	104,01%	Kab. Majalengka	
	Kota Bandung	18.200	12.324	9.522	129,43%	Kota Bandung	
	Kota Bogor	4.301	3.004	3.846	78,12%	Kota Bogor	
	Kota Sukabumi	462	348	360	96,82%	Kota Sukabumi	
	Kota Cirebon	3.288	2.678	1.822	147,00%	Kota Cirebon	
	Kota Tasikmalaya	2.111	1.719	942	182,49%	Kota Tasikmalaya	
	Kota Cimahi	205	125	200	62,46%	Kota Cimahi	
	Kota Depok	2.321	1.351	2.138	63,18%	Kota Depok	
	Kota Bekasi	7.766	4.202	6.806	61,75%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	79.598	25.471	55.663	45,76%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	3.639	2.909	2.650	109,78%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	11.411	7.825	9.213	84,93%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	106.242	53.050	49.687	106,77%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	31.089	3.884	6.741	57,62%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	4.538	2.858	3.876	73,74%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	583	332	276	120,29%	Kab. Semarang	Central Java
	Kab. Kendal	69	62	54	114,75%	Kab. Kendal	
	Kab. Tegal	216	202	44	460,55%	Kab. Tegal	
	Kab. Pati	124	120	72	168,21%	Kab. Pati	
	Kab. Kudus	532	383	476	80,56%	Kab. Kudus	
	Kab. Banyumas	1.030	893	831	107,49%	Kab. Banyumas	
	Kab. Cilacap	140	100	133	75,16%	Kab. Cilacap	
	Kota Semarang	9.293	5.227	5.174	101,02%	Kota Semarang	
	Kota Salatiga	86	83	45	183,19%	Kota Salatiga	
	Kota Pekalongan	868	693	729	95,04%	Kota Pekalongan	
	Kota Tegal	963	885	466	190,08%	Kota Tegal	
	Kota Surakarta	6.070	5.229	3.783	138,21%	Kota Surakarta	
Jawa Timur	Kab. Gresik	544	508	459	110,71%	Kab. Gresik	East Java
	Kab. Sidoarjo	2.005	1.459	1.244	117,34%	Kab. Sidoarjo	
	Kab. Pamekasan	473	186	447	41,58%	Kab. Pamekasan	
	Kab. Banyuwangi	170	167	122	137,09%	Kab. Banyuwangi	
	Kab. Jember	871	678	693	97,77%	Kab. Jember	
	Kab. Madiun	193	175	185	94,45%	Kab. Madiun	
	Kab. Bojonegoro	198	157	195	80,57%	Kab. Bojonegoro	
	Kota Surabaya	18.451	13.228	11.032	119,91%	Kota Surabaya	
	Kota Malang	3.490	2.943	2.513	117,13%	Kota Malang	
	Kota Blitar	122	108	119	91,05%	Kota Blitar	
	Kota Kediri	2.013	1.076	1.903	56,55%	Kota Kediri	
	Kota Madiun	100	93	52	178,22%	Kota Madiun	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 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	1.005	884	544	162,66%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.538	2.154	1.067	201,85%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Aceh Barat	59	49	58	84,61%	Kab. Aceh Barat	Nanggroe Aceh Darussalam
	Kab. Simeuleu	127	84	125	67,03%	Kab. Simeuleu	
	Kota Banda Aceh	3.642	1.679	2.281	73,62%	Kota Banda Aceh	
	Kota Lhokseumawe	1.375	1.015	813	124,77%	Kota Lhokseumawe	
	Kota Langsa	383	182	359	50,83%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	305	292	275	105,82%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	165	86	162	53,20%	Kab. Langkat	
	Kab. Karo	43	45	22	200,70%	Kab. Karo	
	Kab. Labuhan Batu	153	161	141	114,12%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	305	386	165	233,66%	Kota Tebing Tinggi	
	Kota Pematang Siantar	837	588	637	92,27%	Kota Pematang Siantar	
	Kota Tanjung Balai	105	72	105	68,02%	Kota Tanjung Balai	
	Kota Sibolga	150	134	72	185,73%	Kota Sibolga	
	Kota Medan	8.724	6.301	6.866	91,78%	Kota Medan	
	Kota Padang Sidempuan	739	628	511	122,80%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	676	630	574	109,78%	Kota Bukittinggi	West Sumatera
	Kota Padang	2.376	2.019	1.913	105,52%	Kota Padang	
	Kota Solok	296	296	50	596,89%	Kota Solok	
	Kota Payakumbuh	738	727	260	279,43%	Kota Payakumbuh	
Riau	Kab. Bengkalis	296	91	291	31,31%	Kab. Bengkalis	Riau
	Kota Pekanbaru	7.327	3.661	3.289	111,31%	Kota Pekanbaru	
	Kota Dumai	344	231	333	69,29%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	856	692	587	117,84%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	2.119	2.051	916	223,92%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	321	288	237	121,14%	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	31	37	10	363,84%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	5.083	3.498	3.550	98,53%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	218	235	127	185,40%	Kota Palembang	
	Kota Lubuklinggau	145	128	125	102,10%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	317	299	200	149,43%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	363	324	201	160,85%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2.058	1.718	1.520	113,04%	Kota Bandar Lampung	
	Kota Metro	195	185	114	162,11%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	297	222	223	99,17%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	238	65	141	46,04%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	110	75	108	69,33%	Kab. Tabalong	
	Kota Banjarmasin	3.611	2.650	2.396	110,58%	Kota Banjarmasin	
	Kota Banjarbaru	268	168	239	70,51%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	118	118	58	201,97%	Kab. Sambas	West Kalimantan
	Kota Pontianak	3.727	2.917	1.675	174,14%	Kota Pontianak	
	Kota Singkawang	227	222	65	342,49%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	254	130	246	53,08%	Kab. Kutai	East Kalimantan
	Kota Samarinda	3.055	1.796	2.315	77,60%	Kota Samarinda	
	Kota Balikpapan	2.396	2.278	1.567	145,33%	Kota Balikpapan	
	Kota Bontang	209	87	205	42,51%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	78	54	75	71,54%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	141	139	70	199,18%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	718	575	479	120,01%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	310	297	215	138,45%	Kab. Morowali	Central Sulawesi
	Kota Palu	889	672	561	119,69%	Kota Palu	
Sulawesi Barat	Kota Gorontalo	209	164	164	99,81%	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 - Juni 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	6.374	5.210	3.356	155,25%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	23	19	5	374,37%	Kota Pare-Pare	
	Kab. Bone	304	287	225	127,61%	Kab. Bone	
	Kota Palopo	71	69	14	488,00%	Kota Palopo	
	Kab. Maros	154	158	59	266,90%	Kab. Maros	
Gorontalo	Kab Mamuju	314	297	214	138,89%	Kab Mamuju	Gorontalo
Sulawesi Tenggara	Kota Kendari	944	835	598	139,65%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	431	422	202	209,33%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	33	32	3	1014,42%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	204	202	143	140,89%	Kab. Lombok Timur	
	Kota Mataram	2.177	1.844	1.041	177,21%	Kota Mataram	
Bali	Kota Denpasar	1.747	1.574	785	200,43%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	209	199	104	191,27%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	465	97	323	29,89%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	390	189	354	53,33%	Kota ternate	North Maluku
Papua Barat	Kota Sorong	342	154	283	54,47%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	1.003	538	575	93,52%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.337	386	1.065	36,29%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juni 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	621	564	507	111,15%	Kab. Tangerang	Banten
