

# STATISTIK PERBANKAN SYARIAH

## *SHARIA BANKING STATISTICS*



**JUNI 2020**  
*JUNE 2020*

## KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

Jakarta, Agustus 2020  
*Jakarta, August 2020*

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

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### Jadwal Publikasi Kedepan

Edisi Juli 2020 akan diterbitkan pada minggu ke III bulan September 2020.

### Tanda-tanda, dan Sumber Data

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

|     |                                                     |
|-----|-----------------------------------------------------|
| r   | Angka-angka diperbaiki                              |
| ( ) | Sebagian dari suatu jumlah                          |
| *   | Angka-angka sementara                               |
| **  | Angka-angka sangat sementara                        |
| *** | Angka-angka sangat-sangat sementara                 |
| -   | Tidak ada                                           |
| ... | Angka belum tersedia                                |
| --  | Nol atau lebih kecil daripada <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 2020 edition will be released on the 3rd week of September 2020.

### Notes, Symbols and Sources of Data

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

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

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

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

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

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## DAFTAR SINGKATAN LIST OF ABBREVIATION

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

## DAFTAR ISTILAH GLOSSARY

|                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Akad Wadiah<br/><i>Wadiah Contract</i></p>        | <p>: 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.</p> <p><i>A contract between the owner of the goods (the money) and the custodian for safekeeping.</i></p>                                                                                                                                                                                                                                                                                                                |
| <p>Akad Mudharabah<br/><i>Mudharaba Contract</i></p> | <p>: 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.</p> <p><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></p> |
| <p>Akad Musyarakah<br/><i>Musharaka Contract</i></p> | <p>: 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.</p> <p><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></p>                                             |
| <p>Akad Murabahah<br/><i>Murabaha Contract</i></p>   | <p>: 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.</p> <p><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></p>                                                                                                                             |
| <p>Akad Salam<br/><i>Salam Contract</i></p>          | <p>: Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh.</p> <p><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></p>                                                                                                                                                                                                                                                                 |
| <p>Akad Istishna'<br/><i>Istishna' Contract</i></p>  | <p>: Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan.</p> <p><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></p>                                                                                                                                                                                                                                       |

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

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

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| No. | Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU                                                                                    | English                                                                                                                                                                                | Tabel Sebelumnya di SPI                                                   | Tabel Sebelumnya di SPS                                                                                                    | Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru  |
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| 20  | <b>Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah</b>                                                  | <i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank and Islamic Business Unit</i>                                                                           |                                                                           | Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah                                                         | Perubahan komponen<br>Tambahan rincian BUS-UUS               |
|     | Tabel 20a. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah                                                                               | <i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>                                                                                                     |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 20b. Jumlah Rekening Pembiayaan dan DPK Unit Usaha Syariah                                                                              | <i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>                                                                                                       |                                                                           |                                                                                                                            |                                                              |
| 21  | Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah                                            | <i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank dan Islamic Business Unit</i>                                                                           |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah                                                                  | <i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>                                                                                                     |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah                                                                 | <i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>                                                                                                       |                                                                           |                                                                                                                            |                                                              |
| 22  | <b>Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah</b>                                                                     | <i>Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit</i>                                                                                                | Tabel 2.6. Komposisi DPK Perbankan Syariah                                | Tabel 14. Komposisi DPK - BUS dan UUS                                                                                      | Perubahan komponen<br>Tambahan rincian BUS-UUS               |
|     | Tabel 22a. Komposisi DPK - Bank Umum Syariah                                                                                                  |                                                                                                                                                                                        |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 22b. Komposisi DPK - Unit Usaha Syariah                                                                                                 |                                                                                                                                                                                        |                                                                           |                                                                                                                            |                                                              |
| 23  | <b>Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah</b>                                        | <i>Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit</i>                                                                     | N/A                                                                       | N/A                                                                                                                        | Tabel baru                                                   |
|     | Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah                                                                     | <i>Depositor Funds Composition of Islamic Commercial Bank</i>                                                                                                                          |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah                                                                    | <i>Depositor Funds Composition of Islamic Business Unit</i>                                                                                                                            |                                                                           |                                                                                                                            |                                                              |
| 24  | <b>Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi</b>                    | <i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province</i>                                               |                                                                           | tabel 43. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi        | Tambahan rincian BUS-UUS                                     |
|     | Tabel 24a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi                                                 | <i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bankbased on Province</i>                                                                          |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 24b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi                                                | <i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province</i>                                                                           |                                                                           |                                                                                                                            |                                                              |
| 25  | <b>Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten</b> | <i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District</i>                                   |                                                                           | Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten | Tambahan rincian BUS-UUS                                     |
|     | Tabel 25.a. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah berdasarkan Kota/Kabupaten                             | <i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District</i>                                                             |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 25.b. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten                            | <i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District</i>                                                               |                                                                           |                                                                                                                            |                                                              |

Miliar Rupiah (in Billion IDR)

| Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah<br>(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)<br>Nominal dalam Miliar Rp (Nominal in Billion Rp) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------------------------------------------------------------------------------------|
| Periode                                                                                                                                                                                      | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         | Indicator                                                                           |
|                                                                                                                                                                                              |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Mar     | Apr     | Mei     | Jun     |                                                                                     |
| Bank Umum Syariah                                                                                                                                                                            |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Sharia Commercial Bank                                                              |
| CAR (%)                                                                                                                                                                                      | 16,63   | 17,91   | 20,39   | 19,56   | 19,72   | 20,36   | 20,39   | 20,54   | 20,48   | 20,59   | 20,29   | 20,36   | 20,47   | 20,62   | 21,20   | CAR (%)                                                                             |
| - Modal                                                                                                                                                                                      | 27.153  | 31.105  | 36.764  | 37.255  | 37.759  | 39.167  | 39.381  | 39.860  | 40.102  | 40.715  | 41.059  | 41.748  | 41.960  | 41.989  | 42.488  | - Capital                                                                           |
| - Aktiva Tetap Menurut Risiko                                                                                                                                                                | 163.306 | 173.695 | 180.300 | 190.505 | 191.460 | 192.331 | 193.148 | 194.094 | 195.820 | 197.727 | 202.339 | 205.071 | 204.944 | 203.642 | 200.432 | - Risk Weighted Assets                                                              |
| ROA (%)                                                                                                                                                                                      | 0,63    | 0,63    | 1,28    | 1,61    | 1,62    | 1,64    | 1,66    | 1,65    | 1,67    | 1,73    | 1,88    | 1,86    | 1,55    | 1,44    | 1,40    | ROA (%)                                                                             |
| - Laba                                                                                                                                                                                       | 1.426   | 1.697   | 3.806   | 5.079   | 5.115   | 5.209   | 5.263   | 5.275   | 5.375   | 5.598   | 6.495   | 6.478   | 5.404   | 5.029   | 4.886   | - Profit                                                                            |
| - Rata-Rata Total Aset                                                                                                                                                                       | 225.804 | 267.570 | 298.044 | 315.828 | 316.529 | 317.073 | 317.957 | 319.541 | 320.990 | 323.438 | 346.373 | 349.112 | 348.908 | 348.548 | 349.845 | - Average Assets                                                                    |
| NPF (%)                                                                                                                                                                                      | 4,42    | 4,76    | 3,26    | 3,36    | 3,36    | 3,44    | 3,32    | 3,49    | 3,47    | 3,23    | 3,46    | 3,43    | 3,41    | 3,35    | 3,34    | NPF (%)                                                                             |
| NPF Net (%)                                                                                                                                                                                  | 2,17    | 2,57    | 1,95    | 2,10    | 2,00    | 2,07    | 2,04    | 2,20    | 2,08    | 1,88    | 2,02    | 1,95    | 1,96    | 1,82    | 1,85    | NPF Net %                                                                           |
| - Non Performing Financing                                                                                                                                                                   | 7.843   | 9.030   | 6.597   | 7.137   | 7.130   | 7.330   | 7.240   | 7.641   | 7.638   | 7.263   | 7.720   | 7.828   | 7.766   | 7.704   | 7.768   | - Non Performing Financing                                                          |
| - Non Performing Financing Net                                                                                                                                                               | 3.860   | 4.880   | 3.938   | 4.472   | 4.255   | 4.421   | 4.450   | 4.804   | 4.578   | 4.241   | 4.506   | 4.461   | 4.454   | 4.189   | 4.310   | - Non Performing Financing Net                                                      |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank                                                                                                                                            | 177.482 | 189.789 | 202.298 | 212.560 | 212.302 | 213.118 | 218.049 | 218.697 | 220.229 | 225.146 | 223.183 | 228.394 | 227.438 | 230.044 | 232.859 | - Total Financing to Non Bank                                                       |
| FDR (%)                                                                                                                                                                                      | 85,99   | 79,61   | 78,53   | 79,74   | 79,90   | 80,85   | 81,56   | 79,10   | 80,06   | 77,91   | 77,90   | 78,93   | 78,69   | 80,50   | 79,37   | FDR (%)                                                                             |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank                                                                                                                                                  | 177.482 | 189.789 | 202.298 | 212.560 | 212.302 | 213.118 | 218.049 | 218.697 | 220.229 | 225.146 | 223.183 | 228.394 | 227.438 | 230.044 | 232.859 | - Total Financing to Non Bank                                                       |
| - Dana Pihak Ketiga                                                                                                                                                                          | 206.407 | 238.393 | 257.606 | 266.568 | 265.716 | 263.596 | 267.343 | 276.466 | 275.088 | 288.978 | 286.485 | 289.362 | 289.046 | 285.751 | 293.374 | - Total Third Party Funds                                                           |
| BOPO (%)                                                                                                                                                                                     | 96,22   | 94,91   | 89,18   | 85,72   | 85,58   | 85,59   | 85,14   | 85,55   | 85,32   | 84,45   | 83,62   | 83,04   | 84,60   | 85,72   | 86,11   | Operating Expenses to Operations Revenue (%)                                        |
| - Biaya Operasional                                                                                                                                                                          | 34.174  | 29.682  | 31.169  | 15.479  | 18.052  | 20.646  | 22.650  | 26.084  | 28.730  | 30.415  | 2.848   | 7.718   | 9.914   | 12.217  | 14.812  | - Operations Expenses                                                               |
| - Pendapatan Operasional                                                                                                                                                                     | 35.517  | 31.273  | 34.952  | 18.058  | 21.093  | 24.122  | 26.605  | 30.490  | 33.672  | 36.014  | 3.407   | 9.294   | 11.718  | 14.252  | 17.201  | - Operations Income                                                                 |
| Rentabilitas                                                                                                                                                                                 |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Profitability                                                                       |
| NOM (%)                                                                                                                                                                                      | 0,68    | 0,67    | 1,42    | 1,82    | 1,83    | 1,83    | 1,84    | 1,83    | 1,86    | 1,92    | 1,85    | 1,72    | 1,49    | 1,34    | 1,34    | NOM (%)                                                                             |
| - Pendapatan Operasional                                                                                                                                                                     | 1.343   | 1.591   | 3.783   | 5.156   | 5.214   | 5.214   | 5.273   | 5.287   | 5.392   | 5.599   | 6.697   | 6.303   | 5.412   | 4.885   | 4.779   | - Net Operations Income                                                             |
| - Rata-rata Aset Produktif                                                                                                                                                                   | 198.936 | 238.944 | 265.860 | 283.727 | 284.657 | 285.469 | 286.522 | 288.283 | 289.821 | 292.108 | 361.197 | 365.581 | 363.900 | 364.205 | 357.940 | - Average Earning Assets                                                            |
| KAP                                                                                                                                                                                          |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Earning Assset Quality                                                              |
| APYD terhadap Aktiva Produktif (%)                                                                                                                                                           | 4,27    |         | 3,04    | 3,45    | 3,43    | 3,50    | 3,41    | 3,09    | 3,11    | 2,77    | 2,74    | 3,07    | 3,16    | 2,88    | 3,18    | Classified Earning assets to Earning assets (%)                                     |
| - APYD                                                                                                                                                                                       | 10.070  | 11.078  | 8.845   | 10.255  | 10.160  | 10.397  | 10.284  | 9.614   | 9.727   | 9.018   | 10.099  | 11.399  | 11.543  | 10.689  | 10.662  | - Classified Earning Assets                                                         |
| - Total Aset Produktif                                                                                                                                                                       | 236.048 | 263.110 | 291.353 | 297.434 | 296.497 | 297.358 | 301.313 | 311.147 | 312.524 | 325.365 | 368.362 | 371.089 | 365.006 | 371.750 | 335.237 | - Total Earning assets                                                              |
| Likuiditas                                                                                                                                                                                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Liquidity                                                                           |
| Short Term Mistmach (%)                                                                                                                                                                      | 22,54   | 29,75   | 27,22   | 33,23   | 25,39   | 24,19   | 25,35   | 27,43   | 29,28   | 30,08   | 33,36   | 29,59   | 27,55   | 26,37   | 26,67   | Short Term Mistmach (%)                                                             |
| - Aktiva Jangka Pendek                                                                                                                                                                       | 45.669  | 65.551  | 63.815  | 79.338  | 59.432  | 56.054  | 59.206  | 66.094  | 70.407  | 76.035  | 84.622  | 74.940  | 69.148  | 65.877  | 69.088  | - Short-Term Assets                                                                 |
| - Kewajiban Jangka Pendek                                                                                                                                                                    | 202.655 | 220.373 | 234.414 | 238.756 | 234.034 | 231.730 | 233.601 | 240.990 | 240.458 | 252.789 | 253.639 | 253.282 | 250.946 | 249.817 | 259.073 | - Short-Term Liabilities                                                            |
| Imbal Hasil                                                                                                                                                                                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Yield Proportion                                                                    |
| Non Core Deposit terhadap Total DPK (%)                                                                                                                                                      | 58,84   | 51,29   | 47,69   | 47,77   | 46,48   | 45,80   | 45,98   | 47,10   | 46,19   | 46,46   | 46,88   | 46,61   | 46,09   | 44,18   | 44,91   | Non Core Deposits to Third Party Funds (%)                                          |
| - Non Core Deposit                                                                                                                                                                           | 121.443 | 122.280 | 122.846 | 127.348 | 123.514 | 120.731 | 122.929 | 130.227 | 127.076 | 134.272 | 134.301 | 134.859 | 133.219 | 126.250 | 131.761 | - Non Core Deposits                                                                 |
| - Total DPK                                                                                                                                                                                  | 206.407 | 238.393 | 257.606 | 266.568 | 265.716 | 263.596 | 267.343 | 276.466 | 275.088 | 288.978 | 286.485 | 289.362 | 289.046 | 285.751 | 293.374 | - Total Third Party Funds                                                           |
| Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)                                                                                     | 199,86  | 210,95  | 238,46  | 234,73  | 237,47  | 236,40  | 234,18  | 234,64  | 244,82  | 241,64  | 242,78  | 244,00  | 244,45  | 247,30  | 249,25  | Fixed Yield Portfolios to Floating Yield Portfolios (%)                             |
| - Portofolio yang Memiliki Imbal Hasil Tetap                                                                                                                                                 | 118.667 | 129.137 | 142.857 | 149.359 | 149.697 | 150.057 | 153.100 | 153.653 | 156.644 | 159.570 | 158.388 | 162.321 | 161.722 | 164.124 | 166.496 | - Fixed-rate Yield Portfolios                                                       |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap                                                                                                                                           | 59.376  | 61.217  | 59.908  | 63.631  | 63.038  | 63.477  | 65.378  | 65.485  | 63.984  | 66.037  | 65.238  | 66.524  | 66.156  | 66.367  | 66.800  | - Floating-rate Yield Portfolios                                                    |
| Investasi                                                                                                                                                                                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Investment Proportion and Risk                                                      |
| Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)                                                                                                                           | 34,64   | 35,22   | 36,56   | 38,14   | 37,99   | 37,86   | 38,51   | 38,62   | 39,33   | 39,89   | 39,39   | 39,82   | 39,98   | 39,96   | 40,06   | Profit Sharing Financing to Total Financing to Non Bank (%)                         |
| - Total Pembiayaan Basis Mudharabah                                                                                                                                                          | 61.675  | 67.049  | 74.122  | 81.229  | 80.811  | 80.841  | 84.135  | 84.640  | 86.766  | 89.995  | 88.094  | 91.120  | 91.112  | 92.097  | 93.447  | - Profit Sharing Financing Mudharabah-based                                         |
| - Total Pembiayaan                                                                                                                                                                           | 178.043 | 190.354 | 202.766 | 212.990 | 212.735 | 213.534 | 218.478 | 219.138 | 220.628 | 225.607 | 223.627 | 228.845 | 227.879 | 230.492 | 233.296 | - Total Financing                                                                   |
| Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi Mudharabah dan Musyarakah                                                                                                | 3,40    | 3,29    | 3,47    | 2,65    | 2,80    | 2,86    | 2,72    | 2,37    | 2,68    | 2,70    | 2,67    | 2,66    | 2,61    | 2,73    | 2,79    | Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%) |
| - Potensi Kerugian Pembiayaan Bagi Hasil                                                                                                                                                     | 2.094   | 2.204   | 2.569   | 2.154   | 2.263   | 2.312   | 2.285   | 2.006   | 2.329   | 2.425   | 2.350   | 2.423   | 2.378   | 2.514   | 2.610   | - Potential Loss from Profit Sharing Financing                                      |
| - Portofolio Investasi Mudharabah dan Musyarakah                                                                                                                                             | 61.675  | 67.049  | 74.122  | 81.229  | 80.811  | 80.841  | 84.135  | 84.640  | 86.766  | 89.995  | 88.094  | 91.120  | 91.112  | 92.097  | 93.447  | - Total Mudharabah and Musyarakah                                                   |
| Ket: r) Angka-angka diperbaiki<br>*) Angka-angka sementara                                                                                                                                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Note: r) Revised figures<br>*) Provisional Figures                                  |

Miliar Rupiah (in Billion IDR)

| Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah<br>(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)<br>Nominal dalam Miliar Rp (Nominal in Billion Rp) |        |         |         |         |         |         |         |         |         |                      |         |         |         |         |                                                    |                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------|---------|---------|---------|---------|----------------------------------------------------|-------------------------------------------------------------------------------------|
| Periode                                                                                                                                                                                      | 2016   | 2017    | 2018    | 2019    |         |         |         |         |         | 2020                 |         |         |         |         | Indicator                                          |                                                                                     |
|                                                                                                                                                                                              |        |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des                  | Jan     | Mar     | Apr     | Mei     | Jun                                                |                                                                                     |
| Unit Usaha Syariah                                                                                                                                                                           |        |         |         |         |         |         |         |         |         | Sharia Business Unit |         |         |         |         |                                                    |                                                                                     |
| ROA (%)                                                                                                                                                                                      | 1,77   | 2,47    | 2,24    | 1,83    | 1,88    | 1,90    | 1,88    | 1,96    | 2,02    | 2,04                 | 2,44    | 2,35    | 2,15    | 2,00    | 1,95                                               | ROA (%)                                                                             |
| - Laba                                                                                                                                                                                       | 1.529  | 2.726   | 3.127   | 2.931   | 3.004   | 3.050   | 3.019   | 3.160   | 3.288   | 3.328                | 4.118   | 4.016   | 3.689   | 3.411   | 3.346                                              | - Profit                                                                            |
| - Rata-Rata Total Aset                                                                                                                                                                       | 86.248 | 110.286 | 139.326 | 160.035 | 160.092 | 160.358 | 160.917 | 161.444 | 162.429 | 163.410              | 168.951 | 170.630 | 171.207 | 170.994 | 171.737                                            | - Average Assets                                                                    |
| NPF (%)                                                                                                                                                                                      | 3,49   | 2,11    | 2,15    | 3,09    | 3,02    | 3,00    | 2,59    | 2,57    | 2,69    | 2,90                 | 3,00    | 3,05    | 3,08    | 3,24    | 3,42                                               | NPF (%)                                                                             |
| NPF Net (%)                                                                                                                                                                                  | 1,79   | 1,24    | 1,39    | 1,88    | 1,79    | 1,76    | 1,56    | 1,49    | 1,55    | 1,89                 | 1,88    | 1,95    | 2,06    | 2,20    | 2,40                                               | NPF Net %                                                                           |
| - Non Performing Financing                                                                                                                                                                   | 2.464  | 2.024   | 2.535   | 3.722   | 3.690   | 3.694   | 3.259   | 3.249   | 3.456   | 3.767                | 3.905   | 4.064   | 4.087   | 4.319   | 4.593                                              | - Non Performing Financing                                                          |
| - Non Performing Financing Net                                                                                                                                                               | 1.262  | 1.193   | 1.635   | 2.265   | 2.180   | 2.172   | 1.961   | 1.885   | 1.988   | 2.457                | 2.453   | 2.600   | 2.730   | 2.939   | 3.223                                              | - Non Performing Financing Net                                                      |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank                                                                                                                                            | 70.525 | 95.906  | 117.895 | 120.520 | 122.064 | 123.308 | 125.815 | 126.587 | 128.647 | 130.036              | 130.192 | 133.258 | 132.588 | 133.402 | 134.162                                            | - Total Financing to Non Bank                                                       |
| FDR (%)                                                                                                                                                                                      | 96,70  | 99,39   | 103,22  | 100,39  | 102,98  | 103,30  | 102,74  | 100,55  | 96,50   | 101,93               | 101,35  | 106,52  | 105,06  | 107,20  | 104,86                                             | FDR (%)                                                                             |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank                                                                                                                                                  | 70.525 | 95.906  | 117.895 | 120.520 | 122.064 | 123.308 | 125.815 | 126.587 | 128.647 | 130.036              | 130.192 | 133.258 | 132.588 | 133.402 | 134.162                                            | - Total Financing to Non Bank                                                       |
| - Dana Pihak Ketiga                                                                                                                                                                          | 72.928 | 96.495  | 114.222 | 120.057 | 118.532 | 119.372 | 122.459 | 125.889 | 133.309 | 127.580              | 128.457 | 125.103 | 126.208 | 124.444 | 127.945                                            | - Total Third Party Funds                                                           |
| BOPO (%)                                                                                                                                                                                     | 82,85  | 74,15   | 75,38   | 79,54   | 78,98   | 78,65   | 78,97   | 78,08   | 77,85   | 78,01                | 75,09   | 74,56   | 76,10   | 77,41   | 77,37                                              | Operating Expenses to Operations Revenue (%)                                        |
| - Biaya Operasional                                                                                                                                                                          | 7.097  | 7.927   | 9.588   | 5.829   | 6.738   | 7.672   | 8.657   | 9.562   | 10.793  | 12.029               | 1.044   | 2.931   | 3.915   | 4.888   | 5.757                                              | - Operations Expenses                                                               |
| - Pendapatan Operasional                                                                                                                                                                     | 8.566  | 10.690  | 12.720  | 7.328   | 8.531   | 9.755   | 10.962  | 12.247  | 13.864  | 15.420               | 1.391   | 3.931   | 5.144   | 6.315   | 7.440                                              | - Operations Income                                                                 |
| Rentabilitas                                                                                                                                                                                 |        |         |         |         |         |         |         |         |         |                      |         |         |         |         |                                                    | Profitability                                                                       |
| NOM (%)                                                                                                                                                                                      | 2,00   | 2,67    | 2,38    | 1,97    | 2,02    | 2,05    | 2,01    | 2,10    | 2,17    | 2,18                 | 2,38    | 2,26    | 2,08    | 1,92    | 1,91                                               | NOM (%)                                                                             |
| - Pendapatan Operasional                                                                                                                                                                     | 1.469  | 2.764   | 3.132   | 2.998   | 3.074   | 3.124   | 3.074   | 3.222   | 3.350   | 3.391                | 4.158   | 4.000   | 3.689   | 3.424   | 3.368                                              | - Net Operations Income                                                             |
| - Rata-rata Aset Produktif                                                                                                                                                                   | 73.485 | 103.531 | 131.323 | 152.049 | 152.191 | 152.503 | 153.123 | 153.676 | 154.714 | 155.721              | 174.697 | 176.725 | 177.689 | 178.073 | 176.616                                            | - Average Earning Assets                                                            |
| KAP                                                                                                                                                                                          |        |         |         |         |         |         |         |         |         |                      |         |         |         |         |                                                    |                                                                                     |
| APYD terhadap Aktiva Produktif (%)                                                                                                                                                           | 3,22   | 2,26    | 2,19    | 2,92    | 2,95    | 2,91    | 2,92    | 2,73    | 2,83    | 2,74                 | 2,71    | 3,04    | 3,27    | 3,31    | 3,28                                               | Classified Earning assets to Earning assets (%)                                     |
| - APYD                                                                                                                                                                                       | 3.036  | 2.897   | 3.379   | 4.616   | 4.592   | 4.595   | 4.715   | 4.429   | 4.769   | 4.683                | 4.831   | 5.516   | 6.025   | 6.063   | 5.669                                              | - Classified Earning Assets                                                         |
| - Total Aset Produktif                                                                                                                                                                       | 94.319 | 128.442 | 154.342 | 158.157 | 155.475 | 158.028 | 161.735 | 162.254 | 168.741 | 170.674              | 178.486 | 181.216 | 184.153 | 183.240 | 173.053                                            | - Total Earning assets                                                              |
| Likuiditas                                                                                                                                                                                   |        |         |         |         |         |         |         |         |         |                      |         |         |         |         |                                                    | Liquidity                                                                           |
| Short Term Mistmach (%)                                                                                                                                                                      | 34,23  | 28,37   | 25,37   | 20,23   | 21,38   | 22,20   | 24,91   | 24,66   | 25,23   | 24,72                | 25,94   | 22,73   | 23,12   | 23,82   | 24,11                                              | Short Term Mistmach (%)                                                             |
| - Aktiva Jangka Pendek                                                                                                                                                                       | 26.152 | 30.253  | 33.043  | 25.729  | 26.640  | 27.639  | 31.507  | 31.636  | 33.835  | 33.065               | 33.840  | 29.904  | 30.454  | 31.132  | 32.569                                             | - Short-Term Assets                                                                 |
| - Kewajiban Jangka Pendek                                                                                                                                                                    | 76.398 | 106.627 | 130.234 | 127.202 | 124.613 | 124.484 | 126.505 | 128.286 | 134.126 | 133.786              | 130.434 | 131.582 | 131.739 | 130.707 | 135.090                                            | - Short-Term Liabilities                                                            |
| Imbal Hasil                                                                                                                                                                                  |        |         |         |         |         |         |         |         |         |                      |         |         |         |         |                                                    | Yield Proportion                                                                    |
| Non Core Deposit terhadap Total DPK (%)                                                                                                                                                      | 60,89  | 65,92   | 66,93   | 65,82   | 64,86   | 64,71   | 65,35   | 65,93   | 67,43   | 64,60                | 65,00   | 63,26   | 63,34   | 62,31   | 62,94                                              | Non Core Deposits to Third Party Funds (%)                                          |
| - Non Core Deposit                                                                                                                                                                           | 44.409 | 63.607  | 76.444  | 79.022  | 76.879  | 77.244  | 80.033  | 82.998  | 89.889  | 82.413               | 83.495  | 79.145  | 79.939  | 77.538  | 80.530                                             | - Non Core Deposits                                                                 |
| - Total DPK                                                                                                                                                                                  | 72.928 | 96.495  | 114.222 | 120.057 | 118.532 | 119.372 | 122.459 | 125.889 | 133.309 | 127.580              | 128.457 | 125.103 | 126.208 | 124.444 | 127.945                                            | - Total Third Party Funds                                                           |
| Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)                                                                                     | 211,41 | 186,69  | 183,20  | 218,89  | 223,54  | 225,54  | 225,27  | 225,68  | 224,88  | 239,66               | 237,68  | 240,93  | 239,71  | 234,38  | 227,02                                             | Fixed Yield Portfolios to Floating Yield Portfolios (%)                             |
| - Portofolio yang Memiliki Imbal Hasil Tetap                                                                                                                                                 | 48.230 | 62.819  | 76.683  | 83.276  | 84.886  | 85.976  | 87.688  | 88.258  | 89.603  | 92.313               | 92.206  | 94.744  | 94.134  | 94.066  | 93.675                                             | - Fixed-rate Yield Portfolios                                                       |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap                                                                                                                                           | 22.813 | 33.648  | 41.858  | 38.045  | 37.973  | 38.120  | 38.925  | 39.107  | 39.844  | 38.518               | 38.795  | 39.324  | 39.269  | 40.134  | 41.263                                             | - Floating-rate Yield Portfolios                                                    |
| Investasi                                                                                                                                                                                    |        |         |         |         |         |         |         |         |         |                      |         |         |         |         |                                                    | Investment Proportion and Risk                                                      |
| Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)                                                                                                                           | 45,16  | 53,49   | 60,22   | 60,12   | 60,44   | 60,80   | 61,32   | 61,57   | 61,89   | 62,12                | 62,48   | 63,38   | 63,62   | 64,15   | 64,63                                              | Profit Sharing Financing to Total Financing to Non Bank (%)                         |
| - Total Pembiayaan Basis Mudharabah                                                                                                                                                          | 32.083 | 51.602  | 71.386  | 72.943  | 74.250  | 75.456  | 77.634  | 78.423  | 80.114  | 81.275               | 81.843  | 84.975  | 84.868  | 86.087  | 87.217                                             | - Profit Sharing Financing Mudharabah-based                                         |
| - Total Pembiayaan                                                                                                                                                                           | 71.044 | 96.467  | 118.541 | 121.322 | 122.859 | 124.097 | 126.613 | 127.365 | 129.447 | 130.830              | 131.001 | 134.069 | 133.403 | 134.200 | 134.937                                            | - Total Financing                                                                   |
| Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah                                                                                               | 1,97   | 1,43    | 1,71    | 2,20    | 2,25    | 2,25    | 2,26    | 2,27    | 2,16    | 1,91                 | 1,96    | 2,23    | 2,16    | 2,25    | 2,25                                               | Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%) |
| - Potensi Kerugian Pembiayaan Bagi Hasil                                                                                                                                                     | 631    | 736     | 1.220   | 1.607   | 1.673   | 1.699   | 1.755   | 1.780   | 1.732   | 1.549                | 1.602   | 1.895   | 1.836   | 1.937   | 1.963                                              | - Potential Loss from Profit Sharing Financing                                      |
| - Portofolio Investasi Mudharabah dan Musyarakah                                                                                                                                             | 32.083 | 51.602  | 71.386  | 72.943  | 74.250  | 75.456  | 77.634  | 78.423  | 80.114  | 81.275               | 81.843  | 84.975  | 84.868  | 86.087  | 87.217                                             | - Total Mudharabah and Musyarakah                                                   |
| Ket: r) Angka-angka diperbaiki<br>*) Angka-angka sementara                                                                                                                                   |        |         |         |         |         |         |         |         |         |                      |         |         |         |         | Note: r) Revised figures<br>*) Provisional Figures |                                                                                     |

| Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2020<br>(Sharia Banking Network) |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                                                               |
|-----------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------------------------------------------------------|
| Indikator                                                                                                                   | 2016           | 2017           | 2018           | 2019           |                |                |                |                |                |                | 2020           |                |                |                |                |                | Indicator                                                     |
|                                                                                                                             |                |                |                | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            |                                                               |
| <b>Bank Umum Syariah</b>                                                                                                    |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | <b>Sharia Commercial Bank</b>                                 |
| - Total Aset (dalam miliar Rupiah)                                                                                          | 254.184        | 288.027        | 316.691        | 322.949        | 320.738        | 320.882        | 325.030        | 333.790        | 335.482        | 350.364        | 346.373        | 351.014        | 349.950        | 348.294        | 347.108        | 356.330        | - Total Assets (in billion IDR)                               |
| - Jumlah Bank                                                                                                               | 13             | 13             | 14             | 14             | 14             | 14             | 14             | 14             | 14             | 14             | 14             | 14             | 14             | 14             | 14             | 14             | - Number of Banks                                             |
| - Jumlah Kantor                                                                                                             | 1.869          | 1.825          | 1.875          | 1.894          | 1.896          | 1.898          | 1.903          | 1.905          | 1.914          | 1.919          | 1.922          | 1.925          | 1.923          | 1.942          | 1.946          | 1.942          | - Number of Offices                                           |
| - KC                                                                                                                        | 473            | 471            | 478            | 478            | 478            | 478            | 479            | 478            | 480            | 480            | 480            | 480            | 478            | 490            | 490            | 489            | - Branch Offices                                              |
| - KCP                                                                                                                       | 1.207          | 1.176          | 1.199          | 1.214          | 1.218          | 1.223          | 1.227          | 1.229          | 1.237          | 1.243          | 1.246          | 1.248          | 1.248          | 1.254          | 1.259          | 1.256          | - Sub Branch Offices                                          |
| - KK                                                                                                                        | 189            | 178            | 198            | 202            | 200            | 197            | 197            | 198            | 197            | 196            | 196            | 197            | 197            | 198            | 197            | 197            | - Cash Offices                                                |
| - ATM                                                                                                                       | 3.127          | 2.585          | 2.791          | 2.773          | 2.779          | 2.779          | 2.805          | 2.824          | 2.824          | 2.827          | 2.825          | 2.826          | 2.827          | 2.830          | 2.835          | 2.837          | - ATMs/ADMs                                                   |
| - Jumlah Tenaga Kerja                                                                                                       | 51.110         | 51.068         | 49.516         | 48.000         | 49.743         | 49.873         | 50.000         | 52.654         | 49.864         | 49.654         | 49.723         | 49.806         | 49.923         | 50.345         | 49.950         | 49.956         | - Number of Employees                                         |
| <b>Unit Usaha Syariah</b>                                                                                                   |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | <b>Sharia Business Unit</b>                                   |
| - Total Aset (dalam miliar Rupiah)                                                                                          | 102.320        | 136.154        | 160.636        | 163.944        | 160.437        | 162.218        | 165.385        | 166.190        | 172.279        | 174.200        | 168.951        | 170.329        | 172.610        | 172.936        | 170.142        | 175.452        | - Total Assets (in billion IDR)                               |
| - Jumlah Bank Umum Konvensional yang memiliki UUS                                                                           | 21             | 21             | 20             | 20             | 20             | 20             | 20             | 20             | 20             | 20             | 20             | 20             | 20             | 20             | 20             | 20             | - Number of Conventional Banks that have Sharia Business Unit |
| - Jumlah Kantor UUS                                                                                                         | 332            | 344            | 354            | 372            | 374            | 375            | 374            | 376            | 378            | 381            | 386            | 387            | 388            | 389            | 389            | 390            | - Number of Offices                                           |
| - KC                                                                                                                        | 149            | 154            | 153            | 156            | 158            | 158            | 158            | 158            | 160            | 160            | 160            | 161            | 161            | 161            | 161            | 162            | - Branch Offices                                              |
| - KCP                                                                                                                       | 135            | 139            | 146            | 157            | 157            | 157            | 156            | 157            | 157            | 159            | 164            | 164            | 165            | 166            | 166            | 166            | - Sub Branch Offices                                          |
| - KK                                                                                                                        | 48             | 51             | 55             | 59             | 59             | 60             | 60             | 61             | 61             | 62             | 62             | 62             | 62             | 62             | 62             | 62             | - Cash Offices                                                |
| - ATM                                                                                                                       | 132            | 143            | 171            | 172            | 166            | 166            | 166            | 167            | 168            | 176            | 176            | 177            | 177            | 176            | 177            | 177            | - ATMs/ADMs                                                   |
| - Jumlah Tenaga Kerja                                                                                                       | 4.487          | 4.678          | 4.955          | 5.089          | 4.997          | 5.055          | 5.178          | 4.037          | 5.233          | 5.186          | 5.207          | 5.230          | 5.189          | 5.232          | 5.245          | 5.253          | - Number of Employees                                         |
| <b>Total Aset BUS dan UUS (dalam miliar Rupiah)</b>                                                                         | <b>356.504</b> | <b>424.181</b> | <b>477.327</b> | <b>486.892</b> | <b>481.174</b> | <b>483.099</b> | <b>490.415</b> | <b>499.981</b> | <b>507.761</b> | <b>524.564</b> | <b>515.324</b> | <b>521.344</b> | <b>522.560</b> | <b>521.230</b> | <b>517.250</b> | <b>531.782</b> | <b>Total Assets (in billion IDR)</b>                          |
| <b>Total Kantor BUS dan UUS</b>                                                                                             | <b>2.201</b>   | <b>2.169</b>   | <b>2.229</b>   | <b>2.266</b>   | <b>2.270</b>   | <b>2.273</b>   | <b>2.277</b>   | <b>2.281</b>   | <b>2.292</b>   | <b>2.300</b>   | <b>2.308</b>   | <b>2.312</b>   | <b>2.311</b>   | <b>2.331</b>   | <b>2.335</b>   | <b>2.332</b>   | <b>Total Number of Offices</b>                                |
| <b>Total ATM BUS dan UUS</b>                                                                                                | <b>3.259</b>   | <b>2.728</b>   | <b>2.962</b>   | <b>2.945</b>   | <b>2.945</b>   | <b>2.945</b>   | <b>2.971</b>   | <b>2.991</b>   | <b>2.992</b>   | <b>3.003</b>   | <b>3.001</b>   | <b>3.003</b>   | <b>3.004</b>   | <b>3.006</b>   | <b>3.012</b>   | <b>3.014</b>   | <b>Total Number of ATMs/ADMs</b>                              |
| <b>Total Tenaga Kerja BUS dan UUS</b>                                                                                       | <b>55.597</b>  | <b>55.746</b>  | <b>54.471</b>  | <b>53.089</b>  | <b>54.740</b>  | <b>54.928</b>  | <b>55.178</b>  | <b>56.691</b>  | <b>55.097</b>  | <b>54.840</b>  | <b>54.930</b>  | <b>55.036</b>  | <b>55.112</b>  | <b>55.577</b>  | <b>55.195</b>  | <b>55.209</b>  | <b>Total Number of Employees</b>                              |
| <b>Bank Pembiayaan Rakyat Syariah</b>                                                                                       |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | <b>Sharia Rural Bank</b>                                      |
| - Jumlah Bank                                                                                                               | 166            | 167            | 167            | 164            | 165            | 165            | 165            | 164            | 164            | 164            | 164            | 163            | 163            | 163            | 162            | 162            | - Number of Banks                                             |
| - Jumlah Kantor                                                                                                             | 453            | 441            | 495            | 506            | 535            | 536            | 539            | 569            | 569            | 617            | 618            | 618            | 620            | 622            | 622            | 622            | - Number of Offices                                           |
| - Jumlah Tenaga Kerja                                                                                                       | 4.372          | 4.619          | 4.918          | 5.085          | 5.291          | 5.298          | 5.328          | 5.828          | 5.864          | 6.620          | 6.709          | 6.725          | 6.700          | 6.710          | 6.699          | 6.738          | - Number of Employees                                         |
| Ket: r) Angka-angka diperbaiki<br>*) Angka-angka sementara                                                                  |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | Note: r) Revised figures<br>*) Provisional Figures            |

| Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS Juni 2020<br>(Individual Sharia Banking Network - June 2020) |            |              |                                                     |                                                 |
|--------------------------------------------------------------------------------------------------------------------------|------------|--------------|-----------------------------------------------------|-------------------------------------------------|
| Kelompok Bank                                                                                                            | KPO/KC     | KCP/UPS      | KK                                                  | Group of Banks                                  |
|                                                                                                                          | HOO/BO     | SBO/SSU      | CO                                                  |                                                 |
| <b>Bank Umum Syariah</b>                                                                                                 | <b>489</b> | <b>1.256</b> | <b>197</b>                                          | <b>Sharia Commercial Bank</b>                   |
| 1 PT. Bank Aceh Syariah                                                                                                  | 26         | 89           | 27                                                  | 1 PT. Bank Aceh Syariah                         |
| 2 PT BPD Nusa Tenggara Barat Syariah                                                                                     | 13         | 31           | 5                                                   | 2 PT BPD Nusa Tenggara Barat Syariah            |
| 3 PT. Bank Muamalat Indonesia                                                                                            | 82         | 152          | 57                                                  | 3 PT. Bank Muamalat Indonesia                   |
| 4 PT. Bank Victoria Syariah                                                                                              | 7          | 4            | -                                                   | 4 PT. Bank Victoria Syariah                     |
| 5 PT. Bank BRISyariah                                                                                                    | 65         | 229          | 12                                                  | 5 PT. Bank BRISyariah                           |
| 6 PT. Bank Jabar Banten Syariah                                                                                          | 9          | 55           | 2                                                   | 6 PT. Bank Jabar Banten Syariah                 |
| 7 PT. Bank BNI Syariah                                                                                                   | 68         | 215          | 15                                                  | 7 PT. Bank BNI Syariah                          |
| 8 PT. Bank Syariah Mandiri                                                                                               | 128        | 422          | 52                                                  | 8 PT. Bank Syariah Mandiri                      |
| 9 PT. Bank Mega Syariah                                                                                                  | 27         | 35           | 5                                                   | 9 PT. Bank Mega Syariah                         |
| 10 PT. Bank Panin Dubai Syariah                                                                                          | 13         | 2            | -                                                   | 10 PT. Bank Panin Dubai Syariah                 |
| 11 PT. Bank Syariah Bukopin                                                                                              | 12         | 7            | 4                                                   | 11 PT. Bank Syariah Bukopin                     |
| 12 PT. BCA Syariah                                                                                                       | 14         | 13           | 18                                                  | 12 PT. BCA Syariah                              |
| 13 PT. Bank Tabungan Pensiunan Nasional Syariah                                                                          | 24         | 2            | -                                                   | 13 PT. Bank Tabungan Pensiunan Nasional Syariah |
| 14 PT. Maybank Syariah Indonesia                                                                                         | 1          | -            | -                                                   | 14 PT. Maybank Syariah Indonesia                |
| <b>Unit Usaha Syariah</b>                                                                                                | <b>162</b> | <b>166</b>   | <b>62</b>                                           | <b>Sharia Business Unit</b>                     |
| 15 PT Bank Danamon Indonesia, Tbk                                                                                        | 10         | 1            | -                                                   | 15 PT Bank Danamon Indonesia, Tbk               |
| 16 PT Bank Permata, Tbk                                                                                                  | 14         | 3            | 1                                                   | 16 PT Bank Permata, Tbk                         |
| 17 PT Bank Maybank Indonesia, Tbk                                                                                        | 14         | 2            | -                                                   | 17 PT Bank Maybank Indonesia, Tbk               |
| 18 PT Bank CIMB Niaga, Tbk                                                                                               | 14         | 1            | 3                                                   | 18 PT Bank CIMB Niaga, Tbk                      |
| 19 PT Bank OCBC NISP, Tbk                                                                                                | 10         | -            | -                                                   | 19 PT Bank OCBC NISP, Tbk                       |
| 20 PT Bank Sinarmas                                                                                                      | 35         | 1            | 12                                                  | 20 PT Bank Sinarmas                             |
| 21 PT Bank Tabungan Negara (Persero), Tbk.                                                                               | 24         | 55           | 7                                                   | 21 PT Bank Tabungan Negara (Persero), Tbk.      |
| 22 PT BPD DKI                                                                                                            | 2          | 14           | 5                                                   | 22 PT BPD DKI                                   |
| 23 PT BPD Daerah Istimewa Yogyakarta                                                                                     | 1          | 5            | 3                                                   | 23 PT BPD Daerah Istimewa Yogyakarta            |
| 24 PT BPD Jawa Tengah                                                                                                    | 5          | 14           | 9                                                   | 24 PT BPD Jawa Tengah                           |
| 25 PT BPD Jawa Timur, Tbk                                                                                                | 7          | 10           | -                                                   | 25 PT BPD Jawa Timur, Tbk                       |
| 26 PT BPD Sumatera Utara                                                                                                 | 1          | 2            | -                                                   | 26 PT BPD Sumatera Utara                        |
| 27 PT BPD Jambi                                                                                                          | 5          | 17           | -                                                   | 27 PT BPD Jambi                                 |
| 28 PT BPD Sumatera Barat                                                                                                 | 5          | 4            | -                                                   | 28 PT BPD Sumatera Barat                        |
| 29 PT BPD Riau dan Kepulauan Riau                                                                                        | 2          | 4            | 7                                                   | 29 PT BPD Riau dan Kepulauan Riau               |
| 30 PT BPD Sumatera Selatan dan Bangka Belitung                                                                           | 3          | 2            | 4                                                   | 30 PT BPD Sumatera Selatan dan Bangka Belitung  |
| 31 PT BPD Kalimantan Selatan                                                                                             | 2          | 9            | 1                                                   | 31 PT BPD Kalimantan Selatan                    |
| 32 PT BPD Kalimantan Barat                                                                                               | 2          | 3            | 6                                                   | 32 PT BPD Kalimantan Barat                      |
| 33 PD BPD Kalimantan Timur                                                                                               | 2          | 19           | 3                                                   | 33 PD BPD Kalimantan Timur                      |
| 34 PT BPD Sulawesi Selatan dan Sulawesi Barat                                                                            | 4          | -            | 1                                                   | 34 PT BPD Sulawesi Selatan dan Sulawesi Barat   |
| <b>Bank Pembiayaan Rakyat Syariah</b>                                                                                    | <b>172</b> | <b>-</b>     | <b>287</b>                                          | <b>Sharia Rural Bank</b>                        |
| <b>TOTAL</b>                                                                                                             | <b>823</b> | <b>1.422</b> | <b>546</b>                                          | <b>TOTAL</b>                                    |
| Keterangan:                                                                                                              |            |              | Note:                                               |                                                 |
| - KP = Kantor Pusat                                                                                                      |            |              | - HO = Head Office                                  |                                                 |
| - UUS = Unit Usaha Syariah                                                                                               |            |              | - IBU = Islamic Banking Unit                        |                                                 |
| - KPO = Kantor Pusat Operasional                                                                                         |            |              | - HOO = Head Operational Office                     |                                                 |
| - KC = Kantor Cabang                                                                                                     |            |              | - BO = Branch Office                                |                                                 |
| - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah                                                               |            |              | - SBO/SSU = Sub Branch Office/Syari'a Services Unit |                                                 |
| - KK = Kantor Kas                                                                                                        |            |              | - CO = Cash Office                                  |                                                 |
| - Tidak termasuk Layanan Syariah                                                                                         |            |              | - Not Include Office Channeling                     |                                                 |

| <b>Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Juni 2020</b><br><b>(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - June 2020)</b>                                          |        |         |                                                                                                                                                                                                                                      |                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| Kelompok Bank                                                                                                                                                                                                                                       | KPO/KC | KCP/UPS | KK                                                                                                                                                                                                                                   | Group of Banks             |
|                                                                                                                                                                                                                                                     | HOO/BO | SBO/SSU | CO                                                                                                                                                                                                                                   |                            |
| Bank Umum Syariah                                                                                                                                                                                                                                   | 489    | 1.256   | 197                                                                                                                                                                                                                                  | Sharia Commercial Bank     |
| 1 Jawa Barat                                                                                                                                                                                                                                        | 64     | 217     | 27                                                                                                                                                                                                                                   | 1 West Java                |
| 2 Banten                                                                                                                                                                                                                                            | 20     | 58      | 8                                                                                                                                                                                                                                    | 2 Banten                   |
| 3 DKI Jakarta                                                                                                                                                                                                                                       | 68     | 146     | 35                                                                                                                                                                                                                                   | 3 DKI Jakarta              |
| 4 Yogyakarta                                                                                                                                                                                                                                        | 9      | 26      | 11                                                                                                                                                                                                                                   | 4 DI Yogyakarta            |
| 5 Jawa Tengah                                                                                                                                                                                                                                       | 36     | 91      | 17                                                                                                                                                                                                                                   | 5 Central Java             |
| 6 Jawa Timur                                                                                                                                                                                                                                        | 44     | 143     | 22                                                                                                                                                                                                                                   | 6 East Java                |
| 7 Bengkulu                                                                                                                                                                                                                                          | 5      | 13      | 1                                                                                                                                                                                                                                    | 7 Bengkulu                 |
| 8 Jambi                                                                                                                                                                                                                                             | 6      | 18      | 1                                                                                                                                                                                                                                    | 8 Jambi                    |
| 9 Nanggroe Aceh Darussalam                                                                                                                                                                                                                          | 49     | 131     | 29                                                                                                                                                                                                                                   | 9 Nanggroe Aceh Darussalam |
| 10 Sumatera Utara                                                                                                                                                                                                                                   | 25     | 52      | 4                                                                                                                                                                                                                                    | 10 North Sumatera          |
| 11 Sumatera Barat                                                                                                                                                                                                                                   | 11     | 28      | 4                                                                                                                                                                                                                                    | 11 West Sumatera           |
| 12 Riau                                                                                                                                                                                                                                             | 11     | 29      | 8                                                                                                                                                                                                                                    | 12 Riau                    |
| 13 Sumatera Selatan                                                                                                                                                                                                                                 | 15     | 35      | 2                                                                                                                                                                                                                                    | 13 South Sumatera          |
| 14 Bangka Belitung                                                                                                                                                                                                                                  | 2      | 6       | -                                                                                                                                                                                                                                    | 14 Bangka Belitung         |
| 15 Kepulauan Riau                                                                                                                                                                                                                                   | 6      | 15      | 2                                                                                                                                                                                                                                    | 15 Riau Islands            |
| 16 Lampung                                                                                                                                                                                                                                          | 10     | 31      | 2                                                                                                                                                                                                                                    | 16 Lampung                 |
| 17 Kalimantan Selatan                                                                                                                                                                                                                               | 7      | 18      | 5                                                                                                                                                                                                                                    | 17 South Kalimantan        |
| 18 Kalimantan Barat                                                                                                                                                                                                                                 | 9      | 13      | 1                                                                                                                                                                                                                                    | 18 West Kalimantan         |
| 19 Kalimantan Timur                                                                                                                                                                                                                                 | 14     | 33      | 2                                                                                                                                                                                                                                    | 19 East Kalimantan         |
| 20 Kalimantan Tengah                                                                                                                                                                                                                                | 6      | 7       | -                                                                                                                                                                                                                                    | 20 Central Kalimantan      |
| 21 Sulawesi Tengah                                                                                                                                                                                                                                  | 6      | 10      | -                                                                                                                                                                                                                                    | 21 Central Sulawesi        |
| 22 Sulawesi Selatan                                                                                                                                                                                                                                 | 12     | 39      | 8                                                                                                                                                                                                                                    | 22 South Sulawesi          |
| 23 Sulawesi Utara                                                                                                                                                                                                                                   | 4      | 4       | -                                                                                                                                                                                                                                    | 23 North Sulawesi          |
| 24 Gorontalo                                                                                                                                                                                                                                        | 2      | 3       | 1                                                                                                                                                                                                                                    | 24 Gorontalo               |
| 25 Sulawesi Barat                                                                                                                                                                                                                                   | 2      | 2       | -                                                                                                                                                                                                                                    | 25 West Sulawesi           |
| 26 Sulawesi Tenggara                                                                                                                                                                                                                                | 7      | 10      | 1                                                                                                                                                                                                                                    | 26 South East Sulawesi     |
| 27 Nusa Tenggara Barat                                                                                                                                                                                                                              | 20     | 50      | 6                                                                                                                                                                                                                                    | 27 West Nusa Tenggara      |
| 28 Bali                                                                                                                                                                                                                                             | 6      | 12      | -                                                                                                                                                                                                                                    | 28 Bali                    |
| 29 Nusa Tenggara Timur                                                                                                                                                                                                                              | 3      | 1       | -                                                                                                                                                                                                                                    | 29 East Nusa Tenggara      |
| 30 Maluku                                                                                                                                                                                                                                           | 2      | 2       | -                                                                                                                                                                                                                                    | 30 Maluku                  |
| 31 Papua                                                                                                                                                                                                                                            | 2      | 5       | -                                                                                                                                                                                                                                    | 31 Papua                   |
| 32 Maluku Utara                                                                                                                                                                                                                                     | 3      | 6       | -                                                                                                                                                                                                                                    | 32 North Maluku            |
| 33 Papua Barat                                                                                                                                                                                                                                      | 2      | 2       | -                                                                                                                                                                                                                                    | 33 West Papua              |
| 34 Luar Indonesia                                                                                                                                                                                                                                   | 1      | -       | -                                                                                                                                                                                                                                    | 34 Outside Indonesia       |
| Keterangan:<br>- KP = Kantor Pusat<br>- UUS = Unit Usaha Syariah<br>- KPO = Kantor Pusat Operasional<br>- KC = Kantor Cabang<br>- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah<br>- KK = Kantor Kas<br>- Tidak termasuk Layanan Syariah |        |         | Note:<br>- HO = Head Office<br>- IBU = Sharia Banking Unit<br>- HOO = Head Operational Office<br>- BO = Branch Office<br>- SBO/SSU = Sub Branch Office/Sharia Services Unit<br>- CO = Cash Office<br>- Not Include Office Channeling |                            |

| Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Juni 2020<br>(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - June 2020) |            |              |                                                    |                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------|----------------------------------------------------|--------------------------------------------------------------------------------------|
| Kelompok Bank                                                                                                                                                                                | KPO/KC     | KCP/UPS      | KK                                                 | Group of Banks                                                                       |
|                                                                                                                                                                                              | HOO/BO     | SBO/SSU      | CO                                                 |                                                                                      |
| Unit Usaha Syariah                                                                                                                                                                           | 162        | 166          | 62                                                 | Sharia Business Unit                                                                 |
| 1 Jawa Barat                                                                                                                                                                                 | 21         | 18           | 9                                                  | 1 West Java                                                                          |
| 2 Banten                                                                                                                                                                                     | 3          | 8            | 1                                                  | 2 Banten                                                                             |
| 3 DKI Jakarta                                                                                                                                                                                | 8          | 16           | 6                                                  | 3 DKI Jakarta                                                                        |
| 4 Yogyakarta                                                                                                                                                                                 | 5          | 7            | 3                                                  | 4 DI Yogyakarta                                                                      |
| 5 Jawa Tengah                                                                                                                                                                                | 20         | 22           | 11                                                 | 5 Central Java                                                                       |
| 6 Jawa Timur                                                                                                                                                                                 | 22         | 20           | 4                                                  | 6 East Java                                                                          |
| 7 Bengkulu                                                                                                                                                                                   | 1          | -            | -                                                  | 7 Bengkulu                                                                           |
| 8 Jambi                                                                                                                                                                                      | 2          | 2            | -                                                  | 8 Jambi                                                                              |
| 9 Nanggroe Aceh Darussalam                                                                                                                                                                   | 5          | 5            | 2                                                  | 9 Nanggroe Aceh Darussalam                                                           |
| 10 Sumatera Utara                                                                                                                                                                            | 12         | 18           | -                                                  | 10 North Sumatera                                                                    |
| 11 Sumatera Barat                                                                                                                                                                            | 7          | 5            | -                                                  | 11 West Sumatera                                                                     |
| 12 Riau                                                                                                                                                                                      | 3          | 3            | 9                                                  | 12 Riau                                                                              |
| 13 Sumatera Selatan                                                                                                                                                                          | 8          | 3            | 4                                                  | 13 South Sumatera                                                                    |
| 14 Bangka Belitung                                                                                                                                                                           | -          | 1            | -                                                  | 14 Bangka Belitung                                                                   |
| 15 Kepulauan Riau                                                                                                                                                                            | 4          | 4            | -                                                  | 15 Riau Islands                                                                      |
| 16 Lampung                                                                                                                                                                                   | 2          | -            | -                                                  | 16 Lampung                                                                           |
| 17 Kalimantan Selatan                                                                                                                                                                        | 8          | 10           | 1                                                  | 17 South Kalimantan                                                                  |
| 18 Kalimantan Barat                                                                                                                                                                          | 5          | 3            | 6                                                  | 18 West Kalimantan                                                                   |
| 19 Kalimantan Timur                                                                                                                                                                          | 7          | 19           | 5                                                  | 19 East Kalimantan                                                                   |
| 20 Kalimantan Tengah                                                                                                                                                                         | -          | -            | -                                                  | 20 Central Kalimantan                                                                |
| 21 Sulawesi Tengah                                                                                                                                                                           | -          | 1            | -                                                  | 21 Central Sulawesi                                                                  |
| 22 Sulawesi Selatan                                                                                                                                                                          | 9          | 1            | 1                                                  | 22 South Sulawesi                                                                    |
| 23 Sulawesi Utara                                                                                                                                                                            | -          | -            | -                                                  | 23 North Sulawesi                                                                    |
| 24 Gorontalo                                                                                                                                                                                 | -          | -            | -                                                  | 24 Gorontalo                                                                         |
| 25 Sulawesi Barat                                                                                                                                                                            | 1          | -            | -                                                  | 25 West Sulawesi                                                                     |
| 26 Sulawesi Tenggara                                                                                                                                                                         | 1          | -            | -                                                  | 26 South East Sulawesi                                                               |
| 27 Nusa Tenggara Barat                                                                                                                                                                       | 4          | -            | -                                                  | 27 West Nusa Tenggara                                                                |
| 28 Bali                                                                                                                                                                                      | 4          | -            | -                                                  | 28 Bali                                                                              |
| 29 Nusa Tenggara Timur                                                                                                                                                                       | -          | -            | -                                                  | 29 East Nusa Tenggara                                                                |
| 30 Maluku                                                                                                                                                                                    | -          | -            | -                                                  | 30 Maluku                                                                            |
| 31 Papua                                                                                                                                                                                     | -          | -            | -                                                  | 31 Papua                                                                             |
| 32 Maluku Utara                                                                                                                                                                              | -          | -            | -                                                  | 32 North Maluku                                                                      |
| 33 Papua Barat                                                                                                                                                                               | -          | -            | -                                                  | 33 West Papua                                                                        |
| 34 Luar Indonesia                                                                                                                                                                            | -          | -            | -                                                  | 34 Outside Indonesia                                                                 |
| <b>Total BUS dan UUS</b>                                                                                                                                                                     | <b>651</b> | <b>1.422</b> | <b>259</b>                                         | <b>Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network</b> |
| Keterangan:                                                                                                                                                                                  |            |              | Note:                                              |                                                                                      |
| - KP = Kantor Pusat                                                                                                                                                                          |            |              | - HO = Head Office                                 |                                                                                      |
| - UUS = Unit Usaha Syariah                                                                                                                                                                   |            |              | - IBU = Sharia Banking Unit                        |                                                                                      |
| - KPO = Kantor Pusat Operasional                                                                                                                                                             |            |              | - HOO = Head Operational Office                    |                                                                                      |
| - KC = Kantor Cabang                                                                                                                                                                         |            |              | - BO = Branch Office                               |                                                                                      |
| - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah                                                                                                                                   |            |              | - SBO/SSU = Sub Branch Office/Sharia Services Unit |                                                                                      |
| - KK = Kantor Kas                                                                                                                                                                            |            |              | - CO = Cash Office                                 |                                                                                      |
| - Tidak termasuk Layanan Syariah                                                                                                                                                             |            |              | - Not Include Office Channeling                    |                                                                                      |

| Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah - SPS 2020<br>(Office Channeling)                                                                              |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------------------------------------|
| Indikator                                                                                                                                                                     | 2016  | 2017  | 2018  | 2019  |       |       |       |       |       |       | 2020  |       |       |       |       |       | Indicator                                 |
|                                                                                                                                                                               |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                           |
| 1 PT. Bank Danamon Indonesia, Tbk                                                                                                                                             | 473   | 398   | 401   | 401   | 401   | 406   | 403   | 434   | 434   | 434   | 434   | 432   | 429   | 421   | 420   | 419   | 1 PT. Bank Danamon Indonesia, Tbk         |
| 2 PT. Bank Permata, Tbk                                                                                                                                                       | 308   | 303   | 299   | 295   | 295   | 295   | 294   | 291   | 291   | 289   | 289   | 289   | 289   | 288   | 288   | 288   | 2 PT. Bank Permata, Tbk                   |
| 3 PT Bank Maybank Indonesia, Tbk                                                                                                                                              | 391   | 379   | 372   | 369   | 369   | 368   | 364   | 362   | 362   | 359   | 358   | 358   | 355   | 354   | 354   | 354   | 3 PT Bank Maybank Indonesia, Tbk          |
| 4 PT. Bank CIMB Niaga, Tbk                                                                                                                                                    | 111   | 96    | 119   | 121   | 120   | 120   | 120   | 120   | 121   | 122   | 122   | 122   | 123   | 123   | 123   | 123   | 4 PT. Bank CIMB Niaga, Tbk                |
| 5 PT. Bank OCBC NISP, Tbk                                                                                                                                                     | 277   | 282   | 256   | 244   | 244   | 240   | 237   | 235   | 232   | 230   | 229   | 229   | 219   | 213   | 212   | 204   | 5 PT. Bank OCBC NISP, Tbk                 |
| 6 PT Bank Sinarmas                                                                                                                                                            | 39    | 39    | 39    | 57    | 153   | 153   | 152   | 153   | 153   | 153   | 153   | 158   | 158   | 158   | 158   | 158   | 6 PT Bank Sinarmas <sup>2)</sup>          |
| 7 PT. Bank Tabungan Negara (Persero), Tbk                                                                                                                                     | 45    | 150   | 298   | 298   | 298   | 298   | 298   | 298   | 298   | 340   | 340   | 340   | 339   | 339   | 339   | 339   | 7 PT. Bank Tabungan Negara (Persero), Tbk |
| 8 PT BPD DKI                                                                                                                                                                  | 182   | 214   | 242   | 240   | 244   | 244   | 246   | 242   | 242   | 243   | 243   | 243   | 243   | 242   | 242   | 242   | 8 PT BPD DKI                              |
| 9 PT. BPD DIY                                                                                                                                                                 | 31    | 34    | 34    | 34    | 34    | 34    | 34    | 34    | 34    | 38    | 38    | 38    | 38    | 38    | 38    | 38    | 9 PT. BPD DIY                             |
| 10 PT BPD Jateng                                                                                                                                                              | 145   | 150   | 156   | 156   | 156   | 156   | 156   | 156   | 156   | 156   | 156   | 156   | 156   | 156   | 156   | 156   | 10 PT BPD Jateng                          |
| 11 PT BPD Jatim, Tbk                                                                                                                                                          | 191   | 191   | 191   | 191   | 191   | 191   | 191   | 191   | 191   | 191   | 191   | 191   | 191   | 195   | 195   | 195   | 11 PT BPD Jatim, Tbk                      |
| 12 PT BPD Sumut                                                                                                                                                               | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 121   | 12 PT BPD Sumut                           |
| 13 PT BPD Jambi                                                                                                                                                               | 7     | 22    | 29    | 30    | 30    | 30    | 30    | 30    | 30    | 30    | 30    | 30    | 30    | 30    | 30    | 30    | 13 PT BPD Jambi                           |
| 14 PT BPD Sumbar                                                                                                                                                              | 34    | 33    | 31    | 31    | 31    | 31    | 31    | 31    | 31    | 31    | 31    | 119   | 119   | 119   | 119   | 119   | 14 PT BPD Sumbar                          |
| 15 PT BPD Riau dan Kepri                                                                                                                                                      | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 52    | 15 PT BPD Riau dan Kepri                  |
| 16 PT BPD Sumsel dan Babel                                                                                                                                                    | 15    | 15    | 18    | 20    | 20    | 20    | 20    | 20    | 20    | 20    | 20    | 20    | 20    | 20    | 20    | 20    | 16 PT BPD Sumsel dan Babel                |
| 17 PT BPD Kalsel                                                                                                                                                              | 48    | 48    | 48    | 48    | 48    | 48    | 48    | 49    | 49    | 49    | 49    | 49    | 49    | 49    | 49    | 49    | 17 PT BPD Kalsel                          |
| 18 PT BPD Kalbar                                                                                                                                                              | 65    | 65    | 65    | 65    | 65    | 65    | 65    | 65    | 65    | 65    | 65    | 65    | 65    | 65    | 65    | 65    | 18 PT BPD Kalbar                          |
| 19 PD BPD Kaltim                                                                                                                                                              | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 26    | 19 PD BPD Kaltim                          |
| 20 PT BPD Nusa Tenggara Barat                                                                                                                                                 | 6     | 6     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 20 PT BPD Nusa Tenggara Barat             |
| JUMLAH                                                                                                                                                                        | 2.567 | 2.624 | 2.797 | 2.799 | 2.898 | 2.898 | 2.888 | 2.910 | 2.908 | 2.949 | 2.947 | 3.038 | 3.022 | 3.009 | 3.007 | 2.998 | TOTAL                                     |
| 1) "-" = data tidak tersedia karena UUS spin off menjadi BUS<br>r) Angka-angka diperbaiki<br>1. "Revisi data BUS-UUS mulai bulan Juni 2014 berdasarkan LSMK"                  |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                           |
| 1) "-" = data not available since office chanelling was spinoff become Sharia Banking<br>r) Revised figures<br>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 2020<br>(Sharia Commercial Bank and Sharia Business Unit Operations)<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------------------------------|
| Indikator                                                                                                                                                              | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                                              |
|                                                                                                                                                                        |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                        |
| <b>Komponen Aset</b>                                                                                                                                                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>ASSETS</b>                                          |
| 1 Kas                                                                                                                                                                  | 4.188   | 4.357   | 5.143   | 5.351   | 4.997   | 4.716   | 4.786   | 4.715   | 4.596   | 6.375   | 5.115   | 4.854   | 5.288   | 6.185   | 6.340   | 5.616   | 1. Cash                                                |
| 2 Penempatan pada Bank Indonesia                                                                                                                                       | 50.579  | 64.618  | 62.744  | 68.692  | 54.877  | 53.810  | 52.473  | 56.283  | 55.212  | 63.801  | 48.536  | 53.513  | 57.383  | 55.594  | 46.331  | 54.217  | 2. Deposit in Bank Indonesia                           |
| a. Giro                                                                                                                                                                | 15.442  | 22.020  | 19.684  | 20.399  | 19.251  | 19.546  | 19.758  | 19.648  | 20.278  | 20.503  | 18.551  | 18.446  | 18.427  | 17.430  | 12.578  | 13.329  | a. Deposit                                             |
| b. SBIS                                                                                                                                                                | 10.788  | 10.017  | 8.268   | 14.064  | 12.989  | 11.534  | 11.294  | 9.045   | 9.600   | 10.386  | 11.107  | 11.502  | 11.695  | 11.635  | 11.340  | 11.414  | b. Bank Indonesia Certificates Syariah                 |
| c. FASBIS                                                                                                                                                              | 23.926  | 28.748  | 32.591  | 27.829  | 17.478  | 17.165  | 16.414  | 22.591  | 18.677  | 27.272  | 9.690   | 13.386  | 16.136  | 17.527  | 12.444  | 18.236  | c. Fasilitas Simpanan Bank Indonesia Syariah           |
| d. Lainnya                                                                                                                                                             | 424     | 3.834   | 2.201   | 6.401   | 5.159   | 5.565   | 5.007   | 4.999   | 6.657   | 5.640   | 9.187   | 10.180  | 11.126  | 9.002   | 9.969   | 11.238  | d. Others                                              |
| 3 Penempatan pada Bank Lain                                                                                                                                            | 11.252  | 7.482   | 6.954   | 6.044   | 4.968   | 4.040   | 4.523   | 3.774   | 3.961   | 5.152   | 8.488   | 5.944   | 6.197   | 6.563   | 4.897   | 4.557   | 3. Placement in Other Banks                            |
| a. Giro                                                                                                                                                                | 5.669   | 2.446   | 3.535   | 3.757   | 2.619   | 2.320   | 2.944   | 2.531   | 2.571   | 3.345   | 7.198   | 4.872   | 5.131   | 6.078   | 4.460   | 4.020   | a. Demand Deposits                                     |
| b. Tabungan                                                                                                                                                            | 42      | 58      | 3       | 4       | 3       | 2       | 4       | 2       | 2       | 2       | 3       | 3       | 4       | 3       | 3       | 3       | b. Saving Deposits                                     |
| c. Deposito                                                                                                                                                            | 5.494   | 4.784   | 3.062   | 1.625   | 1.570   | 1.352   | 1.248   | 1.237   | 1.384   | 1.751   | 1.276   | 1.066   | 894     | 471     | 431     | 531     | c. Time Deposits                                       |
| d. Setoran Jaminan                                                                                                                                                     | 1       | 1       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 3       | 4       | 4       | 4       | 4       | 4       | d. Margin Deposits                                     |
| e. Dana Pelunasan Sukuk                                                                                                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | e. Sukuk Sinking Fund                                  |
| f. Lainnya                                                                                                                                                             | 46      | 193     | 350     | 655     | 772     | 362     | 323     | -       | -       | 50      | 8       | 0       | 164     | 7       | 0       | 0       | f. Others                                              |
| 4 Surat Berharga yang Dimiliki                                                                                                                                         | 30.237  | 44.753  | 65.970  | 60.835  | 68.992  | 71.149  | 72.671  | 77.614  | 83.074  | 81.016  | 86.308  | 87.832  | 78.619  | 78.806  | 82.090  | 87.052  | 4. Investment in Securities                            |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank                                                                                                                            | 25.626  | 40.367  | 59.756  | 54.794  | 59.826  | 60.858  | 61.598  | 64.454  | 62.451  | 59.589  | 66.052  | 63.387  | 56.174  | 59.422  | 60.499  | 62.904  | a. Securities Issued by Non Banks                      |
| b. Diterbitkan oleh Bank Lain                                                                                                                                          | 4.611   | 4.386   | 6.215   | 6.042   | 9.167   | 10.291  | 11.073  | 13.160  | 20.623  | 21.427  | 20.257  | 24.445  | 22.446  | 19.384  | 21.591  | 24.148  | b. Securities Issued by Other Banks                    |
| 5 Pembiayaan Bagi Hasil                                                                                                                                                | 94.752  | 119.699 | 146.573 | 155.364 | 156.251 | 157.474 | 162.962 | 164.251 | 168.050 | 172.492 | 171.156 | 171.870 | 177.327 | 177.207 | 179.404 | 181.858 | 5. Profit Sharing Financing                            |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank                                                                                                                | 93.713  | 118.651 | 145.507 | 154.172 | 155.061 | 156.297 | 161.768 | 163.062 | 166.880 | 171.270 | 169.937 | 170.686 | 176.095 | 175.980 | 178.184 | 180.664 | a. Profit sharing Financing to Non Banks               |
| 1. Mudharabah                                                                                                                                                          | 15.292  | 17.090  | 15.866  | 13.973  | 13.884  | 13.441  | 13.513  | 13.409  | 13.679  | 13.779  | 13.169  | 13.083  | 13.724  | 12.835  | 12.259  | 11.866  | 1. Mudharabah                                          |
| 2. Musyarakah                                                                                                                                                          | 78.421  | 101.561 | 129.641 | 140.199 | 141.177 | 142.856 | 148.256 | 149.653 | 153.201 | 157.491 | 156.768 | 157.603 | 162.371 | 163.145 | 165.925 | 168.798 | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Others                                              |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain                                                                                                                              | 1.039   | 1.048   | 1.066   | 1.192   | 1.190   | 1.176   | 1.194   | 1.188   | 1.169   | 1.222   | 1.220   | 1.185   | 1.232   | 1.227   | 1.220   | 1.194   | b. Profit sharing Financing to Other Banks             |
| 1. Mudharabah                                                                                                                                                          | 949     | 1.024   | 1.054   | 1.182   | 1.180   | 1.163   | 1.181   | 1.174   | 1.156   | 1.193   | 1.193   | 1.162   | 1.200   | 1.197   | 1.192   | 1.157   | 1. Mudharabah                                          |
| 2. Musyarakah                                                                                                                                                          | 90      | 24      | 12      | 10      | 10      | 14      | 14      | 14      | 13      | 29      | 27      | 22      | 32      | 30      | 28      | 37      | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Others                                              |
| 6 Piutang                                                                                                                                                              | 145.184 | 157.890 | 164.135 | 168.259 | 168.799 | 169.532 | 171.523 | 171.744 | 171.411 | 173.356 | 172.987 | 174.397 | 175.417 | 174.264 | 175.777 | 177.155 | 6. Receivables/Acceptables                             |
| a. Piutang Kepada Pihak Ketiga Bukan Bank                                                                                                                              | 145.145 | 157.814 | 164.088 | 168.219 | 168.762 | 169.503 | 171.490 | 171.713 | 171.382 | 173.323 | 172.955 | 174.366 | 175.387 | 174.236 | 175.752 | 177.138 | a. Receivables from Non Banks                          |
| 1. Murabahah                                                                                                                                                           | 139.536 | 150.276 | 154.805 | 157.547 | 157.876 | 158.573 | 159.879 | 159.410 | 159.593 | 160.654 | 160.166 | 161.511 | 162.066 | 161.226 | 163.134 | 165.227 | 1. Murabahah                                           |
| 2. Qardh                                                                                                                                                               | 4.731   | 7.674   | 8.864   | 9.044   | 9.044   | 9.051   | 9.665   | 10.315  | 9.753   | 10.572  | 10.671  | 10.713  | 11.146  | 10.806  | 10.407  | 9.673   | 2. Qardh                                               |
| 3. Istishna'                                                                                                                                                           | 878     | 1.189   | 1.609   | 1.808   | 1.842   | 1.879   | 1.946   | 1.988   | 2.036   | 2.097   | 2.118   | 2.142   | 2.175   | 2.204   | 2.210   | 2.238   | 3. Istishna'                                           |
| b. Piutang Kepada Pihak Kepada Bank Lain                                                                                                                               | 39      | 76      | 47      | 39      | 37      | 29      | 33      | 31      | 29      | 33      | 32      | 31      | 30      | 28      | 26      | 17      | b. Receivables from Other Banks                        |
| 1. Murabahah                                                                                                                                                           | 39      | 76      | 47      | 39      | 37      | 29      | 33      | 31      | 29      | 33      | 32      | 31      | 30      | 28      | 26      | 17      | 1. Murabahah                                           |
| 2. Qardh                                                                                                                                                               | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0       | -       | -       | -       | -       | -       | -       | 2. Qardh                                               |
| 3. Istishna'                                                                                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Istishna'                                           |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa                                                                                                                       | 9.151   | 9.233   | 10.597  | 10.689  | 10.544  | 10.625  | 10.606  | 10.508  | 10.614  | 10.589  | 10.484  | 10.246  | 10.169  | 9.811   | 9.510   | 9.220   | 7. Ijarah including Leasing receivables                |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank                                                                                              | 9.150   | 9.230   | 10.597  | 10.688  | 10.544  | 10.625  | 10.606  | 10.508  | 10.614  | 10.589  | 10.484  | 10.246  | 10.169  | 9.811   | 9.510   | 9.220   | a. Ijarah including Leasing receivables to Non Bank    |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain                                                                                                     | 1       | 3       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | b. Ijarah including Leasing receivables to Other Banks |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)                                                                                                      | 4.205   | 4.676   | 4.792   | 1.099   | 1.043   | 1.016   | 911     | 831     | 838     | 805     | 924     | 833     | 687     | 530     | 442     | 502     | 8. Other claims                                        |
| 9 Penyertaan                                                                                                                                                           | 80      | 81      | 83      | 83      | 59      | 59      | 59      | 59      | 59      | 806     | 806     | 806     | 806     | 806     | 806     | 806     | 9. Investment in other entities                        |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif                                                                                                                    | 8.189   | 8.062   | 7.519   | 7.753   | 7.950   | 8.058   | 8.109   | 7.999   | 8.036   | 8.115   | 8.402   | 8.601   | 8.826   | 8.763   | 9.108   | 9.794   | 10. Impairment on Productive Assets                    |
| 11 Salam                                                                                                                                                               | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 11. Salam                                              |
| 12 Aset Istishna dalam Penyelesaian                                                                                                                                    | 3       | 4       | 1       | 0       | 1       | 1       | 1       | 1       | 0       | 0       | 0       | 0       | 0       | 4       | 4       | 6       | 12. Istishna' Assets in Resolution                     |
| 13 Aset Tetap dan inventaris                                                                                                                                           | 4.977   | 5.285   | 6.566   | 6.586   | 6.545   | 6.520   | 6.520   | 6.571   | 6.553   | 6.645   | 6.826   | 6.935   | 7.176   | 7.247   | 7.210   | 7.358   | 13. Fixed Assets and Equipment                         |
| 14 Persediaan                                                                                                                                                          | 5       | 29      | 7       | 7       | 7       | 8       | 9       | 7       | 7       | 7       | 7       | 7       | 7       | 23      | 24      | 12      | 14. Inventories                                        |
| 15 Rupa-rupa Aset                                                                                                                                                      | 10.079  | 14.137  | 11.279  | 11.634  | 12.041  | 12.208  | 11.482  | 11.622  | 11.423  | 11.634  | 12.087  | 12.705  | 12.309  | 12.953  | 9.108   | 13.216  | 15. Other Assets                                       |
| <b>Komponen Kewajiban dan Modal</b>                                                                                                                                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>LIABILITIES AND CAPITAL</b>                         |
| 1 Dana Pihak Ketiga                                                                                                                                                    | 279.335 | 334.888 | 371.828 | 386.624 | 384.249 | 382.967 | 389.802 | 402.356 | 408.397 | 416.558 | 414.942 | 420.902 | 414.465 | 415.253 | 410.195 | 421.319 | 1. Third Party Funds                                   |
| a. Dana Simpanan Wadiah                                                                                                                                                | 38.361  | 47.033  | 54.344  | 56.766  | 58.940  | 57.671  | 57.059  | 57.821  | 62.192  | 65.751  | 67.071  | 68.366  | 69.626  | 74.463  | 74.643  | 77.419  | a. iB Wadia                                            |
| 1. Giro                                                                                                                                                                | 20.153  | 24.897  | 26.435  | 26.000  | 27.132  | 25.895  | 24.868  | 24.899  | 28.776  | 30.331  | 31.775  | 32.329  | 33.157  | 36.824  | 35.717  | 38.332  | 1. iB Demand Deposits Wadia                            |
| 2. Tabungan                                                                                                                                                            | 18.208  | 22.137  | 27.909  | 30.766  | 31.807  | 31.775  | 32.191  | 32.922  | 33.417  | 35.420  | 35.297  | 36.036  | 36.469  | 37.639  | 38.926  | 39.087  | 2. iB Saving Deposits Wadia                            |
| b. Dana Investasi Non Profit Sharing                                                                                                                                   | 240.974 | 287.854 | 317.484 | 329.858 | 325.309 | 325.296 | 332.744 | 344.535 | 346.205 | 350.807 | 347.871 | 352.537 | 344.839 | 340.790 | 335.552 | 343.900 | b. Non Profit Sharing Investment Fund                  |
| 1. Giro                                                                                                                                                                | 7.820   | 15.291  | 17.161  | 26.919  | 25.145  | 20.988  | 21.190  | 24.268  | 23.228  | 27.321  | 29.993  | 28.733  | 29.423  | 27.858  | 26.799  | 28.871  | 1. Demand Deposits                                     |
| 2. Tabungan                                                                                                                                                            | 66.980  | 76.361  | 86.529  | 87.952  | 89.320  | 88.947  | 90.380  | 90.538  | 91.068  | 97.839  | 95.280  | 96.114  | 95.702  | 96.369  | 97.855  | 99.381  | 2. Saving Deposits                                     |
| 3. Deposito                                                                                                                                                            | 166.174 | 196.202 | 213.794 | 214.988 | 210.844 | 215.361 | 221.174 | 229.728 | 231.908 | 225.646 | 222.598 | 227.690 | 219.714 | 216.564 | 210.898 | 215.648 | 3. Time Deposits                                       |
| c. Dana Investasi Profit Sharing                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | c. Profit Sharing Investment Fund                      |
| 1. Giro                                                                                                                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 1. Demand Deposits                                     |
| 2. Tabungan                                                                                                                                                            | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 2. Saving Deposits                                     |
| 3. Deposito                                                                                                                                                            | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Time Deposits                                       |
| 2 Liabilitas kepada Bank Indonesia                                                                                                                                     | 1       | -       | 1.744   | -       | -       | -       | -       | -       | 733     | 1.494   | 499     | 602     | 622     | 1.404   | 2.136   | 2.642   | 2. Liabilities to Bank Indonesia                       |
| 3 Liabilitas kepada Bank Lain                                                                                                                                          | 10.785  | 9.673   | 6.862   | 4.675   | 5.322   | 4.914   | 4.835   | 4.869   | 5.802   | 6.324   | 5.821   | 5.546   | 4.655   | 3.613   | 3.504   | 3.821   | 3. Liabilities to other Banks                          |
| a. Giro                                                                                                                                                                | 989     | 1.369   | 860     | 832     | 1.381   | 861     | 901     | 880     | 966     | 1.031   | 884     | 801     | 730     | 723     | 717     | 544     | a. Demand Deposits                                     |
| b. Tabungan                                                                                                                                                            | 1.356   | 1.149   | 1.018   | 803     | 961     | 1.034   | 1.045   | 1.021   | 1.348   | 1.603   | 1.500   | 1.339   | 1.199   | 1.089   | 1.067   | 1.153   | b. Saving Deposits                                     |
| c. Deposito                                                                                                                                                            | 7.896   | 6.278   | 4.798   | 2.786   | 2.813   | 2.762   | 2.663   | 2.792   | 3.006   | 3.337   | 3.213   | 2.891   | 2.298   | 1.520   | 1.388   | 1.716   | c. Time Deposits                                       |
| d. Setoran Jaminan                                                                                                                                                     | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 75      | 0,06    | 75,06   | 55,06   | 80,06   | 50,06   | d. Margin Deposits                                     |
| e. Dana Pelunasan Sukuk                                                                                                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | e. Sukuk Sinking Fund                                  |
| f. Lainnya                                                                                                                                                             | 544     | 877     | 186     | 254     | 167     | 257     | 226     | 177     | 482     | 352     | 149     | 515     | 352     | 227     | 252     | 358     | f. Others                                              |

| Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020<br>(Sharia Commercial Bank and Sharia Business Unit Operations)<br>Miliar Rp (Billion IDR)                                                                                                                                                                                                                                                                                                                                                                               |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |                                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------------------------------|
| Indikator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2016   | 2017   | 2018   | 2019   |        |        |        |        |        |        | 2020   |        |        |        |        |        | Indicator                                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                           |
| 4 Surat Berharga yang Diterbitkan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 7.434  | 7.111  | 10.845 | 7.213  | 5.694  | 7.281  | 7.157  | 6.006  | 6.420  | 8.953  | 6.676  | 6.964  | 7.876  | 8.672  | 9.474  | 10.164 | 4. Issued Securities                      |
| a. Dimiliki Pihak Ketiga Bukan Bank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1.948  | 1.341  | 3.307  | 2.757  | 2.757  | 3.646  | 3.646  | 3.647  | 3.332  | 3.333  | 3.333  | 3.806  | 4.357  | 4.358  | 4.358  | 4.358  | a. Securities Held by Non Banks           |
| b. Dimiliki Bank Lain                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 5.487  | 5.771  | 7.538  | 4.456  | 2.937  | 3.635  | 3.510  | 2.359  | 3.088  | 5.620  | 3.343  | 3.158  | 3.518  | 4.314  | 5.116  | 5.805  | b. Securities Held by Other Banks         |
| 5 Pembiayaan yang Diterima                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 2.782  | 3.608  | 2.912  | 3.567  | 3.534  | 3.560  | 3.260  | 3.378  | 3.496  | 2.469  | 2.438  | 2.451  | 3.594  | 5.717  | 5.737  | 5.604  | 5. Received Borrowing                     |
| 6 Liabilitas Lainnya                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 497    | 630    | 756    | 976    | 941    | 878    | 811    | 720    | 765    | 787    | 874    | 792    | 648    | 515    | 435    | 465    | 6. Other Liabilities                      |
| 7 Rupa-Rupa Liabilitas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 27.304 | 33.139 | 40.606 | 41.363 | 38.233 | 38.818 | 39.292 | 36.598 | 35.314 | 41.106 | 37.033 | 30.674 | 42.846 | 37.855 | 37.533 | 39.090 | 7. Miscellaneous Liabilities              |
| 8 Dana Investasi Profit Sharing lainnya                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 240    | 630    | 800    | 50     | 120    | -      | -      | -      | -      | 430    | 250    | 230    | 50     | 0      | 25     | 50     | 8. Other Profit Sharing Investment Fund   |
| a. Liabilitas kepada Bank Lain                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | a. Liabilities to Other Banks             |
| b. Surat Berharga                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 240    | 630    | 800    | 50     | 120    | -      | -      | -      | -      | 430    | 250    | 230    | 50     | 0      | 25     | 50     | b. Issued Securities                      |
| c. Pembiayaan yang Diterima                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | c. Received Borrowing                     |
| 9 Modal Pinjaman                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 1.875  | 2.175  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 9. Loan Capital                           |
| 10 Modal Disetor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 14.498 | 16.054 | 21.937 | 21.957 | 21.957 | 21.957 | 21.957 | 21.971 | 22.971 | 23.021 | 23.021 | 23.021 | 23.277 | 23.277 | 23.277 | 23.441 | 10. Paid-in capital                       |
| 11 Tambahan Modal Disetor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2.056  | 4.222  | 2.352  | 2.421  | 2.465  | 3.421  | 3.410  | 3.488  | 2.492  | 2.446  | 2.516  | 2.538  | 2.321  | 2.356  | 2.411  | 2.481  | 11. Additional paid-in capital            |
| 12 Selisih Penilaian kembali Aset Tetap                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1.126  | 1.303  | 1.531  | 1.526  | 1.526  | 1.526  | 1.526  | 1.526  | 1.526  | 1.526  | 1.469  | 1.468  | 1.480  | 1.480  | 1.480  | 1.480  | 12. Differences in Fixed Assets Appraisal |
| 13 Cadangan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3.400  | 3.546  | 3.889  | 4.067  | 4.347  | 4.347  | 4.348  | 4.348  | 4.348  | 4.348  | 4.068  | 4.068  | 4.083  | 4.070  | 4.133  | 4.133  | 13. Reserves                              |
| a. Cadangan Umum                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 3.276  | 3.275  | 3.694  | 3.872  | 4.152  | 4.152  | 4.153  | 4.153  | 4.153  | 4.153  | 3.873  | 3.873  | 3.888  | 3.875  | 3.938  | 3.938  | a. General Reserves                       |
| b. Cadangan Tujuan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 124    | 272    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | b. Special Purpose Reserves               |
| 14 Laba                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 5.171  | 7.201  | 9.789  | 10.979 | 11.311 | 11.956 | 12.542 | 13.245 | 14.021 | 13.627 | 14.240 | 14.593 | 15.168 | 15.542 | 15.435 | 15.616 | 14. Net Income                            |
| a. Tahun-tahun lalu                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3.076  | 4.101  | 4.625  | 7.630  | 7.350  | 7.350  | 7.348  | 7.348  | 7.348  | 7.348  | 13.501 | 13.147 | 12.982 | 12.960 | 12.430 | 12.127 | a. Previous years                         |
| b. Tahun berjalan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 2.096  | 3.100  | 5.164  | 3.349  | 3.961  | 4.606  | 5.194  | 5.896  | 6.672  | 6.278  | 738    | 1.446  | 2.187  | 2.583  | 3.005  | 3.488  | b. Current year                           |
| Ket :<br>a. Securities Held by Non Banks<br>b. Securities Held by Other Banks<br>5. Received Borrowing<br>6. Other Liabilities<br>7. Miscellaneous Liabilities<br>8. Other Profit Sharing Investment Fund<br>a. Liabilities to Other Banks<br>b. Issued Securities<br>c. Received Borrowing<br>9. Loan Capital<br>10. Paid-in capital<br>11. Additional paid-in capital<br>12. Differences in Fixed Assets Appraisal<br>13. Reserves<br>a. General Reserves<br>b. Special Purpose Reserves<br>14. Net Income<br>a. Previous years<br>b. Current year |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |                                           |

Miliar Rupiah (in Billion IDR)

| Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2020<br>(Sharia Commercial Bank Operations)<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |           |                                                        |
|-------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|--------------------------------------------------------|
| Indikator                                                                                                               | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator |                                                        |
|                                                                                                                         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun       |                                                        |
| <b>Komponen Aset</b>                                                                                                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |           | <b>ASSETS</b>                                          |
| 1 Kas                                                                                                                   | 3.853   | 4.019   | 4.791   | 5.017   | 4.668   | 4.384   | 4.441   | 4.378   | 4.288   | 5.959   | 4.772   | 4.537   | 4.944   | 5.810   | 5.943   | 5.242     | 1. Cash                                                |
| 2 Penempatan pada Bank Indonesia                                                                                        | 34.755  | 41.162  | 37.800  | 41.568  | 35.008  | 33.251  | 32.291  | 35.882  | 33.268  | 40.356  | 32.816  | 36.028  | 36.410  | 36.533  | 30.760  | 34.571    | 2. Deposit in Bank Indonesia                           |
| a. Giro                                                                                                                 | 10.956  | 15.750  | 13.482  | 13.402  | 13.092  | 13.312  | 13.301  | 13.040  | 14.058  | 14.025  | 13.085  | 12.907  | 13.559  | 12.837  | 8.768   | 8.759     | a. Deposit                                             |
| b. SBIS                                                                                                                 | 7.940   | 5.105   | 4.245   | 6.990   | 6.800   | 6.425   | 6.395   | 5.290   | 5.910   | 7.200   | 8.115   | 8.235   | 8.375   | 8.245   | 7.895   | 8.125     | b. Bank Indonesia Certificates Syariah                 |
| c. FASBIS                                                                                                               | 15.441  | 17.225  | 18.663  | 18.096  | 12.302  | 11.037  | 10.770  | 15.185  | 10.475  | 15.361  | 6.094   | 9.274   | 7.604   | 9.470   | 7.110   | 9.675     | c. Fasilitas Simpanan Bank Indonesia Syariah           |
| d. Lainnya                                                                                                              | 418     | 3.081   | 1.411   | 3.079   | 2.814   | 2.477   | 1.825   | 2.367   | 2.825   | 3.769   | 5.522   | 5.612   | 6.873   | 5.982   | 6.987   | 8.012     | d. Others                                              |
| 3 Penempatan pada Bank Lain                                                                                             | 4.111   | 3.174   | 4.286   | 4.507   | 3.424   | 2.805   | 3.521   | 2.820   | 2.864   | 3.816   | 7.527   | 5.172   | 5.592   | 5.818   | 4.687   | 4.296     | 3. Placement in Other Banks                            |
| a. Giro                                                                                                                 | 3.086   | 2.423   | 3.524   | 3.745   | 2.555   | 2.311   | 2.921   | 2.523   | 2.564   | 3.339   | 7.193   | 4.866   | 5.126   | 5.580   | 4.456   | 4.016     | a. Demand Deposits                                     |
| b. Tabungan                                                                                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | b. Saving Deposits                                     |
| c. Deposito                                                                                                             | 978     | 681     | 758     | 303     | 263     | 263     | 273     | 293     | 296     | 423     | 323     | 303     | 347     | 227     | 227     | 277       | c. Time Deposits                                       |
| d. Setoran Jaminan                                                                                                      | 1       | 1       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 3       | 4       | 4       | 4       | 4       | 4         | d. Margin Deposits                                     |
| e. Dana Pelunasan Sukuk                                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | e. Sukuk Sinking Fund                                  |
| f. Lainnya                                                                                                              | 46      | 68      | 0       | 455     | 602     | 227     | 323     | -       | -       | 50      | 8       | 0       | 114     | 7       | 0       | 0         | f. Others                                              |
| 4 Surat Berharga yang Dimiliki                                                                                          | 24.106  | 35.656  | 54.503  | 48.183  | 54.133  | 56.204  | 55.997  | 61.065  | 64.330  | 63.787  | 66.174  | 69.298  | 63.207  | 61.105  | 63.999  | 68.503    | 4. Investment in Securities                            |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank                                                                             | 20.381  | 32.697  | 50.342  | 43.712  | 46.478  | 47.559  | 47.072  | 49.882  | 48.040  | 46.589  | 48.256  | 49.037  | 43.802  | 45.472  | 46.684  | 47.902    | a. Securities Issued by Non Banks                      |
| b. Diterbitkan oleh Bank Lain                                                                                           | 3.725   | 2.958   | 4.161   | 4.471   | 7.656   | 8.645   | 8.926   | 11.184  | 16.290  | 17.198  | 17.918  | 20.261  | 19.405  | 15.632  | 17.315  | 20.601    | b. Securities Issued by Other Banks                    |
| 5 Pembiayaan Bagi Hasil                                                                                                 | 62.151  | 67.535  | 74.541  | 81.618  | 81.207  | 81.229  | 84.531  | 85.050  | 87.137  | 90.423  | 88.505  | 88.240  | 91.541  | 91.524  | 92.519  | 93.867    | 5. Profit Sharing Financing                            |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank                                                                 | 61.629  | 67.049  | 74.122  | 81.229  | 80.811  | 80.841  | 84.135  | 84.640  | 86.766  | 89.995  | 88.094  | 87.832  | 91.120  | 91.112  | 92.097  | 93.447    | a. Profit sharing Financing to Non Banks               |
| 1. Mudharabah                                                                                                           | 7.577   | 6.584   | 5.477   | 5.225   | 5.087   | 5.051   | 5.177   | 4.941   | 5.056   | 5.413   | 5.110   | 4.998   | 4.878   | 4.671   | 4.451   | 4.319     | 1. Mudharabah                                          |
| 2. Musyarakah                                                                                                           | 54.052  | 60.465  | 68.644  | 76.004  | 75.725  | 75.790  | 78.957  | 79.699  | 81.711  | 84.582  | 82.983  | 82.834  | 86.242  | 86.441  | 87.646  | 89.128    | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | 3. Others                                              |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain                                                                               | 522     | 487     | 420     | 390     | 396     | 387     | 396     | 410     | 370     | 428     | 411     | 408     | 421     | 412     | 422     | 419       | b. Profit sharing Financing to Other Banks             |
| 1. Mudharabah                                                                                                           | 435     | 466     | 412     | 383     | 390     | 377     | 385     | 399     | 360     | 401     | 387     | 388     | 391     | 384     | 396     | 384       | 1. Mudharabah                                          |
| 2. Musyarakah                                                                                                           | 87      | 21      | 8       | 7       | 6       | 10      | 11      | 11      | 11      | 27      | 24      | 20      | 30      | 28      | 26      | 35        | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | 3. Others                                              |
| 6 Piutang                                                                                                               | 114.009 | 120.028 | 125.044 | 128.137 | 128.323 | 129.057 | 130.650 | 130.888 | 130.324 | 132.046 | 131.912 | 133.141 | 134.113 | 133.239 | 134.984 | 136.535   | 6. Receivables/Acceptables                             |
| a. Piutang Kepada Pihak Ketiga Bukan Bank                                                                               | 113.971 | 119.952 | 124.997 | 128.097 | 128.286 | 129.028 | 130.617 | 130.857 | 130.295 | 132.013 | 131.880 | 133.111 | 134.083 | 133.212 | 134.958 | 136.518   | a. Receivables from Non Banks                          |
| 1. Murabahah                                                                                                            | 110.063 | 114.458 | 118.134 | 120.066 | 120.146 | 120.919 | 122.070 | 121.723 | 121.777 | 122.725 | 122.477 | 123.673 | 124.191 | 123.654 | 125.808 | 128.087   | 1. Murabahah                                           |
| 2. Qardh                                                                                                                | 3.883   | -       | 8.848   | 8.019   | 8.128   | 8.097   | 8.535   | 9.122   | 8.506   | 9.276   | 9.376   | 9.410   | 9.863   | 9.531   | 9.124   | 8.406     | 2. Qardh                                               |
| 3. Istishna'                                                                                                            | 25      | 18      | 15      | 12      | 12      | 12      | 12      | 12      | 11      | 11      | 27      | 27      | 29      | 27      | 26      | 25        | 3. Istishna'                                           |
| b. Piutang Kepada Pihak Kepada Bank Lain                                                                                | 38      | 76      | 47      | 39      | 37      | 29      | 33      | 31      | 29      | 33      | 32      | 31      | 30      | 28      | 26      | 17        | b. Receivables from Other Banks                        |
| 1. Murabahah                                                                                                            | 38      | 76      | 47      | 39      | 37      | 29      | 33      | 31      | 29      | 33      | 32      | 31      | 30      | 28      | 26      | 17        | 1. Murabahah                                           |
| 2. Qardh                                                                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0       | -       | -       | -       | -       | -       | -         | 2. Qardh                                               |
| 3. Istishna'                                                                                                            | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | 3. Istishna'                                           |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa                                                                        | 1.883   | 2.791   | 3.180   | 3.235   | 3.205   | 3.249   | 3.297   | 3.200   | 3.168   | 3.138   | 3.210   | 3.226   | 3.191   | 3.115   | 2.988   | 2.894     | 7. Ijarah including Leasing receivables                |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank                                               | 1.882   | 2.788   | 3.180   | 3.234   | 3.205   | 3.249   | 3.297   | -       | 3.200   | 3.138   | 3.210   | 3.226   | 3.191   | 3.115   | 2.988   | 2.894     | a. Ijarah including Leasing receivables to Non Bank    |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain                                                      | 1       | 3       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0         | b. Ijarah including Leasing receivables to Other Banks |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)                                                       | 3.017   | 3.185   | 2.895   | 961     | 915     | 922     | 831     | 736     | 695     | 659     | 802     | 709     | 553     | 375     | 290     | 324       | 8. Other claims                                        |
| 9 Penyertaan                                                                                                            | 80      | 81      | 83      | 83      | 59      | 59      | 59      | 59      | 59      | 471     | 471     | 471     | 471     | 471     | 471     | 471       | 9. Investment in other entities                        |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif                                                                     | 6.206   | 6.388   | 5.631   | 5.429   | 5.550   | 5.628   | 5.661   | 5.530   | 5.653   | 5.698   | 5.885   | 5.994   | 6.204   | 6.169   | 6.427   | 7.122     | 10. Impairment on Productive Assets                    |
| 11 Salam                                                                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | 11. Salam                                              |
| 12 Aset Istishna dalam Penyelesaian                                                                                     | 0       | 2       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0         | 12. Istishna' Assets in Resolution                     |
| 13 Aset Tetap dan inventaris                                                                                            | 4.736   | 5.035   | 6.322   | 6.338   | 6.297   | 6.269   | 6.271   | 6.324   | 6.307   | 6.399   | 6.557   | 6.662   | 6.903   | 6.972   | 6.937   | 7.087     | 13. Fixed Assets and Equipment                         |
| 14 Persediaan                                                                                                           | 5       | 29      | 7       | 7       | 7       | 8       | 9       | 7       | 7       | 7       | 7       | 7       | 7       | 23      | 24      | 12        | 14. Inventories                                        |
| 15 Rupa-rupa Aset                                                                                                       | 7.685   | 11.718  | 8.870   | 8.725   | 9.041   | 9.073   | 8.792   | 8.911   | 8.690   | 9.002   | 9.505   | 9.515   | 9.222   | 9.477   | 9.932   | 9.649     | 15. Other Assets                                       |
| <b>Komponen Kewajiban dan Modal</b>                                                                                     |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |           | <b>LIABILITIES AND CAPITAL</b>                         |
| 1 Dana Pihak Ketiga                                                                                                     | 206.407 | 238.393 | 257.606 | 266.568 | 265.716 | 263.596 | 267.343 | 276.466 | 275.088 | 288.978 | 286.485 | 291.069 | 289.362 | 289.046 | 285.751 | 293.374   | 1. Third Party Funds                                   |
| a. Dana Simpanan Wadiah                                                                                                 | 29.470  | 35.933  | 40.954  | 44.663  | 46.344  | 45.203  | 44.938  | 45.818  | 46.911  | 51.737  | 53.858  | 54.622  | 55.122  | 57.382  | 57.729  | 58.535    | a. iB Wadia                                            |
| 1. Giro                                                                                                                 | 15.375  | 18.792  | 18.553  | 19.906  | 20.559  | 19.585  | 18.842  | 19.167  | 19.824  | 22.821  | 25.018  | 25.317  | 25.528  | 26.930  | 26.148  | 26.760    | 1. iB Demand Deposits Wadia                            |
| 2. Tabungan                                                                                                             | 14.095  | 17.141  | 22.402  | 24.757  | 25.785  | 25.618  | 26.095  | 26.651  | 27.087  | 28.916  | 28.840  | 29.305  | 29.594  | 30.452  | 31.581  | 31.776    | 2. iB Saving Deposits Wadia                            |
| b. Dana Investasi Non Profit Sharing                                                                                    | 176.937 | 202.460 | 216.652 | 221.905 | 219.372 | 218.393 | 222.405 | 230.649 | 228.177 | 237.241 | 232.627 | 236.447 | 234.240 | 231.664 | 228.022 | 234.839   | b. Non Profit Sharing Investment Fund                  |
| 1. Giro                                                                                                                 | 4.278   | 7.619   | 9.002   | 19.275  | 16.846  | 13.695  | 13.590  | 17.514  | 16.368  | 19.255  | 21.302  | 21.494  | 21.962  | 20.473  | 19.380  | 21.886    | 1. Demand Deposits                                     |
| 2. Tabungan                                                                                                             | 50.637  | 57.488  | 65.642  | 64.604  | 65.668  | 65.585  | 66.437  | 66.373  | 67.072  | 71.743  | 69.383  | 69.535  | 69.715  | 69.980  | 71.837  | 73.357    | 2. Saving Deposits                                     |
| 3. Deposito                                                                                                             | 122.022 | 137.353 | 142.008 | 138.026 | 136.858 | 139.113 | 142.379 | 146.761 | 144.737 | 146.243 | 141.942 | 145.419 | 142.564 | 141.211 | 136.804 | 139.596   | 3. Time Deposits                                       |
| c. Dana Investasi Profit Sharing                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | c. Profit Sharing Investment Fund                      |
| 1. Giro                                                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | 1. Demand Deposits                                     |
| 2. Tabungan                                                                                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | 2. Saving Deposits                                     |
| 3. Deposito                                                                                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | 3. Time Deposits                                       |
| 2 Liabilitas kepada Bank Indonesia                                                                                      | 1       | -       | 1.556   | -       | -       | -       | -       | -       | 733     | 1494    | 499     | 602     | 622     | 1.404   | 2.136   | 2.642     | 2. Liabilities to Bank Indonesia                       |
| 3 Liabilitas kepada Bank Lain                                                                                           | 7.515   | 5.223   | 3.662   | 2.670   | 3.092   | 2.971   | 2.878   | 2.915   | 3.487   | 3.552   | 3.519   | 3.277   | 2.776   | 2.228   | 2.238   | 2.464     | 3. Liabilities to other Banks                          |
| a. Giro                                                                                                                 | 565     | 967     | 446     | 368     | 816     | 309     | 337     | 303     | 373     | 376     | 379     | 342     | 309     | 268     | 286     | 282       | a. Demand Deposits                                     |
| b. Tabungan                                                                                                             | 691     | 736     | 656     | 594     | 658     | 762     | 750     | 712     | 1.036   | 1.226   | 1.144   | 1.022   | 913     | 812     | 794     | 882       | b. Saving Deposits                                     |
| c. Deposito                                                                                                             | 6.116   | 3.326   | 2.374   | 1.455   | 1.451   | 1.645   | 1.640   | 1.725   | 1.810   | 1.849   | 1.849   | 1.720   | 1.477   | 1.076   | 1.022   | 1.156     | c. Time Deposits                                       |
| d. Setoran Jaminan                                                                                                      | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0         | d. Margin Deposits                                     |
| e. Dana Pelunasan Sukuk                                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -         | e. Sukuk Sinking Fund                                  |
| f. Lainnya                                                                                                              | 142     | 195     | 185     | 253     | 166     | 256     | 150     | 175     | 268     | 101     | 147     | 193     | 77      | 71      | 136     | 144       | f. Others                                              |

| Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2020<br>(Sharia Commercial Bank Operations)<br>Miliar Rp (Billion IDR) |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |                                                    |
|-------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------------------------------------------------|
| Indikator                                                                                                               | 2016   | 2017   | 2018   | 2019   |        |        |        |        |        |        | 2020   |        |        |        |        |        | Indicator                                          |
|                                                                                                                         |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                    |
| 4 Surat Berharga yang Diterbitkan                                                                                       | 5.495  | 3.517  | 6.206  | 4.902  | 3.263  | 3.027  | 2.862  | 1.900  | 2.615  | 3.098  | 2.335  | 2.657  | 3.162  | 4.007  | 4.784  | 5.448  | 4. Issued Securities                               |
| a. Dimiliki Pihak Ketiga Bukan Bank                                                                                     | 1.315  | 415    | 1.700  | 1.600  | 1.600  | 1.600  | 1.600  | 1.600  | 1.600  | 1.600  | 1.600  | 1.747  | 1.747  | 1.747  | 1.747  | 1.747  | a. Securities Held by Non Banks                    |
| b. Dimiliki Bank Lain                                                                                                   | 4.180  | 3.102  | 4.506  | 3.302  | 1.663  | 1.427  | 1.262  | 300    | 1.015  | 1.498  | 735    | 910    | 1.415  | 2.260  | 3.037  | 3.701  | b. Securities Held by Other Banks                  |
| 5 Pembiayaan yang Diterima                                                                                              | 2.316  | 2.728  | 1.725  | 1.320  | 1.329  | 1.356  | 1.366  | 1.513  | 1.567  | 1.075  | 1.044  | 1.043  | 1.181  | 1.252  | 1.287  | 1.076  | 5. Received Borrowing                              |
| 6 Liabilitas Lainnya                                                                                                    | 490    | 618    | 626    | 793    | 761    | 742    | 687    | 590    | 575    | 595    | 712    | 627    | 477    | 323    | 249    | 273    | 6. Other Liabilities                               |
| 7 Rupa-Rupa Liabilitas                                                                                                  | 5.576  | 6.256  | 8.335  | 8.233  | 7.749  | 9.015  | 9.367  | 9.463  | 10.069 | 9.724  | 9.484  | 9.036  | 9.240  | 6.712  | 7.545  | 7.490  | 7. Miscellaneous Liabilities                       |
| 8 Dana Investasi Profit Sharing lainnya                                                                                 | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 8. Other Profit Sharing Investment Fund            |
| a. Liabilitas kepada Bank Lain                                                                                          | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | a. Liabilities to Other Banks                      |
| b. Surat Berharga                                                                                                       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | b. Issued Securities                               |
| c. Pembiayaan yang Diterima                                                                                             | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | c. Received Borrowing                              |
| 9 Modal Pinjaman                                                                                                        | 1.875  | 2.175  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 1.475  | 9. Loan Capital                                    |
| 10 Modal Disetor                                                                                                        | 14.498 | 16.054 | 21.937 | 21.957 | 21.957 | 21.957 | 21.957 | 21.971 | 22.971 | 23.021 | 23.021 | 23.021 | 23.277 | 23.277 | 23.277 | 23.441 | 10. Paid-in capital                                |
| 11 Tambahan Modal Disetor                                                                                               | 2.045  | 4.182  | 2.387  | 2.381  | 2.416  | 3.397  | 3.389  | 3.452  | 2.460  | 2.411  | 2.468  | 2.478  | 2.339  | 2.360  | 2.389  | 2.434  | 11. Additional paid-in capital                     |
| 12 Selisih Penilaian kembali Aset Tetap                                                                                 | 1.126  | 1.303  | 1.531  | 1.526  | 1.526  | 1.526  | 1.526  | 1.526  | 1.526  | 1.526  | 1.469  | 1.468  | 1.480  | 1.480  | 1.480  | 1.480  | 12. Differences in Fixed Assets Appraisal          |
| 13 Cadangan                                                                                                             | 3.400  | 3.546  | 3.889  | 4.067  | 4.347  | 4.347  | 4.348  | 4.348  | 4.348  | 4.348  | 4.068  | 4.068  | 4.083  | 4.070  | 4.133  | 4.133  | 13. Reserves                                       |
| a. Cadangan Umum                                                                                                        | 3.276  | 3.275  | 3.694  | 3.872  | 4.152  | 4.152  | 4.153  | 4.153  | 4.153  | 4.153  | 3.873  | 3.873  | 3.888  | 3.875  | 3.938  | 3.938  | a. General Reserves                                |
| b. Cadangan Tujuan                                                                                                      | 124    | 272    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | 195    | b. Special Purpose Reserves                        |
| 14 Laba                                                                                                                 | 3.442  | 4.032  | 5.757  | 7.058  | 7.106  | 7.474  | 7.833  | 8.170  | 8.565  | 9.065  | 9.793  | 10.193 | 10.476 | 10.660 | 10.365 | 10.599 | 14. Net Income                                     |
| a. Tahun-tahun lalu                                                                                                     | 2.490  | 3.042  | 2.950  | 5.152  | 4.872  | 4.872  | 4.871  | 4.871  | 4.871  | 4.871  | 9.390  | 9.390  | 9.274  | 9.289  | 8.759  | 8.759  | a. Previous years                                  |
| b. Tahun berjalan                                                                                                       | 952    | 990    | 2.806  | 1.905  | 2.234  | 2.601  | 2.962  | 3.300  | 3.695  | 4.195  | 403    | 803    | 1.202  | 1.371  | 1.605  | 1.840  | b. Current year                                    |
| Ket: r) Angka-angka diperbaiki<br>*) Angka-angka sementara                                                              |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Note: r) Revised figures<br>*) Provisional Figures |

Miliar Rupiah (in Billion IDR)

| Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2020<br>(Sharia Business Unit Operations )<br>Miliar Rp (Billion IDR ) |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                        |
|---------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------------------------------|
| Indikator                                                                                                                 | 2016   | 2017   | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                                              |
|                                                                                                                           |        |        |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                        |
| Komponen Aset                                                                                                             |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         | ASSETS                                                 |
| 1 Kas                                                                                                                     | 335    | 338    | 351     | 334     | 329     | 333     | 344     | 336     | 309     | 416     | 343     | 317     | 344     | 375     | 397     | 374     | 1. Cash                                                |
| 2 Penempatan pada Bank Indonesia                                                                                          | 15.825 | 23.456 | 24.944  | 27.125  | 19.870  | 20.558  | 20.182  | 20.402  | 21.944  | 23.446  | 15.720  | 17.485  | 20.973  | 19.060  | 15.571  | 19.646  | 2. Deposit in Bank Indonesia                           |
| a. Giro                                                                                                                   | 4.486  | 6.270  | 6.202   | 6.997   | 6.160   | 6.234   | 6.457   | 6.608   | 6.220   | 6.478   | 5.467   | 5.538   | 4.868   | 4.593   | 3.811   | 4.570   | a. Deposit                                             |
| b. SBIS                                                                                                                   | 2.848  | 4.912  | 4.023   | 7.074   | 6.189   | 5.109   | 4.899   | 3.755   | 3.690   | 3.186   | 2.992   | 3.267   | 3.320   | 3.390   | 3.445   | 3.289   | b. Bank Indonesia Certificates Syariah                 |
| c. FASBIS                                                                                                                 | 8.486  | 11.522 | 13.929  | 9.732   | 5.176   | 6.128   | 5.644   | 7.406   | 8.202   | 11.911  | 3.596   | 4.112   | 8.532   | 8.057   | 5.335   | 8.561   | c. Fasilitas Simpanan Bank Indonesia Syariah           |
| d. Lainnya                                                                                                                | 6      | 752    | 791     | 3.322   | 2.345   | 3.088   | 3.181   | 2.632   | 3.832   | 1.871   | 3.665   | 4.567   | 4.253   | 3.020   | 2.981   | 3.225   | d. Others                                              |
| 3 Penempatan pada Bank Lain                                                                                               | 7.141  | 4.308  | 2.668   | 1.537   | 1.544   | 1.235   | 1.002   | 954     | 1.097   | 1.336   | 962     | 772     | 605     | 252     | 210     | 261     | 3. Placement in Other Banks                            |
| a. Giro                                                                                                                   | 2.583  | 22     | 11      | 11      | 64      | 9       | 23      | 8       | 7       | 6       | 5       | 6       | 5       | 5       | 4       | 4       | a. Demand Deposits                                     |
| b. Tabungan                                                                                                               | 42     | 58     | 3       | 4       | 3       | 2       | 4       | 2       | 2       | 2       | 3       | 3       | 4       | 3       | 3       | 3       | b. Saving Deposits                                     |
| c. Deposito                                                                                                               | 4.516  | 4.103  | 2.304   | 1.322   | 1.307   | 1.089   | 975     | 944     | 1.088   | 1.328   | 953     | 763     | 547     | 244     | 204     | 254     | c. Time Deposits                                       |
| d. Setoran Jaminan                                                                                                        | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | d. Margin Deposits                                     |
| e. Dana Pelunasan Sukuk                                                                                                   | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | e. Sukuk Sinking Fund                                  |
| f. Lainnya                                                                                                                | -      | 125    | 350     | 200     | 170     | 135     | -       | -       | -       | -       | -       | -       | 50      | -       | -       | -       | f. Others                                              |
| 4 Surat Berharga yang Dimiliki                                                                                            | 6.131  | 9.097  | 11.467  | 12.653  | 14.859  | 14.945  | 16.674  | 16.548  | 18.744  | 17.229  | 20.134  | 18.534  | 15.413  | 17.701  | 18.091  | 18.549  | 4. Investment in Securities                            |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank                                                                               | 5.245  | 7.670  | 9.413   | 11.081  | 13.348  | 13.300  | 14.527  | 14.572  | 14.411  | 12.999  | 17.795  | 14.350  | 12.372  | 13.949  | 13.815  | 15.001  | a. Securities Issued by Non Banks                      |
| b. Diterbitkan oleh Bank Lain                                                                                             | 886    | 1.427  | 2.054   | 1.571   | 1.511   | 1.645   | 2.147   | 1.976   | 4.333   | 4.230   | 2.339   | 4.184   | 3.041   | 3.752   | 4.276   | 3.548   | b. Securities Issued by Other Banks                    |
| 5 Pembiayaan Bagi Hasil                                                                                                   | 32.601 | 52.163 | 72.032  | 73.746  | 75.044  | 76.245  | 78.432  | 79.201  | 80.913  | 82.069  | 82.652  | 83.631  | 85.786  | 85.683  | 86.885  | 87.991  | 5. Profit Sharing Financing                            |
| a. Pembiayaan Bagi Hasil  Kepada Pihak ketiga Bukan Bank                                                                  | 32.083 | 51.602 | 71.386  | 72.943  | 74.250  | 75.456  | 77.634  | 78.423  | 80.114  | 81.275  | 81.843  | 82.854  | 84.975  | 84.868  | 86.087  | 87.217  | a. Profit sharing Financing to Non Banks               |
| 1. Mudharabah                                                                                                             | 7.715  | 10.506 | 10.389  | 8.749   | 8.797   | 8.390   | 8.335   | 8.468   | 8.623   | 8.366   | 8.058   | 8.085   | 8.847   | 8.163   | 7.808   | 7.547   | 1. Mudharabah                                          |
| 2. Musyarakah                                                                                                             | 24.369 | 41.096 | 60.997  | 64.195  | 65.452  | 67.066  | 69.298  | 69.954  | 71.491  | 72.909  | 73.785  | 74.769  | 76.129  | 76.704  | 78.279  | 79.670  | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                                                                          | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Others                                              |
| b. Pembiayaan Bagi Hasil  Kepada Bank Lain                                                                                | 518    | 561    | 646     | 802     | 794     | 789     | 798     | 778     | 799     | 794     | 809     | 777     | 811     | 815     | 798     | 775     | b. Profit sharing Financing to Other Banks             |
| 1. Mudharabah                                                                                                             | 514    | 558    | 642     | 799     | 791     | 786     | 795     | 775     | 796     | 792     | 806     | 775     | 809     | 813     | 796     | 773     | 1. Mudharabah                                          |
| 2. Musyarakah                                                                                                             | 3      | 3      | 4       | 4       | 3       | 3       | 3       | 3       | 3       | 3       | 2       | 2       | 2       | 2       | 2       | 2       | 2. Musyarakah                                          |
| 3. Pembiayaan Bagi Hasil Lainnya                                                                                          | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Others                                              |
| 6 Piutang                                                                                                                 | 31.175 | 37.862 | 39.091  | 40.122  | 40.476  | 40.475  | 40.873  | 40.856  | 41.087  | 41.310  | 41.075  | 41.256  | 41.304  | 41.024  | 40.793  | 40.619  | 6. Receivables/Acceptables                             |
| a. Piutang Kepada Pihak Ketiga Bukan Bank                                                                                 | 31.174 | 37.861 | 39.091  | 40.122  | 40.476  | 40.475  | 40.873  | 40.856  | 41.087  | 41.310  | 41.075  | 41.256  | 41.304  | 41.024  | 40.793  | 40.619  | a. Receivables from Non Banks                          |
| 1. Murabahah                                                                                                              | 29.473 | 35.818 | 36.671  | 37.482  | 37.730  | 37.653  | 37.809  | 37.687  | 37.816  | 37.929  | 37.689  | 37.838  | 37.874  | 37.572  | 37.326  | 37.140  | 1. Murabahah                                           |
| 2. Qardh                                                                                                                  | 847    | -      | 826     | 845     | 916     | 954     | 1.130   | 1.192   | 1.246   | 1.296   | 1.295   | 1.303   | 1.283   | 1.275   | 1.283   | 1.267   | 2. Qardh                                               |
| 3. Istishna'                                                                                                              | 853    | 1.170  | 1.594   | 1.795   | 1.830   | 1.868   | 1.934   | 1.977   | 2.025   | 2.086   | 2.091   | 2.115   | 2.146   | 2.178   | 2.184   | 2.213   | 3. Istishna'                                           |
| b. Piutang Kepada Pihak Kepada Bank Lain                                                                                  | 1      | 0      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | b. Receivables from Other Banks                        |
| 1. Murabahah                                                                                                              | 1      | 0      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 1. Murabahah                                           |
| 2. Qardh                                                                                                                  | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 2. Qardh                                               |
| 3. Istishna'                                                                                                              | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 3. Istishna'                                           |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa                                                                          | 7.268  | 6.442  | 7.417   | 7.454   | 7.338   | 7.376   | 7.309   | 7.309   | 7.447   | 7.451   | 7.274   | 7.020   | 6.978   | 6.696   | 6.522   | 6.326   | 7. Ijarah including Leasing receivables                |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank                                                 | 7.268  | 6.442  | 7.417   | 7.454   | 7.338   | 7.376   | 7.309   | 7.309   | 7.447   | 7.451   | 7.274   | 7.020   | 6.978   | 6.696   | 6.522   | 6.326   | a. Ijarah including Leasing receivables to Non Bank    |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain                                                        | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | b. Ijarah including Leasing receivables to Other Banks |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptas                                                           | 1.188  | 1.491  | 1.897   | 138     | 128     | 93      | 80      | 95      | 143     | 146     | 122     | 124     | 133     | 155     | 153     | 178     | 8. Other claims                                        |
| 9 Penyertaan                                                                                                              | -      | 0      | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 9. Investment in other entities                        |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif                                                                       | 1.982  | 1.674  | 1.887   | 2.323   | 2.400   | 2.430   | 2.449   | 2.469   | 2.383   | 2.417   | 2.517   | 2.607   | 2.622   | 2.594   | 2.681   | 2.672   | 10. Impairment on Productive Assets                    |
| 11 Salam                                                                                                                  | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 11. Salam                                              |
| 12 Aset Istishna dalam Penyelesaian                                                                                       | 3      | 2      | 1       | 0       | 1       | 1       | 0       | 1       | 0       | 0       | 0       | 0       | 0       | 4       | 4       | 6       | 12. Ishtishna' Assets in Resolution                    |
| 13 Aset Tetap dan inventaris                                                                                              | 241    | 250    | 244     | 248     | 247     | 251     | 249     | 247     | 246     | 246     | 268     | 273     | 273     | 276     | 273     | 271     | 13. Fixed Assets and Equipment                         |
| 14 Persediaan                                                                                                             | 0      | -      | -       | -       | -       | -       | -       | -       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 14. Inventories                                        |
| 15 Rupa-rupa Aset                                                                                                         | 2.394  | 2.419  | 2.409   | 2.909   | 3.000   | 3.135   | 2.690   | 2.711   | 2.733   | 2.632   | 2.582   | 3.190   | 3.086   | 3.476   | 3.589   | 3.567   | 15. Other Assets                                       |
| Komponen Kewajiban dan Modal                                                                                              |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         | LIABILITIES AND CAPITAL                                |
| 1 Dana Pihak Ketiga                                                                                                       | 72.928 | 96.495 | 114.222 | 120.057 | 118.532 | 119.372 | 122.459 | 125.889 | 133.309 | 127.580 | 128.457 | 129.834 | 125.103 | 126.208 | 124.444 | 127.945 | 1. Third Party Funds                                   |
| a. Dana Simpanan Wadiah                                                                                                   | 8.891  | 11.101 | 13.389  | 12.103  | 12.595  | 12.468  | 12.121  | 12.003  | 15.281  | 14.014  | 13.213  | 13.744  | 14.504  | 17.081  | 16.914  | 18.884  | a. iB Wadia                                            |
| 1. Giro                                                                                                                   | 4.778  | 6.105  | 7.883   | 6.094   | 6.573   | 6.310   | 6.026   | 5.732   | 8.952   | 7.510   | 6.757   | 7.013   | 7.629   | 9.894   | 9.569   | 11.572  | 1. iB Demand Deposits Wadia                            |
| 2. Tabungan                                                                                                               | 4.112  | 4.996  | 5.507   | 6.009   | 6.022   | 6.158   | 6.095   | 6.271   | 6.329   | 6.504   | 6.457   | 6.732   | 6.875   | 7.187   | 7.345   | 7.312   | 2. iB Saving Deposits Wadia                            |
| b. Dana Investasi Non Profit Sharing                                                                                      | 64.037 | 85.394 | 100.832 | 107.954 | 105.937 | 106.904 | 110.338 | 113.886 | 118.027 | 113.566 | 115.244 | 116.089 | 110.599 | 109.126 | 107.530 | 109.061 | b. Non Profit Sharing Investment Fund                  |
| 1. Giro                                                                                                                   | 3.542  | 7.672  | 8.160   | 7.643   | 8.299   | 7.293   | 7.600   | 6.754   | 6.860   | 8.067   | 8.690   | 7.240   | 7.462   | 7.385   | 7.419   | 6.985   | 1. Demand Deposits                                     |
| 2. Tabungan                                                                                                               | 16.343 | 18.873 | 20.887  | 23.349  | 23.652  | 23.362  | 23.943  | 24.165  | 23.996  | 26.096  | 25.897  | 26.579  | 25.987  | 26.389  | 26.018  | 26.024  | 2. Saving Deposits                                     |
| 3. Deposito                                                                                                               | 44.152 | 58.849 | 71.786  | 76.962  | 73.986  | 76.248  | 78.796  | 82.966  | 87.171  | 79.403  | 80.657  | 82.271  | 77.151  | 75.353  | 74.093  | 76.052  | 3. Time Deposits                                       |
| c. Dana Investasi Profit Sharing                                                                                          | -      | -      | -       | -       | -       | -       | -       | -       | -</     |         |         |         |         |         |         |         |                                                        |

| Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2020<br>(Sharia Business Unit Operations)<br>Miliar Rp (Billion IDR) |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |                                                    |
|-------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------------------------------------------------|
| Indikator                                                                                                               | 2016   | 2017   | 2018   | 2019   |        |        |        |        |        |        | 2020   |        |        |        |        |        | Indicator                                          |
|                                                                                                                         |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                    |
| 4 Surat Berharga yang Diterbitkan                                                                                       | 1.940  | 3.594  | 4.639  | 2.311  | 2.431  | 4.254  | 4.295  | 4.106  | 3.805  | 5.855  | 4.341  | 4.307  | 4.714  | 4.665  | 4.690  | 4.716  | 4. Issued Securities                               |
| a. Dimiliki Pihak Ketiga Bukan Bank                                                                                     | 633    | 926    | 1.607  | 1.157  | 1.157  | 2.046  | 2.046  | 2.047  | 1.732  | 1.733  | 1.733  | 2.059  | 2.611  | 2.611  | 2.611  | 2.612  | a. Securities Held by Non Banks                    |
| b. Dimiliki Bank Lain                                                                                                   | 1.307  | 2.669  | 3.032  | 1.154  | 1.274  | 2.208  | 2.248  | 2.059  | 2.073  | 4.122  | 2.608  | 2.248  | 2.103  | 2.054  | 2.079  | 2.104  | b. Securities Held by Other Banks                  |
| 5 Pembiayaan yang Diterima                                                                                              | 466    | 881    | 1.188  | 2.248  | 2.205  | 2.204  | 1.894  | 1.865  | 1.929  | 1.394  | 1.394  | 1.408  | 2.412  | 4.465  | 4.450  | 4.528  | 5. Received Borrowing                              |
| 6 Liabilitas Lainnya                                                                                                    | 7      | 12     | 130    | 183    | 180    | 136    | 124    | 130    | 190    | 191    | 163    | 165    | 170    | 192    | 186    | 192    | 6. Other Liabilities                               |
| 7 Rupa-Rupa Liabilitas                                                                                                  | 21.728 | 26.883 | 32.271 | 33.130 | 30.484 | 29.803 | 29.925 | 27.135 | 25.245 | 31.382 | 27.548 | 27.657 | 33.606 | 31.143 | 29.988 | 31.600 | 7. Miscellaneous Liabilities                       |
| 8 Dana Investasi Profit Sharing lainnya                                                                                 | 240    | 630    | 800    | 50     | 120    | -      | -      | -      | -      | 430    | 250    | 230    | 50     | 0      | 25     | 50     | 8. Other Profit Sharing Investment Fund            |
| a. Liabilitas kepada Bank Lain                                                                                          | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | a. Liabilities to Other Banks                      |
| b. Surat Berharga                                                                                                       | 240    | 630    | 800    | 50     | 120    | -      | -      | -      | -      | 430    | 250    | 230    | 50     | 0      | 25     | 50     | b. Issued Securities                               |
| c. Pembiayaan yang Diterima                                                                                             | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | c. Received Borrowing                              |
| 9 Modal Pinjaman                                                                                                        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 9. Loan Capital                                    |
| 10 Modal Disetor                                                                                                        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 10. Paid-in capital                                |
| 11 Tambahan Modal Disetor                                                                                               | 11     | 41     | (35)   | 39     | 49     | 24     | 21     | 37     | 32     | 35     | 48     | 60     | (17)   | (4)    | 22     | 47     | 11. Additional paid-in capital                     |
| 12 Selisih Penilaian kembali Aset Tetap                                                                                 | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 12. Differences in Fixed Assets Appraisal          |
| 13 Cadangan                                                                                                             | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 13. Reserves                                       |
| a. Cadangan Umum                                                                                                        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | a. General Reserves                                |
| b. Cadangan Tujuan                                                                                                      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | b. Special Purpose Reserves                        |
| 14 Laba                                                                                                                 | 1.730  | 3.169  | 4.032  | 3.921  | 4.205  | 4.482  | 4.710  | 5.075  | 5.455  | 4.561  | 4.447  | 4.400  | 4.693  | 4.882  | 5.070  | 5.017  | 14. Net Income                                     |
| a. Tahun-tahun lalu                                                                                                     | 586    | 1.059  | 1.675  | 2.478  | 2.478  | 2.478  | 2.478  | 2.478  | 2.478  | 2.478  | 4.111  | 3.757  | 3.707  | 3.671  | 3.671  | 3.368  | a. Previous years                                  |
| b. Tahun berjalan                                                                                                       | 1.144  | 2.109  | 2.358  | 1.443  | 1.727  | 2.004  | 2.232  | 2.597  | 2.977  | 2.083  | 336    | 643    | 985    | 1.212  | 1.400  | 1.649  | b. Current year                                    |
| Ket: r) Angka-angka diperbaiki<br>*) Angka-angka sementara                                                              |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Note: r) Revised figures<br>*) Provisional Figures |

Miliar Rupiah (in Billion IDR)

| Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020<br>(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)<br>Miliar Rp (Billion IDR) |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----------------------------------------------------------------------|
| Indikator                                                                                                                                                                                         | 2016  | 2017   | 2018   | 2019   |        |        |        |        |        |        | 2020   |        |        |        |        |        | Indicator                                                             |
|                                                                                                                                                                                                   |       |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                                       |
| <b>Tagihan Komitmen</b>                                                                                                                                                                           |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Claim commitment</b>                                               |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik                                                                                                                                           | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | - Financing facilities from other entities that are not yet withdrawn |
| - Posisi pembelian spot yang masih berjalan                                                                                                                                                       | 12    | 450    | 6      | 51     | 410    | 1.218  | 44     | 113    | 39     | 99     | 56     | 54     | 52     | 179    | 93     | 341    | - Spot purchases                                                      |
| - Posisi pembelian forward yang masih berjalan                                                                                                                                                    | 727   | 356    | 1.185  | 1.218  | 1.218  | -      | 1.212  | 1.211  | 1.211  | 1.210  | 1.210  | 1.210  | 1.310  | 1.340  | 1.637  | 1.341  | - Forward purchases                                                   |
| - Lainnya                                                                                                                                                                                         | 9     | -      | -      | -      | -      | -      | 31     | -      | -      | -      | -      | 16     | 82     | -      | -      | -      | - Others                                                              |
| <b>Kewajiban Komitmen</b>                                                                                                                                                                         |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Liabilities commitment</b>                                         |
| - Fasilitas piutang qardh yang belum ditarik                                                                                                                                                      | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | - Qardh facilities that are not yet withdrawn                         |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik                                                                                                                                          | 7.400 | 10.326 | 13.182 | 11.053 | 10.758 | 11.416 | 12.865 | 13.263 | 12.670 | 13.891 | 14.072 | 12.466 | 12.670 | 10.871 | 11.666 | 11.081 | - Financing facilities to customers that are not yet withdrawn        |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik                                                                                                                                | 111   | 227    | 188    | 152    | 175    | 154    | 219    | 229    | 183    | 215    | 210    | 198    | 176    | 154    | 146    | 155    | - Other bank financing facilities                                     |
| - Irrevocable L/C yang masih berjalan                                                                                                                                                             | 306   | 370    | 507    | 237    | 576    | 410    | 392    | 384    | 421    | 381    | 267    | 321    | 379    | 336    | 384    | 287    | - Irrevocable L/Cs                                                    |
| - Posisi penjualan spot yang masih berjalan                                                                                                                                                       | 241   | 800    | 94     | 554    | 91     | 236    | 412    | 277    | 164    | 128    | 283    | 150    | 163    | 105    | 70     | 22     | - Spot sales                                                          |
| - Posisi penjualan forward yang masih berjalan                                                                                                                                                    | 726   | 356    | 1.185  | 1.218  | 1.218  | 1.218  | 1.212  | 1.211  | 1.211  | 1.323  | 1.210  | 1.210  | 1.310  | 1.340  | 1.340  | 1.346  | - Forward sales                                                       |
| - Lainnya                                                                                                                                                                                         | 1.193 | 1.686  | 1.156  | 1.295  | 2.376  | 1.339  | 1.335  | 2.107  | 1.358  | 1.371  | 1.435  | 1.396  | 1.415  | 1.469  | 1.503  | 1.470  | - Others                                                              |
| <b>Tagihan Kontijensi</b>                                                                                                                                                                         |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Claim Contingency</b>                                              |
| - Garansi (Kafalah) yang diterima                                                                                                                                                                 | 219   | 218    | 212    | 211    | 210    | 209    | 210    | 208    | 209    | 11     | 205    | 210    | 239    | 219    | 219    | 215    | - Kafalah guarantees received                                         |
| - Pendapatan yang akan diterima                                                                                                                                                                   | 1.038 | 807    | 910    | 978    | 1.012  | 1.091  | 1.054  | 2.215  | 2.223  | 1.145  | 963    | 1.013  | 1.044  | 1.077  | 1.385  | 1.208  | - Income will be received                                             |
| - Lainnya                                                                                                                                                                                         | 228   | 391    | 442    | 563    | 579    | 598    | 607    | 618    | 600    | 650    | 661    | 674    | 690    | 691    | 725    | 757    | - Others                                                              |
| <b>Kewajiban Kontijensi</b>                                                                                                                                                                       |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Liabilities Contingency</b>                                        |
| - Garansi (Kafalah) yang diberikan                                                                                                                                                                | 3.508 | 3.859  | 3.729  | 3.494  | 3.597  | 3.520  | 3.815  | 4.043  | 4.281  | 4.445  | 3.365  | 3.361  | 3.740  | 3.885  | 3.943  | 4.077  | - Guarantees issued                                                   |
| - Lainnya                                                                                                                                                                                         | 20    | 56     | 126    | 158    | 160    | 176    | 124    | 180    | 141    | 144    | 145    | 153    | 164    | 161    | 205    | 142    | - Others                                                              |
| <b>Lainnya</b>                                                                                                                                                                                    |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Others</b>                                                         |
| - Aktiva produktif yang dihapusbuku                                                                                                                                                               | 9.635 | 14.842 | 19.194 | 20.200 | 21.221 | 20.357 | 20.576 | 20.919 | 21.073 | 21.329 | 21.153 | 21.273 | 21.591 | 21.954 | 22.216 | 22.442 | - Written off earning assets                                          |
| - Penerusan dana mudharabah muqayyadah                                                                                                                                                            | 523   | 1.326  | 2.475  | 3.644  | 3.997  | 4.389  | 4.421  | 4.475  | 4.343  | 4.681  | 4.780  | 4.644  | 4.488  | 4.433  | 4.366  | 4.344  | - Channeling of mudharabah muqayyadah                                 |
| Ket: r) Angka-angka diperbaiki<br>*) Angka-angka sementara                                                                                                                                        |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Note: r) Revised figures<br>*) Provisional Figures                    |

Miliar Rupiah (in Billion IDR)

| Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2020<br>(Off Balance Sheet Account - Sharia Commercial Bank)<br>Miliar Rp (Billion IDR) |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----------------------------------------------------------------------|
| Indikator                                                                                                                                          | 2016  | 2017   | 2018   | 2019   |        |        |        |        |        |        | 2020   |        |        |        |        |        | Indicator                                                             |
|                                                                                                                                                    |       |        |        | Jun    | 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                                                                                                        | 12    | 450    | 6      | 51     | 410    | 1.218  | 44     | 113    | 39     | 99     | 56     | 54     | 52     | 179    | 93     | 341    | - Spot purchases                                                      |
| - Posisi pembelian forward yang masih berjalan                                                                                                     | 727   | 356    | 1.185  | 1.218  | 1.218  | -      | 1.212  | 1.211  | 1.211  | 1.210  | 1.210  | 1.210  | 1.310  | 1.340  | 1.637  | 1.341  | - Forward purchases                                                   |
| - Lainnya                                                                                                                                          | 9     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | - Others                                                              |
| Kewajiban Komitmen                                                                                                                                 |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Liabilities commitment                                                |
| - Fasilitas piutang qardh yang belum ditarik                                                                                                       | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | - Qardh facilities that are not yet withdrawn                         |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik                                                                                           | 4.040 | 4.223  | 2.890  | 3.490  | 3.684  | 3.744  | 3.766  | 4.051  | 3.756  | 4.451  | 4.880  | 4.051  | 4.051  | 3.429  | 3.669  | 3.941  | - Financing facilities to customers that are not yet withdrawn        |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik                                                                                 | 19    | 109    | 97     | 97     | 94     | 94     | 95     | 94     | 92     | 94     | 94     | 94     | 94     | 94     | 94     | 94     | - Other bank financing facilities                                     |
| - Irrevocable L/C yang masih berjalan                                                                                                              | 306   | 345    | 406    | 218    | 396    | 249    | 162    | 198    | 241    | 201    | 70     | 74     | 122    | 122    | 169    | 86     | - Irrevocable L/Cs                                                    |
| - Posisi penjualan spot yang masih berjalan                                                                                                        | 241   | 800    | 94     | 554    | 91     | 236    | 412    | 277    | 164    | 128    | 283    | 150    | 163    | 105    | 70     | 22     | - Spot sales                                                          |
| - Posisi penjualan forward yang masih berjalan                                                                                                     | 726   | 356    | 1.185  | 1.218  | 1.218  | 1.218  | 1.212  | 1.211  | 1.211  | 1.323  | 1.210  | 1.210  | 1.310  | 1.340  | 1.340  | 1.346  | - Forward sales                                                       |
| - Lainnya                                                                                                                                          | 1.193 | 1.686  | 1.156  | 1.295  | 1.324  | 1.339  | 1.335  | 1.405  | 1.358  | 1.371  | 1.435  | 1.396  | 1.415  | 1.469  | 1.503  | 1.470  | - Others                                                              |
| Tagihan Kontijensi                                                                                                                                 |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Claim Contingency                                                     |
| - Garansi (Kafalah) yang diterima                                                                                                                  | 219   | 218    | 212    | 211    | 210    | 209    | 210    | 208    | 209    | 11     | 205    | 210    | 239    | 219    | 219    | 215    | - Kafalah guarantees received                                         |
| - Pendapatan yang akan diterima                                                                                                                    | 814   | 668    | 727    | 701    | 724    | 732    | 724    | 1.831  | 1.829  | 765    | 628    | 633    | 656    | 676    | 975    | 792    | - Income will be received                                             |
| - Lainnya                                                                                                                                          | 16    | 7      | 9      | 11     | 11     | 13     | 14     | 14     | 13     | 17     | 14     | 14     | 15     | 15     | 16     | 16     | - Others                                                              |
| Kewajiban Kontijensi                                                                                                                               |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Liabilities Contingency                                               |
| - Garansi (Kafalah) yang diberikan                                                                                                                 | 3.406 | 3.690  | 3.468  | 2.868  | 3.066  | 3.166  | 3.362  | 3.576  | 3.761  | 3.906  | 2.920  | 2.870  | 3.228  | 3.358  | 3.418  | 3.536  | - Guarantees issued                                                   |
| - Lainnya                                                                                                                                          | 3     | 13     | 101    | 115    | 117    | 119    | 124    | 136    | 141    | 144    | 145    | 153    | 164    | 161    | 161    | 98     | - Others                                                              |
| Lainnya                                                                                                                                            |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Others                                                                |
| - Aktiva produktif yang dihapusbuku                                                                                                                | 7.992 | 12.304 | 15.992 | 16.709 | 17.728 | 16.820 | 16.899 | 17.264 | 17.392 | 17.648 | 17.553 | 17.699 | 17.854 | 18.041 | 18.056 | 18.177 | - Written off earning assets                                          |
| - Penerusan dana mudharabah muqayyadah                                                                                                             | 50    | 47     | 47     | 47     | 47     | 47     | 47     | 47     | 47     | 47     | 47     | 47     | 47     | 47     | 47     | 47     | - Channeling of mudharabah muqayyadah                                 |
| Ket: r) Angka-angka diperbaiki<br>*) Angka-angka sementara                                                                                         |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |                                                                       |
| Note: r) Revised figures<br>*) Provisional Figures                                                                                                 |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |                                                                       |

Miliar Rupiah (in Billion IDR)

| Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2020<br>(Off Balance Sheet Account - Sharia Business Unit)<br>Miliar Rp (Billion IDR) |       |       |        |       |       |       |       |       |       |       |       |       |       |       |       |       |                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------------------------------------|
| Indikator                                                                                                                                         | 2016  | 2017  | 2018   | 2019  |       |       |       |       |       |       | 2020  |       |       |       |       |       | Indicator                                                             |
|                                                                                                                                                   |       |       |        | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                                                       |
| <b>Tagihan Komitmen</b>                                                                                                                           |       |       |        |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Claim commitment</b>                                               |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik                                                                                           | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Financing facilities from other entities that are not yet withdrawn |
| - Posisi pembelian spot yang masih berjalan                                                                                                       | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Spot purchases                                                      |
| - Posisi pembelian forward yang masih berjalan                                                                                                    | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Forward purchases                                                   |
| - Lainnya                                                                                                                                         | -     | -     | -      | -     | -     | -     | 31    | -     | -     | -     | -     | 16    | 82    | -     | -     | -     | - Others                                                              |
| <b>Kewajiban Komitmen</b>                                                                                                                         |       |       |        |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Liabilities commitment</b>                                         |
| - Fasilitas piutang qardh yang belum ditarik                                                                                                      | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Qardh facilities that are not yet withdrawn                         |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik                                                                                          | 3.360 | 6.103 | 10.292 | 7.563 | 7.074 | 7.672 | 9.100 | 9.212 | 8.914 | 9.440 | 9.192 | 8.415 | 8.619 | 7.442 | 7.997 | 7.140 | - Financing facilities to customers that are not yet withdrawn        |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik                                                                                | 92    | 118   | 91     | 56    | 82    | 60    | 124   | 135   | 90    | 121   | 116   | 104   | 82    | 60    | 52    | 61    | - Other bank financing facilities                                     |
| - Irrevocable L/C yang masih berjalan                                                                                                             | 1     | 25    | 101    | 19    | 180   | 161   | 231   | 185   | 179   | 180   | 197   | 247   | 257   | 214   | 215   | 201   | - Irrevocable L/Cs                                                    |
| - Posisi penjualan spot yang masih berjalan                                                                                                       | -     | -     | -      | -     | -     | -     | -     | -     | 0     | -     | -     | -     | -     | -     | -     | -     | - Spot sales                                                          |
| - Posisi penjualan forward yang masih berjalan                                                                                                    | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Forward sales                                                       |
| - Lainnya                                                                                                                                         | 0     | -     | -      | -     | 1.051 | -     | -     | 702   | -     | -     | -     | -     | -     | -     | -     | -     | - Others                                                              |
| <b>Tagihan Kontijensi</b>                                                                                                                         |       |       |        |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Claim Contingency</b>                                              |
| - Garansi (Kafalah) yang diterima                                                                                                                 | -     | -     | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Kafalah guarantees received                                         |
| - Pendapatan yang akan diterima                                                                                                                   | 224   | 139   | 183    | 277   | 288   | 360   | 330   | 384   | 394   | 379   | 335   | 379   | 388   | 401   | 410   | 416   | - Income will be received                                             |
| - Lainnya                                                                                                                                         | 212   | 384   | 433    | 552   | 568   | 585   | 594   | 604   | 586   | 632   | 647   | 660   | 676   | 676   | 709   | 740   | - Others                                                              |
| <b>Kewajiban Kontijensi</b>                                                                                                                       |       |       |        |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Liabilities Contingency</b>                                        |
| - Garansi (Kafalah) yang diberikan                                                                                                                | 102   | 170   | 261    | 626   | 530   | 354   | 453   | 467   | 520   | 539   | 446   | 491   | 513   | 527   | 526   | 541   | - Guarantees issued                                                   |
| - Lainnya                                                                                                                                         | 17    | 42    | 25     | 44    | 44    | 57    | -     | 44    | -     | 0     | 0     | -     | -     | -     | 44    | 44    | - Others                                                              |
| <b>Lainnya</b>                                                                                                                                    |       |       |        |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Others</b>                                                         |
| - Aktiva produktif yang dihapusbuku                                                                                                               | 1.644 | 2.537 | 3.202  | 3.491 | 3.494 | 3.537 | 3.677 | 3.656 | 3.682 | 3.681 | 3.600 | 3.574 | 3.737 | 3.914 | 4.160 | 4.265 | - Written off earning assets                                          |
| - Penerusan dana mudharabah muqayyadah                                                                                                            | 473   | 1.279 | 2.428  | 3.597 | 3.951 | 4.342 | 4.374 | 4.428 | 4.297 | 4.635 | 4.733 | 4.598 | 4.441 | 4.387 | 4.319 | 4.297 | - Channeling of mudharabah muqayyadah                                 |
| Ket: *) Angka-angka sementara                                                                                                                     |       |       |        |       |       |       |       |       |       |       |       |       |       |       |       |       |                                                                       |
| Note: *) Provisional Figures                                                                                                                      |       |       |        |       |       |       |       |       |       |       |       |       |       |       |       |       |                                                                       |