	Kab. Serang	1.883	1.434	1.209	118,62%	Kab. Serang	
	Kota Cilegon	875	626	703	89,08%	Kota Cilegon	
	Kota Tangerang	2.740	1.798	2.496	72,04%	Kota Tangerang	
	Kota Serang	77	29	69	41,30%	Kota Serang	
	Kota Tangerang Selatan	364	206	356	57,96%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	515	512	396	129,32%	Kab. Bekasi	West Java
	Kab. Purwakarta	439	406	311	130,48%	Kab. Purwakarta	
	Kab. Karawang	262	258	186	138,37%	Kab. Karawang	
	Kab. Sukabumi	187	187	99	188,20%	Kab. Sukabumi	
	Kab. Cianjur	1.036	927	473	195,96%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	219	209	173	120,78%	Kab. Garut	
	Kab. Majalengka	10	10	10	104,01%	Kab. Majalengka	
	Kota Bandung	14.614	10.105	7.156	141,20%	Kota Bandung	
	Kota Bogor	3.398	2.149	3.044	70,60%	Kota Bogor	
	Kota Sukabumi	385	341	284	120,19%	Kota Sukabumi	
	Kota Cirebon	2.547	2.035	1.606	126,76%	Kota Cirebon	
	Kota Tasikmalaya	1.642	1.257	829	151,59%	Kota Tasikmalaya	
	Kota Cimahi	205	125	200	62,46%	Kota Cimahi	
	Kota Depok	2.321	1.351	2.138	63,18%	Kota Depok	
	Kota Bekasi	6.025	3.317	5.108	64,95%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	52.468	13.946	41.657	33,48%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	3.394	2.832	2.403	117,86%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	10.837	7.256	8.855	81,94%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	73.607	37.831	32.943	114,84%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	6.005	2.326	4.598	50,59%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	3.298	1.903	3.063	62,11%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	583	332	276	120,29%	Kab. Semarang	Central Java
	Kab. Kendal	69	62	54	114,75%	Kab. Kendal	
	Kab. Tegal	216	202	44	460,55%	Kab. Tegal	
	Kab. Pati	124	120	72	168,21%	Kab. Pati	
	Kab. Kudus	513	376	457	82,25%	Kab. Kudus	
	Kab. Banyumas	917	786	782	100,51%	Kab. Banyumas	
	Kab. Cilacap	140	100	133	75,16%	Kab. Cilacap	
	Kota Semarang	3.419	3.247	2.250	144,34%	Kota Semarang	
	Kota Salatiga	86	83	45	183,19%	Kota Salatiga	
	Kota Pekalongan	749	641	636	100,82%	Kota Pekalongan	
	Kota Tegal	624	550	402	136,79%	Kota Tegal	
	Kota Surakarta	4.819	4.172	3.066	136,06%	Kota Surakarta	
	Kab. Gresik	472	439	428	102,60%	Kab. Gresik	
	Kab. Sidoarjo	1.500	1.145	1.152	99,45%	Kab. Sidoarjo	
	Kab. Pamekasan	473	186	447	41,58%	Kab. Pamekasan	
Jawa Timur	Kab. Banyuwangi	170	167	122	137,09%	Kab. Banyuwangi	East Java
	Kab. Jember	818	674	645	104,53%	Kab. Jember	
	Kab. Madiun	193	175	185	94,45%	Kab. Madiun	
	Kab. Bojonegoro	198	157	195	80,57%	Kab. Bojonegoro	
	Kota Surabaya	10.441	8.639	6.740	128,18%	Kota Surabaya	
	Kota Malang	2.149	1.885	1.908	98,80%	Kota Malang	
	Kota Blitar	122	108	119	91,05%	Kota Blitar	
	Kota Kediri	1.863	980	1.809	54,20%	Kota Kediri	
	Kota Madiun	53	50	24	206,40%	Kota Madiun	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juni 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	977	856	531	161,03%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.125	1.814	885	204,95%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Aceh Barat	59	49	58	84,61%	Kab. Aceh Barat	Nanggroe Aceh Darussalam
	Kab. Simeuleu	127	84	125	67,03%	Kab. Simeuleu	
	Kota Banda Aceh	1.537	723	1.122	64,40%	Kota Banda Aceh	
	Kota Lhokseumawe	356	137	356	38,43%	Kota Lhokseumawe	
	Kota Langsa	383	182	359	50,83%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	305	292	275	105,82%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	165	86	162	53,20%	Kab. Langkat	
	Kab. Karo	43	45	22	200,70%	Kab. Karo	
	Kab. Labuhan Batu	153	161	141	114,12%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	690	434	571	75,98%	Kota Pematang Siantar	
	Kota Tanjung Balai	105	72	105	68,02%	Kota Tanjung Balai	
	Kota Sibolga	52	52	19	269,04%	Kota Sibolga	
Sumatera Barat	Kota Medan	3.642	2.822	2.707	104,24%	Kota Medan	West Sumatera
	Kota Padang Sidempuan	480	462	355	129,96%	Kota Padang Sidempuan	
	Kota Bukittinggi	624	587	555	105,89%	Kota Bukittinggi	
	Kota Padang	1.602	1.390	1.322	105,21%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
Riau	Kota Payakumbuh	200	192	142	134,96%	Kota Payakumbuh	Riau
	Kab. Bengkalis	296	91	291	31,31%	Kab. Bengkalis	
	Kota Pekanbaru	3.029	1.980	2.128	93,05%	Kota Pekanbaru	
	Kota Dumai	344	231	333	69,29%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	461	309	439	70,38%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	1.421	1.384	681	203,10%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	117	80	114	69,92%	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	31	37	10	363,84%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	2.598	2.303	2.076	110,92%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	47	51	11	439,76%	Kota Palembang	
	Kota Lubuklinggau	145	128	125	102,10%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	244	242	160	151,24%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	363	324	201	160,85%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	1.927	1.668	1.396	119,49%	Kota Bandar Lampung	
Kalimantan Selatan	Kota Metro	195	185	114	162,11%	Kota Metro	South Kalimantan
	Kab. Banjar	189	182	181	100,32%	Kab. Banjar	
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	110	75	108	69,33%	Kab. Tabalong	
	Kota Banjarmasin	2.200	1.686	1.967	85,71%	Kota Banjarmasin	
Kalimantan Barat	Kota Banjarbaru	187	138	185	74,16%	Kota Banjarbaru	West Kalimantan
	Kab. Sambas	118	118	58	201,97%	Kab. Sambas	
	Kota Pontianak	2.268	2.233	1.225	182,24%	Kota Pontianak	
Kalimantan Timur	Kota Singkawang	137	139	44	315,10%	Kota Singkawang	East Kalimantan
	Kab. Kutai	254	130	246	53,08%	Kab. Kutai	
	Kota Samarinda	1.776	1.017	1.511	67,32%	Kota Samarinda	
	Kota Balikpapan	1.580	1.522	1.234	123,34%	Kota Balikpapan	
	Kota Bontang	209	87	205	42,51%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	78	54	75	71,54%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	141	139	70	199,18%	Kab. Kotawaringin Timur	
Sulawesi Tengah	Kota Palangkaraya	718	575	479	120,01%	Kota Palangkaraya	Central Sulawesi
	Kab. Morowali	310	297	215	138,45%	Kab. Morowali	
	Kota Palu	889	672	561	119,69%	Kota Palu	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juni 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 Barat	Kota Gorontalo	179	159	135	118,43%	Kota Gorontalo	West Sulawesi
Sulawesi Selatan	Kota Ujungpandang	3.907	3.638	2.237	162,61%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	23	19	5	374,37%	Kota Pare-Pare	
	Kab. Bone	304	287	225	127,61%	Kab. Bone	
	Kota Palopo	71	69	14	488,00%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kab Mamuju	314	297	214	138,89%	Kab Mamuju	Gorontalo
Sulawesi Tenggara	Kota Kendari	944	835	598	139,65%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	431	422	202	209,33%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	33	32	3	1014,42%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kota Mataram	1.728	1.649	862	191,40%	Kota Mataram	