Miliar Rupiah (in Billion IDR)

| Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020<br>(Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement)<br>Miliar Rp (Billion IDR) |        |        |         |        |        |        |         |         |         |         |       |       |        |        |        |        |                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|--------|--------|--------|---------|---------|---------|---------|-------|-------|--------|--------|--------|--------|---------------------------------------------------------------------------------------|
| Indikator                                                                                                                                                                                          | 2016   | 2017   | 2018    | 2019   |        |        |         |         |         |         | 2020  |       |        |        |        |        | Indicator                                                                             |
|                                                                                                                                                                                                    |        |        |         | Jun    | Jul    | Ags    | Sep     | Okt     | Nov     | Des     | Jan   | Feb   | Mar    | Apr    | Mei    | Jun    |                                                                                       |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:                                                                                                                                    | 40.228 | 46.268 | 49.058  | 26.819 | 31.517 | 36.275 | 41.052  | 45.828  | 52.137  | 55.655  | 4.701 | 9.410 | 14.167 | 18.424 | 22.700 | 27.291 | 1 Operating Income from:                                                              |
| a. Penempatan pada Bank Indonesia                                                                                                                                                                  | 1.291  | 1.568  | 1.424   | 941    | 1.118  | 1.265  | 1.412   | 1.568   | 1.724   | 1.892   | 138   | 251   | 373    | 493    | 600    | 701    | a. Placement in Bank Indonesia                                                        |
| b. Penempatan pada Bank Syariah Lain                                                                                                                                                               | 236    | 177    | 129     | 61     | 71     | 79     | 85      | 90      | 94      | 100     | 7     | 11    | 15     | 18     | 19     | 20     | b. Placement in Other Banks                                                           |
| c. Surat Berharga                                                                                                                                                                                  | 1.715  | 2.366  | 3.218   | 1.823  | 2.180  | 2.571  | 2.984   | 3.334   | 3.698   | 4.156   | 382   | 732   | 1.098  | 1.427  | 1.798  | 2.333  | c. Investment in Securities                                                           |
| d. Pembiayaan yang Diberikan:                                                                                                                                                                      | 26.447 | 30.718 | 33.206  | 18.047 | 21.113 | 24.294 | 27.417  | 30.530  | 33.705  | 37.035  | 3.155 | 6.423 | 9.666  | 12.481 | 15.441 | 18.432 | d. Financing :                                                                        |
| i. Pendapatan Bagi Hasil                                                                                                                                                                           | 8.019  | 9.849  | 11.209  | 6.483  | 7.565  | 8.770  | 9.881   | 10.990  | 12.157  | 13.372  | 1.187 | 2.502 | 3.713  | 4.842  | 5.954  | 7.143  | i. Profit Sharing                                                                     |
| a. Mudharabah                                                                                                                                                                                      | 1.875  | 1.825  | 1.677   | 730    | 839    | 955    | 1.066   | 1.178   | 1.287   | 1.407   | 115   | 224   | 338    | 447    | 545    | 642    | a. Mudharabah                                                                         |
| b. Musyarakah                                                                                                                                                                                      | 6.144  | 8.023  | 9.532   | 5.753  | 6.726  | 7.809  | 8.809   | 9.806   | 10.863  | 11.965  | 1.072 | 2.278 | 3.374  | 4.396  | 5.409  | 6.502  | b. Musyarakah                                                                         |
| c. Pendapatan Bagi Hasil Lainnya                                                                                                                                                                   | -      | 0      | -       | -      | -      | 6      | 6       | 6       | 6       | 0       | 0     | 0     | 0      | 0      | 0      | 0      | c. Other profit sharing                                                               |
| ii. Piutang                                                                                                                                                                                        | 17.196 | 19.744 | 20.932  | 10.947 | 12.808 | 14.674 | 16.589  | 18.498  | 20.405  | 22.407  | 1.865 | 3.714 | 5.644  | 7.228  | 9.005  | 10.764 | ii. Receivables/Acceptables                                                           |
| a. Murabahah                                                                                                                                                                                       | 16.679 | 19.115 | 20.164  | 10.531 | 12.319 | 14.113 | 15.958  | 17.793  | 19.629  | 21.551  | 1.786 | 3.558 | 5.384  | 6.879  | 8.551  | 10.145 | a. Murabahah                                                                          |
| b. Ujrah                                                                                                                                                                                           | 411    | 508    | 615     | 324    | 382    | 438    | 491     | 546     | 601     | 663     | 63    | 123   | 205    | 274    | 360    | 514    | b. Qardh                                                                              |
| c. Istishna'                                                                                                                                                                                       | 106    | 120    | 153     | 91     | 107    | 123    | 140     | 158     | 175     | 194     | 17    | 33    | 55     | 71     | 90     | 106    | c. Istishna'                                                                          |
| d. Piutang Lainnya                                                                                                                                                                                 | -      | 0      | 0       | 0      | 0      | 0      | 0       | 0       | 0       | 0       | -     | 0     | 0      | 3      | 3      | 0      | d. Other Receiveables/ Acceptables                                                    |
| iii. Pendapatan Sewa (Ijarah)                                                                                                                                                                      | 1.232  | 1.126  | 1.064   | 617    | 739    | 850    | 947     | 1.043   | 1.143   | 1.256   | 103   | 207   | 310    | 411    | 482    | 524    | iii. Leasing Receivables/ Acceptables (Ijarah)                                        |
| iv. Salam                                                                                                                                                                                          | -      | -      | -       | -      | -      | -      | -       | -       | -       | -       | -     | -     | -      | -      | -      | -      | iv. Salam                                                                             |
| e. Lainnya                                                                                                                                                                                         | 10.540 | 11.439 | 11.081  | 5.947  | 7.034  | 8.065  | 9.154   | 10.305  | 12.915  | 12.471  | 1.018 | 1.993 | 3.015  | 4.005  | 4.843  | 5.805  | e. Others                                                                             |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:                                                                                                                                       | 22.509 | 25.224 | 25.620  | 14.320 | 16.783 | 19.172 | 21.603  | 24.162  | 28.171  | 29.156  | 2.442 | 4.719 | 7.072  | 9.321  | 11.509 | 13.636 | 2 Revenue Sharing for Invesment Fund Mudharabah Holders:                              |
| a. Dana Investasi Non Profit Sharing                                                                                                                                                               | 22.509 | 25.218 | 25.617  | 14.059 | 16.561 | 18.918 | 21.344  | 23.824  | 27.777  | 28.624  | 2.403 | 4.636 | 7.072  | 9.321  | 11.509 | 13.636 | a. Non Profit Sharing Investment Fund                                                 |
| b. Dana Investasi Profit Sharing                                                                                                                                                                   | 0      | 6      | 3       | 261    | 222    | 255    | 259     | 338     | 394     | 532     | 39    | 82    | 0      | 0      | -      | -      | b. Profit Sharing Investment Fund                                                     |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)                                                                                                                                     | 17.719 | 21.044 | 23.437  | 12.499 | 14.734 | 17.103 | 19.449  | 21.666  | 23.966  | 26.499  | 2.259 | 4.691 | 7.095  | 9.103  | 11.191 | 13.656 | 3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2) |
| 4 Pendapatan Operasional Lainnya                                                                                                                                                                   | 14.395 | 7.153  | 9.737   | 4.559  | 5.187  | 5.715  | 5.707   | 7.257   | 8.360   | 8.299   | 1.149 | 1.609 | 2.120  | 2.497  | 2.859  | 3.256  | 4 Other Operating Income                                                              |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga                                                                                                                                                | 154    | 168    | 155     | 81     | 105    | 114    | 128     | 151     | 185     | 202     | 13    | 31    | 50     | 69     | 103    | 95     | a. Income from Mark-to-Market and Sale of Securities                                  |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah                                                                                                                                  | 1      | 2      | 30      | 37     | 40     | 45     | 52      | 62      | 69      | 80      | 5     | 14    | 25     | 36     | 45     | 56     | b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah                           |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi                                                                                                                                                  | 1.566  | 2.015  | 2.116   | 1.186  | 1.399  | 1.589  | 1.796   | 2.015   | 2.228   | 2.495   | 229   | 501   | 744    | 963    | 1.183  | 1.309  | c. Income from Investment, Fees,Commission, Provision                                 |
| d. Pendapatan Lainnya                                                                                                                                                                              | 12.675 | 4.968  | 7.437   | 3.255  | 3.643  | 3.966  | 3.731   | 5.029   | 5.879   | 5.522   | 902   | 1.063 | 1.301  | 1.429  | 1.527  | 1.795  | d. Other Income                                                                       |
| 5 Total Pendapatan Operasional (3 + 4)                                                                                                                                                             | 32.114 | 28.197 | 33.175  | 17.058 | 19.920 | 22.818 | 25.156  | 28.922  | 32.326  | 34.797  | 3.408 | 6.300 | 9.215  | 11.599 | 14.050 | 16.911 | 5 Total of Operating Income                                                           |
| 6 Total Beban Operasional                                                                                                                                                                          | 29.308 | 23.842 | 26.259  | 12.981 | 15.086 | 17.259 | 18.896  | 21.831  | 24.313  | 25.807  | 2.504 | 4.547 | 6.639  | 8.566  | 10.588 | 12.838 | 6 Total of Operating Costs                                                            |
| a. Beban Imbalan kepada BI                                                                                                                                                                         | 1      | -      | 6       | 8      | 8      | 8      | 8       | 8       | 9       | 12      | 4     | 6     | 9      | 13     | 19     | 28     | a. Yield to BI                                                                        |
| b. Bonus Titipan Wadiah                                                                                                                                                                            | 349    |        | 358     | 188    | 230    | 279    | 308     | 338     | 373     | 415     | 49    | 100   | 148    | 208    | 258    | 317    | b. Wadiah Bonuses                                                                     |
| c. Kerugian atas MTM dan Penjualan Surat Berharga                                                                                                                                                  | 29     | 82     | 8       | 6      | 2      | 1      | 1       | 6       | 6       | 1       | 1     | 15    | 40     | 37     | 39     | 210    | c. Loss from Mark-to-Market and Sale of Securities                                    |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi                                                                                                                                               | 34     | 217    | 381     | 235    | 278    | 325    | 372     | 421     | 470     | 520     | 47    | 95    | 142    | 192    | 234    | 273    | d. Loss from Investment and Cost of Commission/Provision                              |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya                                                                                                                                              | 16.473 | 9.646  | 10.731  | 4.776  | 5.389  | 6.070  | 6.196   | 7.688   | 8.801   | 8.457   | 1.100 | 1.730 | 2.436  | 2.969  | 3.560  | 4.359  | e. Impairment                                                                         |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris                                                                                                                              | 1.200  | 1.244  | 1.190   | 581    | 680    | 778    | 881     | 985     | 1.085   | 1.191   | 113   | 223   | 333    | 435    | 551    | 669    | f. Depreciation/Amortization and Cost of Fixed Assets Maintenance                     |
| g. Beban Risiko Operasional                                                                                                                                                                        | 30     | 14     | 18      | 13     | 14     | 17     | 18      | 21      | 26      | 33      | 5     | 5     | 7      | 12     | 13     | 15     | g. Cost of Operational Risk                                                           |
| h. Kerugian Restrukturisasi Pembiayaan                                                                                                                                                             | 26     | 25     | 18      | 1      | 2      | 3      | 3       | 2       | 4       | 10      | 1     | 2     | 4      | 6      | 7      | 8      | h. Loss from Financing Restructuring                                                  |
| i. Beban Tenaga Kerja                                                                                                                                                                              | 6.653  | 7.200  | 7.863   | 4.145  | 4.881  | 5.592  | 6.357   | 7.064   | 7.725   | 8.629   | 685   | 1.391 | 2.071  | 2.781  | 3.422  | 4.054  | i. Cost of Human Resources                                                            |
| i. Biaya Tenaker                                                                                                                                                                                   | 6.501  | 6.989  | 7.628   | 4.034  | 4.745  | 5.422  | 6.157   | 6.829   | 7.456   | 8.314   | 667   | 1.348 | 2.010  | 2.710  | 3.342  | 3.967  | i. Labour Cost                                                                        |
| ii. Biaya Pendidikan dan Pelatihan Tenaker                                                                                                                                                         | 143    | 203    | 222     | 107    | 133    | 167    | 195     | 226     | 260     | 299     | 17    | 41    | 59     | 69     | 77     | 84     | ii. Training Cost                                                                     |
| iii. Penelitian dan Pengembangan                                                                                                                                                                   | 9      | 8      | 13      | 4      | 3      | 3      | 5       | 8       | 9       | 16      | 0     | 2     | 2      | 3      | 3      | 3      | iii. Research and Development                                                         |
| j. Beban Operasional Lainnya                                                                                                                                                                       | 4.512  | 5.085  | 5.687   | 3.028  | 3.602  | 4.187  | 4.751   | 5.298   | 5.815   | 6.539   | 500   | 981   | 1.448  | 1.913  | 2.485  | 2.904  | j. Other Operating Costs                                                              |
| i. Promosi                                                                                                                                                                                         | 316    | 398    | 418     | 207    | 243    | 280    | 327     | 366     | 412     | 499     | 19    | 42    | 63     | 88     | 114    | 128    | i. Promotion                                                                          |
| ii. Biaya Lainnya                                                                                                                                                                                  | 4.196  | 4.687  | 5.269   | 2.821  | 3.359  | 3.907  | 4.424   | 4.932   | 5.403   | 6.040   | 481   | 939   | 1.385  | 1.825  | 2.371  | 2.776  | ii. Other Costs                                                                       |
| 7 Laba/Rugi Operasional (5 - 6)                                                                                                                                                                    | 2.807  | 4.355  | 6.915   | 4.077  | 4.835  | 5.559  | 6.260   | 7.091   | 8.013   | 8.990   | 905   | 1.753 | 2.576  | 3.034  | 3.462  | 4.073  | 7 Operating Profit/Loss (5 - 6)                                                       |
| 8 Pendapatan Non Operasional                                                                                                                                                                       | 364    | 340    | 353     | 110    | 169    | 202    | 224     | 249     | 314     | 346     | 23    | 48    | 180    | 112    | 217    | 209    | 8 Non Operating Income                                                                |
| 9 Beban Non Operasional                                                                                                                                                                            | 222    | 272    | 335     | 183    | 267    | 254    | 272     | 311     | 386     | 411     | 43    | 67    | 133    | 114    | 162    | 166    | 9 Non Operating Cost                                                                  |
| 10 Laba/Rugi Non Operasional (8 - 9)                                                                                                                                                               | 142    | 68     | 18      | (72)   | (98)   | (52)   | (48)    | (62)    | (72)    | (64)    | (20)  | (19)  | 48     | (2)    | 55     | 43     | 10 Non Operating Profit/Loss (8 - 9)                                                  |
| 11 Laba/Rugi Tahun Berjalan (7 + 10)                                                                                                                                                               | 2.949  | 4.423  | 6.934   | 4.005  | 4.737  | 5.506  | 6.212   | 7.029   | 7.941   | 8.926   | 884   | 1.733 | 2.623  | 3.031  | 3.517  | 4.116  | 11 Year-to-date Profit/Loss (7 + 10)                                                  |
| 12 Tranfer Laba/Rugi                                                                                                                                                                               | 2.984  | 4.246  | 5.238   | -      | -      | -      | -       | -       | -       | 7298    | 0     | 0     | 0      | 0      | 0      | 0      | 12 Transfer of Profit/Loss                                                            |
| 13 Pajak Penghasilan                                                                                                                                                                               | (490)  | (765)  | (1.062) | (656)  | (775)  | (901)  | (1.018) | (1.133) | (1.269) | (1.446) | (146) | (287) | (437)  | (449)  | (512)  | (628)  | 13 Income Tax                                                                         |
| 14 Laba/Rugi Bersih                                                                                                                                                                                | 2.096  | 3.084  | 5.119   | 3.349  | 3.961  | 4.606  | 5.194   | 5.896   | 6.672   | 6.278   | 738   | 1.446 | 2.187  | 2.583  | 3.005  | 3.488  | 14 Net Profit/Loss                                                                    |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                                     |        |        |         |        |        |        |         |         |         |         |       |       |        |        |        |        | Note: r) Revised figures                                                              |

Miliar Rupiah (in Billion IDR)

| Tabel 8a. Laporan Laba Rugi Bank Umum Syariah - SPS 2020<br>(Sharia Commercial Bank Condensed Income Statement)<br>Miliar Rp (Billion IDR) |        |        |         |        |        |        |        |         |         |         |       |       |        |        |        |        |                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|--------|--------|--------|--------|---------|---------|---------|-------|-------|--------|--------|--------|--------|--------------------------------------------------------------------------------------|
| Indikator                                                                                                                                  | 2016   | 2017   | 2018    | 2019   |        |        |        |         |         |         | 2020  |       |        |        |        |        | Indicator                                                                            |
|                                                                                                                                            |        |        |         | Jun    | Jul    | Ags    | Sep    | Okt     | Nov     | Des     | Jan   | Feb   | Mar    | Apr    | Mei    | Jun    |                                                                                      |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:                                                                            | 31.326 | 35.697 | 36.648  | 19.017 | 22.366 | 25.771 | 29.249 | 32.619  | 37.535  | 39.625  | 3.365 | 6.749 | 10.131 | 13.098 | 16.085 | 19.486 | 1 Operating Income from:                                                             |
| a. Penempatan pada Bank Indonesia                                                                                                          | 852    | 1.046  | 905     | 589    | 710    | 807    | 898    | 998     | 1.092   | 1.204   | 94    | 174   | 256    | 341    | 415    | 483    | a. Placement in Bank Indonesia                                                       |
| b. Penempatan pada Bank Syariah Lain                                                                                                       | 65     | 27     | 22      | 13     | 14     | 14     | 15     | 16      | 16      | 16      | 1     | 1     | 2      | 2      | 2      | 2      | b. Placement in Other Banks                                                          |
| c. Surat Berharga                                                                                                                          | 1.427  | 2.005  | 2.708   | 1.487  | 1.784  | 2.107  | 2.447  | 2.722   | 3.008   | 3.379   | 290   | 552   | 838    | 1.090  | 1.375  | 1.826  | c. Investment in Securities                                                          |
| d. Pembiayaan yang Diberikan:                                                                                                              | 19.702 | 22.554 | 23.297  | 12.344 | 14.439 | 16.640 | 18.802 | 20.919  | 23.091  | 25.353  | 2.180 | 4.454 | 6.660  | 8.504  | 10.501 | 12.618 | d. Financing :                                                                       |
| i. Pendapatan Bagi Hasil                                                                                                                   | 5.657  | 6.106  | 6.138   | 3.380  | 3.947  | 4.622  | 5.216  | 5.775   | 6.405   | 7.049   | 632   | 1.381 | 2.009  | 2.571  | 3.142  | 3.757  | i. Profit Sharing                                                                    |
| a. Mudharabah                                                                                                                              | 1.008  | 893    | 717     | 304    | 348    | 397    | 444    | 492     | 539     | 589     | 52    | 99    | 145    | 190    | 230    | 271    | a. Mudharabah                                                                        |
| b. Musyarakah                                                                                                                              | 4.649  | 5.213  | 5.421   | 3.076  | 3.599  | 4.225  | 4.772  | 5.283   | 5.866   | 6.460   | 580   | 1.283 | 1.863  | 2.381  | 2.911  | 3.486  | b. Musyarakah                                                                        |
| c. Pendapatan Bagi Hasil Lainnya                                                                                                           | -      | -      | -       | -      | -      | -      | -      | -       | -       | -       | -     | -     | -      | -      | -      | -      | c. Other profit sharing                                                              |
| ii. Piutang                                                                                                                                | 13.803 | 16.063 | 16.849  | 8.772  | 10.262 | 11.751 | 13.295 | 14.821  | 16.335  | 17.922  | 1.517 | 3.006 | 4.546  | 5.790  | 7.203  | 8.669  | ii. Receivables/Acceptables                                                          |
| a. Murabahah                                                                                                                               | 13.403 | 15.577 | 16.289  | 8.478  | 9.915  | 11.352 | 12.846 | 14.323  | 15.786  | 17.317  | 1.459 | 2.894 | 4.357  | 5.533  | 6.865  | 8.187  | a. Murabahah                                                                         |
| b. Ujrah                                                                                                                                   | 388    | 484    | 558     | 293    | 346    | 397    | 447    | 497     | 546     | 602     | 58    | 112   | 188    | 253    | 333    | 481    | b. Qardh                                                                             |
| c. Istishna'                                                                                                                               | 12     | 3      | 2       | 1      | 1      | 1      | 2      | 2       | 2       | 2       | 0     | 0     | 0      | 0      | 1      | 1      | c. Istishna'                                                                         |
| d. Piutang Lainnya                                                                                                                         | -      | -      | -       | 0      | 0      | 0      | 0      | 0       | 0       | 0       | -     | -     | -      | 3      | 3      | -      | d. Other Receiveables/Acceptables                                                    |
| iii. Pendapatan Sewa (Ijarah)                                                                                                              | 242    | 385    | 310     | 192    | 229    | 268    | 291    | 323     | 351     | 383     | 31    | 66    | 106    | 144    | 157    | 191    | iii. Leasing Receivables/Acceptables (Ijarah)                                        |
| iv. Salam                                                                                                                                  | -      | -      | -       | -      | -      | -      | -      | -       | -       | -       | -     | -     | -      | -      | -      | -      | iv. Salam                                                                            |
| e. Lainnya                                                                                                                                 | 9.280  | 10.065 | 9.716   | 4.585  | 5.420  | 6.202  | 7.087  | 7.965   | 10.328  | 9.672   | 800   | 1.567 | 2.376  | 3.161  | 3.792  | 4.557  | e. Others                                                                            |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:                                                                               | 18.147 | 20.070 | 19.534  | 10.002 | 11.729 | 13.392 | 15.135 | 16.930  | 20.157  | 20.398  | 1.715 | 3.320 | 4.969  | 6.557  | 8.086  | 9.555  | 2 Revenue Sharing for Invesment Fund Mudharabah Holders:                             |
| a. Dana Investasi Non Profit Sharing                                                                                                       | 18.147 | 20.070 | 19.534  | 10.002 | 11.729 | 13.392 | 15.135 | 16.930  | 20.157  | 20.398  | 1.715 | 3.320 | 4.969  | 6.557  | 8.086  | 9.555  | a. Non Profit Sharing Investment Fund                                                |
| b. Dana Investasi Profit Sharing                                                                                                           | -      | -      | -       | -      | -      | -      | -      | -       | -       | -       | -     | -     | -      | 0      | -      | -      | b. Profit Sharing Investment Fund                                                    |
| 3 Pendapatan Operasonal Setelah Distribusi Bagi Hasil (1 - 2)                                                                              | 13.179 | 15.628 | 17.113  | 9.015  | 10.637 | 12.379 | 14.114 | 15.689  | 17.377  | 19.227  | 1.650 | 3.430 | 5.163  | 6.541  | 7.999  | 9.931  | 3 Operating Income After Revenue Sharing for Invesment Fund Mudharabah Holders (1-2) |
| 4 Pendapatan Operasional Lainnya                                                                                                           | 13.550 | 5.660  | 8.063   | 3.673  | 4.193  | 4.602  | 4.486  | 5.879   | 6.513   | 6.110   | 878   | 1.186 | 1.586  | 1.834  | 2.108  | 2.372  | 4 Other Operating Income                                                             |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga                                                                                        | 153    | 167    | 153     | 80     | 101    | 110    | 123    | 145     | 179     | 195     | 13    | 30    | 48     | 64     | 98     | 89     | a. Income from Mark-to-Market and Sale of Securities                                 |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah                                                                          | 0      | 0      | 1       | 1      | 1      | 1      | 1      | 1       | 1       | 1       | 0     | 3     | 10     | 10     | 10     | 10     | b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah                          |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi                                                                                          | 1.246  | 1.555  | 1.532   | 829    | 975    | 1.104  | 1.247  | 1.399   | 1.548   | 1.743   | 169   | 360   | 523    | 682    | 840    | 912    | c. Income from Investment, Fees,Commission, Provision                                |
| d. Pendapatan Lainnya                                                                                                                      | 12.151 | 3.938  | 6.377   | 2.763  | 3.116  | 3.387  | 3.114  | 4.334   | 4.785   | 4.170   | 697   | 793   | 1.004  | 1.078  | 1.161  | 1.361  | d. Other Income                                                                      |
| 5 Total Pendapatan Operasional (3 + 4)                                                                                                     | 26.729 | 21.288 | 25.176  | 12.688 | 14.830 | 16.981 | 18.600 | 21.569  | 23.890  | 25.337  | 2.529 | 4.616 | 6.748  | 8.375  | 10.107 | 12.303 | 5 Total of Operating Income                                                          |
| 6 Total Beban Operasional                                                                                                                  | 25.391 | 19.697 | 21.393  | 10.110 | 11.789 | 13.506 | 14.645 | 17.163  | 18.947  | 19.738  | 1.971 | 3.527 | 5.172  | 6.571  | 8.072  | 9.913  | 6 Total of Operating Costs                                                           |
| a. Beban Imbalan kepada BI                                                                                                                 | 1      | -      | 5       | 7      | 7      | 7      | 7      | 7       | 8       | 11      | 4     | 6     | 9      | 13     | 19     | 28     | a. Yield to BI                                                                       |
| b. Bonus Titipan Wadiah                                                                                                                    | 252    | 233    | 270     | 141    | 174    | 214    | 234    | 253     | 280     | 314     | 40    | 83    | 123    | 173    | 215    | 266    | b. Wadiah Bonuses                                                                    |
| c. Kerugian atas MTM dan Penjualan Surat Berharga                                                                                          | 28     | 82     | 6       | 6      | 2      | 1      | 1      | 6       | 6       | 1       | 1     | 15    | 40     | 37     | 39     | 210    | c. Loss from Mark-to-Market and Sale of Securities                                   |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi                                                                                       | 31     | 43     | 64      | 36     | 43     | 50     | 58     | 64      | 71      | 77      | 5     | 13    | 21     | 30     | 36     | 40     | d. Loss from Investment and Cost of Commission/Provision                             |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya                                                                                      | 14.681 | 8.060  | 8.912   | 3.708  | 4.199  | 4.748  | 4.690  | 6.078   | 6.801   | 6.106   | 861   | 1.322 | 1.871  | 2.168  | 2.557  | 3.217  | e. Impairment                                                                        |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris                                                                      | 1.067  | 1.094  | 1.046   | 513    | 599    | 686    | 777    | 868     | 954     | 1.046   | 94    | 187   | 281    | 367    | 468    | 570    | f. Depreciation/Amortization and Cost of Fixed Assets Maintenance                    |
| g. Beban Risiko Operasional                                                                                                                | 20     | 13     | 17      | 9      | 9      | 12     | 13     | 16      | 21      | 28      | 5     | 5     | 7      | 12     | 13     | 15     | g. Cost of Operational Risk                                                          |
| h. Kerugian Restrukturisasi Pembiayaan                                                                                                     | 26     | 25     | 18      | 1      | 2      | 3      | 3      | 2       | 4       | 10      | 1     | 2     | 4      | 6      | 7      | 8      | h. Loss from Financing Restructuring                                                 |
| i. Beban Tenaga Kerja                                                                                                                      | 5.830  | 6.239  | 6.801   | 3.586  | 4.230  | 4.848  | 5.519  | 6.129   | 6.688   | 7.466   | 599   | 1.190 | 1.764  | 2.370  | 2.868  | 3.396  | i. Cost of Human Resources                                                           |
| i. Biaya Tenaker                                                                                                                           | 5.690  | 6.043  | 6.579   | 3.482  | 4.103  | 4.689  | 5.331  | 5.908   | 6.435   | 7.170   | 583   | 1.150 | 1.707  | 2.303  | 2.793  | 3.314  | i. Labour Cost                                                                       |
| ii. Biaya Pendidikan dan Pelatihan Tenaker                                                                                                 | 133    | 188    | 210     | 101    | 125    | 157    | 183    | 212     | 244     | 281     | 16    | 38    | 55     | 64     | 72     | 78     | ii. Training Cost                                                                    |
| iii. Penelitian dan Pengembangan                                                                                                           | 7      | 8      | 13      | 3      | 3      | 3      | 5      | 8       | 9       | 16      | 0     | 2     | 2      | 3      | 3      | 3      | iii. Research and Development                                                        |
| j. Beban Operasional Lainnya                                                                                                               | 3.456  | 3.909  | 4.254   | 2.103  | 2.523  | 2.936  | 3.342  | 3.739   | 4.115   | 4.679   | 360   | 705   | 1.052  | 1.395  | 1.850  | 2.163  | j. Other Operating Costs                                                             |
| i. Promosi                                                                                                                                 | 247    | 309    | 326     | 170    | 200    | 230    | 271    | 303     | 338     | 406     | 15    | 30    | 48     | 67     | 88     | 99     | i. Promotion                                                                         |
| ii. Biaya Lainnya                                                                                                                          | 3.209  | 3.600  | 3.928   | 1.933  | 2.322  | 2.706  | 3.071  | 3.436   | 3.777   | 4.273   | 345   | 676   | 1.004  | 1.328  | 1.762  | 2.065  | ii. Other Costs                                                                      |
| 7 Laba/Rugi Operasional (5 - 6)                                                                                                            | 1.338  | 1.591  | 3.783   | 2.578  | 3.041  | 3.476  | 3.955  | 4.406   | 4.943   | 5.599   | 558   | 1.089 | 1.576  | 1.804  | 2.035  | 2.389  | 7 Operating Profit/Loss (5 - 6)                                                      |
| 8 Pendapatan Non Operasional                                                                                                               | 172    | 202    | 201     | 64     | 116    | 142    | 143    | 158     | 212     | 233     | 11    | 24    | 125    | 48     | 143    | 125    | 8 Non Operating Income                                                               |
| 9 Beban Non Operasional                                                                                                                    | 90     | 96     | 178     | 102    | 174    | 145    | 150    | 168     | 228     | 234     | 28    | 36    | 82     | 50     | 83     | 72     | 9 Non Operating Cost                                                                 |
| 10 Laba/Rugi Non Operasional (8 - 9)                                                                                                       | 82     | 106    | 23      | (39)   | (57)   | (3)    | (8)    | (10)    | (15)    | (1)     | (17)  | (12)  | 44     | (3)    | 60     | 54     | 10 Non Operating Profit/Loss (8 - 9)                                                 |
| 11 Laba/Rugi Tahun Berjalan (7 + 10)                                                                                                       | 1.420  | 1.697  | 3.806   | 2.539  | 2.984  | 3.473  | 3.947  | 4.396   | 4.927   | 5.598   | 541   | 1.077 | 1.619  | 1.801  | 2.096  | 2.443  | 11 Year-to-date Profit/Loss (7 + 10)                                                 |
| 12 Tranfer Laba/Rugi                                                                                                                       | 2.620  | 3.672  | 4.485   | -      | -      | -      | -      | -       | -       | 6097    | 0     | 0     | 0      | 0      | 0      | 0      | 12 Transfer of Profit/Loss                                                           |
| 13 Pajak Penghasilan                                                                                                                       | (468)  | (706)  | (1.000) | (634)  | (750)  | (871)  | (985)  | (1.097) | (1.232) | (1.403) | (139) | (274) | (418)  | (430)  | (490)  | (603)  | 13 Income Tax                                                                        |
| 14 Laba/Rugi Bersih                                                                                                                        | 952    | 990    | 2.806   | 1.905  | 2.234  | 2.601  | 2.962  | 3.300   | 3.695   | 4.195   | 403   | 803   | 1.202  | 1.371  | 1.605  | 1.840  | 14 Net Profit/Loss                                                                   |
| Ket: r) Angka-angka diperbaiki                                                                                                             |        |        |         |        |        |        |        |         |         |         |       |       |        |        |        |        | Note: r) Revised figures                                                             |
| Miliar Rupiah (in Billion IDR)                                                                                                             |        |        |         |        |        |        |        |         |         |         |       |       |        |        |        |        |                                                                                      |

| Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2020<br>(Sharia Business Unit Condensed Income Statement)<br>Miliar Rp (Billion IDR) |       |        |        |       |       |        |        |        |        |        |       |       |       |       |       |       |                                                                                      |                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------|-------|--------|--------|-------|-------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Indikator                                                                                                                                 | 2016  | 2017   | 2018   | 2019  |       |        |        |        |        |        | 2020  |       |       |       |       |       | Indicator                                                                            |                                                                                                            |
|                                                                                                                                           |       |        |        | Jun   | Jul   | Ags    | Sep    | Okt    | Nov    | Des    | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                                                                      |                                                                                                            |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:                                                                           | 8.902 | 10.571 | 12.410 | 7.802 | 9.150 | 10.504 | 11.804 | 13.208 | 14.602 | 16.029 | 1.335 | 2.660 | 4.036 | 5.326 | 6.615 | 7.805 | 1 Operating Income from:                                                             |                                                                                                            |
| a. Penempatan pada Bank Indonesia                                                                                                         | 440   | 522    | 520    | 352   | 408   | 458    | 515    | 570    | 632    | 688    | 44    | 77    | 117   | 152   | 185   | 218   | a. Placement in Bank Indonesia                                                       |                                                                                                            |
| b. Penempatan pada Bank Syariah Lain                                                                                                      | 171   | 150    | 107    | 49    | 57    | 64     | 70     | 74     | 79     | 84     | 6     | 9     | 13    | 15    | 16    | 17    | b. Placement in Other Banks                                                          |                                                                                                            |
| c. Surat Berharga                                                                                                                         | 287   | 361    | 511    | 336   | 396   | 464    | 537    | 612    | 690    | 777    | 92    | 180   | 260   | 338   | 423   | 507   | c. Investment in Securities                                                          |                                                                                                            |
| d. Pembiayaan yang Diberikan:                                                                                                             | 6.745 | 8.164  | 9.908  | 5.703 | 6.675 | 7.654  | 8.616  | 9.611  | 10.614 | 11.682 | 976   | 1.969 | 3.006 | 3.976 | 4.940 | 5.814 | d. Financing :                                                                       |                                                                                                            |
| i. Pendapatan Bagi Hasil                                                                                                                  | 2.362 | 3.743  | 5.071  | 3.104 | 3.618 | 4.148  | 4.665  | 5.215  | 5.752  | 6.323  | 555   | 1.120 | 1.704 | 2.271 | 2.812 | 3.386 | i. Profit Sharing                                                                    |                                                                                                            |
| a. Mudharabah                                                                                                                             | 867   | 933    | 960    | 426   | 491   | 558    | 621    | 685    | 748    | 818    | 63    | 125   | 193   | 257   | 314   | 371   | a. Mudharabah                                                                        |                                                                                                            |
| b. Musyarakah                                                                                                                             | 1.495 | 2.810  | 4.111  | 2.677 | 3.127 | 3.584  | 4.037  | 4.523  | 4.997  | 5.504  | 492   | 995   | 1.511 | 2.014 | 2.498 | 3.015 | b. Musyarakah                                                                        |                                                                                                            |
| c. Pendapatan Bagi Hasil Lainnya                                                                                                          | -     | 0      | -      | -     | -     | 6      | 6      | 6      | 6      | 6      | 0     | 0     | 0     | 0     | 0     | 0     | c. Other profit sharing                                                              |                                                                                                            |
| ii. Piutang                                                                                                                               | 3.392 | 3.680  | 4.084  | 2.174 | 2.546 | 2.923  | 3.295  | 3.676  | 4.070  | 4.486  | 348   | 708   | 1.098 | 1.438 | 1.802 | 2.096 | ii. Receivables/Acceptables                                                          |                                                                                                            |
| a. Murabahah                                                                                                                              | 3.276 | 3.539  | 3.874  | 2.053 | 2.404 | 2.761  | 3.112  | 3.471  | 3.843  | 4.233  | 327   | 664   | 1.027 | 1.347 | 1.686 | 1.958 | a. Murabahah                                                                         |                                                                                                            |
| b. Ujrah                                                                                                                                  | 23    | 25     | 58     | 31    | 36    | 41     | 45     | 49     | 54     | 60     | 5     | 11    | 17    | 21    | 27    | 32    | b. Qardh                                                                             |                                                                                                            |
| c. Istishna'                                                                                                                              | 93    | 117    | 152    | 90    | 106   | 122    | 138    | 156    | 173    | 192    | 17    | 33    | 54    | 71    | 89    | 105   | c. Istishna'                                                                         |                                                                                                            |
| d. Piutang Lainnya                                                                                                                        | -     | 0      | 0      | -     | -     | -      | -      | -      | -      | -      | -     | 0     | 0     | 0     | 0     | 0     | d. Other Receiveables/Acceptables                                                    |                                                                                                            |
| iii. Pendapatan Sewa (Ijarah)                                                                                                             | 990   | 741    | 754    | 426   | 510   | 583    | 656    | 720    | 792    | 873    | 72    | 141   | 204   | 267   | 326   | 333   | iii. Leasing Receivables/Acceptables (Ijarah)                                        |                                                                                                            |
| iv. Salam                                                                                                                                 | -     | -      | -      | -     | -     | -      | -      | -      | -      | -      | -     | -     | -     | -     | -     | -     | iv. Salam                                                                            |                                                                                                            |
| e. Lainnya                                                                                                                                | 1.260 | 1.373  | 1.364  | 1.362 | 1.614 | 1.863  | 2.066  | 2.340  | 2.587  | 2.798  | 218   | 425   | 639   | 844   | 1.051 | 1.249 | e. Others                                                                            |                                                                                                            |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:                                                                              | 4.362 | 5.155  | 6.086  | 4.318 | 5.054 | 5.780  | 6.468  | 7.232  | 8.013  | 8.758  | 727   | 1.399 | 2.104 | 2.764 | 3.423 | 4.080 | 2 Revenue Sharing for Invesment Fund Mudharabah Holders:                             |                                                                                                            |
| a. Dana Investasi Non Profit Sharing                                                                                                      | 4.362 | 5.148  | 6.083  | 4.057 | 4.832 | 5.525  | 6.209  | 6.894  | 7.619  | 8.226  | 688   | 1.317 | 2.104 | 2.764 | 3.423 | 4.080 | a. Non Profit Sharing Investment Fund                                                |                                                                                                            |
| b. Dana Investasi Profit Sharing                                                                                                          | 0     | 6      | 3      | 261   | 222   | 255    | 259    | 338    | 394    | 532    | 39    | 82    | 0     | -     | -     | -     | b. Profit Sharing Investment Fund                                                    |                                                                                                            |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)                                                                            | 4.540 | 5.416  | 6.324  | 3.484 | 4.097 | 4.724  | 5.335  | 5.976  | 6.588  | 7.271  | 609   | 1.261 | 1.933 | 2.562 | 3.192 | 3.725 | 3 Operating Income After Revenue Sharing for Invesment Fund Mudharabah Holders (1-2) |                                                                                                            |
| 4 Pendapatan Operasional Lainnya                                                                                                          | 845   | 1.493  | 1.674  | 886   | 994   | 1.113  | 1.221  | 1.377  | 1.848  | 2.189  | 271   | 423   | 534   | 663   | 751   | 884   | 4 Other Operating Income                                                             |                                                                                                            |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga                                                                                       | 1     | 1      | 2      | 2     | 3     | 4      | 5      | 5      | 6      | 7      | 0     | 1     | 2     | 5     | 6     | 6     | a. Income from Mark-to-Market and Sale of Securities                                 |                                                                                                            |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah                                                                         | 1     | 2      | 29     | 36    | 39    | 45     | 51     | 61     | 67     | 79     | 5     | 11    | 16    | 27    | 35    | 46    | b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah                          |                                                                                                            |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi                                                                                         | 319   | 460    | 584    | 357   | 424   | 484    | 549    | 616    | 680    | 752    | 61    | 141   | 220   | 281   | 344   | 397   | c. Income from Investment, Fees,Commission, Provision                                |                                                                                                            |
| d. Pendapatan Lainnya                                                                                                                     | 524   | 1.030  | 1.059  | 492   | 527   | 580    | 616    | 694    | 1.094  | 1.352  | 205   | 269   | 297   | 351   | 366   | 434   | d. Other Income                                                                      |                                                                                                            |
| 5 Total Pendapatan Operasional (3 + 4)                                                                                                    | 5.385 | 6.909  | 7.998  | 4.371 | 5.090 | 5.836  | 6.556  | 7.353  | 8.436  | 9.460  | 880   | 1.684 | 2.467 | 3.225 | 3.943 | 4.609 | 5 Total of Operating Income                                                          |                                                                                                            |
| 6 Total Beban Operasional                                                                                                                 | 3.916 | 4.145  | 4.866  | 2.872 | 3.297 | 3.753  | 4.251  | 4.669  | 5.365  | 6.069  | 533   | 1.020 | 1.467 | 1.995 | 2.516 | 2.925 | 6 Total of Operating Costs                                                           |                                                                                                            |
| a. Beban Imbalan kepada BI                                                                                                                | -     | -      | 0      | 1     | 1     | 1      | 1      | 1      | 1      | 1      | -     | -     | -     | -     | -     | -     | a. Yield to BI                                                                       |                                                                                                            |
| b. Bonus Titipan Wadiah                                                                                                                   | 97    | 98     | 88     | 47    | 56    | 65     | 74     | 84     | 94     | 101    | 8     | 17    | 26    | 35    | 43    | 51    | b. Wadiah Bonuses                                                                    |                                                                                                            |
| c. Kerugian atas MTM dan Penjualan Surat Berharga                                                                                         | 1     | -      | 2      | -     | -     | -      | -      | -      | -      | -      | 0     | -     | 0     | 0     | 0     | 0     | c. Loss from Mark-to-Market and Sale of Securities                                   |                                                                                                            |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi                                                                                      | 4     | 175    | 318    | 200   | 235   | 275    | 314    | 357    | 399    | 443    | 42    | 82    | 122   | 163   | 198   | 233   | d. Loss from Investment and Cost of Commission/Provision                             |                                                                                                            |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya                                                                                     | 1.792 | 1.586  | 1.819  | 1.068 | 1.190 | 1.322  | 1.507  | 1.610  | 2.000  | 2.350  | 239   | 408   | 565   | 801   | 1.003 | 1.143 | e. Impairment                                                                        |                                                                                                            |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris                                                                     | 133   | 149    | 144    | 68    | 81    | 91     | 104    | 117    | 131    | 146    | 19    | 36    | 52    | 68    | 83    | 99    | f. Depreciation/Amortization and Cost of Fixed Assets Maintenance                    |                                                                                                            |
| g. Beban Risiko Operasional                                                                                                               | 11    | 0      | 0      | 4     | 5     | 5      | 5      | 5      | 5      | 6      | 0     | 0     | 0     | 0     | 0     | 0     | g. Cost of Operational Risk                                                          |                                                                                                            |
| h. Kerugian Restrukturisasi Pembiayaan                                                                                                    | -     | -      | -      | -     | -     | -      | -      | -      | -      | -      | -     | -     | -     | -     | -     | -     | h. Loss from Financing Restructuring                                                 |                                                                                                            |
| i. Beban Tenaga Kerja                                                                                                                     | 823   | 961    | 1.062  | 559   | 650   | 744    | 838    | 935    | 1.036  | 1.163  | 85    | 201   | 307   | 411   | 554   | 659   | i. Cost of Human Resources                                                           |                                                                                                            |
| i. Biaya Tenaker                                                                                                                          | 811   | 946    | 1.050  | 552   | 642   | 733    | 826    | 921    | 1.021  | 1.144  | 84    | 199   | 304   | 406   | 549   | 654   | i. Labour Cost                                                                       |                                                                                                            |
| ii. Biaya Pendidikan dan Pelatihan Tenaker                                                                                                | 10    | 15     | 12     | 7     | 9     | 10     | 12     | 14     | 16     | 19     | 1     | 3     | 4     | 4     | 5     | 5     | ii. Training Cost                                                                    |                                                                                                            |
| iii. Penelitian dan Pengembangan                                                                                                          | 1     | 0      | 0      | 0     | 0     | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | iii. Research and Development                                                        |                                                                                                            |
| j. Beban Operasional Lainnya                                                                                                              | 1.057 | 1.176  | 1.432  | 925   | 1.079 | 1.250  | 1.409  | 1.560  | 1.699  | 1.860  | 140   | 276   | 396   | 518   | 635   | 741   | j. Other Operating Costs                                                             |                                                                                                            |
| i. Promosi                                                                                                                                | 70    | 89     | 92     | 37    | 43    | 49     | 56     | 63     | 74     | 93     | 4     | 13    | 15    | 20    | 26    | 29    | i. Promotion                                                                         |                                                                                                            |
| ii. Biaya Lainnya                                                                                                                         | 987   | 1.087  | 1.340  | 888   | 1.036 | 1.201  | 1.353  | 1.496  | 1.625  | 1.767  | 136   | 263   | 380   | 498   | 610   | 712   | ii. Other Costs                                                                      |                                                                                                            |
| 7 Laba/Rugi Operasional (5 - 6)                                                                                                           | 1.469 | 2.764  | 3.132  | 1.499 | 1.793 | 2.083  | 2.305  | 2.685  | 3.071  | 3.391  | 346   | 664   | 1.000 | 1.230 | 1.427 | 1.684 | 7 Operating Profit/Loss (5 - 6)                                                      |                                                                                                            |
| 8 Pendapatan Non Operasional                                                                                                              | 192   | 138    | 152    | 47    | 53    | 60     | 81     | 91     | 102    | 113    | 12    | 24    | 55    | 64    | 74    | 84    | 8 Non Operating Income                                                               |                                                                                                            |
| 9 Beban Non Operasional                                                                                                                   | 132   | 176    | 156    | 80    | 93    | 110    | 121    | 143    | 159    | 176    | 16    | 31    | 51    | 64    | 79    | 94    | 9 Non Operating Cost                                                                 |                                                                                                            |
| 10 Laba/Rugi Non Operasional (8 - 9)                                                                                                      | 60    | (37)   | (5)    | (34)  | (41)  | (50)   | (41)   | (52)   | (57)   | (63)   | (3)   | (8)   | 4     | 0     | (5)   | (11)  | 10 Non Operating Profit/Loss (8 - 9)                                                 |                                                                                                            |
| 11 Laba/Rugi Tahun Berjalan (7 + 10)                                                                                                      | 1.529 | 2.726  | 3.127  | 1.465 | 1.753 | 2.033  | 2.265  | 2.633  | 3.014  | 3.328  | 343   | 656   | 1.004 | 1.230 | 1.421 | 1.673 | 11 Year-to-date Profit/Loss (7 + 10)                                                 |                                                                                                            |
| 12 Tranfer Laba/Rugi                                                                                                                      | 363   | 574    | 753    | -     | -     | -      | -      | -      | -      | 1202   | 0     | 0     | 0     | 0     | 0     | 0     | 12 Transfer of Profit/Loss                                                           |                                                                                                            |
| 13 Pajak Penghasilan                                                                                                                      | (22)  | (59)   | (62)   | (22)  | (26)  | (29)   | (33)   | (36)   | (37)   | (43)   | (8)   | (13)  | (19)  | (18)  | (22)  | (25)  | 13 Income Tax                                                                        |                                                                                                            |
| 14 Laba/Rugi Bersih                                                                                                                       | 1.144 | 2.094  | 2.313  | 1.443 | 1.727 | 2.004  | 2.232  | 2.597  | 2.977  | 2.083  | 336   | 643   | 985   | 1.212 | 1.400 | 1.649 | 14 Net Profit/Loss                                                                   |                                                                                                            |
| "-,-": Data Tidak Tersedia                                                                                                                |       |        |        |       |       |        |        |        |        |        |       |       |       |       |       |       |                                                                                      | "-,-": Data not available                                                                                  |
| *) Sumber: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank                                                                    |       |        |        |       |       |        |        |        |        |        |       |       |       |       |       |       |                                                                                      | *) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah |

Miliar Rupiah (in Billion IDR)

| Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah<br>(Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit )<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------|
| Indikator                                                                                                                                                                                                            | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                                   |
|                                                                                                                                                                                                                      |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                             |
| 1. Lancar                                                                                                                                                                                                            | 295.826 | 352.038 | 411.771 | 401.785 | 411.033 | 413.037 | 419.656 | 432.895 | 439.423 | 455.068 | 458.787 | 470.141 | 502.038 | 496.982 | 506.377 | 461.417 | 1. Current                                  |
| 2. Dalam Perhatian Khusus                                                                                                                                                                                            | 17.680  | 19.517  | 17.346  | 22.305  | 21.332  | 21.698  | 22.776  | 18.911  | 19.699  | 17.923  | 21.397  | 22.207  | 27.833  | 30.566  | 26.807  | 24.258  | 2. Special Mention                          |
| 3. Kurang Lancar                                                                                                                                                                                                     | 3.015   | 3.376   | 2.070   | 2.662   | 2.306   | 2.204   | 2.163   | 2.949   | 2.930   | 3.407   | 3.628   | 3.370   | 3.152   | 3.178   | 3.383   | 3.554   | 3. Sub-Standard                             |
| 4. Diragukan                                                                                                                                                                                                         | 1.326   | 1.919   | 1.474   | 1.574   | 1.876   | 2.167   | 1.257   | 1.248   | 1.061   | 954     | 1.426   | 1.629   | 1.976   | 1.773   | 1.565   | 1.713   | 4. Doubtful                                 |
| 5. Macet                                                                                                                                                                                                             | 6.187   | 5.847   | 5.676   | 6.597   | 6.727   | 6.743   | 7.169   | 6.783   | 7.192   | 6.707   | 6.609   | 6.601   | 6.801   | 6.941   | 7.113   | 7.132   | 5. Lost                                     |
| Total Aset Produktif                                                                                                                                                                                                 | 324.034 | 382.697 | 438.338 | 434.923 | 443.274 | 445.850 | 453.021 | 462.786 | 470.305 | 484.059 | 491.847 | 503.948 | 541.801 | 539.439 | 545.245 | 498.074 | Total Earning Assets                        |
| Rasio Aset Produktif Non Lancar                                                                                                                                                                                      | 3,25    | 2,91    | 2,10    | 2,49    | 2,46    | 2,49    | 2,34    | 2,37    | 2,38    | 2,29    | 2,37    | 2,30    | 2,20    | 2,20    | 2,21    | 2,49    | Percentage of Non Performing Earning Assets |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                                                       |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Note: r) revised figures                    |

Miliar Rupiah (in Billion IDR)

| Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah<br>(Earning Assets based on Collectibility of Sharia Commercial Bank )<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------|
| Indikator                                                                                                                                                             | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                                   |
|                                                                                                                                                                       |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                             |
| 1. Lancar                                                                                                                                                             | 208.258 | 230.684 | 266.133 | 255.802 | 267.171 | 267.552 | 271.785 | 283.232 | 284.157 | 297.942 | 304.568 | 314.032 | 336.383 | 330.494 | 340.702 | 304.146 | 1. Current                                  |
| 2. Dalam Perhatian Khusus                                                                                                                                             | 13.725  | 15.346  | 12.462  | 16.292  | 15.846  | 16.188  | 15.832  | 13.173  | 13.321  | 12.025  | 15.464  | 15.475  | 19.853  | 20.563  | 17.198  | 16.790  | 2. Special Mention                          |
| 3. Kurang Lancar                                                                                                                                                      | 2.257   | 3.111   | 1.616   | 1.767   | 1.866   | 1.734   | 1.690   | 2.534   | 2.470   | 2.416   | 2.698   | 2.510   | 2.219   | 2.210   | 2.261   | 2.187   | 3. Sub-Standard                             |
| 4. Diragukan                                                                                                                                                          | 1.109   | 1.756   | 846     | 881     | 832     | 1.133   | 962     | 921     | 724     | 571     | 925     | 1.064   | 1.535   | 1.317   | 1.035   | 1.141   | 4. Doubtful                                 |
| 5. Macet                                                                                                                                                              | 4.685   | 4.249   | 4.222   | 4.460   | 4.519   | 4.551   | 4.675   | 4.274   | 4.531   | 4.313   | 4.134   | 4.047   | 4.109   | 4.275   | 4.444   | 4.477   | 5. Lost                                     |
| Total Aset Produktif                                                                                                                                                  | 230.035 | 255.145 | 285.278 | 279.201 | 290.234 | 291.158 | 294.944 | 304.133 | 305.203 | 317.267 | 327.787 | 337.128 | 364.099 | 358.858 | 365.640 | 328.740 | Total Earning Assets                        |
| Rasio Aset Produktif Non Lancar                                                                                                                                       | 3,50    | 3,57    | 2,34    | 2,55    | 2,49    | 2,55    | 2,48    | 2,54    | 2,53    | 2,30    | 2,37    | 2,26    | 2,16    | 2,17    | 2,12    | 2,37    | Percentage of Non Performing Earning Assets |
| Ket: r) Angka-angka diperbaiki                                                                                                                                        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Note: r) revised figures                    |

Miliar Rupiah (in Billion IDR)

| Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah<br>(Earning Assets based on Collectibility of Sharia Business Units )<br>Miliar Rp (Billion IDR) |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------|
| Indikator                                                                                                                                                             | 2016   | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                                   |
|                                                                                                                                                                       |        |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                             |
| 1. Lancar                                                                                                                                                             | 87.568 | 121.355 | 145.638 | 145.984 | 143.862 | 145.486 | 147.870 | 149.663 | 155.265 | 157.126 | 154.219 | 156.108 | 165.655 | 166.488 | 165.675 | 157.271 | 1. Current                                  |
| 2. Dalam Perhatian Khusus                                                                                                                                             | 3.954  | 4.170   | 4.884   | 6.013   | 5.486   | 5.510   | 6.944   | 5.737   | 6.378   | 5.897   | 5.934   | 6.732   | 7.981   | 10.004  | 9.609   | 7.468   | 2. Special Mention                          |
| 3. Kurang Lancar                                                                                                                                                      | 757    | 266     | 454     | 894     | 440     | 471     | 473     | 414     | 460     | 991     | 931     | 860     | 933     | 967     | 1.122   | 1.367   | 3. Sub-Standard                             |
| 4. Diragukan                                                                                                                                                          | 218    | 163     | 628     | 693     | 1.044   | 1.034   | 294     | 327     | 337     | 384     | 502     | 566     | 441     | 456     | 530     | 573     | 4. Doubtful                                 |
| 5. Macet                                                                                                                                                              | 1.502  | 1.598   | 1.455   | 2.137   | 2.208   | 2.191   | 2.494   | 2.509   | 2.661   | 2.395   | 2.475   | 2.554   | 2.692   | 2.666   | 2.669   | 2.656   | 5. Lost                                     |
| Total Aset Produktif                                                                                                                                                  | 93.999 | 127.552 | 153.060 | 155.722 | 153.041 | 154.691 | 158.076 | 158.652 | 165.102 | 166.792 | 164.060 | 166.820 | 177.702 | 180.581 | 179.605 | 169.334 | Total Earning Assets                        |
| Rasio Aset Produktif Non Lancar                                                                                                                                       | 2,63   | 1,59    | 1,66    | 2,39    | 2,41    | 2,39    | 2,06    | 2,05    | 2,09    | 2,26    | 2,38    | 2,39    | 2,29    | 2,26    | 2,41    | 2,71    | Percentage of Non Performing Earning Assets |
|                                                                                                                                                                       |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                             |

Miliar Rupiah (in Billion IDR)

| Tabel 10. Surat Berharga yang Dimiliki Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020<br>(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit )<br>Miliar Rp (Billion IDR) |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------------------------------------------------|
| Indikator                                                                                                                                                                                                                                                                                                          | 2016          | 2017          | 2018          | 2019          |               |               |               |               |               |               | 2020          |               |               |               |               |               | Indicator                                                  |
|                                                                                                                                                                                                                                                                                                                    |               |               |               | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           |                                                            |
| <b>Surat Berharga dimiliki berdasarkan Jenis</b>                                                                                                                                                                                                                                                                   | <b>30.237</b> | <b>44.753</b> | <b>65.970</b> | <b>60.835</b> | <b>68.992</b> | <b>71.149</b> | <b>72.671</b> | <b>77.614</b> | <b>83.074</b> | <b>81.016</b> | <b>86.308</b> | <b>87.832</b> | <b>78.619</b> | <b>78.806</b> | <b>82.090</b> | <b>87.052</b> | <b>Securities Owned Based on Instrument Categories</b>     |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>                                                                                                                                                                                                                                                          | <b>6.105</b>  | <b>9.360</b>  | <b>12.778</b> | <b>13.241</b> | <b>15.819</b> | <b>16.497</b> | <b>15.771</b> | <b>17.902</b> | <b>24.495</b> | <b>25.058</b> | <b>28.885</b> | <b>28.765</b> | <b>27.126</b> | <b>23.778</b> | <b>24.714</b> | <b>28.163</b> | <b>1 Sharia Money Market Securities (SBPU Sharia)</b>      |
| a. Surat Perbendaharaan Negara Syariah                                                                                                                                                                                                                                                                             | 2.144         | 5.631         | 4.814         | 3.599         | 3.168         | 2.916         | 2.578         | 2.404         | 2.399         | 2.401         | 2.157         | 1.887         | 2.431         | 2.052         | 2.159         | 2.398         | a. Sharia SPN                                              |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA)                                                                                                                                                                                                                                                                | 3.785         | 3.490         | 4.291         | 1.787         | 1.208         | 965           | 1.260         | 270           | 1.177         | 3.367         | 1.415         | 1.770         | 1.497         | 970           | 867           | 1.432         | b. Interbank Mudharabah Investment Certificates (SIMA)     |
| c. SBPU Syariah Lainnya                                                                                                                                                                                                                                                                                            | 176           | 239           | 3.673         | 7.855         | 11.443        | 12.615        | 11.933        | 15.228        | 20.919        | 19.290        | 25.313        | 25.108        | 23.198        | 20.756        | 21.688        | 24.333        | c. Other Sharia Money Market Securities                    |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>                                                                                                                                                                                                                                                         | <b>24.132</b> | <b>35.393</b> | <b>53.193</b> | <b>47.594</b> | <b>53.173</b> | <b>54.653</b> | <b>56.900</b> | <b>59.712</b> | <b>58.579</b> | <b>55.959</b> | <b>57.424</b> | <b>59.067</b> | <b>51.493</b> | <b>55.028</b> | <b>57.376</b> | <b>58.890</b> | <b>2 Sharia Capital Market Securities (SBPM Sharia)</b>    |
| a. Surat Berharga Syariah Negara (SBSN)                                                                                                                                                                                                                                                                            | 20.111        | 29.427        | 39.227        | 31.129        | 33.193        | 34.209        | 37.064        | 38.146        | 37.808        | 37.676        | 38.710        | 39.493        | 33.040        | 36.982        | 39.238        | 41.759        | a. Sharia SBN (SBSN)                                       |
| b. Sertifikat Reksadana Syariah                                                                                                                                                                                                                                                                                    | 1.934         | 2.580         | 1.473         | 1.743         | 3.496         | 4.027         | 3.048         | 5.739         | 5.347         | 2.683         | 3.862         | 4.476         | 3.207         | 3.896         | 3.962         | 2.869         | b. Sharia Mutual Fund Certificates                         |
| c. Sukuk Subordinasi                                                                                                                                                                                                                                                                                               | 231           | 246           | 201           | 201           | 201           | 201           | 201           | 201           | 201           | 201           | 201           | 201           | 201           | 201           | 201           | 201           | c. Subordinated Sukuk                                      |
| d. Sukuk Lainnya                                                                                                                                                                                                                                                                                                   | 1.730         | 2.973         | 12.130        | 14.353        | 16.094        | 16.012        | 16.357        | 15.405        | 14.801        | 15.190        | 14.460        | 14.705        | 13.292        | 13.797        | 13.741        | 13.722        | d. Others Sukuk                                            |
| e. SBPM Syariah Lainnya                                                                                                                                                                                                                                                                                            | 126           | 167           | 162           | 169           | 190           | 204           | 230           | 221           | 422           | 208           | 190           | 191           | 1.753         | 152           | 234           | 339           | e. Other Sharia Capital Market Securities                  |
| <b>Surat Berharga diterbitkan berdasarkan Jenis</b>                                                                                                                                                                                                                                                                | <b>7.434</b>  | <b>7.111</b>  | <b>10.845</b> | <b>7.213</b>  | <b>5.694</b>  | <b>7.281</b>  | <b>7.157</b>  | <b>6.006</b>  | <b>6.420</b>  | <b>8.953</b>  | <b>6.676</b>  | <b>6.964</b>  | <b>7.876</b>  | <b>8.672</b>  | <b>9.474</b>  | <b>10.164</b> | <b>Securities Issued Based on Instrument Categories</b>    |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>                                                                                                                                                                                                                                                          | <b>4.785</b>  | <b>5.495</b>  | <b>7.135</b>  | <b>4.201</b>  | <b>2.682</b>  | <b>2.276</b>  | <b>2.151</b>  | <b>1.000</b>  | <b>1.815</b>  | <b>4.387</b>  | <b>2.110</b>  | <b>2.250</b>  | <b>2.165</b>  | <b>2.960</b>  | <b>3.762</b>  | <b>4.451</b>  | <b>1 Sharia Money Market Securities (SBPU Sharia)</b>      |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA)                                                                                                                                                                                                                                                                | 4.785         | 4.697         | 6.336         | 3.502         | 1.983         | 1.577         | 1.452         | 300           | 1.115         | 3.687         | 1.410         | 1.550         | 1.465         | 2.260         | 3.062         | 3.751         | a. Sharia SPN                                              |
| b. SBPU Syariah Lainnya                                                                                                                                                                                                                                                                                            | -             | 798           | 799           | 699           | 699           | 699           | 699           | 700           | 700           | 700           | 700           | 700           | 700           | 700           | 700           | 700           | b. Other Sharia Money Market Securities                    |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>                                                                                                                                                                                                                                                         | <b>2.650</b>  | <b>1.616</b>  | <b>3.710</b>  | <b>3.012</b>  | <b>3.012</b>  | <b>5.005</b>  | <b>5.005</b>  | <b>5.006</b>  | <b>4.606</b>  | <b>4.566</b>  | <b>4.567</b>  | <b>4.714</b>  | <b>5.711</b>  | <b>5.712</b>  | <b>5.712</b>  | <b>5.713</b>  | <b>2 Sharia Capital Market Securities (SBPM Sharia)</b>    |
| a. Sukuk Subordinasi                                                                                                                                                                                                                                                                                               | 1.000         | -             | 2.594         | 2.596         | 2.596         | 4.589         | 4.589         | 4.590         | 1.600         | 4.150         | 1.600         | 1.747         | 1.747         | 1.747         | 1.747         | 1.747         | a. Sharia Mutual Fund Certificates                         |
| b. Sukuk Lainnya                                                                                                                                                                                                                                                                                                   | 1.650         | 1.616         | 1.116         | 416           | 416           | 416           | 416           | 416           | 3.006         | 416           | 2.967         | 2.967         | 3.964         | 3.965         | 3.965         | 3.966         | b. Subordinated Sukuk                                      |
| c. SBPM Syariah Lainnya                                                                                                                                                                                                                                                                                            | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | c. Other Sharia Capital Market Securities                  |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori</b>                                                                                                                                                                                                                                                                | <b>30.237</b> | <b>44.753</b> | <b>65.970</b> | <b>60.835</b> | <b>68.992</b> | <b>71.149</b> | <b>72.671</b> | <b>77.614</b> | <b>83.074</b> | <b>81.016</b> | <b>86.308</b> | <b>87.832</b> | <b>78.619</b> | <b>78.806</b> | <b>82.090</b> | <b>87.052</b> | <b>Securities Owned Based on Measurement Methods</b>       |
| <b>1 Surat Berharga Pasar Uang Syariah</b>                                                                                                                                                                                                                                                                         | <b>6.105</b>  | <b>9.360</b>  | <b>12.778</b> | <b>13.241</b> | <b>15.819</b> | <b>16.497</b> | <b>15.771</b> | <b>17.902</b> | <b>24.495</b> | <b>25.058</b> | <b>28.885</b> | <b>28.765</b> | <b>27.126</b> | <b>23.778</b> | <b>24.714</b> | <b>28.163</b> | <b>1 Sharia Money Market Securities</b>                    |
| a. Diukur Pada Nilai Wajar                                                                                                                                                                                                                                                                                         | 517           | 1.200         | 2.333         | 1.442         | 1.422         | 1.439         | 1.647         | 1.362         | 1.271         | 2.373         | 5.840         | 3.132         | 2.108         | 2.159         | 2.173         | 1.422         | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                                                                                                                                                                                                                                                                       | 65            | 205           | 265           | -             | -             | -             | 126           | 161           | 252           | 253           | 153           | 101           | 162           | 119           | 20            | 20            | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual                                                                                                                                                                                                                                                        | 451           | 995           | 2.068         | 1.442         | 1.422         | 1.439         | 1.521         | 1.201         | 1.019         | 2.120         | 5.687         | 3.031         | 1.946         | 2.040         | 2.154         | 1.402         | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo                                                                                                                                                                                                                                                         | 5.588         | 8.160         | 10.445        | 11.799        | 14.397        | 15.058        | 14.125        | 16.540        | 23.224        | 22.685        | 23.045        | 25.634        | 25.019        | 21.619        | 22.541        | 26.741        | b. Measured at Face Value - Held to Maturity               |
| <b>2 Surat Berharga Pasar Modal Syariah</b>                                                                                                                                                                                                                                                                        | <b>24.132</b> | <b>35.393</b> | <b>53.193</b> | <b>47.594</b> | <b>53.173</b> | <b>54.653</b> | <b>56.900</b> | <b>59.712</b> | <b>58.579</b> | <b>55.959</b> | <b>57.424</b> | <b>59.067</b> | <b>51.493</b> | <b>55.028</b> | <b>57.376</b> | <b>58.890</b> | <b>2 Sharia Capital Market Securities</b>                  |
| a. Diukur Pada Nilai Wajar                                                                                                                                                                                                                                                                                         | 5.297         | 11.054        | 6.544         | 5.096         | 6.680         | 7.478         | 6.670         | 8.404         | 7.250         | 7.614         | 7.295         | 8.076         | 4.500         | 5.746         | 5.783         | 6.295         | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                                                                                                                                                                                                                                                                       | 3.075         | 5.982         | 12            | 98            | 235           | 216           | 263           | 1.191         | 909           | 109           | 1.143         | 1.204         | 329           | 1.387         | 1.363         | 634           | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual                                                                                                                                                                                                                                                        | 2.222         | 5.072         | 6.532         | 4.998         | 6.445         | 7.261         | 6.407         | 7.213         | 6.341         | 7.505         | 6.152         | 6.872         | 4.172         | 4.360         | 4.420         | 5.662         | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo                                                                                                                                                                                                                                                         | 18.835        | -             | 46.648        | 42.499        | 46.493        | 47.175        | 50.230        | 51.308        | 51.329        | 48.345        | 50.129        | 50.991        | 46.993        | 49.282        | 51.593        | 52.594        | b. Measured at Face Value - Held to Maturity               |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori</b>                                                                                                                                                                                                                                                             | <b>7.434</b>  | <b>7.111</b>  | <b>10.845</b> | <b>7.213</b>  | <b>5.694</b>  | <b>7.281</b>  | <b>7.157</b>  | <b>6.006</b>  | <b>6.420</b>  | <b>8.953</b>  | <b>6.676</b>  | <b>6.964</b>  | <b>7.876</b>  | <b>8.672</b>  | <b>9.474</b>  | <b>10.164</b> | <b>Securities Issued Based on Measurement Methods</b>      |
| <b>1 Surat Berharga Pasar Uang Syariah</b>                                                                                                                                                                                                                                                                         | <b>4.785</b>  | <b>5.495</b>  | <b>7.135</b>  | <b>4.201</b>  | <b>2.682</b>  | <b>2.276</b>  | <b>2.151</b>  | <b>1.000</b>  | <b>1.815</b>  | <b>4.387</b>  | <b>2.110</b>  | <b>2.250</b>  | <b>2.165</b>  | <b>2.960</b>  | <b>3.762</b>  | <b>4.451</b>  | <b>1 Sharia Money Market Securities</b>                    |
| a. Diukur Pada Nilai Wajar                                                                                                                                                                                                                                                                                         | 705           | 450           | 295           | 707           | 70            | -             | 340           | -             | 240           | 525           | -             | 200           | 154           | 256           | 277           | 262           | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                                                                                                                                                                                                                                                                       | 375           | -             | 255           | 262           | 70            | -             | -             | -             | -             | -             | -             | -             | 129           | 256           | 277           | 262           | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual                                                                                                                                                                                                                                                        | 330           | 450           | 40            | 445           | -             | -             | 340           | -             | 240           | 525           | -             | 200           | 25            | -             | -             | -             | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo                                                                                                                                                                                                                                                         | 4.080         | 5.045         | 6.840         | 3.494         | 2.612         | 2.276         | 1.811         | 1.000         | 1.575         | 3.862         | 2.110         | 2.050         | 2.011         | 2.704         | 3.485         | 4.189         | b. Measured at Face Value - Held to Maturity               |
| <b>2 Surat Berharga Pasar Modal Syariah</b>                                                                                                                                                                                                                                                                        | <b>2.650</b>  | <b>1.616</b>  | <b>3.710</b>  | <b>3.012</b>  | <b>3.012</b>  | <b>5.005</b>  | <b>5.005</b>  | <b>5.006</b>  | <b>4.606</b>  | <b>4.566</b>  | <b>4.567</b>  | <b>4.714</b>  | <b>5.711</b>  | <b>5.712</b>  | <b>5.712</b>  | <b>5.713</b>  | <b>2 Sharia Capital Market Securities</b>                  |
| a. Diukur Pada Nilai Wajar                                                                                                                                                                                                                                                                                         | -             | -             | -             | -             | -             | 0             | 0             | 0             | 40            | 0             | 0             | 0             | 0             | 0             | 0             | 0             | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                                                                                                                                                                                                                                                                       | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual                                                                                                                                                                                                                                                        | -             | -             | -             | -             | -             | 0             | 0             | 0             | 40            | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo                                                                                                                                                                                                                                                         | 2.650         | 1.616         | 3.710         | 3.012         | 3.012         | 5.005         | 5.005         | 5.006         | 4.566         | 4.566         | 4.567         | 4.714         | 5.711         | 5.712         | 5.712         | 5.713         | b. Measured at Face Value - Held to Maturity               |

Ket: \*) Angka Sementara  
r) Angka-angka diperbaikiNote: \*) Provisional Figures  
r) revised figures

Miliar Rupiah (in Billion IDR)

| Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2020<br>(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank )<br>Miliar Rp (Billion IDR) |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |                                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------------------------------------------------|
| Indikator                                                                                                                                                                                                                                                                           | 2016          | 2017          | 2018          | 2019          |               |               |               |               |               |               | 2020          |               |               |               |               |               | Indicator                                                  |
|                                                                                                                                                                                                                                                                                     |               |               |               | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           |                                                            |
| <b>Surat Berharga dimiliki berdasarkan Jenis</b>                                                                                                                                                                                                                                    | <b>24.106</b> | <b>35.656</b> | <b>54.503</b> | <b>48.183</b> | <b>54.133</b> | <b>56.204</b> | <b>55.997</b> | <b>61.065</b> | <b>64.330</b> | <b>63.787</b> | <b>66.174</b> | <b>69.298</b> | <b>63.207</b> | <b>61.105</b> | <b>63.999</b> | <b>68.503</b> | <b>Securities Owned Based on Instrument Categories</b>     |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>                                                                                                                                                                                                                           | <b>5.185</b>  | <b>7.950</b>  | 9.064         | 9.465         | 12.500        | 12.936        | 12.440        | 15.319        | 20.018        | 19.339        | 20.688        | 22.763        | 22.840        | 18.827        | 20.189        | 23.940        | <b>1 Sharia Money Market Securities (SBPU Sharia)</b>      |
| a. Surat Perbendaharaan Negara Syariah                                                                                                                                                                                                                                              | 2.079         | 5.491         | 4.372         | 3.581         | 3.160         | 2.916         | 2.578         | 2.404         | 2.399         | 2.401         | 2.157         | 1.887         | 2.431         | 2.052         | 2.159         | 2.398         | a. Sharia SPN                                              |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA)                                                                                                                                                                                                                                 | 2.930         | 2.245         | 2.417         | 720           | 583           | 430           | 265           | 145           | 797           | 2.242         | 630           | 1.045         | 527           | 710           | 542           | 912           | b. Interbank Mudharabah Investment Certificates (SIMA)     |
| c. SBPU Syariah Lainnya                                                                                                                                                                                                                                                             | 176           | 214           | 2.274         | 5.164         | 8.757         | 9.590         | 9.597         | 12.770        | 16.821        | 14.696        | 17.902        | 19.831        | 19.882        | 16.065        | 17.488        | 20.630        | c. Other Sharia Money Market Securities                    |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>                                                                                                                                                                                                                          | <b>18.922</b> | <b>27.705</b> | <b>45.439</b> | <b>38.717</b> | <b>41.633</b> | <b>43.268</b> | <b>43.557</b> | <b>45.747</b> | <b>44.312</b> | <b>44.448</b> | <b>45.485</b> | <b>46.535</b> | <b>40.367</b> | <b>42.278</b> | <b>43.810</b> | <b>44.563</b> | <b>2 Sharia Capital Market Securities (SBPM Sharia)</b>    |
| a. Surat Berharga Syariah Negara (SBSN)                                                                                                                                                                                                                                             | 15.111        | 22.280        | 31.996        | 25.007        | 25.818        | 27.077        | 28.235        | 29.100        | 28.305        | 28.571        | 29.241        | 29.883        | 25.815        | 27.063        | 28.667        | 30.582        | a. Sharia SBN (SBSN)                                       |
| b. Sertifikat Reksadana Syariah                                                                                                                                                                                                                                                     | 1.923         | 2.375         | 1.453         | 1.434         | 2.492         | 2.893         | 1.629         | 3.735         | 3.073         | 1.724         | 2.603         | 2.812         | 2.038         | 2.827         | 2.828         | 1.685         | b. Sharia Mutual Fund Certificates                         |
| c. Sukuk Subordinasi                                                                                                                                                                                                                                                                | 176           | 191           | 146           | 146           | 146           | 146           | 146           | 146           | 146           | 146           | 146           | 146           | 146           | 146           | 146           | 146           | c. Subordinated Sukuk                                      |
| d. Sukuk Lainnya                                                                                                                                                                                                                                                                    | 1.596         | 2.809         | 11.813        | 12.091        | 13.116        | 13.076        | 13.445        | 12.672        | 12.705        | 13.923        | 13.410        | 13.609        | 12.287        | 12.162        | 12.087        | 12.082        | d. Others Sukuk                                            |
| e. SBPM Syariah Lainnya                                                                                                                                                                                                                                                             | 115           | 50            | 32            | 39            | 62            | 76            | 103           | 93            | 84            | 83            | 85            | 85            | 81            | 81            | 83            | 68            | e. Other Sharia Capital Market Securities                  |
| <b>Surat Berharga diterbitkan berdasarkan Jenis</b>                                                                                                                                                                                                                                 | <b>5.495</b>  | <b>3.517</b>  | <b>6.206</b>  | <b>4.902</b>  | <b>3.263</b>  | <b>3.027</b>  | <b>2.862</b>  | <b>1.900</b>  | <b>2.615</b>  | <b>3.098</b>  | <b>2.335</b>  | <b>2.657</b>  | <b>3.162</b>  | <b>4.007</b>  | <b>4.784</b>  | <b>5.448</b>  | <b>Securities Issued Based on Instrument Categories</b>    |
| <b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>                                                                                                                                                                                                                           | <b>3.995</b>  | <b>3.017</b>  | <b>4.606</b>  | <b>3.302</b>  | <b>1.663</b>  | <b>1.427</b>  | <b>1.262</b>  | <b>300</b>    | <b>1.015</b>  | <b>1.498</b>  | <b>735</b>    | <b>910</b>    | <b>1.415</b>  | <b>2.260</b>  | <b>3.037</b>  | <b>3.701</b>  | <b>1 Sharia Money Market Securities (SBPU Sharia)</b>      |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA)                                                                                                                                                                                                                                 | 3.995         | 2.917         | 4.506         | 3.302         | 1.663         | 1.427         | 1.262         | 300           | 1.015         | 1.498         | 735           | 910           | 1.415         | 2.260         | 3.037         | 3.701         | a. Sharia SPN                                              |
| b. SBPU Syariah Lainnya                                                                                                                                                                                                                                                             | -             | 100           | 100           | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | b. Other Sharia Money Market Securities                    |
| <b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>                                                                                                                                                                                                                          | <b>1.500</b>  | <b>500</b>    | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.747</b>  | <b>1.747</b>  | <b>1.747</b>  | <b>1.747</b>  | <b>1.747</b>  | <b>2 Sharia Capital Market Securities (SBPM Sharia)</b>    |
| a. Sukuk Subordinasi                                                                                                                                                                                                                                                                | 1.000         | -             | 1.600         | 1.600         | 1.600         | 1.600         | 1.600         | 1.600         | 1.600         | 1.600         | 1.600         | 1.747         | 1.747         | 1.747         | 1.747         | 1.747         | b. Sharia Mutual Fund Certificates                         |
| b. Sukuk Lainnya                                                                                                                                                                                                                                                                    | 500           | 500           | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | c. Subordinated Sukuk                                      |
| c. SBPM Syariah Lainnya                                                                                                                                                                                                                                                             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | d. Other Sharia Capital Market Securities                  |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori</b>                                                                                                                                                                                                                                 | <b>24.106</b> | <b>35.656</b> | <b>54.503</b> | <b>48.183</b> | <b>54.133</b> | <b>56.204</b> | <b>55.997</b> | <b>61.065</b> | <b>64.330</b> | <b>63.787</b> | <b>66.174</b> | <b>69.298</b> | <b>63.207</b> | <b>61.105</b> | <b>63.999</b> | <b>68.503</b> | <b>Securities Owned Based on Measurement Methods</b>       |
| <b>1 Surat Berharga Pasar Uang Syariah</b>                                                                                                                                                                                                                                          | <b>5.185</b>  | <b>7.950</b>  | <b>9.064</b>  | <b>9.465</b>  | <b>12.500</b> | <b>12.936</b> | <b>12.440</b> | <b>15.319</b> | <b>20.018</b> | <b>19.339</b> | <b>20.688</b> | <b>22.763</b> | <b>22.840</b> | <b>18.827</b> | <b>20.189</b> | <b>23.940</b> | <b>1 Sharia Money Market Securities</b>                    |
| a. Diukur Pada Nilai Wajar                                                                                                                                                                                                                                                          | 451           | 935           | 1.602         | 1.135         | 1.144         | 1.099         | 1.247         | 1.287         | 1.271         | 1.270         | 1.188         | 1.132         | 1.240         | 1.114         | 1.028         | 1.042         | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                                                                                                                                                                                                                                        | -             | 205           | 265           | -             | -             | -             | 126           | 161           | 252           | 253           | 153           | 101           | 102           | 119           | 20            | 20            | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual                                                                                                                                                                                                                         | 451           | 730           | 1.337         | 1.135         | 1.144         | 1.099         | 1.121         | 1.126         | 1.019         | 1.017         | 1.034         | 1.031         | 1.138         | 995           | 1.009         | 1.022         | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo                                                                                                                                                                                                                          | 4.733         | 7.015         | 7.462         | 8.331         | 11.356        | 11.837        | 11.194        | 14.032        | 18.747        | 18.069        | 19.501        | 21.631        | 21.600        | 17.713        | 19.161        | 22.898        | b. Measured at Face Value - Held to Maturity               |
| <b>2 Surat Berharga Pasar Modal Syariah</b>                                                                                                                                                                                                                                         | <b>18.922</b> | <b>27.705</b> | <b>45.439</b> | <b>38.717</b> | <b>41.633</b> | <b>43.268</b> | <b>43.557</b> | <b>45.747</b> | <b>44.312</b> | <b>44.448</b> | <b>45.485</b> | <b>46.535</b> | <b>40.367</b> | <b>42.278</b> | <b>43.810</b> | <b>44.563</b> | <b>2 Sharia Capital Market Securities</b>                  |
| a. Diukur Pada Nilai Wajar                                                                                                                                                                                                                                                          | 4.104         | 8.510         | 1.603         | 1.633         | 2.814         | 3.756         | 3.042         | 5.448         | 4.204         | 4.335         | 3.999         | 4.869         | 2.888         | 3.680         | 3.665         | 4.152         | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                                                                                                                                                                                                                                        | 2.432         | 5.982         | 12            | 98            | 235           | 216           | 213           | 1.191         | 909           | 109           | 837           | 993           | 177           | 977           | 918           | 174           | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual                                                                                                                                                                                                                         | 1.672         | 2.528         | 1.591         | 1.535         | 2.579         | 3.540         | 2.830         | 4.257         | 3.295         | 4.226         | 3.162         | 3.877         | 2.712         | 2.703         | 2.747         | 3.979         | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo                                                                                                                                                                                                                          | 14.818        | 19.196        | 43.836        | 37.084        | 38.819        | 39.512        | 40.515        | 40.298        | 40.108        | 40.114        | 41.487        | 41.666        | 37.478        | 38.598        | 40.145        | 40.411        | b. Measured at Face Value - Held to Maturity               |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori</b>                                                                                                                                                                                                                              | <b>5.495</b>  | <b>3.517</b>  | <b>6.206</b>  | <b>4.902</b>  | <b>3.263</b>  | <b>3.027</b>  | <b>2.862</b>  | <b>1.900</b>  | <b>2.615</b>  | <b>3.098</b>  | <b>2.335</b>  | <b>2.657</b>  | <b>3.162</b>  | <b>4.007</b>  | <b>4.784</b>  | <b>5.448</b>  | <b>Securities Issued Based on Measurement Methods</b>      |
| <b>1 Surat Berharga Pasar Uang Syariah</b>                                                                                                                                                                                                                                          | <b>3.995</b>  | <b>3.017</b>  | <b>4.606</b>  | <b>3.302</b>  | <b>1.663</b>  | <b>1.427</b>  | <b>1.262</b>  | <b>300</b>    | <b>1.015</b>  | <b>1.498</b>  | <b>735</b>    | <b>910</b>    | <b>1.415</b>  | <b>2.260</b>  | <b>3.037</b>  | <b>3.701</b>  | <b>1 Sharia Money Market Securities</b>                    |
| a. Diukur Pada Nilai Wajar                                                                                                                                                                                                                                                          | 705           | 125           | 255           | 707           | 70            | -             | 340           | -             | 140           | -             | -             | 200           | 154           | 256           | 277           | 262           | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                                                                                                                                                                                                                                        | 375           | -             | 255           | 262           | 70            | -             | -             | -             | -             | -             | -             | -             | 129           | 256           | 277           | 262           | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual                                                                                                                                                                                                                         | 330           | 125           | -             | 445           | -             | -             | 340           | -             | 140           | -             | -             | 200           | 25            | -             | -             | -             | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo                                                                                                                                                                                                                          | 3.290         | 2.892         | 4.351         | 2.595         | 1.593         | 1.427         | 922           | 300           | 875           | 1.498         | 735           | 710           | 1.261         | 2.004         | 2.760         | 3.439         | b. Measured at Face Value - Held to Maturity               |
| <b>2 Surat Berharga Pasar Modal Syariah</b>                                                                                                                                                                                                                                         | <b>1.500</b>  | <b>500</b>    | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.600</b>  | <b>1.747</b>  | <b>1.747</b>  | <b>1.747</b>  | <b>1.747</b>  | <b>1.747</b>  | <b>2 Sharia Capital Market Securities</b>                  |
| a. Diukur Pada Nilai Wajar                                                                                                                                                                                                                                                          | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                                                                                                                                                                                                                                        | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual                                                                                                                                                                                                                         | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo                                                                                                                                                                                                                          | 1.500         | 500           | 1.600         | 1.600         | 1.600         | 1.600         | 1.600         | 1.600         | 1.600         | 1.600         | 1.600         | 1.747         | 1.747         | 1.747         | 1.747         | 1.747         | b. Measured at Face Value - Held to Maturity               |

Ket: \*) Angka Sementara  
r) Angka-angka diperbaikiNote: \*) Provisional Figures  
r) revised figures

Miliar Rupiah (in Billion IDR)

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

| Indikator                                                   | 2016         | 2017         | 2018          | 2019          |               |               |               |               |               |               | 2020          |               |               |               |               |               | Indicator                                                  |
|-------------------------------------------------------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------------------------------------------------|
|                                                             |              |              |               | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           |                                                            |
| <b>Surat Berharga dimiliki berdasarkan Jenis</b>            | <b>6.131</b> | <b>9.097</b> | <b>11.467</b> | <b>12.653</b> | <b>14.859</b> | <b>14.945</b> | <b>16.674</b> | <b>16.548</b> | <b>18.744</b> | <b>17.229</b> | <b>20.134</b> | <b>18.534</b> | <b>15.413</b> | <b>17.701</b> | <b>18.091</b> | <b>18.549</b> | <b>Securities Owned Based on Instrument Categories</b>     |
| 1 <b>Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>   | <b>920</b>   | <b>1.409</b> | <b>3.714</b>  | <b>3.776</b>  | <b>3.319</b>  | <b>3.561</b>  | <b>3.331</b>  | <b>2.583</b>  | <b>4.478</b>  | <b>5.719</b>  | <b>8.196</b>  | <b>6.003</b>  | <b>4.286</b>  | <b>4.951</b>  | <b>4.525</b>  | <b>4.223</b>  | 1 <b>Sharia Money Market Securities (SBPU Sharia)</b>      |
| a. Surat Perbendaharaan Negara Syariah                      | 65           | 140          | 441           | 18            | 8             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | a. Sharia SPN                                              |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA)         | 855          | 1.245        | 1.874         | 1.067         | 625           | 535           | 995           | 125           | 380           | 1.125         | 785           | 725           | 970           | 260           | 325           | 520           | b. Interbank Mudharabah Investment Certificates (SIMA)     |
| c. SBPU Syariah Lainnya                                     | -            | 25           | 1.399         | 2.691         | 2.686         | 3.026         | 2.336         | 2.458         | 4.098         | 4.594         | 7.411         | 5.278         | 3.316         | 4.691         | 4.200         | 3.703         | c. Other Sharia Money Market Securities                    |
| 2 <b>Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>  | <b>5.211</b> | <b>7.688</b> | <b>7.753</b>  | <b>8.877</b>  | <b>11.540</b> | <b>11.385</b> | <b>13.343</b> | <b>13.965</b> | <b>14.266</b> | <b>11.510</b> | <b>11.938</b> | <b>12.531</b> | <b>11.126</b> | <b>12.750</b> | <b>13.566</b> | <b>14.326</b> | 2 <b>Sharia Capital Market Securities (SBPM Sharia)</b>    |
| a. Surat Berharga Syariah Negara (SBSN)                     | 5.000        | 7.147        | 7.231         | 6.122         | 7.375         | 7.133         | 8.830         | 9.045         | 9.503         | 9.105         | 9.469         | 9.610         | 7.225         | 9.919         | 10.571        | 11.176        | a. Sharia SBN (SBSN)                                       |
| b. Sertifikat Reksadana Syariah                             | 11           | 205          | 20            | 309           | 1.004         | 1.134         | 1.419         | 2.004         | 2.274         | 959           | 1.259         | 1.664         | 1.169         | 1.069         | 1.134         | 1.184         | b. Sharia Mutual Fund Certificates                         |
| c. Sukuk Subordinasi                                        | 55           | 55           | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 55            | c. Subordinated Sukuk                                      |
| d. Sukuk Lainnya                                            | 134          | 164          | 317           | 2.261         | 2.978         | 2.935         | 2.912         | 2.733         | 2.097         | 1.267         | 1.050         | 1.096         | 1.005         | 1.635         | 1.654         | 1.640         | d. Others Sukuk                                            |
| e. SBPM Syariah Lainnya                                     | 11           | 117          | 130           | 130           | 128           | 128           | 128           | 128           | 338           | 124           | 105           | 106           | 1.672         | 71            | 151           | 271           | e. Other Sharia Capital Market Securities                  |
| <b>Surat Berharga diterbitkan berdasarkan Jenis</b>         | <b>1.940</b> | <b>3.594</b> | <b>4.639</b>  | <b>2.311</b>  | <b>2.431</b>  | <b>4.254</b>  | <b>4.295</b>  | <b>4.106</b>  | <b>3.805</b>  | <b>5.855</b>  | <b>4.341</b>  | <b>4.307</b>  | <b>4.714</b>  | <b>4.665</b>  | <b>4.690</b>  | <b>4.716</b>  | <b>Securities Issued Based on Instrument Categories</b>    |
| 1 <b>Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>   | <b>790</b>   | <b>2.478</b> | <b>2.529</b>  | <b>899</b>    | <b>1.019</b>  | <b>849</b>    | <b>889</b>    | <b>700</b>    | <b>800</b>    | <b>2.889</b>  | <b>1.375</b>  | <b>1.340</b>  | <b>750</b>    | <b>700</b>    | <b>725</b>    | <b>750</b>    | 1 <b>Sharia Money Market Securities (SBPU Sharia)</b>      |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA)         | 790          | 1.780        | 1.830         | 200           | 320           | 150           | 190           | -             | 100           | 2.189         | 675           | 640           | 50            | -             | 25            | 50            | a. Sharia SPN                                              |
| b. SBPU Syariah Lainnya                                     | -            | 698          | 699           | 699           | 699           | 699           | 699           | 700           | 700           | 700           | 700           | 700           | 700           | 700           | 700           | 700           | b. Other Sharia Money Market Securities                    |
| 2 <b>Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>  | <b>1.150</b> | <b>1.116</b> | <b>2.110</b>  | <b>1.412</b>  | <b>1.412</b>  | <b>3.405</b>  | <b>3.405</b>  | <b>3.406</b>  | <b>3.006</b>  | <b>2.966</b>  | <b>2.967</b>  | <b>2.967</b>  | <b>3.964</b>  | <b>3.965</b>  | <b>3.965</b>  | <b>3.966</b>  | 2 <b>Sharia Capital Market Securities (SBPM Sharia)</b>    |
| a. Sukuk Subordinasi                                        | -            | -            | 994           | 996           | 996           | 2.989         | 2.989         | 2.990         | -             | 2.550         | -             | -             | -             | -             | -             | -             | a. Sharia Mutual Fund Certificates                         |
| b. Sukuk Lainnya                                            | 1.150        | 1.116        | 1.116         | 416           | 416           | 416           | 416           | 416           | 3.006         | 416           | 2.967         | 2.967         | 3.964         | 3.965         | 3.965         | 3.966         | b. Subordinated Sukuk                                      |
| c. SBPM Syariah Lainnya                                     | -            | -            | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | c. Other Sharia Capital Market Securities                  |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori</b>         | <b>6.131</b> | <b>9.097</b> | <b>11.467</b> | <b>12.653</b> | <b>14.859</b> | <b>14.945</b> | <b>16.674</b> | <b>16.548</b> | <b>18.744</b> | <b>17.229</b> | <b>20.134</b> | <b>18.534</b> | <b>15.413</b> | <b>17.701</b> | <b>18.091</b> | <b>18.549</b> | <b>Securities Owned Based on Measurement Methods</b>       |
| 1 <b>Surat Berharga Pasar Uang Syariah</b>                  | <b>920</b>   | <b>1.409</b> | <b>3.714</b>  | <b>3.776</b>  | <b>3.319</b>  | <b>3.561</b>  | <b>3.331</b>  | <b>2.583</b>  | <b>4.478</b>  | <b>5.719</b>  | <b>8.196</b>  | <b>6.003</b>  | <b>4.286</b>  | <b>4.951</b>  | <b>4.525</b>  | <b>4.223</b>  | 1 <b>Sharia Money Market Securities</b>                    |
| a. Diukur Pada Nilai Wajar                                  | 65           | 265          | 731           | 308           | 278           | 340           | 400           | 75            | -             | 1.103         | 4.653         | 2.000         | 868           | 1.045         | 1.145         | 380           | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | 65           | -            | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 60            | -             | -             | -             | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | -            | 265          | 731           | 308           | 278           | 340           | 400           | 75            | -             | 1.103         | 4.653         | 2.000         | 808           | 1.045         | 1.145         | 380           | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 855          | 1.145        | 2.983         | 3.468         | 3.041         | 3.221         | 2.931         | 2.508         | 4.478         | 4.616         | 3.544         | 4.003         | 3.418         | 3.906         | 3.380         | 3.843         | b. Measured at Face Value - Held to Maturity               |
| 2 <b>Surat Berharga Pasar Modal Syariah</b>                 | <b>5.211</b> | <b>7.688</b> | <b>7.753</b>  | <b>8.877</b>  | <b>11.540</b> | <b>11.385</b> | <b>13.343</b> | <b>13.965</b> | <b>14.266</b> | <b>11.510</b> | <b>11.938</b> | <b>12.531</b> | <b>11.126</b> | <b>12.750</b> | <b>13.566</b> | <b>14.326</b> | 2 <b>Sharia Capital Market Securities</b>                  |
| a. Diukur Pada Nilai Wajar                                  | 1.193        | 2.545        | 4.941         | 3.463         | 3.866         | 3.722         | 3.628         | 2.956         | 3.045         | 3.279         | 3.296         | 3.207         | 1.612         | 2.066         | 2.118         | 2.143         | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | 643          | -            | -             | -             | -             | -             | 50            | -             | -             | -             | 306           | 211           | 152           | 410           | 445           | 460           | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | 551          | 2.545        | 4.941         | 3.463         | 3.866         | 3.722         | 3.578         | 2.956         | 3.045         | 3.279         | 2.990         | 2.996         | 1.460         | 1.656         | 1.673         | 1.683         | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 4.017        | 5.143        | 2.812         | 5.414         | 7.673         | 7.663         | 9.715         | 11.010        | 11.221        | 8.231         | 8.642         | 9.324         | 9.514         | 10.684        | 11.448        | 12.183        | b. Measured at Face Value - Held to Maturity               |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori</b>      | <b>1.940</b> | <b>3.594</b> | <b>4.639</b>  | <b>2.311</b>  | <b>2.431</b>  | <b>4.254</b>  | <b>4.295</b>  | <b>4.106</b>  | <b>3.805</b>  | <b>5.855</b>  | <b>4.341</b>  | <b>4.307</b>  | <b>4.714</b>  | <b>4.665</b>  | <b>4.690</b>  | <b>4.716</b>  | <b>Securities Issued Based on Measurement Methods</b>      |
| 1 <b>Surat Berharga Pasar Uang Syariah</b>                  | <b>790</b>   | <b>2.478</b> | <b>2.529</b>  | <b>899</b>    | <b>1.019</b>  | <b>849</b>    | <b>889</b>    | <b>700</b>    | <b>800</b>    | <b>2.889</b>  | <b>1.375</b>  | <b>1.340</b>  | <b>750</b>    | <b>700</b>    | <b>725</b>    | <b>750</b>    | 1 <b>Sharia Money Market Securities</b>                    |
| a. Diukur Pada Nilai Wajar                                  | -            | 325          | 40            | 0             | 0             | 0             | 0             | 0             | 100           | 525           | -             | -             | -             | -             | -             | -             | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | -            | -            | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | -            | 325          | 40            | -             | -             | -             | -             | -             | 100           | 525           | -             | -             | -             | -             | -             | -             | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 790          | 2.153        | 2.489         | 899           | 1.019         | 849           | 889           | 700           | 700           | 2.364         | 1.375         | 1.340         | 750           | 750           | 725           | 750           | b. Measured at Face Value - Held to Maturity               |
| 2 <b>Surat Berharga Pasar Modal Syariah</b>                 | <b>1.150</b> | <b>1.116</b> | <b>2.110</b>  | <b>1.412</b>  | <b>1.412</b>  | <b>3.405</b>  | <b>3.405</b>  | <b>3.406</b>  | <b>3.006</b>  | <b>2.966</b>  | <b>2.967</b>  | <b>2.967</b>  | <b>3.964</b>  | <b>3.964</b>  | <b>3.965</b>  | <b>3.966</b>  | 2 <b>Sharia Capital Market Securities</b>                  |
| a. Diukur Pada Nilai Wajar                                  | -            | -            | -             | -             | -             | 0             | 0             | 0             | 40            | 0             | -             | -             | -             | -             | -             | -             | a. Measured at Fair Value:                                 |
| 1. Melalui Laporan Laba/Rugi                                | -            | -            | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 1. Through Income Statement                                |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual | -            | -            | -             | -             | -             | 0             | 0             | 0             | 40            | 0             | -             | -             | -             | -             | -             | -             | 2. Through Other Comprehensive Income - Available for Sale |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo  | 1.150        | 1.116        | 2.110         | 1.412         | 1.412         | 3.405         | 3.405         | 3.406         | 2.966         | 2.966         | 2.967         | 2.967         | 3.964         | 3.964         | 3.965         | 3.966         | b. Measured at Face Value - Held to Maturity               |

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

Note: \*) Provisional Figures  
 r) revised figures

Miliar Rupiah (in Billion IDR)

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                                            | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                                          |
|------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------------------------------------|
|                                                      |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                    |
| 1. Pembiayaan Bagi Hasil                             | 93.713  | 118.651 | 145.507 | 154.172 | 155.061 | 156.297 | 161.768 | 163.062 | 166.880 | 171.270 | 169.937 | 170.686 | 176.095 | 175.980 | 178.184 | 180.664 | 1. Profit Sharing Financing                        |
| NPF                                                  | 3.272   | 4.175   | 4.205   | 5.486   | 5.473   | 5.628   | 5.198   | 5.073   | 5.546   | 5.590   | 5.916   | 5.896   | 6.014   | 5.931   | 6.128   | 6.186   | NPF                                                |
| a. Mudharabah                                        | 15.292  | 17.090  | 15.866  | 13.973  | 13.884  | 13.441  | 13.513  | 13.409  | 13.679  | 13.779  | 13.169  | 13.083  | 13.724  | 12.835  | 12.259  | 11.866  | a. Mudharabah                                      |
| NPF                                                  | 401     | 327     | 359     | 894     | 910     | 849     | 840     | 840     | 853     | 481     | 544     | 540     | 549     | 446     | 427     | 420     | NPF                                                |
| b. Musyarakah                                        | 78.421  | 101.561 | 129.641 | 140.199 | 141.177 | 142.856 | 148.256 | 149.653 | 153.201 | 157.491 | 156.768 | 157.603 | 162.371 | 163.145 | 165.925 | 168.798 | b. Musyarakah                                      |
| NPF                                                  | 2.871   | 3.847   | 3.845   | 4.591   | 4.563   | 4.779   | 4.358   | 4.233   | 4.693   | 5.109   | 5.372   | 5.357   | 5.465   | 5.485   | 5.701   | 5.766   | NPF                                                |
| c. Pembiayaan Bagi Hasil Lainnya                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | c. Other Profit Sharing Financing                  |
| NPF                                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                |
| 2. Piutang                                           | 145.145 | 157.814 | 164.088 | 168.219 | 168.762 | 169.503 | 171.490 | 171.713 | 171.382 | 173.323 | 172.955 | 174.366 | 175.387 | 174.236 | 175.752 | 177.138 | 2. Receivables/Acceptables                         |
| NPF                                                  | 6.364   | 6.698   | 4.712   | 5.161   | 5.153   | 5.205   | 5.100   | 5.601   | 5.325   | 5.027   | 5.292   | 5.259   | 5.468   | 5.496   | 5.462   | 5.511   | NPF                                                |
| a. Murabahah                                         | 139.536 | 150.276 | 154.805 | 157.547 | 157.876 | 158.573 | 159.879 | 159.410 | 159.593 | 160.654 | 160.166 | 161.511 | 162.066 | 161.226 | 163.134 | 165.227 | a. Murabahah                                       |
| NPF                                                  | 6.258   | 6.588   | 4.489   | 5.045   | 5.035   | 5.088   | 4.987   | 5.373   | 5.077   | 4.688   | 4.947   | 4.908   | 5.095   | 5.130   | 5.097   | 5.157   | NPF                                                |
| b. Qardh                                             | 4.731   | 6.349   | 7.674   | 8.864   | 9.044   | 9.051   | 9.665   | 10.315  | 9.753   | 10.572  | 10.671  | 10.713  | 11.146  | 10.806  | 10.407  | 9.673   | b. Qardh                                           |
| NPF                                                  | 90      | 96      | 199     | 86      | 85      | 84      | 80      | 195     | 210     | 304     | 308     | 315     | 335     | 322     | 324     | 316     | NPF                                                |
| c. Istishna'                                         | 878     | 1.189   | 1.609   | 1.808   | 1.842   | 1.879   | 1.946   | 1.988   | 2.036   | 2.097   | 2.118   | 2.142   | 2.175   | 2.204   | 2.210   | 2.238   | c. Istishna'                                       |
| NPF                                                  | 16      | 14      | 24      | 30      | 33      | 33      | 33      | 33      | 37      | 35      | 37      | 37      | 39      | 44      | 41      | 37      | NPF                                                |
| 3. Pembiayaan Sewa (Ijarah)                          | 9.150   | 9.230   | 10.597  | 10.688  | 10.544  | 10.625  | 10.606  | 10.508  | 10.614  | 10.589  | 10.484  | 10.246  | 10.169  | 9.811   | 9.510   | 9.220   | 3. Ijarah including Leasing receivables            |
| NPF                                                  | 661     | 181     | 215     | 213     | 193     | 191     | 201     | 217     | 223     | 412     | 418     | 407     | 409     | 427     | 433     | 665     | NPF                                                |
| a. Pembiayaan Sindikasi                              | -       | -       | -       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | a. Syndication Financing                           |
| NPF                                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                |
| b. Pembiayaan secara Channeling                      | 6       | 0       | 165     | 171     | 151     | 134     | 117     | 100     | 86      | 72      | 62      | 55      | 44      | 40      | 37      | 32      | b. Financing through Channeling                    |
| NPF                                                  | -       | 0       | 3       | 2       | 4       | 6       | 7       | 9       | 11      | 12      | 13      | 13      | 9       | 10      | 12      | 12      | NPF                                                |
| c. Pembiayaan secara Executing                       | -       | 29      | 25      | 20      | 20      | 20      | 19      | 19      | 19      | 18      | 18      | 18      | 17      | 17      | 17      | 17      | c. Financing through Executing                     |
| NPF                                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                |
| d. Pembiayaan Sewa Lainnya                           | 9.144   | 9.201   | 10.407  | 10.497  | 10.373  | 10.471  | 10.469  | 10.389  | 10.509  | 10.498  | 10.404  | 10.173  | 10.109  | 9.754   | 9.439   | 9.171   | d. Other Ijarah                                    |
| NPF                                                  | 661     | 181     | 211     | 210     | 189     | 185     | 193     | 208     | 213     | 400     | 405     | 394     | 400     | 417     | 417     | 653     | NPF                                                |
| 4. Salam                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 4. Salam                                           |
| NPF                                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                |
| Total Pembiayaan                                     | 248.007 | 285.695 | 320.193 | 333.080 | 334.366 | 336.425 | 343.864 | 345.284 | 348.876 | 355.182 | 353.375 | 355.298 | 361.652 | 360.026 | 363.445 | 367.022 | Total Financing                                    |
| NPF                                                  | 10.298  | 11.054  | 9.132   | 10.859  | 10.820  | 11.024  | 10.499  | 10.890  | 11.094  | 11.029  | 11.625  | 11.562  | 11.891  | 11.853  | 12.023  | 12.362  | Total NPF                                          |
| Ket: *) Angka Sementara<br>r) Angka-angka diperbaiki |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Note: *) Provisional Figures<br>r) revised figures |

Miliar Rupiah (in Billion IDR)

| Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah<br>(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Sharia Commercial Banks )<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------------------------------------|
| Indikator                                                                                                                                                                                                                 | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                                          |
|                                                                                                                                                                                                                           |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                    |
| 1. Pembiayaan Bagi Hasil                                                                                                                                                                                                  | 61.629  | 67.049  | 74.122  | 81.229  | 80.811  | 80.841  | 84.135  | 84.640  | 86.766  | 89.995  | 88.094  | 87.832  | 91.120  | 91.112  | 92.097  | 93.447  | 1. Profit Sharing Financing                        |
| NPF                                                                                                                                                                                                                       | 2.572   | 3.542   | 2.673   | 2.937   | 2.942   | 3.111   | 3.051   | 2.940   | 3.163   | 2.860   | 3.103   | 2.988   | 3.011   | 2.981   | 2.962   | 2.945   | NPF                                                |
| a. Mudharabah                                                                                                                                                                                                             | 7.577   | 6.584   | 5.477   | 5.225   | 5.087   | 5.051   | 5.177   | 4.941   | 5.056   | 5.413   | 5.110   | 4.998   | 4.878   | 4.671   | 4.451   | 4.319   | a. Mudharabah                                      |
| NPF                                                                                                                                                                                                                       | 197     | 207     | 81      | 85      | 99      | 105     | 91      | 91      | 92      | 86      | 112     | 97      | 108     | 101     | 97      | 98      | NPF                                                |
| b. Musyarakah                                                                                                                                                                                                             | 54.052  | 60.465  | 68.644  | 76.004  | 75.725  | 75.790  | 78.957  | 79.699  | 81.711  | 84.582  | 82.983  | 82.834  | 86.242  | 86.441  | 87.646  | 89.128  | b. Musyarakah                                      |
| NPF                                                                                                                                                                                                                       | 2.376   | 3.335   | 2.593   | 2.852   | 2.843   | 3.006   | 2.960   | 2.848   | 3.071   | 2.774   | 2.991   | 2.891   | 2.903   | 2.880   | 2.865   | 2.847   | NPF                                                |
| c. Pembiayaan Bagi Hasil Lainnya                                                                                                                                                                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | c. Other Profit Sharing Financing                  |
| NPF                                                                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                |
| 2. Piutang                                                                                                                                                                                                                | 113.971 | 119.952 | 124.997 | 128.097 | 128.286 | 129.028 | 130.617 | 130.857 | 130.295 | 132.013 | 131.880 | 133.111 | 134.083 | 133.212 | 134.958 | 136.518 | 2. Receivables/Acceptables                         |
| NPF                                                                                                                                                                                                                       | 5.245   | 5.459   | 3.804   | 4.099   | 4.093   | 4.134   | 4.102   | 4.616   | 4.387   | 4.127   | 4.341   | 4.317   | 4.524   | 4.489   | 4.460   | 4.530   | NPF                                                |
| a. Murabahah                                                                                                                                                                                                              | 110.063 | 114.458 | 118.134 | 120.066 | 120.146 | 120.919 | 122.070 | 121.723 | 121.777 | 122.725 | 122.477 | 123.673 | 124.191 | 123.654 | 125.808 | 128.087 | a. Murabahah                                       |
| NPF                                                                                                                                                                                                                       | 5.173   | 5.378   | 3.626   | 4.041   | 4.033   | 4.074   | 4.044   | 4.444   | 4.200   | 3.847   | 4.056   | 4.024   | 4.211   | 4.188   | 4.162   | 4.240   | NPF                                                |
| b. Qardh                                                                                                                                                                                                                  | 3.883   | 5.476   | 6.848   | 8.019   | 8.128   | 8.097   | 8.535   | 9.122   | 8.506   | 9.276   | 9.376   | 9.410   | 9.863   | 9.531   | 9.124   | 8.406   | b. Qardh                                           |
| NPF                                                                                                                                                                                                                       | 64      | 77      | 175     | 55      | 57      | 58      | 56      | 170     | 185     | 279     | 283     | 292     | 312     | 300     | 296     | 289     | NPF                                                |
| c. Istishna'                                                                                                                                                                                                              | 25      | 18      | 15      | 12      | 12      | 12      | 12      | 12      | 11      | 11      | 27      | 27      | 29      | 27      | 26      | 25      | c. Istishna'                                       |
| NPF                                                                                                                                                                                                                       | 7       | 4       | 2       | 3       | 3       | 3       | 2       | 2       | 2       | 2       | 2       | 1       | 1       | 1       | 1       | 1       | NPF                                                |
| 3. Pembiayaan Sewa (Ijarah)                                                                                                                                                                                               | 1.882   | 2.788   | 3.180   | 3.234   | 3.205   | 3.249   | 3.297   | 3.200   | 3.167   | 3.138   | 3.210   | 3.226   | 3.191   | 3.115   | 2.988   | 2.894   | 3. Ijarah including Leasing receivables            |
| NPF                                                                                                                                                                                                                       | 17      | 29      | 120     | 101     | 95      | 85      | 87      | 85      | 88      | 275     | 276     | 280     | 292     | 296     | 283     | 293     | NPF                                                |
| a. Pembiayaan Sindikasi                                                                                                                                                                                                   | -       | -       | -       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | a. Syndication Financing                           |
| NPF                                                                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                |
| b. Pembiayaan secara Channeling                                                                                                                                                                                           | -       | -       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | b. Financing through Channeling                    |
| NPF                                                                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                |
| c. Pembiayaan secara Executing                                                                                                                                                                                            | -       | 25      | 22      | 20      | 20      | 20      | 19      | 19      | 19      | 18      | 18      | 18      | 17      | 17      | 17      | 17      | c. Financing through Executing                     |
| NPF                                                                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                |
| d. Pembiayaan Sewa Lainnya                                                                                                                                                                                                | 1.882   | 2.763   | 3.157   | 3.214   | 3.185   | 3.229   | 3.277   | 3.180   | 3.148   | 3.119   | 3.191   | 3.208   | 3.173   | 3.097   | 2.953   | 2.875   | d. Other Ijarah                                    |
| NPF                                                                                                                                                                                                                       | 17      | 29      | 120     | 101     | 95      | 85      | 87      | 85      | 88      | 275     | 276     | 280     | 292     | 296     | 279     | 293     | NPF                                                |
| 4. Salam                                                                                                                                                                                                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 4. Salam                                           |
| NPF                                                                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                |
| Total Pembiayaan                                                                                                                                                                                                          | 177.482 | 189.789 | 202.298 | 212.560 | 212.302 | 213.118 | 218.049 | 218.697 | 220.229 | 225.146 | 223.183 | 224.169 | 228.394 | 227.438 | 230.044 | 232.859 | Total Financing                                    |
| NPF                                                                                                                                                                                                                       | 7.834   | 9.030   | 6.597   | 7.137   | 7.130   | 7.330   | 7.240   | 7.641   | 7.638   | 7.263   | 7.720   | 7.585   | 7.828   | 7.766   | 7.704   | 7.768   | Total NPF                                          |
| Ket: *) Angka Sementara<br>r) Angka-angka diperbaiki                                                                                                                                                                      |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Note: *) Provisional Figures<br>r) revised figures |