Bali	Kota Denpasar	1.576	1.442	729	197,70%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	209	199	104	191,27%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	465	97	323	29,89%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	390	189	354	53,33%	Kota ternate	North Maluku
Papua Barat	Kota Sorong	342	154	283	54,47%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	1.003	538	575	93,52%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.337	386	1.065	36,29%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 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	328	135	322	41,79%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	-	Kab. Serang	
	Kota Cilegon	461	459	80	573,18%	Kota Cilegon	
	Kota Tangerang	678	472	662	71,40%	Kota Tangerang	
	Kota Serang	238	202	30	681,98%	Kota Serang	
	Kota Tangerang Selatan	-	-	-	-	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	-	-	-	-	Kab. Bekasi	West Java
	Kab. Purwakarta	-	-	-	-	Kab. Purwakarta	
	Kab. Karawang	42	2	42	3,94%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	-	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	-	Kab. Cianjur	
	Kab. Bandung	45	9	45	20,81%	Kab. Bandung	
	Kab. Garut	-	-	-	-	Kab. Garut	
	Kab. Majalengka	-	-	-	-	Kab. Majalengka	
	Kota Bandung	3.586	2.219	2.365	93,83%	Kota Bandung	
	Kota Bogor	903	855	802	106,66%	Kota Bogor	
	Kota Sukabumi	77	8	76	10,12%	Kota Sukabumi	
	Kota Cirebon	741	643	216	297,40%	Kota Cirebon	
	Kota Tasikmalaya	469	462	113	409,37%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	-	Kota Cimahi	
	Kota Depok	-	-	-	-	Kota Depok	
	Kota Bekasi	1.740	885	1.698	52,13%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	27.130	11.525	14.005	82,29%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	245	76	246	31,02%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	574	569	358	158,67%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	32.635	15.219	16.744	90,89%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	25.084	1.558	2.143	72,73%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	1.239	955	812	117,60%	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	19	7	19	39,03%	Kab. Kudus	
	Kab. Banyumas	113	107	49	219,00%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	#DIV/0!	Kab. Cilacap	
	Kota Semarang	5.875	1.980	2.924	67,70%	Kota Semarang	
	Kota Salatiga	-	-	-	-	Kota Salatiga	
	Kota Pekalongan	119	52	93	55,54%	Kota Pekalongan	
	Kota Tegal	339	335	64	527,25%	Kota Tegal	
	Kota Surakarta	1.251	1.057	717	147,42%	Kota Surakarta	
Jawa Timur	Kab. Gresik	72	69	31	222,67%	Kab. Gresik	East Java
	Kab. Sidoarjo	505	314	92	340,92%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	-	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	-	Kab. Banyuwangi	
	Kab. Jember	53	3	48	7,12%	Kab. Jember	
	Kab. Madiun	-	-	-	-	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	-	Kab. Bojonegoro	
	Kota Surabaya	8.010	4.588	4.292	106,92%	Kota Surabaya	
	Kota Malang	1.341	1.058	605	174,90%	Kota Malang	
	Kota Blitar	-	-	-	-	Kota Blitar	
	Kota Kediri	150	96	94	101,76%	Kota Kediri	
	Kota Madiun	47	44	28	154,22%	Kota Madiun	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 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	28	29	12	232,99%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	413	341	182	186,83%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Aceh Barat	-	-	-	0,00%	Kab. Aceh Barat	Nanggroe Aceh Darussalam
	Kab. Simeuleu	-	-	-	0,00%	Kab. Simeuleu	
	Kota Banda Aceh	2.106	957	1.159	82,55%	Kota Banda Aceh	
	Kota Lhokseumawe	1.018	878	458	191,90%	Kota Lhokseumawe	
	Kota Langsa	-	-	-	0,00%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	305	386	165	233,66%	Kota Tebing Tinggi	
	Kota Pematang Siantar	147	154	66	232,97%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	98	82	53	155,35%	Kota Sibolga	
	Kota Medan	5.082	3.479	4.158	83,67%	Kota Medan	
	Kota Padang Sidempuan	258	166	156	106,47%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	53	43	20	219,74%	Kota Bukittinggi	West Sumatera
	Kota Padang	775	629	592	106,20%	Kota Padang	
	Kota Solok	296	296	50	596,89%	Kota Solok	
	Kota Payakumbuh	538	535	118	453,38%	Kota Payakumbuh	
Riau	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	Riau
	Kota Pekanbaru	4.298	1.681	1.161	144,77%	Kota Pekanbaru	
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	395	383	149	257,85%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	698	667	235	284,37%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	204	208	123	168,50%	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	-	-	-	0,00%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	2.485	1.195	1.474	81,07%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	171	184	115	160,02%	Kota Palembang	
	Kota Lubuklinggau	-	-	-	0,00%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	73	57	40	142,20%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	131	51	124	40,68%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0,00%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	107	40	42	94,25%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	238	65	141	46,04%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	1.411	964	429	224,48%	Kota Banjarmasin	
	Kota Banjarbaru	80	31	53	57,86%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	-	-	-	0,00%	Kab. Sambas	West Kalimantan
	Kota Pontianak	1.459	684	450	152,05%	Kota Pontianak	
	Kota Singkawang	90	83	21	400,58%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	East Kalimantan
	Kota Samarinda	1.279	779	804	96,91%	Kota Samarinda	
	Kota Balikpapan	816	756	333	226,78%	Kota Balikpapan	
	Kota Bontang	-	-	-	0,00%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	-	-	-	0,00%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	-	-	-	0,00%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	-	-	-	0,00%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	-	-	-	0,00%	Kab. Morowali	Central Sulawesi
	Kota Palu	-	-	-	0,00%	Kota Palu	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 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 Barat	Kota Gorontalo	29	5	30	15,39%	Kota Gorontalo	West Sulawesi
Sulawesi Selatan	Kota Ujungpandang	2.467	1.573	1.119	140,53%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	-	-	-	0,00%	Kota Pare-Pare	
	Kab. Bone	-	-	-	0,00%	Kab. Bone	
	Kota Palopo	-	-	-	0,00%	Kota Palopo	
	Kab. Maros	154	158	59	266,90%	Kab. Maros	
Gorontalo	Kab Mamuju	-	-	-	0,00%	Kab Mamuju	Gorontalo
Sulawesi Tenggara	Kota Kendari	-	-	-	0,00%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	204	202	143	140,89%	Kab. Lombok Timur	
	Kota Mataram	449	195	179	108,86%	Kota Mataram	
Bali	Kota Denpasar	171	132	56	236,14%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	0,00%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	0,00%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	-	-	-	0,00%	Kota ternate	North Maluku
Papua Barat	Kota Sorong	-	-	-	0,00%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	-	-	-	0,00%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	-	-	-	0,00%	DI LUAR INDONESIA	Outside Indonesia