Miliar Rupiah (in Billion IDR)

| Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah<br>(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Sharia Business Units)<br>Miliar Rp (Billion IDR) |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------------------------|
| Indikator                                                                                                                                                                                                               | 2016   | 2017   | 2019    |         |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                               |
|                                                                                                                                                                                                                         |        |        | Des     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                         |
| 1. Pembiayaan Bagi Hasil                                                                                                                                                                                                | 32.083 | 51.602 | 71.386  | 72.943  | 74.250  | 75.456  | 77.634  | 78.423  | 80.114  | 81.275  | 81.843  | 82.854  | 84.975  | 84.868  | 86.087  | 87.217  | 1. Profit Sharing Financing             |
| NPF                                                                                                                                                                                                                     | 700    | 633    | 1.531   | 2.549   | 2.531   | 2.518   | 2.147   | 2.133   | 2.382   | 2.730   | 2.813   | 2.908   | 3.003   | 2.950   | 3.166   | 3.241   | NPF                                     |
| a. Mudharabah                                                                                                                                                                                                           | 7.715  | 10.506 | 10.389  | 8.749   | 8.797   | 8.390   | 8.335   | 8.468   | 8.623   | 8.366   | 8.058   | 8.085   | 8.847   | 8.163   | 7.808   | 7.547   | a. Mudharabah                           |
| NPF                                                                                                                                                                                                                     | 204    | 120    | 279     | 810     | 810     | 744     | 750     | 748     | 761     | 395     | 432     | 443     | 441     | 345     | 330     | 322     | NPF                                     |
| b. Musyarakah                                                                                                                                                                                                           | 24.369 | 41.096 | 60.997  | 64.195  | 65.452  | 67.066  | 69.298  | 69.954  | 71.491  | 72.909  | 73.785  | 74.769  | 76.129  | 76.704  | 78.279  | 79.670  | b. Musyarakah                           |
| NPF                                                                                                                                                                                                                     | 496    | 513    | 1.253   | 1.739   | 1.721   | 1.773   | 1.398   | 1.384   | 1.621   | 2.335   | 2.381   | 2.465   | 2.561   | 2.605   | 2.836   | 2.919   | NPF                                     |
| c. Pembiayaan Bagi Hasil Lainnya                                                                                                                                                                                        | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | c. Other Profit Sharing Financing       |
| NPF                                                                                                                                                                                                                     | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| 2. Piutang                                                                                                                                                                                                              | 31.174 | 37.861 | 39.091  | 40.122  | 40.476  | 40.475  | 40.873  | 40.856  | 41.087  | 41.310  | 41.075  | 41.256  | 41.304  | 41.024  | 40.793  | 40.619  | 2. Receivables/Acceptables              |
| NPF                                                                                                                                                                                                                     | 1.120  | 1.238  | 908     | 1.062   | 1.061   | 1.071   | 999     | 985     | 938     | 900     | 951     | 942     | 944     | 1.007   | 1.002   | 981     | NPF                                     |
| a. Murabahah                                                                                                                                                                                                            | 29.473 | 35.818 | 36.671  | 37.482  | 37.730  | 37.653  | 37.809  | 37.687  | 37.816  | 37.929  | 37.689  | 37.838  | 37.874  | 37.572  | 37.326  | 37.140  | a. Murabahah                            |
| NPF                                                                                                                                                                                                                     | 1.084  | 1.210  | 863     | 1.004   | 1.002   | 1.014   | 942     | 929     | 877     | 841     | 891     | 884     | 884     | 942     | 935     | 917     | NPF                                     |
| b. Qardh                                                                                                                                                                                                                | 847    | 872    | 826     | 845     | 916     | 954     | 1.130   | 1.192   | 1.246   | 1.296   | 1.295   | 1.303   | 1.283   | 1.275   | 1.283   | 1.267   | b. Qardh                                |
| NPF                                                                                                                                                                                                                     | 26     | 19     | 24      | 31      | 28      | 27      | 25      | 25      | 26      | 25      | 23      | 23      | 23      | 22      | 28      | 28      | NPF                                     |
| c. Istishna'                                                                                                                                                                                                            | 853    | 1.170  | 1.594   | 1.795   | 1.830   | 1.868   | 1.934   | 1.977   | 2.025   | 2.086   | 2.091   | 2.115   | 2.146   | 2.178   | 2.184   | 2.213   | c. Istishna'                            |
| NPF                                                                                                                                                                                                                     | 9      | 10     | 21      | 27      | 30      | 30      | 31      | 31      | 35      | 33      | 35      | 36      | 37      | 42      | 39      | 36      | NPF                                     |
| 3. Pembiayaan Sewa (Ijarah)                                                                                                                                                                                             | 7.268  | 6.442  | 7.417   | 7.454   | 7.338   | 7.376   | 7.309   | 7.309   | 7.447   | 7.451   | 7.274   | 7.020   | 6.978   | 6.696   | 6.522   | 6.326   | 3. Ijarah including Leasing receivables |
| NPF                                                                                                                                                                                                                     | 644    | 152    | 95      | 112     | 98      | 105     | 113     | 131     | 135     | 137     | 141     | 127     | 117     | 131     | 150     | 372     | NPF                                     |
| a. Pembiayaan Sindikasi                                                                                                                                                                                                 | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | a. Syndication Financing                |
| NPF                                                                                                                                                                                                                     | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| b. Pembiayaan secara Channeling                                                                                                                                                                                         | 6      | 0      | 164     | 170     | 150     | 134     | 116     | 99      | 85      | 71      | 61      | 54      | 43      | 39      | 36      | 31      | b. Financing through Channeling         |
| NPF                                                                                                                                                                                                                     | -      | 0      | 3       | 2       | 4       | 6       | 7       | 9       | 11      | 12      | 13      | 13      | 9       | 10      | 12      | 12      | NPF                                     |
| c. Pembiayaan secara Executing                                                                                                                                                                                          | -      | 4      | 3       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | c. Financing through Executing          |
| NPF                                                                                                                                                                                                                     | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| d. Pembiayaan Sewa Lainnya                                                                                                                                                                                              | 7.262  | 6.438  | 7.250   | 7.284   | 7.188   | 7.242   | 7.193   | 7.209   | 7.361   | 7.379   | 7.213   | 6.965   | 6.935   | 6.657   | 6.486   | 6.295   | d. Other Ijarah                         |
| NPF                                                                                                                                                                                                                     | 644    | 152    | 92      | 109     | 93      | 100     | 106     | 123     | 125     | 125     | 129     | 113     | 108     | 121     | 138     | 360     | NPF                                     |
| 4. Salam                                                                                                                                                                                                                | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 4. Salam                                |
| NPF                                                                                                                                                                                                                     | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| Total Pembiayaan                                                                                                                                                                                                        | 70.525 | 95.906 | 117.895 | 120.520 | 122.064 | 123.308 | 125.815 | 126.587 | 128.647 | 130.036 | 130.192 | 131.129 | 133.258 | 132.588 | 133.402 | 134.162 | Total Financing                         |
| NPF                                                                                                                                                                                                                     | 2.464  | 2.024  | 2.535   | 3.722   | 3.690   | 3.694   | 3.259   | 3.249   | 3.456   | 3.767   | 3.905   | 3.977   | 4.064   | 4.087   | 4.319   | 4.593   | Total NPF                               |
| Ket: *) Angka-angka sementara                                                                                                                                                                                           |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Note: *) Provisional Figures            |

Miliar Rupiah (in Billion IDR)

| Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah<br>(Financing and Non Performance Financing based on type in Rupiah Currency of Shari'ah-compliant contract of Sharia Commercial Banks and Sharia Business Units)<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------------------------|
| Indikator                                                                                                                                                                                                                                                                                                          | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                               |
|                                                                                                                                                                                                                                                                                                                    |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                         |
| 1. Pembiayaan Bagi Hasil                                                                                                                                                                                                                                                                                           | 86.973  | 111.081 | 136.854 | 146.157 | 146.795 | 147.996 | 153.888 | 154.931 | 158.467 | 163.697 | 162.364 | 162.783 | 166.590 | 167.273 | 169.588 | 171.923 | 1. Profit Sharing Financing             |
| NPF                                                                                                                                                                                                                                                                                                                | 3.147   | 4.158   | 3.528   | 4.888   | 4.883   | 5.034   | 5.002   | 4.879   | 5.126   | 5.178   | 5.510   | 5.471   | 5.531   | 5.491   | 5.698   | 5.767   | NPF                                     |
| a. Mudharabah                                                                                                                                                                                                                                                                                                      | 15.263  | 15.984  | 14.940  | 13.470  | 13.364  | 12.944  | 13.011  | 12.921  | 13.087  | 13.176  | 12.575  | 12.286  | 12.486  | 11.699  | 11.282  | 10.934  | a. Mudharabah                           |
| NPF                                                                                                                                                                                                                                                                                                                | 401     | 327     | 359     | 894     | 910     | 849     | 840     | 840     | 853     | 481     | 544     | 540     | 549     | 446     | 427     | 420     | NPF                                     |
| b. Musyarakah                                                                                                                                                                                                                                                                                                      | 71.710  | 95.097  | 121.914 | 132.688 | 133.431 | 135.052 | 140.877 | 142.010 | 145.380 | 150.522 | 149.789 | 150.497 | 154.104 | 155.574 | 158.306 | 160.989 | b. Musyarakah                           |
| NPF                                                                                                                                                                                                                                                                                                                | 2.746   | 3.830   | 3.169   | 3.993   | 3.973   | 4.185   | 4.162   | 4.039   | 4.273   | 4.696   | 4.966   | 4.931   | 4.982   | 5.045   | 5.270   | 5.347   | NPF                                     |
| c. Pembiayaan Bagi Hasil Lainnya                                                                                                                                                                                                                                                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | c. Other Profit Sharing Financing       |
| NPF                                                                                                                                                                                                                                                                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| 2. Piutang                                                                                                                                                                                                                                                                                                         | 139.565 | 152.837 | 160.854 | 164.945 | 165.684 | 166.327 | 168.497 | 168.774 | 168.726 | 170.853 | 170.514 | 171.816 | 172.466 | 171.578 | 173.162 | 174.776 | 2. Receivables/Acceptables              |
| NPF                                                                                                                                                                                                                                                                                                                | 5.362   | 6.117   | 4.290   | 4.901   | 4.896   | 4.945   | 4.840   | 5.230   | 5.171   | 4.907   | 5.173   | 5.135   | 5.327   | 5.366   | 5.335   | 5.387   | NPF                                     |
| a. Murabahah                                                                                                                                                                                                                                                                                                       | 133.956 | 145.301 | 151.580 | 154.516 | 155.185 | 155.914 | 157.411 | 157.006 | 157.535 | 158.725 | 158.278 | 159.554 | 159.895 | 159.263 | 161.246 | 163.379 | a. Murabahah                            |
| NPF                                                                                                                                                                                                                                                                                                                | 5.256   | 6.007   | 4.067   | 4.786   | 4.778   | 4.828   | 4.726   | 5.116   | 5.046   | 4.688   | 4.947   | 4.908   | 5.095   | 5.130   | 5.097   | 5.157   | NPF                                     |
| b. Qardh                                                                                                                                                                                                                                                                                                           | 4.731   | 6.346   | 7.665   | 8.622   | 8.657   | 8.533   | 9.140   | 9.780   | 9.155   | 10.031  | 10.135  | 10.137  | 10.414  | 10.128  | 9.722   | 9.174   | b. Qardh                                |
| NPF                                                                                                                                                                                                                                                                                                                | 90      | 96      | 199     | 86      | 85      | 84      | 80      | 81      | 88      | 184     | 190     | 191     | 193     | 193     | 197     | 193     | NPF                                     |
| c. Istishna'                                                                                                                                                                                                                                                                                                       | 878     | 1.189   | 1.609   | 1.808   | 1.842   | 1.879   | 1.946   | 1.988   | 2.036   | 2.097   | 2.101   | 2.125   | 2.156   | 2.187   | 2.194   | 2.222   | c. Istishna'                            |
| NPF                                                                                                                                                                                                                                                                                                                | 16      | 14      | 24      | 30      | 33      | 33      | 33      | 33      | 37      | 35      | 37      | 37      | 39      | 44      | 41      | 37      | NPF                                     |
| 3. Pembiayaan Sewa (Ijarah)                                                                                                                                                                                                                                                                                        | 8.105   | 8.535   | 9.288   | 9.574   | 9.467   | 9.536   | 9.566   | 9.499   | 9.440   | 9.450   | 9.386   | 9.135   | 8.964   | 8.763   | 8.534   | 8.317   | 3. Ijarah including Leasing receivables |
| NPF                                                                                                                                                                                                                                                                                                                | 243     | 176     | 213     | 212     | 192     | 190     | 200     | 216     | 222     | 411     | 417     | 406     | 408     | 426     | 432     | 664     | NPF                                     |
| a. Pembiayaan Sindikasi                                                                                                                                                                                                                                                                                            | -       | -       | -       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | a. Syndication Financing                |
| NPF                                                                                                                                                                                                                                                                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| b. Pembiayaan secara Channeling                                                                                                                                                                                                                                                                                    | 6       | 0       | 165     | 171     | 151     | 134     | 117     | 100     | 86      | 72      | 62      | 55      | 44      | 40      | 37      | 32      | b. Financing through Channeling         |
| NPF                                                                                                                                                                                                                                                                                                                | -       | 0       | -       | 2       | 4       | 6       | 7       | 9       | 11      | 12      | 13      | 13      | 9       | 10      | 12      | 12      | NPF                                     |
| c. Pembiayaan secara Executing                                                                                                                                                                                                                                                                                     | -       | 29      | 25      | 20      | 20      | 20      | 19      | 19      | 19      | 18      | 18      | 18      | 17      | 17      | 17      | 17      | c. Financing through Executing          |
| NPF                                                                                                                                                                                                                                                                                                                | -       | -       | 3       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| d. Pembiayaan Sewa Lainnya                                                                                                                                                                                                                                                                                         | 8.099   | 8.506   | 9.097   | 9.382   | 9.296   | 9.382   | 9.429   | 9.380   | 9.336   | 9.359   | 9.306   | 9.063   | 8.903   | 8.706   | 8.463   | 8.267   | d. Other Ijarah                         |
| NPF                                                                                                                                                                                                                                                                                                                | 243     | 175     | 210     | 209     | 188     | 184     | 193     | 207     | 212     | 399     | 404     | 393     | 399     | 416     | 416     | 652     | NPF                                     |
| 4. Salam                                                                                                                                                                                                                                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 4. Salam                                |
| NPF                                                                                                                                                                                                                                                                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| Total Pembiayaan                                                                                                                                                                                                                                                                                                   | 234.643 | 272.453 | 306.996 | 320.676 | 321.946 | 323.858 | 331.950 | 333.205 | 336.633 | 344.000 | 342.264 | 343.734 | 348.019 | 347.614 | 351.285 | 355.015 | Total Financing                         |
| NPF                                                                                                                                                                                                                                                                                                                | 8.752   | 10.450  | 8.032   | 10.001  | 9.971   | 10.169  | 10.042  | 10.325  | 10.520  | 10.496  | 11.101  | 11.012  | 11.266  | 11.284  | 11.465  | 11.818  | Total NPF                               |
| Ket: *) Angka Sementara<br>r) Angka-angka diperbaiki                                                                                                                                                                                                                                                               |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                         |
| Note: *) Provisional Figures<br>r) revised figures                                                                                                                                                                                                                                                                 |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                         |

Miliar Rupiah (in Billion IDR)

| Tabel 12a. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah<br>(Financing and Non Performance Financing based on type in Rupiah Currency of Shari'ah-compliant contract of Sharia Commercial Banks )<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------------------------|
| Indikator                                                                                                                                                                                                                                                           | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                               |
|                                                                                                                                                                                                                                                                     |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                         |
| 1. Pembiayaan Bagi Hasil                                                                                                                                                                                                                                            | 58.123  | 63.908  | 70.577  | 78.036  | 77.678  | 77.717  | 81.036  | 81.603  | 83.419  | 86.756  | 84.931  | 84.548  | 87.228  | 87.575  | 88.635  | 89.729  | 1. Profit Sharing Financing             |
| NPF                                                                                                                                                                                                                                                                 | 2.447   | 3.525   | 2.394   | 2.717   | 2.725   | 2.892   | 2.855   | 2.746   | 2.744   | 2.448   | 2.697   | 2.563   | 2.529   | 2.542   | 2.531   | 2.526   | NPF                                     |
| a. Mudharabah                                                                                                                                                                                                                                                       | 7.577   | 6.584   | 5.477   | 5.225   | 5.087   | 5.051   | 5.177   | 4.941   | 5.056   | 5.413   | 5.110   | 4.998   | 4.878   | 4.671   | 4.451   | 4.319   | a. Mudharabah                           |
| NPF                                                                                                                                                                                                                                                                 | 197     | 207     | 81      | 85      | 99      | 105     | 91      | 91      | 92      | 86      | 112     | 97      | 108     | 101     | 97      | 98      | NPF                                     |
| b. Musyarakah                                                                                                                                                                                                                                                       | 50.546  | 57.324  | 65.100  | 72.811  | 72.591  | 72.666  | 75.859  | 76.662  | 78.363  | 81.343  | 79.821  | 79.550  | 82.350  | 82.904  | 84.184  | 85.409  | b. Musyarakah                           |
| NPF                                                                                                                                                                                                                                                                 | 2.251   | 3.318   | 2.313   | 2.633   | 2.625   | 2.787   | 2.764   | 2.655   | 2.652   | 2.361   | 2.586   | 2.466   | 2.421   | 2.441   | 2.434   | 2.428   | NPF                                     |
| c. Pembiayaan Bagi Hasil Lainnya                                                                                                                                                                                                                                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | c. Other Profit Sharing Financing       |
| NPF                                                                                                                                                                                                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| 2. Piutang                                                                                                                                                                                                                                                          | 109.020 | 115.571 | 122.106 | 125.124 | 125.509 | 126.196 | 127.955 | 128.240 | 127.987 | 129.852 | 129.744 | 130.844 | 131.457 | 130.839 | 132.679 | 134.443 | 2. Receivables/Acceptables              |
| NPF                                                                                                                                                                                                                                                                 | 4.632   | 5.270   | 3.382   | 3.840   | 3.836   | 3.874   | 3.841   | 4.245   | 4.233   | 4.007   | 4.223   | 4.193   | 4.383   | 4.360   | 4.333   | 4.407   | NPF                                     |
| a. Murabahah                                                                                                                                                                                                                                                        | 105.112 | 110.079 | 115.253 | 117.335 | 117.756 | 118.589 | 119.916 | 119.624 | 120.019 | 121.041 | 120.825 | 121.957 | 122.276 | 121.922 | 124.125 | 126.439 | a. Murabahah                            |
| NPF                                                                                                                                                                                                                                                                 | 4.560   | 5.188   | 3.205   | 3.782   | 3.776   | 3.814   | 3.784   | 4.187   | 4.168   | 3.847   | 4.056   | 4.024   | 4.211   | 4.188   | 4.162   | 4.240   | NPF                                     |
| b. Qardh                                                                                                                                                                                                                                                            | 3.883   | 5.474   | 6.839   | 7.777   | 7.741   | 7.596   | 8.027   | 8.604   | 7.956   | 8.800   | 8.909   | 8.877   | 9.172   | 8.907   | 8.544   | 7.995   | b. Qardh                                |
| NPF                                                                                                                                                                                                                                                                 | 64      | 77      | 175     | 55      | 57      | 58      | 56      | 56      | 63      | 159     | 165     | 168     | 170     | 170     | 169     | 165     | NPF                                     |
| c. Istishna'                                                                                                                                                                                                                                                        | 25      | 18      | 15      | 12      | 12      | 12      | 12      | 12      | 11      | 11      | 10      | 10      | 10      | 10      | 10      | 9       | c. Istishna'                            |
| NPF                                                                                                                                                                                                                                                                 | 7       | 4       | 2       | 3       | 3       | 3       | 2       | 2       | 2       | 2       | 2       | 1       | 1       | 1       | 1       | 1       | NPF                                     |
| 3. Pembiayaan Sewa (Ijarah)                                                                                                                                                                                                                                         | 1.636   | 2.609   | 3.071   | 3.123   | 3.105   | 3.154   | 3.208   | 3.117   | 3.090   | 3.066   | 3.144   | 3.162   | 3.124   | 3.058   | 2.938   | 2.849   | 3. Ijarah including Leasing receivables |
| NPF                                                                                                                                                                                                                                                                 | 17      | 28      | 119     | 100     | 95      | 85      | 87      | 84      | 87      | 274     | 275     | 280     | 291     | 295     | 282     | 292     | NPF                                     |
| a. Pembiayaan Sindikasi                                                                                                                                                                                                                                             | -       | -       | -       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | a. Syndication Financing                |
| NPF                                                                                                                                                                                                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| b. Pembiayaan secara Channeling                                                                                                                                                                                                                                     | -       | -       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | b. Financing through Channeling         |
| NPF                                                                                                                                                                                                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| c. Pembiayaan secara Executing                                                                                                                                                                                                                                      | -       | 25      | 22      | 20      | 20      | 20      | 19      | 19      | 19      | 18      | 18      | 18      | 17      | 17      | 17      | 17      | c. Financing through Executing          |
| NPF                                                                                                                                                                                                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| d. Pembiayaan Sewa Lainnya                                                                                                                                                                                                                                          | 1.636   | 2.584   | 3.048   | 3.102   | 3.084   | 3.133   | 3.188   | 3.098   | 3.070   | 3.047   | 3.125   | 3.143   | 3.106   | 3.041   | 2.902   | 2.817   | d. Other Ijarah                         |
| NPF                                                                                                                                                                                                                                                                 | 17      | 28      | 119     | 100     | 95      | 85      | 87      | 84      | 87      | 274     | 275     | 280     | 291     | 295     | 278     | 292     | NPF                                     |
| 4. Salam                                                                                                                                                                                                                                                            | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 4. Salam                                |
| NPF                                                                                                                                                                                                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| Total Pembiayaan                                                                                                                                                                                                                                                    | 168.779 | 182.088 | 195.754 | 206.284 | 206.292 | 207.067 | 212.199 | 212.960 | 214.495 | 219.674 | 217.820 | 218.554 | 221.809 | 221.473 | 224.252 | 227.021 | Total Financing                         |
| NPF                                                                                                                                                                                                                                                                 | 7.096   | 8.823   | 5.895   | 6.657   | 6.655   | 6.850   | 6.783   | 7.076   | 7.064   | 6.729   | 7.196   | 7.035   | 7.202   | 7.196   | 7.146   | 7.225   | Total NPF                               |
| Ket: *) Angka Sementara<br>r) Angka-angka diperbaiki                                                                                                                                                                                                                |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                         |
| Note: *) Provisional Figures<br>r) revised figures                                                                                                                                                                                                                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                         |

Miliar Rupiah (in Billion IDR)

| Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah<br>(Financing and Non Performance Financing based on type in Rupiah Currency of Shariah-compliant contract of Sharia Business Units)<br>Miliar Rp (Billion IDR) |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------------------------|
| Indikator                                                                                                                                                                                                                                                        | 2016   | 2017   | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                               |
|                                                                                                                                                                                                                                                                  |        |        |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                         |
| 1. Pembiayaan Bagi Hasil                                                                                                                                                                                                                                         | 28.851 | 47.173 | 66.277  | 68.122  | 69.117  | 70.278  | 72.852  | 73.328  | 75.048  | 76.941  | 77.433  | 78.235  | 79.362  | 79.698  | 80.953  | 82.194  | 1. Profit Sharing Financing             |
| NPF                                                                                                                                                                                                                                                              | 700    | 633    | 1.134   | 2.170   | 2.158   | 2.142   | 2.147   | 2.133   | 2.382   | 2.730   | 2.813   | 2.908   | 3.003   | 2.950   | 3.166   | 3.241   | NPF                                     |
| a. Mudharabah                                                                                                                                                                                                                                                    | 7.686  | 9.401  | 9.462   | 8.245   | 8.277   | 7.893   | 7.833   | 7.980   | 8.031   | 7.763   | 7.465   | 7.288   | 7.608   | 7.028   | 6.831   | 6.615   | a. Mudharabah                           |
| NPF                                                                                                                                                                                                                                                              | 204    | 120    | 279     | 810     | 810     | 744     | 750     | 748     | 761     | 395     | 432     | 443     | 441     | 345     | 330     | 322     | NPF                                     |
| b. Musyarakah                                                                                                                                                                                                                                                    | 21.165 | 37.773 | 56.814  | 59.876  | 60.840  | 62.385  | 65.019  | 65.348  | 67.017  | 69.179  | 69.968  | 70.947  | 71.754  | 72.670  | 74.122  | 75.580  | b. Musyarakah                           |
| NPF                                                                                                                                                                                                                                                              | 496    | 513    | 856     | 1.361   | 1.348   | 1.398   | 1.398   | 1.384   | 1.621   | 2.335   | 2.381   | 2.465   | 2.561   | 2.605   | 2.836   | 2.919   | NPF                                     |
| c. Pembiayaan Bagi Hasil Lainnya                                                                                                                                                                                                                                 | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | c. Other Profit Sharing Financing       |
| NPF                                                                                                                                                                                                                                                              | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| 2. Piutang                                                                                                                                                                                                                                                       | 30.545 | 37.266 | 38.748  | 39.821  | 40.174  | 40.130  | 40.542  | 40.535  | 40.739  | 41.001  | 40.770  | 40.972  | 41.008  | 40.739  | 40.483  | 40.333  | 2. Receivables/Acceptables              |
| NPF                                                                                                                                                                                                                                                              | 730    | 847    | 908     | 1.062   | 1.061   | 1.071   | 999     | 985     | 938     | 900     | 951     | 942     | 944     | 1.007   | 1.002   | 981     | NPF                                     |
| a. Murabahah                                                                                                                                                                                                                                                     | 28.845 | 35.223 | 36.328  | 37.180  | 37.428  | 37.325  | 37.495  | 37.383  | 37.515  | 37.684  | 37.453  | 37.597  | 37.619  | 37.340  | 37.121  | 36.941  | a. Murabahah                            |
| NPF                                                                                                                                                                                                                                                              | 695    | 819    | 863     | 1.004   | 1.002   | 1.014   | 942     | 929     | 877     | 841     | 891     | 884     | 884     | 942     | 935     | 917     | NPF                                     |
| b. Qardh                                                                                                                                                                                                                                                         | 847    | 872    | 826     | 845     | 916     | 937     | 1.113   | 1.175   | 1.199   | 1.231   | 1.227   | 1.260   | 1.243   | 1.221   | 1.178   | 1.179   | b. Qardh                                |
| NPF                                                                                                                                                                                                                                                              | 26     | 19     | 24      | 31      | 28      | 27      | 25      | 25      | 25      | 26      | 25      | 23      | 23      | 22      | 28      | 28      | NPF                                     |
| c. Istishna'                                                                                                                                                                                                                                                     | 853    | 1.170  | 1.594   | 1.795   | 1.830   | 1.868   | 1.934   | 1.977   | 2.025   | 2.086   | 2.091   | 2.115   | 2.146   | 2.178   | 2.184   | 2.213   | c. Istishna'                            |
| NPF                                                                                                                                                                                                                                                              | 9      | 10     | 21      | 27      | 30      | 30      | 31      | 31      | 35      | 33      | 35      | 36      | 37      | 42      | 39      | 36      | NPF                                     |
| 3. Pembiayaan Sewa (Ijarah)                                                                                                                                                                                                                                      | 6.469  | 5.926  | 6.217   | 6.450   | 6.363   | 6.382   | 6.358   | 6.382   | 6.351   | 6.384   | 6.242   | 5.974   | 5.840   | 5.705   | 5.597   | 5.467   | 3. Ijarah including Leasing receivables |
| NPF                                                                                                                                                                                                                                                              | 225    | 147    | 94      | 112     | 98      | 105     | 113     | 131     | 135     | 137     | 141     | 127     | 117     | 131     | 150     | 372     | NPF                                     |
| a. Pembiayaan Sindikasi                                                                                                                                                                                                                                          | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | a. Syndication Financing                |
| NPF                                                                                                                                                                                                                                                              | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| b. Pembiayaan secara Channeling                                                                                                                                                                                                                                  | 6      | 0      | 164     | 170     | 170     | 134     | 116     | 99      | 85      | 71      | 61      | 54      | 43      | 39      | 36      | 31      | b. Financing through Channeling         |
| NPF                                                                                                                                                                                                                                                              | -      | 0      | -       | 2       | 2       | 6       | 7       | 9       | 11      | 12      | 13      | 13      | 9       | 10      | 12      | 12      | NPF                                     |
| c. Pembiayaan secara Executing                                                                                                                                                                                                                                   | -      | 4      | 3       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | c. Financing through Executing          |
| NPF                                                                                                                                                                                                                                                              | -      | -      | 3       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| d. Pembiayaan Sewa Lainnya                                                                                                                                                                                                                                       | 6.462  | 5.922  | 6.050   | 6.280   | 6.280   | 6.248   | 6.241   | 6.283   | 6.266   | 6.312   | 6.181   | 5.919   | 5.797   | 5.666   | 5.561   | 5.436   | d. Other Ijarah                         |
| NPF                                                                                                                                                                                                                                                              | 225    | 147    | 91      | 109     | 109     | 100     | 106     | 123     | 125     | 125     | 129     | 113     | 108     | 121     | 138     | 360     | NPF                                     |
| 4. Salam                                                                                                                                                                                                                                                         | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 4. Salam                                |
| NPF                                                                                                                                                                                                                                                              | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                     |
| Total Pembiayaan                                                                                                                                                                                                                                                 | 65.864 | 90.365 | 111.242 | 114.393 | 115.654 | 116.791 | 119.751 | 120.245 | 122.138 | 124.326 | 124.444 | 125.180 | 126.210 | 126.141 | 127.033 | 127.994 | Total Financing                         |
| NPF                                                                                                                                                                                                                                                              | 1.656  | 1.628  | 2.137   | 3.344   | 3.317   | 3.318   | 3.259   | 3.249   | 3.456   | 3.767   | 3.905   | 3.977   | 4.064   | 4.087   | 4.319   | 4.593   | Total NPF                               |
| Ket: *) Angka-angka sementara                                                                                                                                                                                                                                    |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                         |
| Note: *) Provisional Figures                                                                                                                                                                                                                                     |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                         |

Miliar Rupiah (in Billion IDR)

| Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Kategori Usaha - Bank Umum Syariah dan Unit Usaha Syariah<br>(Financing and Non Performance Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank )<br>Miliar Rp (Billion IDR) |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------------------------------------------------|
| Jenis Penggunaan dan Kategori Usaha                                                                                                                                                                                                                                                                   | 2016           | 2017           | 2019           |                |                |                |                |                |                | 2020           |                |                |                |                |                | Type of Usage and Debtor Group                          |
|                                                                                                                                                                                                                                                                                                       |                |                | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            |                                                         |
| 1. Modal Kerja                                                                                                                                                                                                                                                                                        | 87.363         | 99.825         | 105.453        | 105.202        | 104.799        | 107.572        | 108.265        | 108.632        | 110.586        | 110.175        | 109.928        | 111.164        | 110.863        | 112.792        | 114.637        | 1. Working Capital                                      |
| a. UMKM                                                                                                                                                                                                                                                                                               | 35.827         | 37.868         | 39.389         | 39.247         | 39.212         | 36.864         | 39.830         | 40.071         | 41.626         | 40.375         | 46.144         | 46.216         | 47.057         | 47.811         | 43.170         | a. Micro, Small and Medium Enterprise                   |
| NPF                                                                                                                                                                                                                                                                                                   | 2.123          | 2.196          | 2.641          | 2.611          | 2.587          | 1.928          | 2.577          | 2.609          | 2.732          | 2.829          | 3.294          | 3.351          | 3.106          | 3.242          | 2.773          | NPF                                                     |
| b. Bukan UMKM                                                                                                                                                                                                                                                                                         | 51.535         | 61.957         | 66.063         | 65.955         | 65.587         | 70.709         | 68.434         | 68.561         | 68.960         | 69.800         | 63.784         | 64.948         | 63.806         | 64.981         | 71.468         | b. Non Micro, Small and Medium Enterprise               |
| NPF                                                                                                                                                                                                                                                                                                   | 2.872          | 2.916          | 2.188          | 2.254          | 2.329          | 2.570          | 2.638          | 2.656          | 2.902          | 3.059          | 2.611          | 2.579          | 2.640          | 2.465          | 2.874          | NPF                                                     |
| 2. Investasi                                                                                                                                                                                                                                                                                          | 60.042         | 66.848         | 81.165         | 81.284         | 82.053         | 84.271         | 83.270         | 84.968         | 86.972         | 85.164         | 85.008         | 87.216         | 86.000         | 87.242         | 86.805         | 2. Investment                                           |
| a. UMKM                                                                                                                                                                                                                                                                                               | 18.703         | 21.111         | 23.190         | 23.058         | 23.049         | 23.259         | 23.640         | 23.772         | 24.710         | 24.455         | 28.794         | 28.973         | 29.247         | 30.170         | 25.387         | a. Micro, Small and Medium Enterprise                   |
| NPF                                                                                                                                                                                                                                                                                                   | 1.744          | 1.140          | 1.225          | 1.237          | 1.205          | 1.194          | 1.257          | 1.195          | 1.137          | 1.210          | 1.324          | 1.367          | 1.375          | 1.401          | 1.379          | NPF                                                     |
| b. Bukan UMKM                                                                                                                                                                                                                                                                                         | 41.339         | 45.737         | 57.975         | 58.226         | 59.004         | 61.011         | 59.630         | 61.196         | 62.263         | 60.709         | 56.214         | 58.243         | 56.753         | 57.072         | 61.419         | b. Non Micro, Small and Medium Enterprise               |
| NPF                                                                                                                                                                                                                                                                                                   | 1.622          | 2.593          | 1.965          | 1.933          | 2.059          | 2.013          | 1.709          | 1.795          | 1.626          | 1.681          | 1.517          | 1.562          | 1.548          | 1.581          | 1.742          | NPF                                                     |
| 3. Konsumsi (Bukan UMKM)                                                                                                                                                                                                                                                                              | 100.602        | 119.021        | 146.462        | 147.881        | 149.573        | 152.021        | 153.749        | 155.277        | 157.624        | 158.036        | 160.362        | 163.272        | 163.163        | 163.411        | 165.579        | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| NPF                                                                                                                                                                                                                                                                                                   | 1.937          | 2.208          | 2.839          | 2.785          | 2.843          | 2.794          | 2.710          | 2.840          | 2.632          | 2.846          | 2.816          | 3.034          | 3.184          | 3.334          | 3.594          | NPF                                                     |
| <b>Total Pembiayaan</b>                                                                                                                                                                                                                                                                               | <b>248.007</b> | <b>285.695</b> | <b>333.080</b> | <b>334.366</b> | <b>336.425</b> | <b>343.864</b> | <b>345.284</b> | <b>348.876</b> | <b>355.182</b> | <b>353.375</b> | <b>355.298</b> | <b>361.652</b> | <b>360.026</b> | <b>363.445</b> | <b>367.022</b> | <b>Total Financing</b>                                  |
| <b>Total NPF</b>                                                                                                                                                                                                                                                                                      | <b>10.298</b>  | <b>11.054</b>  | <b>10.859</b>  | <b>10.820</b>  | <b>11.024</b>  | <b>10.499</b>  | <b>10.890</b>  | <b>11.094</b>  | <b>11.029</b>  | <b>11.625</b>  | <b>11.562</b>  | <b>11.891</b>  | <b>11.853</b>  | <b>12.023</b>  | <b>12.362</b>  | <b>Total NPF</b>                                        |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                                                                                                                                        |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | Note: r) Revised figures                                |

Miliar Rupiah (in Billion IDR)

| Tabel 13a. Pembiayaan berdasarkan Jenis Penggunaan dan Kategori Usaha - Bank Umum Syariah<br>(Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank )<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------------------|
| Jenis Penggunaan dan Kategori Usaha                                                                                                                                                                                                       | 2016    | 2017    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Type of Usage and Debtor Group                          |
|                                                                                                                                                                                                                                           |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                         |
| 1. Modal Kerja                                                                                                                                                                                                                            | 68.420  | 72.188  | 77.491  | 76.348  | 75.723  | 77.988  | 78.341  | 77.758  | 79.986  | 78.708  | 78.347  | 79.543  | 78.602  | 79.476  | 80.432  | 1. Working Capital                                      |
| a. UMKM                                                                                                                                                                                                                                   | 28.458  | 28.973  | 30.158  | 29.894  | 30.059  | 30.457  | 30.735  | 30.924  | 32.326  | 31.647  | 37.404  | 37.475  | 38.743  | 39.949  | 35.566  | a. Micro, Small and Medium Enterprise                   |
| NPF                                                                                                                                                                                                                                       | 1.751   | 1.826   | 1.545   | 1.534   | 1.548   | 1.525   | 1.516   | 1.411   | 1.339   | 1.425   | 1.810   | 1.874   | 1.781   | 1.898   | 1.468   | NPF                                                     |
| b. Bukan UMKM                                                                                                                                                                                                                             | 39.962  | 43.215  | 47.333  | 46.454  | 45.664  | 47.531  | 47.606  | 46.834  | 47.661  | 47.060  | 40.943  | 42.069  | 39.859  | 39.527  | 44.867  | b. Non Micro, Small and Medium Enterprise               |
| NPF                                                                                                                                                                                                                                       | 2.239   | 2.437   | 1.285   | 1.356   | 1.415   | 1.397   | 2.099   | 2.094   | 2.363   | 2.490   | 2.010   | 1.977   | 2.033   | 1.876   | 2.248   | NPF                                                     |
| 2. Investasi                                                                                                                                                                                                                              | 45.768  | 47.427  | 50.120  | 50.156  | 50.382  | 51.496  | 50.718  | 51.982  | 53.207  | 52.382  | 52.351  | 52.953  | 53.038  | 54.405  | 54.413  | 2. Investment                                           |
| a. UMKM                                                                                                                                                                                                                                   | 15.589  | 16.004  | 18.338  | 18.193  | 18.035  | 18.473  | 18.345  | 18.595  | 19.524  | 19.380  | 23.749  | 23.930  | 24.266  | 25.160  | 20.442  | a. Micro, Small and Medium Enterprise                   |
| NPF                                                                                                                                                                                                                                       | 1.541   | 900     | 886     | 893     | 862     | 901     | 909     | 859     | 821     | 891     | 997     | 1.023   | 1.026   | 1.031   | 1.043   | NPF                                                     |
| b. Bukan UMKM                                                                                                                                                                                                                             | 30.178  | 31.422  | 31.782  | 31.963  | 32.347  | 33.023  | 32.373  | 33.388  | 33.683  | 33.001  | 28.602  | 29.023  | 28.772  | 29.245  | 33.971  | b. Non Micro, Small and Medium Enterprise               |
| NPF                                                                                                                                                                                                                                       | 995     | 2.446   | 1.699   | 1.681   | 1.791   | 1.750   | 1.513   | 1.609   | 1.235   | 1.286   | 1.119   | 1.178   | 1.166   | 1.129   | 1.075   | NPF                                                     |
| 3. Konsumsi (Bukan UMKM)                                                                                                                                                                                                                  | 63.294  | 70.174  | 84.950  | 85.798  | 87.013  | 88.565  | 89.638  | 90.488  | 91.953  | 92.094  | 93.471  | 95.897  | 95.798  | 96.163  | 98.014  | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| NPF                                                                                                                                                                                                                                       | 1.309   | 1.421   | 1.722   | 1.666   | 1.714   | 1.667   | 1.603   | 1.666   | 1.505   | 1.629   | 1.649   | 1.775   | 1.759   | 1.771   | 1.934   | NPF                                                     |
| Total Pembiayaan                                                                                                                                                                                                                          | 177.482 | 189.789 | 212.560 | 212.302 | 213.118 | 218.049 | 218.697 | 220.229 | 225.146 | 223.183 | 224.169 | 228.394 | 227.438 | 230.044 | 232.859 | Total Financing                                         |
| Total NPF                                                                                                                                                                                                                                 | 7.834   | 9.030   | 7.137   | 7.130   | 7.330   | 7.240   | 7.641   | 7.638   | 7.263   | 7.720   | 7.585   | 7.828   | 7.766   | 7.704   | 7.768   | Total NPF                                               |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                                                                            |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Note: r) Revised figures                                |

Miliar Rupiah (in Billion IDR)

| Tabel 13b. Pembiayaan berdasarkan Jenis Penggunaan dan Kategori Usaha - Unit Usaha Syariah<br>(Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank )<br>Miliar Rp (Billion IDR) |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------------------|
| Jenis Penggunaan dan Kategori Usaha                                                                                                                                                                                                        | 2016   | 2017   | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Type of Usage and Debtor Group                          |
|                                                                                                                                                                                                                                            |        |        | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                         |
| 1. Modal Kerja                                                                                                                                                                                                                             | 18.943 | 27.637 | 27.962  | 28.853  | 29.076  | 29.584  | 29.924  | 30.873  | 30.600  | 31.467  | 31.581  | 31.620  | 32.261  | 33.317  | 34.205  | 1. Working Capital                                      |
| a. UMKM                                                                                                                                                                                                                                    | 7.369  | 8.895  | 9.231   | 9.353   | 9.153   | 6.406   | 9.095   | 9.147   | 9.301   | 8.728   | 8.740   | 8.741   | 8.315   | 7.862   | 7.604   | a. Micro, Small and Medium Enterprise                   |
| NPF                                                                                                                                                                                                                                        | 373    | 369    | 1.096   | 1.077   | 1.039   | 403     | 1.061   | 1.198   | 1.393   | 1.404   | 1.484   | 1.476   | 1.325   | 1.344   | 1.305   | NPF                                                     |
| b. Bukan UMKM                                                                                                                                                                                                                              | 11.573 | 18.742 | 18.731  | 19.501  | 19.923  | 23.178  | 20.829  | 21.727  | 21.299  | 22.740  | 22.841  | 22.879  | 23.947  | 25.455  | 26.601  | b. Non Micro, Small and Medium Enterprise               |
| NPF                                                                                                                                                                                                                                        | 633    | 479    | 903     | 899     | 915     | 1.173   | 539     | 562     | 539     | 570     | 601     | 602     | 606     | 589     | 626     | NPF                                                     |
| 2. Investasi                                                                                                                                                                                                                               | 14.275 | 19.422 | 31.045  | 31.128  | 31.671  | 32.775  | 32.552  | 32.986  | 33.765  | 32.783  | 32.657  | 34.262  | 32.962  | 32.837  | 32.392  | 2. Investment                                           |
| a. UMKM                                                                                                                                                                                                                                    | 3.114  | 5.107  | 4.852   | 4.865   | 5.014   | 4.786   | 5.295   | 5.177   | 5.185   | 5.075   | 5.044   | 5.043   | 4.981   | 5.010   | 4.945   | a. Micro, Small and Medium Enterprise                   |
| NPF                                                                                                                                                                                                                                        | 203    | 240    | 339     | 344     | 343     | 293     | 347     | 336     | 316     | 319     | 327     | 343     | 349     | 370     | 336     | NPF                                                     |
| b. Bukan UMKM                                                                                                                                                                                                                              | 11.160 | 14.315 | 26.193  | 26.263  | 26.657  | 27.988  | 27.257  | 27.809  | 28.580  | 27.708  | 27.613  | 29.219  | 27.981  | 27.827  | 27.447  | b. Non Micro, Small and Medium Enterprise               |
| NPF                                                                                                                                                                                                                                        | 627    | 148    | 267     | 252     | 268     | 263     | 195     | 186     | 391     | 395     | 398     | 384     | 382     | 453     | 667     | NPF                                                     |
| 3. Konsumsi (Bukan UMKM)                                                                                                                                                                                                                   | 37.308 | 48.846 | 61.513  | 62.083  | 62.560  | 63.456  | 64.111  | 64.788  | 65.671  | 65.942  | 66.891  | 67.375  | 67.365  | 67.248  | 67.565  | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| NPF                                                                                                                                                                                                                                        | 628    | 787    | 1.117   | 1.119   | 1.129   | 1.127   | 1.107   | 1.174   | 1.127   | 1.217   | 1.167   | 1.259   | 1.425   | 1.563   | 1.660   | NPF                                                     |
| Total Pembiayaan                                                                                                                                                                                                                           | 70.525 | 95.906 | 120.520 | 122.064 | 123.308 | 125.815 | 126.587 | 128.647 | 130.036 | 130.192 | 131.129 | 133.258 | 132.588 | 133.402 | 134.162 | Total Financing                                         |
| Total NPF                                                                                                                                                                                                                                  | 2.464  | 2.024  | 3.722   | 3.690   | 3.694   | 3.259   | 3.249   | 3.456   | 3.767   | 3.905   | 3.977   | 4.064   | 4.087   | 4.319   | 4.593   | Total NPF                                               |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                                                                             |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         | Note: r) Revised figures                                |