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

Provinsi	2011	2012	2013	2014	2015						2016						Province
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1 Jawa Barat	27	27	28	28	28	28	28	28	28	28	28	28	29	29	30	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	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	12	4 D.I. Yogyakarta
5 Jawa Tengah	21	24	25	25	25	26	26	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	28	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	10	10	10	10	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 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	161	162	162	163	163	163	163	164	165	165	166	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
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
AKTIVA																	AKTIVA
1 Kas	39.628	69.371	62.770	62.005	76.025	73.765	83.932	79.537	87.303	80.990	77.183 ¹⁾	86.859	79.453	83.153	88.847	99.092	1 Cash
2 Penempatan pada Bank Lain	652.098	905.948	1.110.431	1.282.328	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	1.342.509	1.202.981	2 Placement in Other Bank
3 Pembiayaan	2.675.930	3.553.520	4.433.492	5.004.909	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	6.325.444	6.463.834	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	44.705	67.446	88.085	102.766	123.322	126.922	136.322	137.503	139.356	126.404	129.097	133.577	146.239	148.477	152.620	134.312	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	75.933	95.674	133.821	156.302	177.052	176.716	178.554	179.756	179.467	188.247	195.928	197.325	199.609	208.505	210.101	213.605	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	95.365	141.885	181.059	170.554	214.612	215.517	220.929	220.623	221.675	229.457	246.601	266.954	286.183	270.441	274.803	278.805	8 Other assets
TOTAL AKTIVA*	3.520.417	4.698.952	5.833.488	6.573.331	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	8.089.084	8.124.005	TOTAL AKTIVA*
PASIVA																	PASIVA
1 Dana Pihak Ketiga	2.095.333	2.937.802	3.666.174	4.028.415	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	5.059.287	4.997.238	1 Depositor Funds
2 Kewajiban kepada Bank Lain	694.113	855.233	1.104.225	1.264.885	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	1.548.014	1.617.721	2 Liabilities to other Bank
3 Pinjaman Diterima	79.523	90.953	54.792	91.755	115.604	119.911	120.514	117.815	121.741	120.012	117.670	113.001	116.365	114.461	119.671	118.785	3 Received Borrowing
4 Kewajiban lainnya	23.194	34.568	50.003	53.880	51.782	51.707	51.589	48.464	46.855	53.866	51.272	55.812	62.919	64.842	63.090	60.890	4 Other Current Liabilities
5 Pinjaman Subordinasi	700	700	700	1.200	1.050	1.050	1.050	1.050	1.050	1.050	2.550	1.050	1.050	1.050	1.050	1.050	5 Subordinated Loan
6 Rupa-rupa Pasiva**	68.943	77.356	128.377	117.562	118.717	122.191	122.191	121.464	118.006	113.437	114.434	133.317	137.623	128.806	134.840	126.342	6 Other Liabilities
7 Modal disetor (Paid-in capital)	390.216	472.202	555.646	645.617	774.392	791.160	796.909	802.649	815.180	839.553	844.227	861.199	860.724	881.225	896.649	909.003	7 Paid-in capital
8 Tambahan modal disetor	52.856	86.171	131.456	160.690	133.666	126.283	126.309	130.058	142.443	138.477	135.800	126.927	138.336	134.415	137.145	133.902	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	384	-	-	249	-	-	-	-	2.100	9.929	9.929	13.650	13.650	14.221	14.218	9 Different Appraisal Fixed Asset
10 Cadangan																	10 Reserves
a. Cadangan Umum	40.106	50.475	67.774	88.876	97.270	97.532	96.684	96.691	96.184	94.155	94.265	96.864	111.387	118.469	120.419	121.670	a. General Reserves
b. Cadangan Tujuan	10.157	10.285	14.181	19.957	27.891	28.088	26.309	26.909	26.959	26.929	26.794	27.679	29.148	30.532	32.197	32.162	b. Special Purpose Reserves
11 Laba																	11 Net Income
a. Tahun-tahun lalu	(26.023)	(23.659)	(34.570)	(32.265)	(64.881)	(65.476)	(67.806)	(67.945)	(67.945)	(69.892)	73.961	58.092	(15.839)	(56.429)	(87.158)	(80.750)	a. Previous years
b. Tahun berjalan	86.654	106.482	129.280	121.945	70.790	80.791	87.905	101.665	109.806	137.719	6.460	17.410	28.442	37.862	49.658	71.774	b. Current year
TOTAL PASIVA*	3.520.417	4.698.952	5.833.488	6.573.331	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	8.089.084	8.124.005	TOTAL PASIVA*

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

"-": Data not available

"-": Data tidak tersedia

Juta Rupiah (in Million IDR)

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

Indikator	2011	2012	2013	2014	2015						2016						Indicator
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
A. Pendapatan																	A. Revenue
1 Pendapatan Operasional	586.606	756.723	940.965	1.085.458	678.323	779.675	882.572	987.861	1.093.499	1.212.905	114.308	219.765	328.416	438.320	552.055	669.466	1 Operating Revenue
2 Pendapatan Operasional Lainnya	73.767	111.280	142.425	99.327	60.072	67.406	76.781	85.128	93.314	107.936	10.151	18.725	27.506	35.306	45.824	58.975	2 Other operating Revenue
3 Pendapatan non operasional	10.914	17.948	14.359	14.889	11.427	12.659	14.174	15.555	17.940	21.825	630	1.344	2.087	3.835	3.633	5.280	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	226.083	292.584	344.477	402.730	264.221	303.804	341.726	384.686	426.158	468.405	45.049	87.580	129.268	172.790	217.780	265.026	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	445.204	593.366	753.272	796.943	485.601	555.936	631.801	703.859	778.595	874.261	80.041	152.254	228.741	304.671	383.732	468.695	Total Revenue
B. Beban																	B. Expenses
1 Beban operasional	299.847	426.132	555.853	592.242	369.027	422.080	484.056	534.919	588.564	649.602	64.662	119.395	176.051	233.565	293.842	348.100	1 Operating Expenses
2 Beban operasional lainnya	36.311	29.963	31.240	45.332	25.757	29.792	33.388	36.954	46.185	45.625	4.658	8.117	12.195	17.904	21.632	27.597	2 Other Operating Expenses
3 Beban non operasional	7.381	10.488	9.996	9.041	3.666	4.323	4.984	5.640	6.074	6.706	1.047	1.689	3.490	4.104	3.871	3.003	3 Non Operating Expenses
Total Beban	343.538	466.582	597.089	646.614	398.451	456.195	522.429	577.513	640.822	701.933	70.367	129.201	191.736	255.574	319.345	378.701	Total Expenses
C. Laba tahun berjalan	101.666	126.784	156.183	150.328	87.150	99.740	109.372	126.346	137.773	172.327	9.674	23.054	37.005	49.098	64.387	89.994	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	1.289	1.846	2.384	2.418	1.469	1.603	1.797	1.981	2.223	2.849	265	475	728	955	1.202	1.605	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	100.377	124.938	153.799	147.910	85.682	98.137	107.575	124.365	135.550	169.478	9.409	22.578	36.277	48.143	63.185	88.389	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	13.723	18.456	24.519	25.966	14.891	17.347	19.670	22.700	25.744	31.760	2.949	5.168	7.835	10.280	13.527	16.615	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	86.654	106.482	129.280	121.945	70.790	80.791	87.905	101.665	109.806	137.719	6.460	17.410	28.442	37.862	49.658	71.774	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
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1 Biaya promosi	8.228	14.130	22.303	23.980	10.771	13.095	14.555	16.112	17.803	19.766	1.484	2.874	4.101	5.775	7.679	9.767	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	6.568	8.846	11.560	12.905	7.539	8.570	9.825	11.149	12.693	14.205	1.479	2.827	4.304	5.848	7.439	8.631	2 Cost of education and training
Total	14.796	22.976	33.863	36.885	18.310	21.666	24.380	27.261	30.496	33.971	2.963	5.702	8.406	11.622	15.118	18.398	Total

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

Indikator	2011	2012	2013	2014	2015						2016						Indicator
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Tagihan Komitmen																	Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	38.239	89.916	68.625	95.543	46.364	38.550	43.791	53.031	51.053	53.029	50.779	46.681	42.939	37.391	27.701	74.860	- 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	1.050	- Others
Kewajiban Komitmen																	Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.770	3.864	3.558	7.422	8.354	8.694	7.221	8.938	7.865	7.170	6.585	6.491	5.901	6.119	5.592	5.525	- <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	2.296	2.113	2.270	2.255	2.240	2.230	2.219	2.189	2.174	2.158	2.143	2.128	- Others
Tagihan Komitmen																	Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	-	-	-	-	69	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	86.290	86.762	88.153	84.900	136.024	77.359	77.480	84.975	86.722	81.356	87.005	94.193	- <i>Accrued Income</i>
Lainnya	1.037	7.781	4.592	8.032	24.253	4.889	5.702	5.165	4.851	5.698	8.234	6.161	6.280	6.108	6.040	6.277	- Others
Aktiva produktif yang dihapusbuku	55.673	69.472	84.491	108.083	116.375	118.179	116.822	117.872	119.434	128.476	127.301	124.216	131.406	129.921	130.389	132.971	Written off earning assets
Penerusan dana mudharabah muqayyadah	92.783	116.651	108.827	81.957	74.539	74.704	70.843	69.293	64.243	67.071	70.513	71.887	73.134	65.322	65.184	63.574	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
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	859.844	1.117.605	1.369.112	1.540.330	1.555.251	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	1.817.313	1.718.094	2 iB Saving Deposits
a Akad Wadiah	412.034	527.235	668.250	789.847	829.036	859.888	860.349	875.328	911.295	997.125	974.874	960.358	962.850	984.165	982.224	934.278	a Wadia
b Akad Mudharabah	447.810	590.369	700.863	750.483	726.215	755.800	764.567	780.967	802.884	860.632	863.561	859.924	860.621	869.752	835.090	783.815	b Mudharaba
3 Deposito iB - Akad Mudharabah	1.235.490	1.820.198	2.297.062	2.488.085	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	3.241.974	3.279.145	3 iB Time Deposits - Mudharaba
a 1 Bulan	180.884	255.368	296.149	409.732	378.581	386.356	394.277	405.015	405.543	417.437	426.064	426.321	450.204	452.737	449.049	441.700	a 1 month
b 3 Bulan	182.351	302.759	389.829	310.313	353.059	356.013	354.872	371.755	389.281	406.192	406.552	415.677	431.104	447.527	437.737	441.493	b 3 months
c 6 Bulan	261.862	387.770	471.094	470.341	500.327	515.317	540.431	544.720	555.906	567.380	575.722	588.557	602.696	610.130	623.247	637.446	c 6 months
d 12 Bulan	588.354	851.511	1.099.854	1.283.930	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	1.702.329	1.729.507	d 12 months
e > 12 Bulan	22.039	22.789	40.136	13.768	22.386	28.700	29.335	33.264	34.573	34.081	33.879	34.263	28.765	30.813	29.612	28.998	e > 12 months
Total	2.095.333	2.937.802	3.666.174	4.028.415	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	5.059.287	4.997.238	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
					Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Akad <i>Mudharabah</i>	75.807	99.361	106.851	122.467	161.846	173.162	168.007	166.578	172.820	168.516	156.595	156.048	162.910	171.895	189.041	182.677	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	246.796	321.131	426.528	567.658	618.794	633.793	647.545	657.544	677.303	652.316	619.498	636.628	671.658	710.929	737.375	764.862	<i>Musharaka</i>
Akad <i>Murabahah</i>	2.154.494	2.854.646	3.546.361	3.965.543	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	4.834.728	4.927.903	<i>Murabaha</i>
Akad <i>Salam</i>	20	197	26	16	16	15	15	15	15	15	15	15	15	15	14	14	<i>Salam</i>
Akad <i>Istishna</i>	23.673	20.751	17.614	12.881	11.528	11.216	11.384	11.125	11.299	11.135	10.829	10.516	10.133	10.023	9.729	9.388	<i>Istishna</i>
Akad <i>Ijarah</i>	13.815	13.522	8.318	5.179	6.352	6.221	6.118	5.842	6.269	6.175	6.073	6.852	7.074	6.827	6.881	7.508	<i>Ijara</i>
Akad <i>Qardh</i>	72.095	81.666	93.325	97.709	110.997	118.001	119.939	120.829	119.646	123.588	121.122	126.626	133.543	135.880	143.221	139.772	<i>Qardh</i>
Multijasa	89.230	162.245	234.469	233.456	288.559	293.012	298.790	304.259	309.809	311.729	321.903	343.983	358.671	379.710	404.454	431.711	<i>Multi Purpose Financing</i>
Total	2.675.930	3.553.520	4.433.492	5.004.909	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	6.325.444	6.463.834	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
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Pertanian, kehutanan dan sarana pertanian	223.986	351.191	389.336	326.330	369.011	376.297	358.855	355.576	357.498	356.632	357.963	365.077	368.401	372.937	381.811	391.530	Agriculture, forestry and agricultural facilities
Pertambangan	2.475	7.851	6.004	6.886	8.187	7.659	7.922	8.653	8.404	9.561	9.264	9.545	9.691	8.597	8.724	8.637	Mining
Perindustrian	33.781	31.314	39.681	53.026	61.194	61.645	56.070	53.918	51.006	50.331	50.979	49.494	48.217	50.166	52.994	52.770	Manufacturing
Listrik, gas dan air	2.785	4.038	7.312	9.476	8.695	9.136	8.147	11.857	11.531	10.957	13.121	12.848	11.799	11.703	13.075	10.315	Water, gas and electricity
Konstruksi	92.603	125.137	157.138	237.323	311.762	320.874	331.266	348.807	354.343	339.756	307.109	324.857	351.985	365.153	375.667	395.409	Construction
Perdagangan, restoran dan hotel	1.006.448	1.222.281	1.443.921	1.575.091	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	1.795.107	1.773.705	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	36.506	67.423	70.748	83.283	94.214	93.563	88.672	89.840	92.580	88.405	86.885	87.207	91.896	96.223	95.028	97.219	Transport, cargo storage and communication
Jasa dunia usaha	255.311	264.569	338.850	491.775	536.575	547.503	554.642	558.424	556.352	566.188	559.014	569.060	582.488	609.554	648.312	671.987	Business Services
Jasa sosial/masyarakat	91.939	227.216	365.005	458.242	532.806	542.826	565.298	551.224	555.753	550.037	552.929	575.333	580.142	600.405	588.847	609.568	Social Services
Lain-lain	930.095	1.252.499	1.615.497	1.763.477	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	2.365.879	2.452.694	Others
Total	2.675.930	3.553.520	4.433.492	5.004.909	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	6.325.444	6.463.834	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
					Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Modal Kerja	1.470.107	1.835.958	2.206.004	2.348.000	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	1.234.777	1.257.875	Working Capital
Investasi	275.727	465.062	611.992	893.432	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	2.365.879	2.452.694	Investment
Konsumsi	930.095	1.252.499	1.615.497	1.763.477	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	2.724.787	2.753.266	Consumption
Total	2.675.930	3.553.520	4.433.492	5.004.909	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	6.325.444	6.463.834	Total

Juta Rupiah (in Million IDR)

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

GOLONGAN PEMBIAYAAN	2011	2012	2013	2014	2015						2016						TYPE OF FINANCING
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Usaha Kecil dan Menengah	1.547.205	2.080.094	2.620.263	3.005.858	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	3.651.904	3.689.925	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	1.128.725	1.473.426	1.813.230	1.999.051	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	2.673.540	2.773.909	Non Small and Medium Enterprises
Total	2.675.930	3.553.520	4.433.492	5.004.909	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	6.325.444	6.463.834	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
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Lancar	2.512.328	3.334.885	4.145.119	4.610.238	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	5.717.907	5.870.319	Performing Financing
Non Lancar	163.602	218.635	288.373	394.671	544.287	547.074	557.581	569.031	556.190	472.841	521.552	550.867	563.467	583.168	607.537	593.515	Non Performing Financing
- Kurang Lancar	49.319	72.806	90.581	136.251	191.647	184.379	193.875	193.606	186.666	134.512	176.617	195.024	195.624	198.778	199.558	199.834	Sub-Standard
- Diragukan	44.663	51.649	65.847	81.069	118.137	119.567	115.061	111.022	109.031	95.060	94.619	95.680	93.009	94.143	105.966	104.178	Doubtful
- Macet	69.620	94.180	131.945	177.351	234.503	243.129	248.645	264.404	260.492	243.269	176.617	195.024	274.834	290.247	302.012	289.503	Lost
Total Pembiayaan	2.675.930	3.553.520	4.433.492	5.004.909	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	6.325.444	6.463.834	Total Financing
Persentase NPF	6,11%	6,15%	6,50%	7,89%	9,80%	9,74%	9,86%	10,01%	9,69%	8,20%	9,08%	9,40%	9,44%	9,51%	9,60%	918,21%	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
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Pertanian, kehutanan dan sarana pertanian	8.446	16.813	32.356	34.327	45.528	46.175	49.836	50.302	50.542	47.795	50.574	52.349	56.969	56.894	60.502	63.564	Agriculture, forestry and agricultural facilities
Pertambangan	261	247	1.074	319	1.457	1.441	1.456	1.291	1.237	849	1.212	1.453	1.313	1.417	1.241	772	Mining
Perindustrian	2.532	3.693	3.407	5.423	8.865	7.799	7.532	7.412	6.944	5.944	6.443	5.586	5.600	6.101	6.668	6.878	Manufacturing
Listrik, gas dan air	808	67	32	895	1.143	1.331	931	1.409	1.021	780	1.429	3.208	3.658	2.873	3.367	1.877	Water, gas and electricity
Konstruksi	12.131	8.261	9.797	16.924	31.884	31.267	31.180	35.040	33.660	25.157	31.194	33.235	27.895	31.639	33.693	31.437	Construction
Perdagangan, restoran dan hotel	69.832	97.578	137.654	191.559	230.744	234.953	240.381	248.173	241.655	211.570	227.130	234.516	243.989	254.116	262.399	248.825	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	1.947	3.217	3.309	4.825	11.505	10.403	9.354	9.721	9.941	7.661	9.524	10.313	11.374	11.473	13.021	12.859	Transport, cargo storage and communication
Jasa dunia usaha	15.612	21.020	11.893	21.292	39.854	39.651	37.584	37.727	35.327	25.412	26.693	30.442	31.250	33.425	33.594	33.219	Business Services
Jasa sosial/masyarakat	6.940	11.780	24.877	35.376	55.208	56.511	55.653	54.495	52.582	44.644	49.941	57.627	56.384	57.693	59.845	58.836	Social Services
Lain-lain	45.093	55.960	63.974	83.731	118.100	117.543	123.673	123.460	123.282	103.028	117.411	122.137	125.036	127.537	133.207	135.248	Others
Total	163.602	218.635	288.373	394.671	544.287	547.074	557.581	569.031	556.190	472.841	521.551	550.867	563.467	583.168	607.537	593.515	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
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Modal Kerja	106.890	142.934	198.594	268.743	358.656	362.050	364.028	375.960	362.496	311.785	340.616	364.855	370.133	381.767	398.134	381.178	Working Capital
Investasi	11.618	19.741	25.805	42.197	67.532	67.481	69.881	69.611	70.412	58.028	63.525	63.875	68.298	73.864	76.195	77.088	Investment
Konsumsi	45.093	55.960	63.974	83.731	118.100	117.543	123.673	123.460	123.282	103.028	117.411	122.137	125.036	127.537	133.207	135.248	Consumption
Total	163.602	218.635	288.373	394.671	544.287	547.074	557.581	569.031	556.190	472.841	521.552	550.867	563.467	583.168	607.537	593.515	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
					Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Usaha Kecil dan Menengah	110.786	148.572	211.390	295.796	395.765	401.128	403.452	414.311	404.269	350.237	382.374	404.906	413.702	428.699	444.270	431.480	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	52.816	70.063	76.982	98.875	148.522	145.946	154.129	154.720	151.921	122.604	139.178	145.961	149.765	154.469	163.266	162.035	<i>Non Small and Medium Enterprises</i>
Total	52.816	70.063	288.373	394.671	544.287	547.074	557.581	569.031	556.190	472.841	521.552	550.867	563.467	583.168	607.537	593.515	Total

Tabel 40. Jumlah Rekening Bank Pembiayaan Rakyat Syariah (Number of Account of Sharia Rural Bank)																	
Jenis	2011	2012	2013	2014	2015						2016						Type
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Dana Pihak Ketiga	681.476	787.923	907.755	1.021.776	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	1.210.378	1.213.170	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	658.080	759.363	875.193	986.204	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	1.168.519	1.171.705	Saving Deposits
Deposito iB	23.396	28.560	32.562	35.572	35.976	36.990	37.754	38.673	39.469	40.272	41.438	42.040	42.552	42.711	41.859	41.465	Time Deposits
Pembiayaan	170.098	211.385	215.761	227.517	232.992	233.621	233.825	233.419	234.496	233.209	235.310	240.658	244.791	247.086	252.843	256.587	Financing
Akad Mudharabah	1.695	1.633	1.502	1.354	1.429	1.445	1.443	1.454	1.451	1.343	1.308	1.331	1.358	1.379	1.398	1.323	Mudharaba
Akad Musyarakah	5.127	4.342	4.261	4.423	4.842	4.922	4.895	4.890	4.910	4.712	4.521	4.809	5.436	5.792	6.065	6.231	Musharaka
Akad Murabahah	135.953	173.777	192.993	188.343	189.904	189.765	190.654	190.499	190.879	189.985	191.342	194.527	196.398	197.131	201.151	205.163	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	360	357	355	353	341	340	335	333	329	329	328	324	Istishna
Akad Ijarah	17.111	17.766	-	16.589	17.774	18.236	17.201	17.129	17.331	17.758	18.344	19.544	20.857	21.338	22.033	20.807	Qardh
Akad Qardh	1.038	1.101	505	348	381	381	377	-	381	391	395	405	419	440	438	440	Ijara
Multijasa	8.562	12.223	16.075	16.091	18.298	18.511	18.896	19.090	19.199	18.676	19.061	19.705	19.990	20.673	21.426	22.295	Multi Purpose Financing
Total	851.574	999.308	1.123.516	1.249.293	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	1.463.221	1.469.757	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
					Juli	Agustus	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	0,06	0,05	4,57	4,32	4,00	3,88	3,96	3,98	3,97	4,06	4,71	4,64	4,96	4,76	3,28	3,39	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	0,12	0,13	14,09	13,87	13,40	11,61	12,28	11,83	11,58	12,09	11,80	11,59	11,21	10,93	10,80	11,30	a 1 month
b 3 Bulan	0,11	0,09	10,58	10,15	8,57	8,71	8,88	8,91	8,92	9,19	8,68	8,56	8,26	8,05	7,86	8,29	b 3 months
c 6 Bulan	0,13	0,11	10,95	10,94	9,64	9,46	9,55	9,48	9,49	9,72	9,30	9,28	9,37	9,28	9,15	9,34	c 6 months
d 12 Bulan	0,12	0,11	11,66	11,71	10,82	10,45	10,07	10,11	10,02	10,36	9,86	9,90	9,93	9,92	9,84	10,33	d 12 months
e > 12 Bulan	0,11	0,08	55,17	9,96	14,71	11,15	18,20	19,14	17,67	13,94	11,88	12,42	13,42	12,77	12,93	12,45	e > 12 months
Pembiayaan																	Financing
1 Akad Mudharabah	0,21	0,17	16,20	16,46	18,06	18,48	18,09	17,77	17,27	17,39	17,86	17,91	17,98	18,09	16,61	16,91	1 Mudharaba
2 Akad Musyarakah	0,22	0,21	20,28	20,61	21,52	21,40	21,72	21,94	21,43	21,10	21,07	21,63	21,84	21,54	21,35	21,18	2 Musharaka
3 Akad Murabahah	0,19	0,23	18,27	18,51	18,26	18,19	18,13	18,14	18,18	18,12	18,10	18,18	18,29	18,40	18,42	18,44	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	0,08	0,08	7,58	7,85	7,96	7,97	8,09	8,12	8,23	8,29	8,30	8,32	8,34	8,45	8,46	8,53	5 Istishna
6 Akad Ijarah ¹⁾	0,00	0,19	12,53	14,92	17,47	17,79	16,93	16,72	16,93	15,25	24,25	22,76	20,84	14,00	14,91	20,55	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	-	0,22	20,02	14,82	13,34	14,70	14,99	14,77	14,84	14,99	14,92	15,09	15,05	15,02	15,01	14,93	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
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
1 CAR	23,49%	25,16%	22,08%	22,77%	21,52%	20,85%	20,71%	20,93%	22,08%	21,47%	23,48%	23,17%	22,15%	21,22%	20,54%	20,22%	1 CAR
2 ROA	2,67%	2,64%	2,79%	2,26%	2,28%	2,34%	2,22%	2,20%	2,15%	2,20%	2,32%	2,32%	2,25%	225,50%	2,16%	2,18%	2 ROA
3 ROE	18,95%	20,54%	21,22%	16,13%	15,82%	16,16%	14,93%	14,71%	14,46%	14,66%	15,65%	15,64%	14,88%	14,88%	13,83%	14,19%	3 ROE
4 NPF	6,11%	6,15%	6,50%	7,89%	9,80%	9,74%	9,87%	10,01%	9,69%	8,20%	9,08%	9,41%	9,44%	9,51%	9,60%	9,18%	4 NPF
5 FDR	127,71%	120,96%	120,93%	124,24%	132,47%	130,28%	129,01%	127,21%	125,64%	120,06%	118,56%	119,92%	121,55%	121,55%	125,03%	129,35%	5 FDR
6 BOPO	76,31%	80,02%	80,75%	87,79%	89,24%	89,20%	89,55%	89,14%	89,38%	88,09%	91,89%	90,18%	89,56%	89,56%	89,17%	87,94%	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)
					Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
< 1 Miliar	3	6	4	1	1	1	1	1	1	1	1	1	2	1	2	2	< 1 Billion
1 s.d. 5 Miliar	24	17	19	11	10	11	10	10	10	8	9	9	10	9	8	8	1 up to 5 Billion
> 5 s.d. 10 Miliar	39	36	30	34	31	31	30	30	27	29	26	25	23	25	25	24	>5 up to 10 Billion
> 10 Miliar	89	99	110	117	119	119	121	122	125	125	127	129	130	130	131	131	> 10 Billion
Total	155	158	163	163	161	162	162	163	163	163	163	164	165	165	166	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 - Juni 2016
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - June 2016)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	182.825	133.295	111.815	119,21	7,71	Nanggroe Aceh Darussalam
Sumatera Utara	119.894	98.738	83.983	117,57	4,33	North Sumatera
Sumatera Barat	181.109	143.018	137.333	104,14	11,50	West Sumatera
Sumatera Selatan	19.008	12.666	8.815	143,69	6,51	South Sumatera
Bangka Belitung	485.268	369.515	419.967	87,99	18,40	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	122.227	98.894	103.134	95,89	35,67	Bengkulu
Riau	137.587	117.252	73.004	160,61	7,60	Riau
Kepulauan Riau	52.706	47.501	32.500	146,16	15,14	Riau Islands
Lampung	409.290	311.268	137.906	225,71	3,90	Lampung
DKI Jakarta	16.248	12.834	8.406	152,67	10,93	DKI Jakarta
Jawa Barat	2.519.074	2.064.177	1.349.095	153,00	6,99	West Java
Banten	768.412	638.661	574.348	111,20	8,44	Banten
Jawa Tengah	833.504	666.904	592.521	112,55	8,31	Central Java
DI Yogyakarta	432.009	326.197	327.489	99,61	7,62	DI Yogyakarta
Jawa Timur	1.392.689	1.091.641	783.317	139,36	10,56	East Java
Bali	7.827	4.689	3.854	121,66	8,62	Bali
Kalimantan Barat	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	8.177	6.478	5.164	125,45	3,85	Central Kalimantan
Kalimantan Timur	7.956	1.263	4.621	27,32	5,72	East Kalimantan
Kalimantan Selatan	33.993	18.442	23.544	78,33	30,66	South Kalimantan
Sulawesi Utara	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	164.363	131.281	61.375	213,90	14,44	South Sulawesi
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	31.786	24.072	21.774	110,56	2,62	North Maluku
NTB	197.207	144.269	132.337	109,02	5,86	West Nusa Tenggara
NTT	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	West Irian Jaya
Papua	845	782	937	83,45	70,52	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 - Juni 2016
(Financing of Sharia Rural Bank based on Economic Sector and Province - June 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	2.431	11	1.111	434	8.636	62.202	3.156	498	6.492	48.324	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	3.171	15	3	1.129	1.319	12.657	582	3.317	2.476	74.070	<i>North Sumatera</i>
Sumatera Barat	11.497	801	3.587	152	10.930	64.480	4.857	2.304	13.228	31.182	<i>West Sumatera</i>
Sumatera Selatan	296	-	822	-	106	3.431	167	45	1.009	6.790	<i>South Sumatera</i>
Bangka Belitung	56.117	1.621	2.508	1.890	60.123	146.475	7.219	6.110	57.522	29.930	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	-	-	-	-	-	<i>Jambi</i>
Bengkulu	67.009	197	252	-	3.659	15.054	559	508	1.111	10.545	<i>Bengkulu</i>
Riau	3.703	85	975	104	1.515	12.451	7.425	5.412	6.357	79.225	<i>Riau</i>
Kepulauan Riau	2.413	-	-	-	708	1.657	-	-	60	42.663	<i>Riau Islands</i>
Lampung	21.025	114	536	61	215	16.466	622	21.719	21.035	229.474	<i>Lampung</i>
DKI Jakarta	344	-	13	-	792	1.562	2	636	3.431	6.054	<i>DKI Jakarta</i>
Jawa Barat	134.905	1.401	15.316	2.710	66.305	486.486	29.214	373.458	192.631	761.749	<i>West Java</i>
Banten	5.283	110	6.063	1.281	35.147	326.358	5.742	103.083	58.582	97.011	<i>Banten</i>
Jawa Tengah	28.957	1.115	9.064	1.150	95.201	174.794	9.286	50.421	79.256	217.661	<i>Central Java</i>
DI Yogyakarta	5.536	490	2.983	288	25.632	73.783	6.349	36.206	60.709	114.223	<i>DI Yogyakarta</i>
Jawa Timur	46.617	1.752	9.191	1.092	67.338	245.247	17.575	58.912	72.958	570.958	<i>East Java</i>
Bali	-	-	-	-	329	1.267	174	788	447	1.683	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	<i>West Kalimantan</i>
Kalimantan Tengah	128	90	46	-	209	1.293	-	788	913	3.010	<i>Central Kalimantan</i>
Kalimantan Timur	-	-	-	-	-	106	9	-	61	1.086	<i>East Kalimantan</i>
Kalimantan Selatan	1.219	2	43	-	583	3.756	2.796	3.468	747	5.828	<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	149	10	257	-	7.383	19.040	1.225	2.704	3.356	97.157	<i>South Sulawesi</i>
Maluku	-	-	-	-	-	-	-	-	-	-	<i>Maluku</i>
Maluku Utara	24	-	-	-	64	8.997	210	64	34	14.679	<i>North Maluku</i>
NTB	701	820	-	24	9.215	95.592	1	1.547	27.154	9.214	<i>West Nusa Tenggara</i>
NTT	-	-	-	-	-	-	-	-	-	-	<i>East Nusa Tenggara</i>
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	<i>West Irian Jaya</i>
Papua	6	1	-	-	-	550	49	-	-	176	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available

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

Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	79.036	5.934	48.324	Nanggroe Aceh Darussalam
Sumatera Utara	20.680	3.988	74.070	North Sumatera
Sumatera Barat	89.250	22.587	31.182	West Sumatera
Sumatera Selatan	4.979	897	6.790	South Sumatera
Bangka Belitung	224.607	114.978	29.930	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	68.676	19.673	10.545	Bengkulu
Riau	35.402	2.624	79.225	Riau
Kepulauan Riau	1.914	2.924	42.663	Riau Islands
Lampung	43.671	38.123	229.474	Lampung
DKI Jakarta	6.779	-	6.054	DKI Jakarta
Jawa Barat	631.930	670.497	761.749	West Java
Banten	454.786	86.864	97.011	Banten
Jawa Tengah	326.787	122.456	217.661	Central Java
DI Yogyakarta	160.318	51.656	114.223	DI Yogyakarta
Jawa Timur	430.594	90.088	570.958	East Java
Bali	2.198	807	1.683	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	1.676	1.791	3.010	Central Kalimantan
Kalimantan Timur	151	26	1.086	East Kalimantan
Kalimantan Selatan	12.449	166	5.828	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	27.574	6.550	97.157	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	9.360	34	14.679	North Maluku
NTB	119.894	15.160	9.214	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	554	51	176	Papua

"-": Data tidak tersedia

"-": Data not available

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

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	82.908	50.387	Nanggroe Aceh Darussalam
Sumatera Utara	15.358	83.381	North Sumatera
Sumatera Barat	101.069	41.949	West Sumatera
Sumatera Selatan	5.570	7.096	South Sumatera
Bangka Belitung	337.267	32.247	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	85.874	13.020	Bengkulu
Riau	11.581	105.671	Riau
Kepulauan Riau	4.616	42.885	Riau Islands
Lampung	70.565	240.704	Lampung
DKI Jakarta	6.432	6.402	DKI Jakarta
Jawa Barat	1.263.235	800.942	West Java
Banten	528.727	109.933	Banten
Jawa Tengah	411.795	255.108	Central Java
DI Yogyakarta	172.784	153.413	DI Yogyakarta
Jawa Timur	459.471	632.170	East Java
Bali	2.402	2.287	Bali
Kalimantan Barat	-	-	West Kalimantan
Kalimantan Tengah	3.467	3.010	Central Kalimantan
Kalimantan Timur	177	1.086	East Kalimantan
Kalimantan Selatan	11.521	6.921	South Kalimantan
Sulawesi Utara	-	-	North Sulawesi
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	West Sulawesi
Sulawesi Tengah	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	South East Sulawesi
Sulawesi Selatan	32.780	98.501	South Sulawesi
Maluku	-	-	Maluku
Maluku Utara	9.393	14.679	North Maluku
NTB	72.340	71.929	West Nusa Tenggara
NTT	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	West Irian Jaya
Papua	593	189	Papua

**Departemen Perizinan
dan Informasi Perbankan**
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