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                                  | 2016           | 2017           | 2018           | 2019           |                |                |                |                |                |                | 2020           |                |                |                |                |                | Financing by Industrial Origin                                        |
|---------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------------------------------------------------------------|
|                                                                     |                |                |                | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            |                                                                       |
| Pertanian, Perburuan dan Kehutanan                                  | 8.531          | 10.419         | 11.497         | 12.749         | 12.732         | 12.940         | 13.818         | 12.973         | 13.389         | 13.717         | 13.580         | 13.475         | 13.796         | 14.102         | 14.138         | 14.477         | Agricultures, Hunting and Forestry                                    |
| NPF                                                                 | 380            | 322            | 283            | 288            | 294            | 290            | 291            | 292            | 280            | 749            | 757            | 750            | 675            | 679            | 680            | 868            | NPF                                                                   |
| Perikanan                                                           | 1.405          | 1.462          | 1.204          | 1.135          | 1.167          | 1.192          | 1.209          | 1.233          | 1.260          | 1.307          | 1.315          | 1.366          | 1.409          | 1.483          | 1.475          | 1.736          | Fishery                                                               |
| NPF                                                                 | 35             | 48             | 34             | 40             | 39             | 43             | 45             | 48             | 39             | 32             | 35             | 37             | 38             | 48             | 48             | 50             | NPF                                                                   |
| Pertambangan dan Penggalian                                         | 6.604          | 6.864          | 5.410          | 5.838          | 5.841          | 5.819          | 5.676          | 5.605          | 5.217          | 5.086          | 4.959          | 5.019          | 5.470          | 5.259          | 5.130          | 6.042          | Mining and Quarrying                                                  |
| NPF                                                                 | 578            | 317            | 41             | 36             | 41             | 41             | 40             | 38             | 50             | 51             | 51             | 50             | 48             | 31             | 34             | 24             | NPF                                                                   |
| Industri Pengolahan                                                 | 19.745         | 21.463         | 24.363         | 25.621         | 25.814         | 25.657         | 27.137         | 27.180         | 27.363         | 26.488         | 26.574         | 26.020         | 27.623         | 27.312         | 27.200         | 27.064         | Processing Industry                                                   |
| NPF                                                                 | 1.336          | 1.382          | 987            | 1.317          | 1.299          | 1.296          | 1.227          | 1.317          | 1.299          | 2.058          | 2.082          | 2.126          | 2.164          | 2.070          | 2.141          | 1.884          | NPF                                                                   |
| Listrik, gas dan air                                                | 8.117          | 11.044         | 16.600         | 14.694         | 14.599         | 14.609         | 14.538         | 14.303         | 14.245         | 14.055         | 13.980         | 13.956         | 14.145         | 15.308         | 15.659         | 15.541         | Electricity, Gas and Water                                            |
| NPF                                                                 | 901            | 916            | 829            | 543            | 588            | 641            | 652            | 636            | 597            | 534            | 538            | 558            | 636            | 591            | 579            | 451            | NPF                                                                   |
| Konstruksi                                                          | 14.435         | 22.198         | 24.648         | 28.533         | 28.543         | 27.984         | 28.246         | 29.036         | 29.957         | 31.167         | 30.968         | 31.631         | 32.521         | 31.824         | 32.757         | 32.961         | Construction                                                          |
| NPF                                                                 | 507            | 1.036          | 732            | 1.074          | 1.032          | 1.176          | 1.177          | 1.325          | 1.325          | 1.837          | 1.982          | 1.924          | 1.923          | 1.905          | 1.903          | 1.857          | NPF                                                                   |
| Perdagangan Besar dan Eceran                                        | 30.319         | 32.839         | 33.166         | 34.043         | 34.160         | 34.242         | 34.921         | 35.108         | 35.117         | 36.752         | 36.610         | 36.907         | 37.385         | 36.063         | 38.815         | 37.741         | Wholesale and Retail Trade                                            |
| NPF                                                                 | 2.140          | 1.919          | 2.114          | 2.398          | 2.353          | 2.342          | 2.312          | 2.373          | 2.408          | 1.779          | 1.892          | 1.920          | 1.948          | 2.026          | 1.983          | 2.130          | NPF                                                                   |
| Penyediaan akomodasi dan penyediaan makan minum                     | 3.043          | 3.613          | 4.728          | 4.688          | 4.663          | 4.509          | 4.967          | 4.995          | 4.990          | 4.988          | 4.631          | 4.748          | 4.724          | 4.759          | 4.745          | 4.938          | Provision of accommodation and the provision of eating and drinking   |
| NPF                                                                 | 82             | 98             | 59             | 182            | 189            | 187            | 187            | 185            | 184            | 177            | 177            | 179            | 186            | 219            | 194            | 184            | NPF                                                                   |
| Transportasi, pergudangan dan komunikasi                            | 10.921         | 10.087         | 9.374          | 8.985          | 8.836          | 9.034          | 9.410          | 9.420          | 9.479          | 9.925          | 10.261         | 10.268         | 10.401         | 10.554         | 10.450         | 10.846         | Transportation, Warehousing and Communications                        |
| NPF                                                                 | 565            | 820            | 382            | 272            | 361            | 339            | 344            | 262            | 258            | 151            | 174            | 165            | 202            | 233            | 231            | 241            | NPF                                                                   |
| Perantara Keuangan                                                  | 18.948         | 19.583         | 19.569         | 18.321         | 17.813         | 18.035         | 18.693         | 18.173         | 18.945         | 19.388         | 18.884         | 18.846         | 18.865         | 18.082         | 17.871         | 18.075         | Financial intermediaries                                              |
| NPF                                                                 | 459            | 498            | 178            | 549            | 513            | 497            | 473            | 448            | 468            | 123            | 162            | 148            | 162            | 159            | 134            | 152            | NPF                                                                   |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan                   | 12.797         | 12.326         | 13.315         | 12.852         | 13.007         | 13.057         | 12.998         | 12.877         | 12.890         | 13.404         | 12.658         | 12.073         | 12.380         | 12.896         | 13.019         | 12.912         | Real Estate, Business, Ownership, and Business Services               |
| NPF                                                                 | 1.000          | 1.023          | 647            | 596            | 569            | 593            | 184            | 215            | 220            | 217            | 221            | 212            | 190            | 191            | 252            | 240            | NPF                                                                   |
| Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib        | 9              | 7              | 4              | 23             | 22             | 20             | 25             | 27             | 19             | 18             | 18             | 18             | 17             | 17             | 16             | 15             | Government administration, Defese and Compulsory social security      |
| NPF                                                                 | 1              | 2              | 0              | 1              | 1              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | NPF                                                                   |
| Jasa Pendidikan                                                     | 3.786          | 4.905          | 5.460          | 6.026          | 6.069          | 6.198          | 6.289          | 6.325          | 6.426          | 6.640          | 6.246          | 6.237          | 6.223          | 6.218          | 6.263          | 6.333          | Education Services                                                    |
| NPF                                                                 | 28             | 59             | 37             | 45             | 37             | 46             | 43             | 47             | 40             | 34             | 35             | 40             | 48             | 49             | 48             | 75             | NPF                                                                   |
| Jasa Kesehatan dan Kegiatan Sosial                                  | 3.030          | 4.021          | 4.788          | 5.451          | 5.443          | 5.962          | 6.366          | 6.865          | 6.972          | 7.269          | 7.093          | 6.659          | 6.581          | 6.523          | 6.369          | 6.241          | Health Services and Social Activities                                 |
| NPF                                                                 | 20             | 61             | 90             | 68             | 68             | 66             | 73             | 71             | 71             | 54             | 61             | 55             | 55             | 28             | 23             | 96             | NPF                                                                   |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya  | 4.617          | 4.973          | 5.353          | 6.342          | 6.346          | 6.258          | 6.186          | 6.105          | 6.064          | 6.036          | 5.876          | 5.794          | 5.754          | 5.282          | 4.893          | 4.611          | Community, Sociocultural, Entertainment and Other Individual Services |
| NPF                                                                 | 259            | 181            | 257            | 507            | 527            | 536            | 538            | 527            | 488            | 487            | 502            | 495            | 488            | 344            | 339            | 334            | NPF                                                                   |
| Jasa Perorangan yang Melayani Rumah Tangga                          | 337            | 331            | 369            | 993            | 1.134          | 1.101          | 1.057          | 997            | 947            | 885            | 820            | 765            | 708            | 672            | 705            | 711            | Individual Services which Serve Households                            |
| NPF                                                                 | 13             | 11             | 10             | 12             | 12             | 10             | 11             | 10             | 10             | 12             | 13             | 15             | 17             | 19             | 23             | 22             | NPF                                                                   |
| Badan Internasional dan Badan Ekstra Internasional Lainnya          | -              | -              | -              | -              | -              | -              | -              | -              | 0              | 0              | -              | -              | -              | -              | 0              | 2              | International Agency and Other Extra Agency International             |
| NPF                                                                 | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPF                                                                   |
| Kegiatan yang belum jelas batasannya                                | 760            | 538            | 938            | 324            | 296            | 235            | 308            | 315            | 319            | 434            | 867            | 1.153          | 377            | 512            | 532            | 1.195          | Business Activities which are not clearly defined                     |
| NPF                                                                 | 58             | 153            | 246            | 93             | 113            | 78             | 109            | 108            | 81             | 102            | 96             | 74             | 78             | 79             | 78             | 159            | NPF                                                                   |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha</b>                     |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | <b>Non Industrial Origin</b>                                          |
| <b>Rumah Tangga</b>                                                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                | -              |                | <b>Households</b>                                                     |
| Untuk Pemilikan Rumah Tinggal                                       | 51.195         | 60.663         | 71.887         | 76.373         | 77.088         | 77.725         | 78.998         | 79.635         | 80.410         | 81.215         | 81.316         | 82.114         | 83.724         | 83.496         | 83.589         | 84.281         | For Home Ownership                                                    |
| NPF                                                                 | 1.123          | 1.353          | 1.415          | 1.796          | 1.799          | 1.817          | 1.832          | 1.816          | 1.847          | 1.712          | 1.854          | 1.803          | 1.918          | 2.050          | 2.123          | 2.351          | NPF                                                                   |
| Untuk Pemilikan Flat atau Apartemen                                 | 1.512          | 1.956          | 2.670          | 2.931          | 2.973          | 3.019          | 3.048          | 3.048          | 3.066          | 3.078          | 3.097          | 3.156          | 3.172          | 3.184          | 3.185          | 3.192          | For Apartement Ownership                                              |
| NPF                                                                 | 33             | 43             | 44             | 44             | 42             | 37             | 40             | 34             | 45             | 39             | 38             | 51             | 81             | 65             | 97             | 114            | NPF                                                                   |
| Untuk Pemilikan Ruko atau Rukan                                     | 3.101          | 3.142          | 3.272          | 3.449          | 3.378          | 3.449          | 3.467          | 3.465          | 3.474          | 3.515          | 3.507          | 3.606          | 3.725          | 3.621          | 3.623          | 3.613          | For Shop House Ownership                                              |
| NPF                                                                 | 103            | 121            | 128            | 195            | 187            | 199            | 180            | 176            | 189            | 183            | 205            | 192            | 212            | 215            | 226            | 232            | NPF                                                                   |
| Untuk Pemilikan Kendaraan Bermotor                                  | 8.607          | 10.122         | 9.919          | 9.656          | 9.540          | 9.475          | 9.410          | 9.399          | 9.374          | 9.386          | 9.319          | 9.252          | 9.125          | 8.746          | 8.546          | 8.342          | For Vehicles Ownership                                                |
| NPF                                                                 | 90             | 104            | 113            | 132            | 126            | 120            | 117            | 116            | 117            | 116            | 118            | 115            | 134            | 142            | 141            | 164            | NPF                                                                   |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) | 33.183         | 40.303         | 45.862         | 48.773         | 49.670         | 50.697         | 51.787         | 52.792         | 53.424         | 54.763         | 55.053         | 55.103         | 55.802         | 56.371         | 56.728         | 59.099         | Others                                                                |
| NPF                                                                 | 466            | 517            | 398            | 484            | 477            | 492            | 482            | 471            | 484            | 449            | 495            | 453            | 527            | 558            | 590            | 604            | NPF                                                                   |
| <b>Bukan Lapangan Usaha Lainnya</b>                                 | 3.005          | 2.835          | 5.797          | 5.281          | 5.231          | 5.209          | 5.310          | 5.410          | 5.529          | 5.665          | 5.744          | 7.131          | 7.724          | 7.745          | 7.741          | 7.051          | <b>Non Industrial Origin - Others</b>                                 |
| NPF                                                                 | 122            | 70             | 107            | 189            | 155            | 178            | 142            | 97             | 158            | 133            | 134            | 202            | 161            | 156            | 158            | 129            | NPF                                                                   |
| <b>Total Pembiayaan</b>                                             | <b>248.007</b> | <b>285.695</b> | <b>320.193</b> | <b>333.080</b> | <b>334.366</b> | <b>336.425</b> | <b>343.864</b> | <b>345.284</b> | <b>348.876</b> | <b>355.182</b> | <b>353.375</b> | <b>355.298</b> | <b>361.652</b> | <b>360.026</b> | <b>363.445</b> | <b>367.020</b> | <b>Total Financing</b>                                                |
| <b>Total NPF</b>                                                    | <b>10.298</b>  | <b>11.054</b>  | <b>9.132</b>   | <b>10.859</b>  | <b>10.820</b>  | <b>11.024</b>  | <b>10.499</b>  | <b>10.890</b>  | <b>11.094</b>  | <b>11.029</b>  | <b>11.625</b>  | <b>11.562</b>  | <b>11.891</b>  | <b>11.853</b>  | <b>12.023</b>  | <b>12.362</b>  | <b>Total NPF</b>                                                      |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

| Tabel 14a. Pembiayaan berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan - Bank Umum Syariah<br>(Financing of Sharia Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary)<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                |                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------|-----------------------------------------------------------------------|
| Penerima Pembiayaan Lapangan Usaha                                                                                                                                                                                                                           | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         | 2020    |         |         |         |         |         | Financing by Industrial Origin |                                                                       |
|                                                                                                                                                                                                                                                              |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |                                | Jun                                                                   |
| Pertanian, Perburuan dan Kehutanan                                                                                                                                                                                                                           | 6.884   | 7.625   | 8.062   | 8.796   | 8.626   | 8.789   | 8.909   | 8.588   | 8.881   | 9.108   | 9.039   | 8.958   | 8.993   | 9.399   | 9.444   | 9.861                          | Agricultures, Hunting and Forestry                                    |
| NPF                                                                                                                                                                                                                                                          | 287     | 205     | 138     | 135     | 138     | 137     | 139     | 135     | 123     | 434     | 443     | 440     | 385     | 390     | 389     | 362                            | NPF                                                                   |
| Perikanan                                                                                                                                                                                                                                                    | 1.239   | 1.296   | 1.060   | 1.009   | 1.044   | 1.063   | 1.086   | 1.114   | 1.146   | 1.196   | 1.206   | 1.260   | 1.307   | 1.388   | 1.386   | 1.648                          | Fishery                                                               |
| NPF                                                                                                                                                                                                                                                          | 28      | 44      | 29      | 35      | 33      | 38      | 39      | 43      | 34      | 27      | 30      | 32      | 33      | 42      | 42      | 45                             | NPF                                                                   |
| Pertambangan dan Penggalian                                                                                                                                                                                                                                  | 4.987   | 5.034   | 3.028   | 3.339   | 3.390   | 3.385   | 3.313   | 3.313   | 2.854   | 2.840   | 2.788   | 2.797   | 3.108   | 3.096   | 3.059   | 4.059                          | Mining and Quarrying                                                  |
| NPF                                                                                                                                                                                                                                                          | 563     | 301     | 25      | 25      | 29      | 29      | 29      | 27      | 39      | 40      | 40      | 39      | 37      | 19      | 22      | 15                             | NPF                                                                   |
| Industri Pengolahan                                                                                                                                                                                                                                          | 15.735  | 16.591  | 17.076  | 17.738  | 17.557  | 16.980  | 18.475  | 18.154  | 18.252  | 18.438  | 18.300  | 18.100  | 18.549  | 18.482  | 18.422  | 18.252                         | Processing Industry                                                   |
| NPF                                                                                                                                                                                                                                                          | 761     | 1.273   | 876     | 1.190   | 1.172   | 1.168   | 1.160   | 1.628   | 1.671   | 1.992   | 2.001   | 2.007   | 2.039   | 1.944   | 2.008   | 1.760                          | NPF                                                                   |
| Listrik, gas dan air                                                                                                                                                                                                                                         | 7.709   | 8.186   | 8.247   | 7.819   | 7.712   | 7.717   | 7.666   | 7.444   | 7.392   | 7.244   | 7.189   | 7.152   | 7.319   | 7.512   | 7.794   | 7.697                          | Electricity, Gas and Water                                            |
| NPF                                                                                                                                                                                                                                                          | 510     | 525     | 829     | 543     | 588     | 641     | 652     | 636     | 597     | 534     | 538     | 558     | 636     | 591     | 579     | 451                            | NPF                                                                   |
| Konstruksi                                                                                                                                                                                                                                                   | 8.396   | 10.582  | 14.174  | 15.664  | 15.541  | 15.260  | 15.461  | 15.629  | 15.865  | 17.088  | 17.093  | 17.524  | 18.490  | 17.545  | 17.559  | 17.117                         | Construction                                                          |
| NPF                                                                                                                                                                                                                                                          | 382     | 888     | 328     | 330     | 319     | 428     | 433     | 493     | 436     | 397     | 522     | 396     | 394     | 467     | 463     | 437                            | NPF                                                                   |
| Perdagangan Besar dan Eceran                                                                                                                                                                                                                                 | 25.881  | 26.144  | 25.240  | 26.138  | 25.897  | 26.015  | 26.635  | 26.791  | 26.582  | 27.202  | 26.607  | 26.912  | 27.294  | 26.271  | 28.938  | 28.027                         | Wholesale and Retail Trade                                            |
| NPF                                                                                                                                                                                                                                                          | 1.799   | 1.711   | 1.843   | 2.021   | 1.974   | 1.986   | 1.951   | 1.999   | 2.027   | 1.436   | 1.511   | 1.518   | 1.555   | 1.612   | 1.545   | 1.688                          | NPF                                                                   |
| Penyediaan akomodasi dan penyediaan makan minum                                                                                                                                                                                                              | 1.948   | 2.041   | 2.781   | 2.926   | 2.922   | 2.815   | 3.217   | 3.252   | 3.262   | 3.262   | 2.927   | 3.097   | 3.084   | 3.123   | 3.101   | 3.296                          | Provision of accomodation and the provision of eating and drinking    |
| NPF                                                                                                                                                                                                                                                          | 72      | 71      | 48      | 169     | 176     | 174     | 174     | 172     | 171     | 166     | 166     | 164     | 168     | 202     | 177     | 171                            | NPF                                                                   |
| Transportasi, pergudangan dan komunikasi                                                                                                                                                                                                                     | 9.446   | 8.834   | 7.420   | 7.156   | 6.951   | 6.926   | 7.022   | 7.016   | 7.260   | 7.270   | 7.171   | 7.162   | 7.230   | 7.412   | 7.337   | 7.747                          | Transportation, Warehousing and Communications                        |
| NPF                                                                                                                                                                                                                                                          | 508     | 767     | 304     | 200     | 288     | 283     | 286     | 204     | 229     | 117     | 141     | 132     | 161     | 189     | 187     | 211                            | NPF                                                                   |
| Perantara Keuangan                                                                                                                                                                                                                                           | 11.729  | 11.273  | 11.519  | 11.768  | 11.434  | 11.091  | 11.556  | 11.209  | 11.652  | 11.957  | 11.672  | 11.430  | 11.481  | 11.399  | 11.123  | 11.003                         | Financial intermediaries                                              |
| NPF                                                                                                                                                                                                                                                          | 408     | 460     | 151     | 152     | 111     | 110     | 92      | 67      | 78      | 83      | 111     | 89      | 105     | 100     | 88      | 107                            | NPF                                                                   |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan                                                                                                                                                                                                            | 9.316   | 9.351   | 8.338   | 8.387   | 8.350   | 8.523   | 8.266   | 8.187   | 8.237   | 8.534   | 8.243   | 7.723   | 8.022   | 8.709   | 8.823   | 8.939                          | Real Estate, Business, Ownership, and Business Services               |
| NPF                                                                                                                                                                                                                                                          | 895     | 952     | 200     | 141     | 115     | 133     | 101     | 120     | 125     | 123     | 127     | 132     | 110     | 116     | 105     | 105                            | NPF                                                                   |
| Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib                                                                                                                                                                                                 | 9       | 6       | 3       | 22      | 21      | 19      | 25      | 25      | 16      | 16      | 15      | 15      | 15      | 15      | 14      | 13                             | Government administration, Defese and Compulsory social security      |
| NPF                                                                                                                                                                                                                                                          | 1       | 2       | 0       | 1       | 1       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0                              | NPF                                                                   |
| Jasa Pendidikan                                                                                                                                                                                                                                              | 3.396   | 4.213   | 4.663   | 5.145   | 5.192   | 5.325   | 5.423   | 5.462   | 5.579   | 5.805   | 5.442   | 5.460   | 5.457   | 5.467   | 5.491   | 5.553                          | Education Services                                                    |
| NPF                                                                                                                                                                                                                                                          | 23      | 51      | 25      | 25      | 25      | 27      | 23      | 33      | 28      | 22      | 23      | 27      | 29      | 30      | 29      | 32                             | NPF                                                                   |
| Jasa Kesehatan dan Kegiatan Sosial                                                                                                                                                                                                                           | 2.715   | 3.648   | 4.348   | 5.003   | 4.992   | 5.505   | 5.762   | 6.254   | 6.216   | 6.648   | 6.537   | 6.100   | 6.025   | 5.979   | 5.820   | 5.685                          | Health Services and Social Activities                                 |
| NPF                                                                                                                                                                                                                                                          | 16      | 57      | 79      | 53      | 53      | 51      | 52      | 50      | 50      | 43      | 50      | 44      | 44      | 25      | 20      | 94                             | NPF                                                                   |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya                                                                                                                                                                                           | 3.932   | 4.072   | 4.435   | 5.575   | 5.572   | 5.478   | 5.423   | 5.423   | 5.390   | 5.377   | 5.271   | 5.186   | 5.134   | 4.756   | 4.449   | 4.164                          | Community, Sociocultural, Entertainment and Other Individual Services |
| NPF                                                                                                                                                                                                                                                          | 204     | 143     | 176     | 329     | 352     | 360     | 360     | 348     | 307     | 266     | 310     | 298     | 292     | 212     | 206     | 202                            | NPF                                                                   |
| Jasa Perorangan yang Melayani Rumah Tangga                                                                                                                                                                                                                   | 333     | 326     | 358     | 985     | 1.126   | 1.092   | 1.047   | 991     | 942     | 878     | 812     | 758     | 700     | 665     | 696     | 699                            | Individual Services which Serve Households                            |
| NPF                                                                                                                                                                                                                                                          | 12      | 11      | 9       | 11      | 12      | 10      | 10      | 10      | 10      | 12      | 13      | 14      | 17      | 18      | 23      | 22                             | NPF                                                                   |
| Badan Internasional dan Badan Ekstra Internasional Lainnya                                                                                                                                                                                                   | -       | -       | -       | -       | -       | -       | -       | -       | 0       | 0       | -       | -       | -       | -       | -       | 2                              | International Agency and Other Extra Agency International             |
| NPF                                                                                                                                                                                                                                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                              | NPF                                                                   |
| Kegiatan yang belum jelas batasannya                                                                                                                                                                                                                         | 532     | 391     | 446     | 140     | 177     | 121     | 198     | 208     | 214     | 332     | 776     | 1.064   | 289     | 423     | 423     | 1.082                          | Business Activities which are not clearly defined                     |
| NPF                                                                                                                                                                                                                                                          | 56      | 150     | 223     | 55      | 77      | 42      | 73      | 73      | 46      | 66      | 67      | 45      | 48      | 49      | 49      | 130                            | NPF                                                                   |
| Penerima Pembiayaan Bukan Lapangan Usaha                                                                                                                                                                                                                     |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                | Non Industrial Origin                                                 |
| Rumah Tangga                                                                                                                                                                                                                                                 |         |         |         |         |         |         |         |         |         |         |         |         |         |         | -       |                                | Households                                                            |
| Untuk Pemilikan Rumah Tinggal                                                                                                                                                                                                                                | 27.564  | 30.179  | 32.680  | 33.979  | 34.315  | 34.556  | 35.119  | 35.395  | 35.595  | 35.826  | 35.763  | 35.885  | 36.992  | 36.535  | 36.601  | 36.948                         | For Home Ownership                                                    |
| NPF                                                                                                                                                                                                                                                          | 683     | 770     | 759     | 986     | 983     | 990     | 993     | 981     | 989     | 882     | 965     | 938     | 1.014   | 987     | 990     | 1.145                          | NPF                                                                   |
| Untuk Pemilikan Flat atau Apartemen                                                                                                                                                                                                                          | 884     | 829     | 804     | 753     | 746     | 753     | 757     | 761     | 759     | 752     | 746     | 746     | 754     | 739     | 740     | 740                            | For Apartement Ownership                                              |
| NPF                                                                                                                                                                                                                                                          | 23      | 37      | 22      | 23      | 22      | 22      | 24      | 25      | 27      | 20      | 22      | 33      | 32      | 32      | 30      | 41                             | NPF                                                                   |
| Untuk Pemilikan Ruko atau Rukan                                                                                                                                                                                                                              | 1.346   | 1.332   | 1.204   | 1.278   | 1.201   | 1.251   | 1.253   | 1.237   | 1.247   | 1.254   | 1.252   | 1.233   | 1.344   | 1.228   | 1.229   | 1.239                          | For Shop House Ownership                                              |
| NPF                                                                                                                                                                                                                                                          | 49      | 61      | 73      | 109     | 103     | 106     | 95      | 93      | 91      | 92      | 101     | 96      | 106     | 102     | 106     | 108                            | NPF                                                                   |
| Untuk Pemilikan Kendaraan Bermotor                                                                                                                                                                                                                           | 4.260   | 3.926   | 4.711   | 5.647   | 5.756   | 5.876   | 5.954   | 6.057   | 6.107   | 6.096   | 6.109   | 6.090   | 6.075   | 5.962   | 5.848   | 5.737                          | For Vehicles Ownership                                                |
| NPF                                                                                                                                                                                                                                                          | 46      | 53      | 41      | 48      | 43      | 45      | 44      | 46      | 48      | 48      | 50      | 50      | 76      | 79      | 66      | 83                             | NPF                                                                   |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)                                                                                                                                                                                 | 27.554  | 32.129  | 36.792  | 38.968  | 39.548  | 40.348  | 41.170  | 41.797  | 42.288  | 43.421  | 43.630  | 43.553  | 44.181  | 44.760  | 45.158  | 47.485                         | Others                                                                |
| NPF                                                                                                                                                                                                                                                          | 416     | 460     | 340     | 401     | 395     | 404     | 398     | 389     | 382     | 359     | 387     | 357     | 414     | 431     | 452     | 461                            | NPF                                                                   |
| Bukan Lapangan Usaha Lainnya                                                                                                                                                                                                                                 | 1.686   | 1.787   | 4.909   | 4.324   | 4.231   | 4.229   | 4.313   | 4.390   | 4.493   | 4.604   | 4.595   | 5.964   | 6.551   | 6.574   | 6.587   | 5.865                          | Non Industrial Origin - Others                                        |
| NPF                                                                                                                                                                                                                                                          | 91      | 41      | 78      | 155     | 121     | 148     | 113     | 69      | 130     | 104     | 105     | 175     | 133     | 129     | 126     | 97                             | NPF                                                                   |
| Total Pembiayaan                                                                                                                                                                                                                                             | 177.482 | 189.798 | 202.298 | 212.560 | 212.302 | 213.118 | 218.049 | 218.697 | 220.229 | 225.146 | 223.183 | 224.169 | 228.394 | 227.438 | 230.044 | 232.859                        | Total Financing                                                       |
| Total NPF                                                                                                                                                                                                                                                    | 7.834   | 9.030   | 6.597   | 7.137   | 7.130   | 7.330   | 7.240   | 7.641   | 7.638   | 7.263   | 7.720   | 7.585   | 7.828   | 7.766   | 7.704   | 7.768                          | Total NPF                                                             |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                                                                                               |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                | Note: r) Revised figures                                              |

Miliar Rupiah (in Billion IDR)

| Tabel 14b. Pembiayaan berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan - Unit Usaha Syariah<br>(Financing of Sharia Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)<br>Miliar Rp (Billion IDR) |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------------------------------------------------------|
| Penerima Pembiayaan Lapangan Usaha                                                                                                                                                                                                                          | 2016   | 2017   | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Financing by Industrial Origin                                        |
|                                                                                                                                                                                                                                                             |        |        |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                       |
| Pertanian, Perburuan dan Kehutanan                                                                                                                                                                                                                          | 1.647  | 2.794  | 3.436   | 3.953   | 4.107   | 4.151   | 4.910   | 4.385   | 4.509   | 4.609   | 4.541   | 4.517   | 4.804   | 4.703   | 4.694   | 4.616   | Agricultures, Hunting and Forestry                                    |
| NPF                                                                                                                                                                                                                                                         | 93     | 117    | 145     | 153     | 155     | 154     | 152     | 157     | 157     | 315     | 314     | 309     | 290     | 289     | 290     | 506     | NPF                                                                   |
| Perikanan                                                                                                                                                                                                                                                   | 166    | 166    | 145     | 126     | 123     | 130     | 123     | 118     | 114     | 111     | 109     | 106     | 102     | 95      | 88      | 88      | Fishery                                                               |
| NPF                                                                                                                                                                                                                                                         | 7      | 4      | 5       | 5       | 5       | 6       | 5       | 5       | 5       | 5       | 5       | 5       | 5       | 6       | 5       | 5       | NPF                                                                   |
| Pertambangan dan Penggalian                                                                                                                                                                                                                                 | 1.616  | 1.830  | 2.382   | 2.500   | 2.451   | 2.434   | 2.363   | 2.292   | 2.363   | 2.246   | 2.171   | 2.223   | 2.362   | 2.163   | 2.071   | 1.984   | Mining and Quarrying                                                  |
| NPF                                                                                                                                                                                                                                                         | 15     | 16     | 16      | 11      | 11      | 11      | 11      | 11      | 11      | 11      | 11      | 11      | 11      | 12      | 12      | 8       | NPF                                                                   |
| Industri Pengolahan                                                                                                                                                                                                                                         | 4.010  | 4.871  | 7.287   | 7.883   | 8.257   | 8.677   | 8.662   | 9.026   | 9.111   | 8.049   | 8.274   | 7.920   | 9.074   | 8.830   | 8.778   | 8.813   | Processing Industry                                                   |
| NPF                                                                                                                                                                                                                                                         | 575    | 110    | 111     | 127     | 128     | 128     | 67      | 64      | 64      | 66      | 82      | 119     | 124     | 126     | 132     | 124     | NPF                                                                   |
| Listrik, gas dan air                                                                                                                                                                                                                                        | 409    | 2.859  | 8.353   | 6.875   | 6.887   | 6.892   | 6.872   | 6.859   | 6.853   | 6.811   | 6.790   | 6.804   | 6.825   | 7.796   | 7.864   | 7.844   | Electricity, Gas and Water                                            |
| NPF                                                                                                                                                                                                                                                         | 390    | 391    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                                   |
| Konstruksi                                                                                                                                                                                                                                                  | 6.039  | 11.616 | 10.473  | 12.868  | 13.002  | 12.724  | 12.785  | 13.407  | 14.092  | 14.079  | 13.875  | 14.108  | 14.031  | 14.279  | 15.197  | 15.844  | Construction                                                          |
| NPF                                                                                                                                                                                                                                                         | 124    | 148    | 404     | 743     | 714     | 748     | 743     | 734     | 888     | 1.440   | 1.460   | 1.527   | 1.529   | 1.438   | 1.440   | 1.419   | NPF                                                                   |
| Perdagangan Besar dan Eceran                                                                                                                                                                                                                                | 4.438  | 6.694  | 7.926   | 7.905   | 8.264   | 8.227   | 8.286   | 8.317   | 8.535   | 9.550   | 10.004  | 9.995   | 10.091  | 9.792   | 9.876   | 9.714   | Wholesale and Retail Trade                                            |
| NPF                                                                                                                                                                                                                                                         | 341    | 208    | 271     | 377     | 379     | 357     | 361     | 374     | 381     | 342     | 381     | 401     | 393     | 414     | 438     | 442     | NPF                                                                   |
| Penyediaan akomodasi dan penyediaan makan minum                                                                                                                                                                                                             | 1.095  | 1.572  | 1.947   | 1.762   | 1.741   | 1.695   | 1.750   | 1.743   | 1.728   | 1.726   | 1.704   | 1.651   | 1.640   | 1.636   | 1.644   | 1.642   | Provision of accomodation and the provision of eating and drinking    |
| NPF                                                                                                                                                                                                                                                         | 11     | 27     | 11      | 13      | 13      | 14      | 14      | 13      | 13      | 11      | 11      | 15      | 18      | 16      | 17      | 13      | NPF                                                                   |
| Transportasi, pergudangan dan komunikasi                                                                                                                                                                                                                    | 1.475  | 1.253  | 1.954   | 1.830   | 1.885   | 2.108   | 2.388   | 2.404   | 2.218   | 2.655   | 3.090   | 3.106   | 3.171   | 3.142   | 3.113   | 3.100   | Transportation, Warehousing and Communications                        |
| NPF                                                                                                                                                                                                                                                         | 57     | 53     | 78      | 71      | 73      | 56      | 59      | 59      | 29      | 33      | 33      | 33      | 41      | 44      | 44      | 29      | NPF                                                                   |
| Perantara Keuangan                                                                                                                                                                                                                                          | 7.219  | 8.310  | 8.050   | 6.553   | 6.379   | 6.944   | 7.137   | 6.965   | 7.293   | 7.431   | 7.212   | 7.416   | 7.384   | 6.683   | 6.748   | 7.071   | Financial intermediaries                                              |
| NPF                                                                                                                                                                                                                                                         | 51     | 38     | 26      | 397     | 401     | 387     | 381     | 382     | 390     | 40      | 52      | 59      | 57      | 58      | 46      | 45      | NPF                                                                   |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan                                                                                                                                                                                                           | 3.480  | 2.975  | 4.977   | 4.465   | 4.657   | 4.534   | 4.732   | 4.690   | 4.654   | 4.870   | 4.415   | 4.351   | 4.358   | 4.187   | 4.195   | 3.972   | Real Estate, Business, Ownership, and Business Services               |
| NPF                                                                                                                                                                                                                                                         | 105    | 71     | 447     | 455     | 453     | 459     | 83      | 95      | 94      | 94      | 94      | 80      | 80      | 75      | 146     | 135     | NPF                                                                   |
| Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib                                                                                                                                                                                                | 0      | 1      | 1       | 1       | 1       | 1       | 1       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | Government administration, Defese and Compulsory social security      |
| NPF                                                                                                                                                                                                                                                         | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                                   |
| Jasa Pendidikan                                                                                                                                                                                                                                             | 389    | 692    | 797     | 881     | 877     | 873     | 866     | 863     | 846     | 836     | 804     | 777     | 766     | 751     | 771     | 780     | Education Services                                                    |
| NPF                                                                                                                                                                                                                                                         | 5      | 8      | 12      | 20      | 12      | 20      | 20      | 14      | 12      | 13      | 12      | 12      | 19      | 19      | 19      | 43      | NPF                                                                   |
| Jasa Kesehatan dan Kegiatan Sosial                                                                                                                                                                                                                          | 315    | 372    | 440     | 448     | 451     | 457     | 603     | 611     | 756     | 621     | 556     | 559     | 556     | 543     | 549     | 556     | Health Services and Social Activities                                 |
| NPF                                                                                                                                                                                                                                                         | 4      | 4      | 11      | 15      | 15      | 14      | 21      | 21      | 21      | 11      | 11      | 10      | 11      | 3       | 3       | 3       | NPF                                                                   |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya                                                                                                                                                                                          | 685    | 901    | 918     | 766     | 774     | 779     | 762     | 682     | 675     | 659     | 605     | 608     | 620     | 526     | 444     | 447     | Community, Sociocultural, Entertainment and Other Individual Services |
| NPF                                                                                                                                                                                                                                                         | 55     | 37     | 81      | 178     | 175     | 176     | 179     | 178     | 181     | 222     | 193     | 197     | 196     | 132     | 133     | 132     | NPF                                                                   |
| Jasa Perorangan yang Melayani Rumah Tangga                                                                                                                                                                                                                  | 4      | 5      | 11      | 8       | 8       | 9       | 10      | 6       | 6       | 7       | 7       | 7       | 8       | 7       | 9       | 12      | Individual Services which Serve Households                            |
| NPF                                                                                                                                                                                                                                                         | 0      | 0      | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 0       | 0       | 0       | 0       | 0       | NPF                                                                   |
| Badan Internasional dan Badan Ekstra Internasional Lainnya                                                                                                                                                                                                  | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0       | 0       | International Agency and Other Extra Agency International             |
| NPF                                                                                                                                                                                                                                                         | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPF                                                                   |
| Kegiatan yang belum jelas batasannya                                                                                                                                                                                                                        | 228    | 147    | 492     | 184     | 119     | 114     | 109     | 107     | 105     | 103     | 90      | 90      | 88      | 88      | 109     | 113     | Business Activities which are not clearly defined                     |
| NPF                                                                                                                                                                                                                                                         | 2      | 2      | 23      | 38      | 36      | 36      | 36      | 35      | 35      | 37      | 29      | 29      | 30      | 30      | 29      | 29      | NPF                                                                   |
| Penerima Pembiayaan Bukan Lapangan Usaha                                                                                                                                                                                                                    |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Non Industrial Origin                                                 |
| Rumah Tangga                                                                                                                                                                                                                                                |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Households                                                            |
| Untuk Pemilikan Rumah Tinggal                                                                                                                                                                                                                               | 23.631 | 30.483 | 39.208  | 42.394  | 42.773  | 43.169  | 43.880  | 44.240  | 44.816  | 45.390  | 45.553  | 46.229  | 46.732  | 46.961  | 46.987  | 47.333  | For Home Ownership                                                    |
| NPF                                                                                                                                                                                                                                                         | 439    | 583    | 656     | 810     | 816     | 827     | 839     | 835     | 859     | 830     | 890     | 865     | 905     | 1.063   | 1.133   | 1.206   | NPF                                                                   |
| Untuk Pemilikan Flat atau Apartemen                                                                                                                                                                                                                         | 627    | 1.127  | 1.866   | 2.177   | 2.227   | 2.266   | 2.291   | 2.287   | 2.307   | 2.326   | 2.351   | 2.409   | 2.418   | 2.444   | 2.445   | 2.453   | For Apartement Ownership                                              |
| NPF                                                                                                                                                                                                                                                         | 10     | 6      | 22      | 21      | 20      | 15      | 16      | 10      | 18      | 19      | 17      | 18      | 49      | 33      | 66      | 74      | NPF                                                                   |
| Untuk Pemilikan Ruko atau Rukan                                                                                                                                                                                                                             | 1.755  | 1.810  | 2.068   | 2.171   | 2.177   | 2.197   | 2.214   | 2.228   | 2.277   | 2.261   | 2.255   | 2.373   | 2.381   | 2.393   | 2.395   | 2.373   | For Shop House Ownership                                              |
| NPF                                                                                                                                                                                                                                                         | 53     | 61     | 54      | 86      | 84      | 92      | 86      | 82      | 98      | 91      | 104     | 96      | 106     | 112     | 120     | 124     | NPF                                                                   |
| Untuk Pemilikan Kendaraan Bermotor                                                                                                                                                                                                                          | 4.347  | 6.221  | 5.208   | 4.009   | 3.784   | 3.599   | 3.457   | 3.342   | 3.267   | 3.290   | 3.211   | 3.162   | 3.050   | 2.784   | 2.698   | 2.606   | For Vehicles Ownership                                                |
| NPF                                                                                                                                                                                                                                                         | 44     | 52     | 72      | 84      | 83      | 75      | 73      | 70      | 69      | 67      | 68      | 65      | 58      | 63      | 74      | 81      | NPF                                                                   |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)                                                                                                                                                                                | 5.629  | 8.158  | 9.070   | 9.805   | 10.121  | 10.349  | 10.618  | 10.994  | 11.136  | 11.342  | 11.423  | 11.550  | 11.621  | 11.611  | 11.570  | 11.614  | Others                                                                |
| NPF                                                                                                                                                                                                                                                         | 50     | 57     | 58      | 83      | 82      | 88      | 85      | 82      | 102     | 90      | 109     | 96      | 113     | 126     | 139     | 143     | NPF                                                                   |
| Bukan Lapangan Usaha Lainnya                                                                                                                                                                                                                                | 1.320  | 1.048  | 888     | 956     | 1.000   | 980     | 997     | 1.020   | 1.036   | 1.062   | 1.149   | 1.167   | 1.173   | 1.171   | 1.154   | 1.186   | Non Industrial Origin - Others                                        |
| NPF                                                                                                                                                                                                                                                         | 31     | 29     | 29      | 34      | 34      | 31      | 29      | 28      | 29      | 29      | 29      | 27      | 28      | 27      | 32      | 32      | NPF                                                                   |
| Total Pembiayaan                                                                                                                                                                                                                                            | 70.525 | 95.906 | 117.895 | 120.520 | 122.064 | 123.308 | 125.815 | 126.587 | 128.647 | 130.036 | 130.192 | 131.129 | 133.258 | 132.588 | 133.402 | 134.162 | Total Financing                                                       |
| Total NPF                                                                                                                                                                                                                                                   | 2.464  | 2.024  | 2.535   | 3.722   | 3.690   | 3.694   | 3.259   | 3.249   | 3.456   | 3.767   | 3.905   | 3.977   | 4.064   | 4.087   | 4.319   | 4.593   | 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 2020**  
**(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and**  
**Sharia Business Unit - June 2020)**  
**Miliar Rp (Billion IDR)**

| Propinsi           | Modal Kerja |            | Investasi |            | Konsumsi (Bukan UMKM) | Province           |
|--------------------|-------------|------------|-----------|------------|-----------------------|--------------------|
|                    | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                       |                    |
| Jawa Barat         | 6.614       | 2.207      | 3.475     | 1.784      | 23.469                | Jawa Barat         |
| NPF                | 597         | 225        | 157       | 0          | 532                   | NPF                |
| Banten             | 846         | 470        | 610       | 295        | 8.369                 | Banten             |
| NPF                | 91          | 46         | 18        | -          | 129                   | NPF                |
| DKI Jakarta        | 10.280      | 55.350     | 7.552     | 46.600     | 37.564                | DKI Jakarta        |
| NPF                | 327         | 1.175      | 324       | 836        | 1.088                 | NPF                |
| D.I Yogyakarta     | 500         | 131        | 409       | 852        | 2.147                 | D.I Yogyakarta     |
| NPF                | 32          | 70         | 39        | 0          | 42                    | NPF                |
| Jawa Tengah        | 3.358       | 3.362      | 1.958     | 2.503      | 8.287                 | Jawa Tengah        |
| NPF                | 199         | 964        | 98        | 187        | 166                   | NPF                |
| Jawa Timur         | 5.031       | 5.333      | 2.186     | 2.319      | 13.535                | Jawa Timur         |
| NPF                | 280         | 262        | 88        | 34         | 423                   | NPF                |
| Bengkulu           | 212         | 1          | 231       | 1          | 979                   | Bengkulu           |
| NPF                | 29          | -          | 23        | -          | 28                    | NPF                |
| Jambi              | 242         | 246        | 391       | 98         | 2.335                 | Jambi              |
| NPF                | 19          | -          | 23        | -          | 44                    | NPF                |
| Aceh               | 5.736       | 293        | 1.281     | 313        | 17.500                | Aceh               |
| NPF                | 119         | 0          | 39        | 0          | 55                    | NPF                |
| Sumatera Utara     | 1.965       | 926        | 923       | 1.855      | 6.301                 | Sumatera Utara     |
| NPF                | 369         | 40         | 114       | 539        | 213                   | NPF                |
| Sumatera Barat     | 740         | 45         | 487       | 186        | 3.129                 | Sumatera Barat     |
| NPF                | 59          | 2          | 39        | 1          | 45                    | NPF                |
| Riau               | 675         | 65         | 826       | 473        | 4.842                 | Riau               |
| NPF                | 51          | -          | 78        | -          | 52                    | NPF                |
| Sumatera Selatan   | 1.066       | 800        | 671       | 780        | 4.627                 | Sumatera Selatan   |
| NPF                | 78          | 2          | 127       | 4          | 126                   | NPF                |
| Bangka Belitung    | 88          | 1          | 257       | 4          | 430                   | Bangka Belitung    |
| NPF                | 2           | -          | 0         | -          | 5                     | NPF                |
| Kepulauan Riau     | 135         | 26         | 154       | 605        | 2.937                 | Kepulauan Riau     |
| NPF                | 7           | 10         | 9         | -          | 34                    | NPF                |
| Lampung            | 883         | 232        | 264       | 177        | 1.658                 | Lampung            |
| NPF                | 37          | 5          | 15        | -          | 40                    | NPF                |
| Kalimantan Selatan | 485         | 368        | 413       | 1.046      | 2.506                 | Kalimantan Selatan |
| NPF                | 36          | 0          | 24        | 8          | 76                    | NPF                |
| Kalimantan Barat   | 725         | 235        | 1.048     | 75         | 2.833                 | Kalimantan Barat   |
| NPF                | 12          | 0          | 21        | -          | 43                    | NPF                |
| Kalimantan Timur   | 797         | 89         | 696       | 363        | 3.439                 | Kalimantan Timur   |
| NPF                | 193         | 10         | 34        | 1          | 96                    | NPF                |
| Kalimantan Tengah  | 186         | 2          | 110       | 345        | 763                   | Kalimantan Tengah  |
| NPF                | 9           | -          | 1         | -          | 21                    | NPF                |
| Sulawesi Tengah    | 130         | 3          | 94        | 0          | 1.295                 | Sulawesi Tengah    |

**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 2020**  
**(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and**  
**Sharia Business Unit - June 2020)**  
**Miliar Rp (Billion IDR)**

| Propinsi            | Modal Kerja   |               | Investasi     |               | Konsumsi (Bukan UMKM) | Province            |
|---------------------|---------------|---------------|---------------|---------------|-----------------------|---------------------|
|                     | UMKM          | Bukan UMKM    | UMKM          | Bukan UMKM    |                       |                     |
| NPF                 | 15            | -             | 10            | -             | 20                    | NPF                 |
| Sulawesi Selatan    | 709           | 449           | 493           | 366           | 5.045                 | Sulawesi Selatan    |
| NPF                 | 81            | 50            | 42            | 92            | 145                   | NPF                 |
| Sulawesi Utara      | 75            | 1             | 40            | 11            | 562                   | Sulawesi Utara      |
| NPF                 | 4             | -             | 5             | -             | 10                    | NPF                 |
| Gorontalo           | 6             | 11            | 6             | 1             | 249                   | Gorontalo           |
| NPF                 | 1             | -             | 1             | -             | 4                     | NPF                 |
| Sulawesi Barat      | 3             | 12            | 2             | 1             | 390                   | Sulawesi Barat      |
| NPF                 | 0             | -             | -             | -             | 0                     | NPF                 |
| Sulawesi Tenggara   | 157           | 5             | 121           | 3             | 978                   | Sulawesi Tenggara   |
| NPF                 | 21            | -             | 16            | -             | 28                    | NPF                 |
| Nusa Tenggara Barat | 1.097         | 62            | 377           | 56            | 7.113                 | Nusa Tenggara Barat |
| NPF                 | 74            | 0             | 20            | 0             | 64                    | NPF                 |
| Bali                | 284           | 54            | 165           | 272           | 1.253                 | Bali                |
| NPF                 | 26            | 11            | 11            | 39            | 52                    | NPF                 |
| Nusa Tenggara Timur | 48            | -             | 9             | -             | 114                   | Nusa Tenggara Timur |
| NPF                 | 3             | -             | -             | -             | 1                     | NPF                 |
| Maluku              | 2             | 0             | 9             | 0             | 187                   | Maluku              |
| NPF                 | 1             | -             | 0             | -             | 1                     | NPF                 |
| Papua               | 43            | 4             | 89            | 6             | 315                   | Papua               |
| NPF                 | 0             | -             | 0             | -             | 7                     | NPF                 |
| Maluku Utara        | 41            | 23            | 22            | -             | 342                   | Maluku Utara        |
| NPF                 | 1             | -             | 1             | -             | 2                     | NPF                 |
| Papua Barat         | 10            | -             | 17            | 0             | 86                    | Papua Barat         |
| NPF                 | 0             | -             | 0             | -             | 2                     | NPF                 |
| Lainnya             | -             | 663           | -             | 29            | -                     | Outside Indonesia   |
| NPF                 | -             | -             | -             | -             | -                     | NPF                 |
| <b>Total</b>        | <b>43.170</b> | <b>71.468</b> | <b>25.387</b> | <b>61.419</b> | <b>165.579</b>        | <b>Total</b>        |
| <b>NPF</b>          | <b>2.773</b>  | <b>2.874</b>  | <b>1.379</b>  | <b>1.742</b>  | <b>3.594</b>          | <b>NPF</b>          |

Miliar Rupiah (in Billion IDR)

| <b>Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Juni 2020</b><br><b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank</b><br><b>and Sharia Business Unit - June 2020)</b><br><b>Milyar Rp (Billion IDR)</b> |             |            |           |            |                          |                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|--------------------------|--------------------|
| Propinsi                                                                                                                                                                                                                                                                                                                                                                | Modal Kerja |            | Investasi |            | Konsumsi<br>(Bukan UMKM) | Province           |
|                                                                                                                                                                                                                                                                                                                                                                         | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                          |                    |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                              | 5.687       | 1.720      | 3.201     | 1.403      | 15.033                   | Jawa Barat         |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 327         | 21         | 121       | 0          | 359                      | NPF                |
| Banten                                                                                                                                                                                                                                                                                                                                                                  | 638         | 358        | 493       | 182        | 4.223                    | Banten             |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 27          | -          | 14        | -          | 97                       | NPF                |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                             | 7.374       | 32.981     | 5.374     | 25.571     | 14.462                   | DKI Jakarta        |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 188         | 1.060      | 244       | 586        | 393                      | NPF                |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                                          | 424         | 31         | 342       | 405        | 1.102                    | D.I Yogyakarta     |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 10          | -          | 35        | -          | 22                       | NPF                |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                             | 2.772       | 2.580      | 1.131     | 1.216      | 3.992                    | Jawa Tengah        |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 136         | 910        | 82        | 142        | 78                       | NPF                |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                              | 4.477       | 4.174      | 1.889     | 788        | 7.228                    | Jawa Timur         |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 182         | 197        | 63        | 5          | 211                      | NPF                |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                | 210         | 1          | 226       | 1          | 979                      | Bengkulu           |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 29          | -          | 23        | -          | 28                       | NPF                |
| Jambi                                                                                                                                                                                                                                                                                                                                                                   | 227         | 46         | 367       | 16         | 1.789                    | Jambi              |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 19          | -          | 23        | -          | 41                       | NPF                |
| Aceh                                                                                                                                                                                                                                                                                                                                                                    | 5.677       | 293        | 1.281     | 313        | 17.286                   | Aceh               |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 118         | 0          | 39        | 0          | 54                       | NPF                |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                          | 1.081       | 419        | 621       | 1.173      | 3.265                    | Sumatera Utara     |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 59          | 10         | 85        | 339        | 80                       | NPF                |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                          | 533         | 14         | 299       | 106        | 1.873                    | Sumatera Barat     |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 35          | 2          | 23        | 1          | 35                       | NPF                |
| Riau                                                                                                                                                                                                                                                                                                                                                                    | 515         | 23         | 712       | 324        | 1.679                    | Riau               |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 31          | -          | 23        | -          | 30                       | NPF                |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                        | 736         | 752        | 538       | 600        | 1.863                    | Sumatera Selatan   |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 23          | 0          | 118       | 0          | 47                       | NPF                |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                         | 52          | 1          | 254       | 4          | 239                      | Bangka Belitung    |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 2           | -          | 0         | -          | 5                        | NPF                |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                          | 100         | 4          | 125       | 604        | 1.225                    | Kepulauan Riau     |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 3           | -          | 9         | -          | 19                       | NPF                |
| Lampung                                                                                                                                                                                                                                                                                                                                                                 | 882         | 118        | 245       | 33         | 1.423                    | Lampung            |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 37          | 5          | 15        | -          | 33                       | NPF                |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                      | 348         | 295        | 332       | 336        | 1.224                    | Kalimantan Selatan |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 24          | 0          | 9         | 2          | 32                       | NPF                |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                        | 719         | 131        | 1.033     | 70         | 1.841                    | Kalimantan Barat   |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 12          | 0          | 19        | -          | 39                       | NPF                |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                        | 579         | 82         | 578       | 161        | 1.807                    | Kalimantan Timur   |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 18          | 4          | 13        | 1          | 53                       | NPF                |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                       | 186         | 2          | 110       | 345        | 763                      | Kalimantan Tengah  |
| NPF                                                                                                                                                                                                                                                                                                                                                                     | 9           | -          | 1         | -          | 21                       | NPF                |

**Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I**  
**Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Juni 2020**  
**(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank**  
**and Sharia Business Unit - June 2020)**  
**Milyar Rp (Billion IDR)**

| Propinsi            | Modal Kerja   |               | Investasi     |               | Konsumsi<br>(Bukan UMKM) | Province            |
|---------------------|---------------|---------------|---------------|---------------|--------------------------|---------------------|
|                     | UMKM          | Bukan UMKM    | UMKM          | Bukan UMKM    |                          |                     |
| Sulawesi Tengah     | 130           | 3             | 94            | 0             | 1.295                    | Sulawesi Tengah     |
| NPF                 | 15            | -             | 10            | -             | 20                       | NPF                 |
| Sulawesi Selatan    | 512           | 48            | 380           | 153           | 2.536                    | Sulawesi Selatan    |
| NPF                 | 48            | 35            | 23            | -             | 76                       | NPF                 |
| Sulawesi Utara      | 75            | 1             | 40            | 11            | 562                      | Sulawesi Utara      |
| NPF                 | 4             | -             | 5             | -             | 10                       | NPF                 |
| Gorontalo           | 6             | 11            | 6             | 1             | 249                      | Gorontalo           |
| NPF                 | 1             | -             | 1             | -             | 4                        | NPF                 |
| Sulawesi Barat      | 0             | -             | 2             | -             | 257                      | Sulawesi Barat      |
| NPF                 | 0             | -             | -             | -             | 0                        | NPF                 |
| Sulawesi Tenggara   | 153           | 5             | 121           | 3             | 946                      | Sulawesi Tenggara   |
| NPF                 | 21            | -             | 16            | -             | 28                       | NPF                 |
| Nusa Tenggara Barat | 1.074         | 62            | 376           | 55            | 6.966                    | Nusa Tenggara Barat |
| NPF                 | 73            | -             | 20            | -             | 63                       | NPF                 |
| Bali                | 254           | 23            | 126           | 63            | 865                      | Bali                |
| NPF                 | 16            | 4             | 8             | 1             | 42                       | NPF                 |
| Nusa Tenggara Timur | 48            | -             | 9             | -             | 114                      | Nusa Tenggara Timur |
| NPF                 | 3             | -             | -             | -             | 1                        | NPF                 |
| Maluku              | 2             | 0             | 9             | 0             | 187                      | Maluku              |
| NPF                 | 1             | -             | 0             | -             | 1                        | NPF                 |
| Papua               | 43            | 4             | 89            | 6             | 315                      | Papua               |
| NPF                 | 0             | -             | 0             | -             | 7                        | NPF                 |
| Maluku Utara        | 41            | 23            | 22            | -             | 342                      | Maluku Utara        |
| NPF                 | 1             | -             | 1             | -             | 2                        | NPF                 |
| Papua Barat         | 10            | -             | 17            | 0             | 86                       | Papua Barat         |
| NPF                 | 0             | -             | 0             | -             | 2                        | NPF                 |
| Lainnya             | -             | 663           | -             | 29            | -                        | Outside Indonesia   |
| NPF                 | -             | -             | -             | -             | -                        | NPF                 |
| <b>Total</b>        | <b>35.566</b> | <b>44.867</b> | <b>20.442</b> | <b>33.971</b> | <b>98.014</b>            | <b>Total</b>        |
| <b>NPF</b>          | <b>1.468</b>  | <b>2.248</b>  | <b>1.043</b>  | <b>1.075</b>  | <b>1.934</b>             | <b>NPF</b>          |

Miliar Rupiah (in Billion IDR)

| <b>Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Juni 2020</b><br><b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank</b><br><b>and Sharia Business Unit - June 2020)</b><br><b>Milyar Rp (Billion IDR)</b> |             |            |           |            |                          |                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|--------------------------|--------------------|
| Propinsi                                                                                                                                                                                                                                                                                                                                                                 | Modal Kerja |            | Investasi |            | Konsumsi<br>(Bukan UMKM) | Province           |
|                                                                                                                                                                                                                                                                                                                                                                          | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                          |                    |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                               | 928         | 487        | 274       | 381        | 8.437                    | Jawa Barat         |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 270         | 204        | 36        | -          | 173                      | NPF                |
| Banten                                                                                                                                                                                                                                                                                                                                                                   | 208         | 112        | 117       | 113        | 4.146                    | Banten             |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 64          | 46         | 4         | -          | 31                       | NPF                |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                              | 2.906       | 22.368     | 2.178     | 21.030     | 23.101                   | DKI Jakarta        |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 140         | 115        | 80        | 250        | 696                      | NPF                |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                                           | 76          | 101        | 68        | 447        | 1.045                    | D.I Yogyakarta     |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 23          | 70         | 5         | 0          | 21                       | NPF                |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                              | 587         | 781        | 827       | 1.287      | 4.295                    | Jawa Tengah        |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 64          | 55         | 16        | 45         | 88                       | NPF                |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                               | 555         | 1.160      | 296       | 1.531      | 6.307                    | Jawa Timur         |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 98          | 65         | 26        | 29         | 212                      | NPF                |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                 | 2           | -          | 5         | -          | 0                        | Bengkulu           |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 0           | -          | 0         | -          | 0                        | NPF                |
| Jambi                                                                                                                                                                                                                                                                                                                                                                    | 15          | 200        | 24        | 83         | 546                      | Jambi              |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 0           | -          | 0         | -          | 3                        | NPF                |
| Aceh                                                                                                                                                                                                                                                                                                                                                                     | 59          | -          | 0         | -          | 215                      | Aceh               |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 1           | -          | -         | -          | 1                        | NPF                |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                           | 884         | 507        | 302       | 683        | 3.036                    | Sumatera Utara     |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 310         | 30         | 29        | 200        | 133                      | NPF                |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                           | 206         | 31         | 188       | 80         | 1.256                    | Sumatera Barat     |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 23          | 0          | 17        | -          | 9                        | NPF                |
| Riau                                                                                                                                                                                                                                                                                                                                                                     | 159         | 42         | 114       | 149        | 3.163                    | Riau               |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 20          | -          | 54        | -          | 22                       | NPF                |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                         | 330         | 47         | 133       | 180        | 2.764                    | Sumatera Selatan   |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 56          | 2          | 9         | 4          | 79                       | NPF                |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                          | 36          | -          | 3         | 0          | 191                      | Bangka Belitung    |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 1           | -          | -         | -          | 0                        | NPF                |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                           | 35          | 22         | 28        | 1          | 1.713                    | Kepulauan Riau     |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 4           | 10         | 0         | -          | 15                       | NPF                |
| Lampung                                                                                                                                                                                                                                                                                                                                                                  | 1           | 114        | 20        | 144        | 235                      | Lampung            |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 0           | -          | 1         | -          | 6                        | NPF                |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                       | 137         | 73         | 80        | 710        | 1.281                    | Kalimantan Selatan |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 13          | -          | 15        | 7          | 44                       | NPF                |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                         | 6           | 104        | 15        | 5          | 992                      | Kalimantan Barat   |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 0           | -          | 1         | -          | 3                        | NPF                |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                         | 218         | 6          | 118       | 202        | 1.632                    | Kalimantan Timur   |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | 175         | 6          | 21        | 0          | 43                       | NPF                |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                        | -           | -          | -         | -          | -                        | Kalimantan Tengah  |
| NPF                                                                                                                                                                                                                                                                                                                                                                      | -           | -          | -         | -          | -                        | NPF                |

**Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I**  
**Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Juni 2020**  
**(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank**  
**and Sharia Business Unit - June 2020)**  
**Milyar Rp (Billion IDR)**

| Propinsi            | Modal Kerja  |               | Investasi    |               | Konsumsi<br>(Bukan UMKM) | Province            |
|---------------------|--------------|---------------|--------------|---------------|--------------------------|---------------------|
|                     | UMKM         | Bukan UMKM    | UMKM         | Bukan UMKM    |                          |                     |
| Sulawesi Tengah     | -            | -             | -            | -             | -                        | Sulawesi Tengah     |
| NPF                 | -            | -             | -            | -             | -                        | NPF                 |
| Sulawesi Selatan    | 197          | 402           | 113          | 214           | 2.509                    | Sulawesi Selatan    |
| NPF                 | 33           | 15            | 18           | 92            | 69                       | NPF                 |
| Sulawesi Utara      | -            | -             | -            | -             | -                        | Sulawesi Utara      |
| NPF                 | -            | -             | -            | -             | -                        | NPF                 |
| Gorontalo           | -            | -             | -            | -             | -                        | Gorontalo           |
| NPF                 | -            | -             | -            | -             | -                        | NPF                 |
| Sulawesi Barat      | 3            | 12            | -            | 1             | 133                      | Sulawesi Barat      |
| NPF                 | -            | -             | -            | -             | 0                        | NPF                 |
| Sulawesi Tenggara   | 4            | -             | -            | -             | 32                       | Sulawesi Tenggara   |
| NPF                 | -            | -             | -            | -             | -                        | NPF                 |
| Nusa Tenggara Barat | 23           | 1             | 0            | 0             | 147                      | Nusa Tenggara Barat |
| NPF                 | 1            | 0             | -            | 0             | 0                        | NPF                 |
| Bali                | 30           | 30            | 39           | 209           | 388                      | Bali                |
| NPF                 | 9            | 7             | 3            | 39            | 9                        | NPF                 |
| Nusa Tenggara Timur | -            | -             | -            | -             | -                        | Nusa Tenggara Timur |
| NPF                 | -            | -             | -            | -             | -                        | NPF                 |
| Maluku              | -            | -             | -            | -             | -                        | Maluku              |
| NPF                 | -            | -             | -            | -             | -                        | NPF                 |
| Papua               | -            | -             | -            | -             | -                        | Papua               |
| NPF                 | -            | -             | -            | -             | -                        | NPF                 |
| Maluku Utara        | -            | -             | -            | -             | -                        | Maluku Utara        |
| NPF                 | -            | -             | -            | -             | -                        | NPF                 |
| Papua Barat         | -            | -             | -            | -             | -                        | Papua Barat         |
| NPF                 | -            | -             | -            | -             | -                        | NPF                 |
| Lainnya             | -            | -             | -            | -             | -                        | Outside Indonesia   |
| NPF                 | -            | -             | -            | -             | -                        | NPF                 |
| <b>Total</b>        | <b>7.604</b> | <b>26.601</b> | <b>4.945</b> | <b>27.447</b> | <b>67.565</b>            | <b>Total</b>        |
| <b>NPF</b>          | <b>1.305</b> | <b>626</b>    | <b>336</b>   | <b>667</b>    | <b>1.660</b>             | <b>NPF</b>          |

Miliar Rupiah (in Billion IDR)

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

| Lokasi             | Lapangan Usaha                     |           |                             |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                              |                 |                                    |                                                                    |                                            |                                                            |                                      | Bukan Lapangan Usaha                         |                                                    |                                                |                                                   |                                                               |                              | TOTAL   | Location           |
|--------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|-------------------------------------------------|------------------------------------------|--------------------|---------------------------------------------------|--------------------------------------------------------------|-----------------|------------------------------------|--------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|--------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|------------------------------|---------|--------------------|
|                    | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | 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         | 245                                | 78        | 71                          | 1.371               | 85                   | 1.921      | 4.290                        | 270                                             | 818                                      | 790                | 1.609                                             | 2                                                            | 824             | 929                                | 492                                                                | 125                                        | -                                                          | 160                                  | 15.485                                       | 231                                                | 381                                            | 699                                               | 6.435                                                         | 237                          | 37.550  | Jawa Barat         |
| NPF                | 13                                 | 5         | 2                           | 68                  | 1                    | 500        | 202                          | 9                                               | 31                                       | 25                 | 21                                                | 0                                                            | 2               | 10                                 | 49                                                                 | 4                                          | -                                                          | 36                                   | 385                                          | 7                                                  | 16                                             | 4                                                 | 112                                                           | 8                            | 1.511   | NPF                |
| Banten             | 9                                  | 4         | 13                          | 242                 | 45                   | 327        | 416                          | 45                                              | 102                                      | 374                | 117                                               | -                                                            | 252             | 98                                 | 123                                                                | 23                                         | -                                                          | 30                                   | 6.229                                        | 165                                                | 110                                            | 287                                               | 1.509                                                         | 69                           | 10.590  | Banten             |
| NPF                | 0                                  | -         | -                           | 1                   | 0                    | 108        | 19                           | 1                                               | 2                                        | 4                  | 3                                                 | -                                                            | 2               | -                                  | 9                                                                  | 0                                          | -                                                          | 4                                    | 95                                           | 2                                                  | 3                                              | 1                                                 | 19                                                            | 9                            | 284     | NPF                |
| DKI Jakarta        | 7.954                              | 654       | 5.264                       | 16.086              | 13.707               | 23.519     | 14.668                       | 2.831                                           | 7.498                                    | 12.239             | 8.738                                             | 2                                                            | 2.181           | 2.182                              | 2.069                                                              | 61                                         | 0                                                          | 129                                  | 22.290                                       | 1.991                                              | 1.057                                          | 5.177                                             | 5.835                                                         | 1.215                        | 157.346 | DKI Jakarta        |
| NPF                | 256                                | 1         | 7                           | 643                 | 450                  | 271        | 705                          | 3                                               | 129                                      | 68                 | 52                                                | 0                                                            | 10              | 1                                  | 46                                                                 | 1                                          | -                                                          | 18                                   | 653                                          | 75                                                 | 36                                             | 135                                               | 152                                                           | 38                           | 3.751   | NPF                |
| D.I Yogyakarta     | 38                                 | 12        | 1                           | 141                 | 4                    | 251        | 371                          | 87                                              | 36                                       | 85                 | 25                                                | 0                                                            | 575             | 132                                | 94                                                                 | 18                                         | -                                                          | 25                                   | 1.353                                        | 8                                                  | 53                                             | 87                                                | 601                                                           | 45                           | 4.040   | D.I Yogyakarta     |
| NPF                | 0                                  | 0         | 0                           | 7                   | -                    | 91         | 35                           | 2                                               | 1                                        | 1                  | 1                                                 | -                                                            | 0               | 0                                  | 1                                                                  | 1                                          | -                                                          | 1                                    | 32                                           | 2                                                  | 4                                              | 0                                                 | 2                                                             | 1                            | 185     | NPF                |
| Jawa Tengah        | 243                                | 37        | 21                          | 3.250               | 11                   | 1.349      | 2.297                        | 386                                             | 484                                      | 763                | 543                                               | -                                                            | 784             | 539                                | 288                                                                | 123                                        | -                                                          | 64                                   | 5.468                                        | 60                                                 | 213                                            | 247                                               | 2.219                                                         | 79                           | 19.468  | Jawa Tengah        |
| NPF                | 5                                  | 0         | 0                           | 1.017               | -                    | 169        | 165                          | 5                                               | 4                                        | 10                 | 5                                                 | -                                                            | 2               | 1                                  | 52                                                                 | 6                                          | -                                                          | 6                                    | 114                                          | 0                                                  | 12                                             | 4                                                 | 30                                                            | 5                            | 1.615   | NPF                |
| Jawa Timur         | 541                                | 360       | 8                           | 3.567               | 563                  | 1.463      | 4.378                        | 272                                             | 548                                      | 616                | 450                                               | 0                                                            | 603             | 760                                | 317                                                                | 141                                        | -                                                          | 283                                  | 8.867                                        | 379                                                | 398                                            | 437                                               | 3.235                                                         | 219                          | 28.404  | Jawa Timur         |
| NPF                | 10                                 | 9         | 0                           | 61                  | -                    | 193        | 238                          | 6                                               | 40                                       | 20                 | 14                                                | -                                                            | 5               | 2                                  | 43                                                                 | 3                                          | -                                                          | 19                                   | 297                                          | 10                                                 | 44                                             | 3                                                 | 50                                                            | 19                           | 1.087   | NPF                |
| Bengkulu           | 102                                | 2         | 2                           | 20                  | 2                    | 9          | 169                          | 18                                              | 10                                       | 18                 | 16                                                | -                                                            | 28              | 10                                 | 19                                                                 | 0                                          | -                                                          | 20                                   | 363                                          | 2                                                  | 33                                             | 24                                                | 555                                                           | 2                            | 1.424   | Bengkulu           |
| NPF                | 6                                  | 0         | -                           | 2                   | 0                    | 0          | 35                           | 2                                               | 1                                        | -                  | 1                                                 | -                                                            | 0               | 1                                  | 2                                                                  | -                                          | -                                                          | 3                                    | 17                                           | 0                                                  | 3                                              | 1                                                 | 6                                                             | 0                            | 80      | NPF                |
| Jambi              | 208                                | 4         | 42                          | 26                  | 1                    | 286        | 163                          | 21                                              | 19                                       | 23                 | 42                                                | 7                                                            | 62              | 13                                 | 41                                                                 | 1                                          | -                                                          | 18                                   | 577                                          | 4                                                  | 20                                             | 34                                                | 1.652                                                         | 48                           | 3.312   | Jambi              |
| NPF                | 16                                 | 0         | -                           | 1                   | -                    | 1          | 12                           | 0                                               | 1                                        | -                  | 3                                                 | -                                                            | -               | 0                                  | 2                                                                  | 0                                          | -                                                          | 7                                    | 26                                           | 1                                                  | 3                                              | 1                                                 | 12                                                            | 0                            | 86      | NPF                |
| Aceh               | 1.239                              | 277       | 44                          | 651                 | 85                   | 492        | 3.537                        | 208                                             | 140                                      | 172                | 110                                               | -                                                            | 18              | 107                                | 282                                                                | 58                                         | 2                                                          | 203                                  | 2.226                                        | 31                                                 | 42                                             | 276                                               | 13.179                                                        | 1.747                        | 25.124  | Aceh               |
| NPF                | 7                                  | 15        | 3                           | 14                  | -                    | 8          | 85                           | 5                                               | 5                                        | 0                  | 2                                                 | -                                                            | 2               | 0                                  | 8                                                                  | 1                                          | -                                                          | 3                                    | 16                                           | 0                                                  | 0                                              | 0                                                 | 33                                                            | 4                            | 213     | NPF                |
| Sumatera Utara     | 1.258                              | 17        | 3                           | 594                 | 20                   | 1.077      | 1.391                        | 206                                             | 178                                      | 112                | 105                                               | 2                                                            | 79              | 435                                | 125                                                                | 34                                         | -                                                          | 34                                   | 3.389                                        | 99                                                 | 227                                            | 184                                               | 2.369                                                         | 33                           | 11.971  | Sumatera Utara     |
| NPF                | 451                                | 5         | 0                           | 25                  | 0                    | 166        | 216                          | 117                                             | 13                                       | 1                  | 31                                                | -                                                            | 5               | 1                                  | 17                                                                 | 1                                          | -                                                          | 12                                   | 151                                          | 3                                                  | 23                                             | 5                                                 | 30                                                            | 2                            | 1.275   | NPF                |
| Sumatera Barat     | 357                                | 7         | 3                           | 69                  | 1                    | 58         | 554                          | 46                                              | 12                                       | 29                 | 20                                                | 1                                                            | 72              | 104                                | 92                                                                 | 13                                         | -                                                          | 20                                   | 570                                          | 15                                                 | 43                                             | 46                                                | 2.166                                                         | 289                          | 4.586   | Sumatera Barat     |
| NPF                | 15                                 | 0         | 0                           | 4                   | -                    | 3          | 48                           | 4                                               | 3                                        | 3                  | 2                                                 | -                                                            | 4               | 0                                  | 7                                                                  | 0                                          | -                                                          | 7                                    | 25                                           | 0                                                  | 1                                              | 0                                                 | 15                                                            | 3                            | 145     | NPF                |
| Riau               | 396                                | 21        | 1                           | 153                 | 3                    | 229        | 355                          | 59                                              | 33                                       | 251                | 108                                               | 0                                                            | 53              | 255                                | 98                                                                 | 11                                         | -                                                          | 12                                   | 2.281                                        | 6                                                  | 54                                             | 152                                               | 2.344                                                         | 5                            | 6.881   | Riau               |
| NPF                | 49                                 | 0         | 0                           | 0                   | 0                    | 18         | 21                           | 2                                               | 1                                        | -                  | 13                                                | -                                                            | -               | 0                                  | 18                                                                 | 1                                          | -                                                          | 4                                    | 38                                           | 1                                                  | 2                                              | 0                                                 | 11                                                            | 0                            | 181     | NPF                |
| Sumatera Selatan   | 300                                | 33        | 58                          | 71                  | 119                  | 569        | 828                          | 170                                             | 39                                       | 86                 | 544                                               | 0                                                            | 197             | 206                                | 71                                                                 | 12                                         | -                                                          | 15                                   | 2.630                                        | 26                                                 | 133                                            | 84                                                | 1.731                                                         | 22                           | 7.944   | Sumatera Selatan   |
| NPF                | 11                                 | 1         | 1                           | 2                   | 0                    | 51         | 43                           | 3                                               | 1                                        | -                  | 4                                                 | -                                                            | 4               | 75                                 | 10                                                                 | 0                                          | -                                                          | 4                                    | 86                                           | 5                                                  | 9                                              | 2                                                 | 24                                                            | 0                            | 337     | NPF                |
| Bangka Belitung    | 117                                | 0         | -                           | 1                   | -                    | 34         | 9                            | 2                                               | 0                                        | 178                | 0                                                 | -                                                            | 2               | 1                                  | 5                                                                  | 0                                          | -                                                          | -                                    | 87                                           | 1                                                  | 1                                              | 11                                                | 330                                                           | 0                            | 780     | Bangka Belitung    |
| NPF                | 0                                  | 0         | -                           | 0                   | -                    | 1          | 1                            | -                                               | -                                        | 0                  | 0                                                 | -                                                            | -               | -                                  | 0                                                                  | 0                                          | -                                                          | -                                    | 4                                            | -                                                  | -                                              | -                                                 | 2                                                             | -                            | 8       | NPF                |
| Kepulauan Riau     | 5                                  | 3         | 0                           | 47                  | 520                  | 65         | 87                           | 28                                              | 60                                       | 2                  | 16                                                | -                                                            | 47              | 15                                 | 17                                                                 | 1                                          | -                                                          | 8                                    | 1.428                                        | 18                                                 | 51                                             | 54                                                | 1.384                                                         | 3                            | 3.857   | Kepulauan Riau     |
| NPF                | 0                                  | 0         | -                           | 2                   | 0                    | 13         | 2                            | 0                                               | 0                                        | 1                  | 0                                                 | -                                                            | 5               | 0                                  | 1                                                                  | -                                          | -                                                          | 2                                    | 27                                           | 1                                                  | 1                                              | 0                                                 | 5                                                             | -                            | 60      | NPF                |
| Lampung            | 253                                | 17        | 1                           | 237                 | 6                    | 16         | 659                          | 32                                              | 20                                       | 33                 | 12                                                | 0                                                            | 72              | 95                                 | 60                                                                 | 23                                         | -                                                          | 21                                   | 947                                          | 13                                                 | 23                                             | 68                                                | 599                                                           | 8                            | 3.213   | Lampung            |
| NPF                | 4                                  | 1         | 0                           | 3                   | -                    | -          | 23                           | 1                                               | 0                                        | 11                 | 0                                                 | -                                                            | -               | 0                                  | 4                                                                  | 0                                          | -                                                          | 8                                    | 29                                           | 0                                                  | 3                                              | 0                                                 | 6                                                             | 0                            | 97      | NPF                |
| Kalimantan Selatan | 181                                | 52        | 445                         | 28                  | 0                    | 267        | 329                          | 26                                              | 462                                      | 334                | 56                                                | 0                                                            | 57              | 27                                 | 21                                                                 | 5                                          | -                                                          | 19                                   | 1.675                                        | 17                                                 | 184                                            | 81                                                | 527                                                           | 22                           | 4.817   | Kalimantan Selatan |
| NPF                | 2                                  | 3         | 2                           | 1                   | -                    | 7          | 28                           | 1                                               | 1                                        | 1                  | 9                                                 | -                                                            | 8               | -                                  | 3                                                                  | 0                                          | -                                                          | 3                                    | 52                                           | 1                                                  | 10                                             | 0                                                 | 11                                                            | 1                            | 145     | NPF                |
| Kalimantan Barat   | 325                                | 25        | 3                           | 16                  | 1                    | 38         | 187                          | 17                                              | 131                                      | 1.235              | 18                                                | 2                                                            | 31              | 7                                  | 32                                                                 | 4                                          | -                                                          | 10                                   | 1.054                                        | 16                                                 | 34                                             | 44                                                | 1.672                                                         | 13                           | 4.915   | Kalimantan Barat   |
| NPF                | 4                                  | 2         | -                           | 1                   | -                    | 5          | 12                           | 1                                               | 0                                        | -                  | 0                                                 | -                                                            | 3               | 0                                  | 4                                                                  | 0                                          | -                                                          | 1                                    | 25                                           | 1                                                  | 9                                              | 1                                                 | 6                                                             | 0                            | 75      | NPF                |
| Kalimantan Timur   | 179                                | 9         | 49                          | 52                  | 1                    | 386        | 215                          | 49                                              | 148                                      | 463                | 98                                                | 0                                                            | 121             | 61                                 | 84                                                                 | 6                                          | -                                                          | 23                                   | 1.321                                        | 41                                                 | 73                                             | 56                                                | 1.921                                                         | 27                           | 5.384   | Kalimantan Timur   |
| NPF                | 7                                  | 1         | 5                           | 3                   | 0                    | 168        | 13                           | 1                                               | 1                                        | 3                  | 1                                                 | -                                                            | 0               | 4                                  | 26                                                                 | 0                                          | -                                                          | 6                                    | 81                                           | 2                                                  | 2                                              | 0                                                 | 10                                                            | 1                            | 335     | NPF                |
| Kalimantan Tengah  | 337                                | 1         | 0                           | 5                   | 0                    | 23         | 97                           | 6                                               | 4                                        | 130                | 7                                                 | -                                                            | 8               | 7                                  | 11                                                                 | 4                                          | -                                                          | 3                                    | 318                                          | 4                                                  | 20                                             | 27                                                | 390                                                           | 4                            | 1.407   | Kalimantan Tengah  |
| NPF                | 0                                  | 0         | 0                           | 0                   | -                    | 1          | 5                            | 0                                               | -                                        | 2                  | 0                                                 | -                                                            | -               | 0                                  | 2                                                                  | 0                                          | -                                                          | 0                                    | 15                                           | -                                                  | 2                                              | 0                                                 | 3                                                             | 0                            | 31      | NPF                |
| Sulawesi Tengah    | 5                                  | 32        | 0                           | 11                  | 8                    | 6          | 106                          | 11                                              | 1                                        | 15                 | 9                                                 | 0                                                            | 5               | 1                                  | 12                                                                 | 3                                          | -                                                          | 4                                    | 195                                          | 1                                                  | 31                                             | 13                                                | 1.051                                                         | 3                            | 1.523   | Sulawesi Tengah    |
| NPF                | 0                                  | 0         | -                           | 0                   | -                    | 3          | 15                           | 1                                               | 0                                        | -                  | 4                                                 | -                                                            | -               | -                                  | 1                                                                  | 0                                          | -                                                          | 0                                    | 12                                           | -                                                  | 2                                              | 0                                                 | 6                                                             | 0                            | 45      | NPF</              |

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

| Lokasi             | Lapangan Usaha                     |           |                             |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                              |                 |                                    |                                                                    |                                            |                                                            |                                      | Bukan Lapangan Usaha                         |                                                    |                                                |                                                   |                                                               |                              | TOTAL  | Location           |
|--------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|-------------------------------------------------|------------------------------------------|--------------------|---------------------------------------------------|--------------------------------------------------------------|-----------------|------------------------------------|--------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|--------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|------------------------------|--------|--------------------|
|                    | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | 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         | 244                                | 73        | 58                          | 924                 | 85                   | 964        | 3.870                        | 260                                             | 772                                      | 753                | 1.539                                             | 2                                                            | 819             | 913                                | 454                                                                | 125                                        | -                                                          | 155                                  | 7.573                                        | 173                                                | 160                                            | 696                                               | 6.199                                                         | 232                          | 27.044 | Jawa Barat         |
| NPF                | 13                                 | 5         | 2                           | 64                  | 1                    | 45         | 184                          | 8                                               | 30                                       | 12                 | 21                                                | 0                                                            | 2               | 10                                 | 34                                                                 | 4                                          | -                                                          | 33                                   | 231                                          | 6                                                  | 8                                              | 4                                                 | 105                                                           | 5                            | 827    | NPF                |
| Banten             | 7                                  | 4         | 13                          | 158                 | 45                   | 80         | 276                          | 41                                              | 87                                       | 369                | 91                                                | -                                                            | 248             | 98                                 | 109                                                                | 23                                         | -                                                          | 21                                   | 2.576                                        | 23                                                 | 41                                             | 284                                               | 1.230                                                         | 69                           | 5.893  | Banten             |
| NPF                | 0                                  | -         | -                           | 1                   | 0                    | 4          | 14                           | 1                                               | 2                                        | 4                  | 3                                                 | -                                                            | 2               | -                                  | 7                                                                  | 0                                          | -                                                          | 1                                    | 70                                           | 1                                                  | 1                                              | 1                                                 | 16                                                            | 9                            | 138    | NPF                |
| DKI Jakarta        | 4.657                              | 596       | 3.341                       | 10.470              | 6.133                | 13.037     | 8.244                        | 1.514                                           | 5.513                                    | 6.097              | 5.607                                             | 1                                                            | 1.986           | 1.991                              | 1.972                                                              | 51                                         | -                                                          | 89                                   | 7.126                                        | 249                                                | 140                                            | 2.665                                             | 3.870                                                         | 413                          | 85.763 | DKI Jakarta        |
| NPF                | 7                                  | 1         | 6                           | 584                 | 450                  | 183        | 579                          | 2                                               | 126                                      | 60                 | 34                                                | 0                                                            | 10              | 1                                  | 27                                                                 | 1                                          | -                                                          | 6                                    | 199                                          | 18                                                 | 4                                              | 55                                                | 100                                                           | 16                           | 2.470  | NPF                |
| D.I Yogyakarta     | 31                                 | 12        | 1                           | 111                 | 2                    | 5          | 294                          | 44                                              | 9                                        | 73                 | 19                                                | 0                                                            | 448             | 32                                 | 79                                                                 | 18                                         | -                                                          | 24                                   | 632                                          | 2                                                  | 24                                             | 76                                                | 322                                                           | 45                           | 2.303  | D.I Yogyakarta     |
| NPF                | 0                                  | 0         | 0                           | 7                   | -                    | 0          | 31                           | 2                                               | 0                                        | -                  | 0                                                 | -                                                            | -               | 0                                  | 1                                                                  | 1                                          | -                                                          | 1                                    | 16                                           | -                                                  | 4                                              | 0                                                 | 1                                                             | 1                            | 66     | NPF                |
| Jawa Tengah        | 236                                | 34        | 20                          | 2.727               | 11                   | 429        | 1.975                        | 310                                             | 124                                      | 397                | 226                                               | -                                                            | 520             | 355                                | 153                                                                | 123                                        | -                                                          | 61                                   | 2.245                                        | 36                                                 | 70                                             | 217                                               | 1.366                                                         | 58                           | 11.691 | Jawa Tengah        |
| NPF                | 3                                  | 0         | 0                           | 1.004               | -                    | 77         | 142                          | 5                                               | 4                                        | 8                  | 2                                                 | -                                                            | 0               | 1                                  | 12                                                                 | 6                                          | -                                                          | 6                                    | 48                                           | 0                                                  | 4                                              | 3                                                 | 19                                                            | 4                            | 1.347  | NPF                |
| Jawa Timur         | 524                                | 358       | 7                           | 2.172               | 298                  | 892        | 3.818                        | 215                                             | 384                                      | 295                | 404                                               | 0                                                            | 553             | 741                                | 267                                                                | 140                                        | -                                                          | 259                                  | 3.734                                        | 55                                                 | 151                                            | 432                                               | 2.667                                                         | 189                          | 18.556 | Jawa Timur         |
| NPF                | 9                                  | 8         | 0                           | 50                  | -                    | 80         | 208                          | 6                                               | 23                                       | 7                  | 12                                                | -                                                            | 3               | 1                                  | 20                                                                 | 3                                          | -                                                          | 16                                   | 136                                          | 1                                                  | 18                                             | 3                                                 | 36                                                            | 17                           | 658    | NPF                |
| Bengkulu           | 100                                | 2         | 2                           | 20                  | 2                    | 9          | 167                          | 18                                              | 10                                       | 18                 | 16                                                | -                                                            | 27              | 10                                 | 19                                                                 | 0                                          | -                                                          | 20                                   | 363                                          | 2                                                  | 33                                             | 24                                                | 555                                                           | 2                            | 1.417  | Bengkulu           |
| NPF                | 6                                  | 0         | -                           | 2                   | 0                    | 0          | 34                           | 2                                               | 1                                        | -                  | 1                                                 | -                                                            | 0               | 1                                  | 2                                                                  | -                                          | -                                                          | 3                                    | 17                                           | 0                                                  | 3                                              | 1                                                 | 6                                                             | 0                            | 80     | NPF                |
| Jambi              | 193                                | 4         | 42                          | 25                  | 1                    | 14         | 150                          | 20                                              | 13                                       | 23                 | 30                                                | 7                                                            | 62              | 12                                 | 40                                                                 | 1                                          | -                                                          | 18                                   | 532                                          | 4                                                  | 18                                             | 34                                                | 1.194                                                         | 7                            | 2.445  | Jambi              |
| NPF                | 16                                 | 0         | -                           | 1                   | -                    | 1          | 12                           | 0                                               | 1                                        | -                  | 3                                                 | -                                                            | -               | 0                                  | 2                                                                  | 0                                          | -                                                          | 7                                    | 25                                           | 1                                                  | 3                                              | 1                                                 | 11                                                            | 0                            | 83     | NPF                |
| Aceh               | 1.239                              | 277       | 44                          | 651                 | 85                   | 433        | 3.536                        | 208                                             | 140                                      | 172                | 110                                               | -                                                            | 18              | 107                                | 282                                                                | 58                                         | 2                                                          | 203                                  | 2.014                                        | 31                                                 | 41                                             | 276                                               | 13.177                                                        | 1.747                        | 24.849 | Aceh               |
| NPF                | 7                                  | 15        | 3                           | 14                  | -                    | 7          | 85                           | 5                                               | 5                                        | 0                  | 2                                                 | -                                                            | 2               | 0                                  | 8                                                                  | 1                                          | -                                                          | 3                                    | 15                                           | 0                                                  | 0                                              | 0                                                 | 33                                                            | 4                            | 211    | NPF                |
| Sumatera Utara     | 790                                | 9         | 1                           | 146                 | 19                   | 496        | 810                          | 184                                             | 113                                      | 61                 | 34                                                | 0                                                            | 51              | 424                                | 96                                                                 | 34                                         | -                                                          | 27                                   | 927                                          | 25                                                 | 55                                             | 178                                               | 2.065                                                         | 14                           | 6.559  | Sumatera Utara     |
| NPF                | 261                                | 0         | 0                           | 7                   | 0                    | 9          | 71                           | 110                                             | 7                                        | 1                  | 2                                                 | -                                                            | 1               | 1                                  | 11                                                                 | 1                                          | -                                                          | 11                                   | 41                                           | 3                                                  | 10                                             | 5                                                 | 21                                                            | 0                            | 573    | NPF                |
| Sumatera Barat     | 171                                | 5         | 2                           | 45                  | 0                    | 22         | 358                          | 35                                              | 9                                        | 24                 | 11                                                | 1                                                            | 65              | 97                                 | 74                                                                 | 13                                         | -                                                          | 20                                   | 528                                          | 14                                                 | 32                                             | 45                                                | 1.230                                                         | 23                           | 2.824  | Sumatera Barat     |
| NPF                | 4                                  | 0         | -                           | 3                   | -                    | 1          | 29                           | 4                                               | 2                                        | 0                  | 1                                                 | -                                                            | 4               | 0                                  | 7                                                                  | 0                                          | -                                                          | 7                                    | 24                                           | 0                                                  | 1                                              | 0                                                 | 9                                                             | 0                            | 96     | NPF                |
| Riau               | 304                                | 21        | 1                           | 103                 | 3                    | 17         | 286                          | 56                                              | 28                                       | 247                | 88                                                | 0                                                            | 53              | 250                                | 95                                                                 | 10                                         | -                                                          | 11                                   | 615                                          | 5                                                  | 27                                             | 152                                               | 875                                                           | 5                            | 3.253  | Riau               |
| NPF                | 6                                  | 0         | 0                           | 0                   | 0                    | 0          | 13                           | 1                                               | 1                                        | -                  | 11                                                | -                                                            | -               | 0                                  | 17                                                                 | 1                                          | -                                                          | 3                                    | 20                                           | 0                                                  | 1                                              | 0                                                 | 7                                                             | 0                            | 84     | NPF                |
| Sumatera Selatan   | 250                                | 25        | 57                          | 30                  | 117                  | 319        | 714                          | 134                                             | 18                                       | 83                 | 443                                               | 0                                                            | 154             | 195                                | 63                                                                 | 12                                         | -                                                          | 15                                   | 862                                          | 13                                                 | 36                                             | 83                                                | 846                                                           | 22                           | 4.489  | Sumatera Selatan   |
| NPF                | 8                                  | 1         | 0                           | 1                   | 0                    | 1          | 37                           | 3                                               | 1                                        | -                  | 1                                                 | -                                                            | -               | 75                                 | 8                                                                  | 0                                          | -                                                          | 4                                    | 25                                           | 3                                                  | 4                                              | 2                                                 | 13                                                            | 0                            | 188    | NPF                |
| Bangka Belitung    | 117                                | 0         | -                           | 1                   | -                    | 2          | 6                            | 1                                               | 0                                        | 178                | 0                                                 | -                                                            | -               | 1                                  | 5                                                                  | 0                                          | -                                                          | -                                    | 57                                           | 1                                                  | 0                                              | 11                                                | 169                                                           | 0                            | 550    | Bangka Belitung    |
| NPF                | 0                                  | 0         | -                           | 0                   | -                    | 1          | 0                            | -                                               | -                                        | 0                  | 0                                                 | -                                                            | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                                    | 3                                            | -                                                  | -                                              | -                                                 | 1                                                             | -                            | 7      | NPF                |
| Kepulauan Riau     | 5                                  | 3         | 0                           | 46                  | 520                  | 12         | 75                           | 10                                              | 60                                       | 2                  | 16                                                | -                                                            | 47              | 15                                 | 15                                                                 | 1                                          | -                                                          | 6                                    | 482                                          | 6                                                  | 17                                             | 35                                                | 681                                                           | 3                            | 2.057  | Kepulauan Riau     |
| NPF                | 0                                  | 0         | -                           | 2                   | 0                    | -          | 2                            | 0                                               | 0                                        | 1                  | 0                                                 | -                                                            | 5               | 0                                  | 1                                                                  | -                                          | -                                                          | 1                                    | 15                                           | 1                                                  | 0                                              | -                                                 | 3                                                             | -                            | 31     | NPF                |
| Lampung            | 91                                 | 17        | 1                           | 151                 | 6                    | 16         | 657                          | 21                                              | 10                                       | 25                 | 12                                                | 0                                                            | 72              | 95                                 | 60                                                                 | 23                                         | -                                                          | 21                                   | 754                                          | 12                                                 | 14                                             | 68                                                | 566                                                           | 8                            | 2.700  | Lampung            |
| NPF                | 4                                  | 1         | 0                           | 3                   | -                    | -          | 23                           | 1                                               | 0                                        | 11                 | 0                                                 | -                                                            | -               | 0                                  | 4                                                                  | 0                                          | -                                                          | 8                                    | 23                                           | 0                                                  | 3                                              | 0                                                 | 6                                                             | 0                            | 90     | NPF                |
| Kalimantan Selatan | 37                                 | 52        | 409                         | 26                  | 0                    | 29         | 153                          | 8                                               | 183                                      | 286                | 21                                                | 0                                                            | 42              | 21                                 | 20                                                                 | 5                                          | -                                                          | 19                                   | 612                                          | 6                                                  | 62                                             | 69                                                | 452                                                           | 22                           | 2.535  | Kalimantan Selatan |
| NPF                | 2                                  | 3         | 2                           | 1                   | -                    | 0          | 15                           | 0                                               | 0                                        | 0                  | 3                                                 | -                                                            | 1               | -                                  | 3                                                                  | 0                                          | -                                                          | 3                                    | 23                                           | 1                                                  | 4                                              | 0                                                 | 3                                                             | 1                            | 66     | NPF                |
| Kalimantan Barat   | 324                                | 25        | 3                           | 16                  | 1                    | 36         | 167                          | 15                                              | 35                                       | 1.234              | 18                                                | 2                                                            | 28              | 5                                  | 30                                                                 | 4                                          | -                                                          | 10                                   | 1.000                                        | 16                                                 | 24                                             | 44                                                | 744                                                           | 13                           | 3.794  | Kalimantan Barat   |
| NPF                | 4                                  | 2         | -                           | 1                   | -                    | 5          | 11                           | 1                                               | 0                                        | -                  | 0                                                 | -                                                            | 3               | 0                                  | 3                                                                  | 0                                          | -                                                          | 1                                    | 23                                           | 1                                                  | 9                                              | 1                                                 | 5                                                             | 0                            | 70     | NPF                |
| Kalimantan Timur   | 14                                 | 9         | 44                          | 49                  | 1                    | 85         | 206                          | 45                                              | 145                                      | 453                | 94                                                | 0                                                            | 120             | 61                                 | 57                                                                 | 6                                          | -                                                          | 11                                   | 641                                          | 17                                                 | 34                                             | 56                                                | 1.032                                                         | 27                           | 3.207  | Kalimantan Timur   |
| NPF                | 1                                  | 1         | 0                           | 2                   | 0                    | 6          | 10                           | 1                                               | 1                                        | -                  | 0                                                 | -                                                            | 0               | 4                                  | 7                                                                  | 0                                          | -                                                          | 3                                    | 42                                           | 1                                                  | 2                                              | 0                                                 | 7                                                             | 1                            | 88     | NPF                |
| Kalimantan Tengah  | 337                                | 1         | 0                           | 5                   | 0                    | 23         | 97                           | 6                                               | 4                                        | 130                | 7                                                 | -                                                            | 8               | 7                                  | 11                                                                 | 4                                          | -                                                          | 3                                    | 318                                          | 4                                                  | 20                                             | 27                                                | 390                                                           | 4                            | 1.407  | Kalimantan Tengah  |
| NPF                | 0                                  | 0         | 0                           | 0                   | -                    | 1          | 5                            | 0                                               | -                                        | -                  | 2                                                 | -                                                            | -               | 0                                  | 2                                                                  | 0                                          | -                                                          | 0                                    | 15                                           | -                                                  | 2                                              | 0                                                 | 3                                                             | 0                            | 31     | NPF                |
| Sulawesi Tengah    | 5                                  | 32        | 0                           | 11                  | 8                    | 6          | 106                          | 11                                              | 1                                        | 15                 | 9                                                 | 0                                                            | 5               | 1                                  | 12                                                                 | 3                                          | -                                                          | 4                                    | 195                                          | 1                                                  | 31                                             | 13                                                | 1.051                                                         | 3                            | 1.523  | Sulawesi Tengah    |
| NPF                | 0                                  | 0         | -                           | 0                   | -                    | 3          | 15                           | 1                                               | 0                                        | -                  | 4                                                 | -                                                            | -               | -                                  | 1                                                                  | 0                                          | -                                                          | 0                                    | 12                                           | -                                                  | 2                                              | 0                                                 | 6                                                             | 0                            | 45     | NPF                |
| Sulawesi Selatan   | 15                                 | 18        | 4                           | 59                  | 1                    | 50         |                              |                                                 |                                          |                    |                                                   |                                                              |                 |                                    |                                                                    |                                            |                                                            |                                      |                                              |                                                    |                                                |                                                   |                                                               |                              |        |                    |

**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 2020**  
*(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - June 2020)*  
Miliar Rp (Billion IDR)

| Lokasi             | Lapangan Usaha                     |           |                             |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                              |                 |                                    |                                                                    |                                            |                                                            |                                      | Bukan Lapangan Usaha                         |                                                    |                                                |                                                   |                                                               |                              | TOTAL  | Location           |                   |
|--------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|-------------------------------------------------|------------------------------------------|--------------------|---------------------------------------------------|--------------------------------------------------------------|-----------------|------------------------------------|--------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|--------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|------------------------------|--------|--------------------|-------------------|
|                    | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, perdagangan 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         | 1                                  | 5         | 14                          | 447                 | -                    | 956        | 420                          | 10                                              | 46                                       | 37                 | 70                                                | -                                                            | 5               | 16                                 | 38                                                                 | 0                                          | -                                                          | 5                                    | 7.912                                        | 59                                                 | 221                                            | 4                                                 | 236                                                           | 6                            | 10.506 | Jawa Barat         |                   |
| NPF                | 0                                  | -         | -                           | 4                   | -                    | 455        | 18                           | 0                                               | 0                                        | 13                 | 0                                                 | -                                                            | 0               | 1                                  | 16                                                                 | -                                          | -                                                          | 3                                    | 154                                          | 1                                                  | 8                                              | 0                                                 | 7                                                             | 3                            | 684    | NPF                |                   |
| Banten             | 2                                  | -         | -                           | 84                  | 0                    | 247        | 140                          | 4                                               | 15                                       | 5                  | 27                                                | -                                                            | 4               | -                                  | 14                                                                 | -                                          | -                                                          | 9                                    | 3.653                                        | 142                                                | 68                                             | 4                                                 | 279                                                           | 0                            | 4.697  | Banten             |                   |
| NPF                | -                                  | -         | -                           | -                   | -                    | 103        | 5                            | -                                               | 1                                        | 0                  | -                                                 | -                                                            | -               | -                                  | 2                                                                  | -                                          | -                                                          | 3                                    | 25                                           | 1                                                  | 1                                              | 0                                                 | 4                                                             | 0                            | 146    | NPF                |                   |
| DKI Jakarta        | 3.297                              | 58        | 1.923                       | 5.616               | 7.574                | 10.482     | 6.424                        | 1.316                                           | 1.985                                    | 6.142              | 3.132                                             | 1                                                            | 195             | 191                                | 97                                                                 | 9                                          | 0                                                          | 40                                   | 15.164                                       | 1.742                                              | 917                                            | 2.512                                             | 1.965                                                         | 802                          | 71.583 | DKI Jakarta        |                   |
| NPF                | 249                                | -         | 1                           | 59                  | -                    | 89         | 126                          | 1                                               | 3                                        | 8                  | 18                                                | -                                                            | -               | 0                                  | 19                                                                 | -                                          | -                                                          | 13                                   | 454                                          | 57                                                 | 32                                             | 80                                                | 52                                                            | 22                           | 1.280  | NPF                |                   |
| D.I Yogyakarta     | 7                                  | 0         | -                           | 30                  | 2                    | 246        | 77                           | 43                                              | 27                                       | 11                 | 6                                                 | -                                                            | 126             | 99                                 | 16                                                                 | 1                                          | -                                                          | 1                                    | 721                                          | 6                                                  | 29                                             | 11                                                | 278                                                           | 0                            | 1.737  | D.I Yogyakarta     |                   |
| NPF                | -                                  | -         | -                           | 0                   | -                    | 91         | 3                            | 0                                               | 0                                        | 1                  | 1                                                 | -                                                            | 0               | -                                  | 0                                                                  | 0                                          | -                                                          | 0                                    | 17                                           | 2                                                  | 0                                              | -                                                 | 1                                                             | 0                            | 118    | NPF                |                   |
| Jawa Tengah        | 7                                  | 3         | 0                           | 524                 | 0                    | 920        | 322                          | 76                                              | 360                                      | 366                | 317                                               | -                                                            | 264             | 184                                | 134                                                                | 0                                          | -                                                          | 4                                    | 3.223                                        | 24                                                 | 144                                            | 30                                                | 853                                                           | 21                           | 7.777  | Jawa Tengah        |                   |
| NPF                | 2                                  | -         | -                           | 13                  | -                    | 92         | 23                           | 1                                               | -                                        | 2                  | 4                                                 | -                                                            | 1               | 1                                  | 40                                                                 | 0                                          | -                                                          | -                                    | 66                                           | -                                                  | 9                                              | 1                                                 | 11                                                            | 1                            | 268    | NPF                |                   |
| Jawa Timur         | 17                                 | 2         | 1                           | 1.394               | 265                  | 570        | 561                          | 57                                              | 164                                      | 321                | 46                                                | -                                                            | 50              | 18                                 | 51                                                                 | 0                                          | -                                                          | 24                                   | 5.133                                        | 324                                                | 248                                            | 4                                                 | 568                                                           | 31                           | 9.848  | Jawa Timur         |                   |
| NPF                | 1                                  | 0         | -                           | 10                  | -                    | 114        | 31                           | 0                                               | 18                                       | 13                 | 2                                                 | -                                                            | 2               | 1                                  | 23                                                                 | -                                          | -                                                          | 2                                    | 161                                          | 9                                                  | 26                                             | -                                                 | 15                                                            | 2                            | 430    | NPF                |                   |
| Bengkulu           | 2                                  | -         | -                           | 0                   | -                    | -          | 2                            | 1                                               | -                                        | 0                  | -                                                 | -                                                            | 1               | -                                  | 1                                                                  | 0                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | 0                                                             | -                            | 7      | Bengkulu           |                   |
| NPF                | -                                  | -         | -                           | 0                   | -                    | -          | 0                            | -                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | 0                                                             | -                            | 1      | NPF                |                   |
| Jambi              | 16                                 | 0         | -                           | 1                   | -                    | 272        | 13                           | 1                                               | 6                                        | -                  | 13                                                | -                                                            | 0               | 0                                  | 1                                                                  | -                                          | -                                                          | -                                    | 45                                           | 0                                                  | 2                                              | 0                                                 | 458                                                           | 40                           | 868    | Jambi              |                   |
| NPF                | -                                  | -         | -                           | 0                   | -                    | -          | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 1                                            | -                                                  | -                                              | -                                                 | 1                                                             | -                            | 3      | NPF                |                   |
| Aceh               | -                                  | -         | -                           | -                   | -                    | 59         | 0                            | -                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 213                                          | -                                                  | 0                                              | -                                                 | 2                                                             | -                            | 274    | Aceh               |                   |
| NPF                | -                                  | -         | -                           | -                   | -                    | 1          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 1                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | 2      | NPF                |                   |
| Sumatera Utara     | 467                                | 8         | 1                           | 448                 | 0                    | 582        | 581                          | 22                                              | 65                                       | 51                 | 71                                                | 1                                                            | 29              | 12                                 | 29                                                                 | 0                                          | -                                                          | 8                                    | 2.462                                        | 73                                                 | 172                                            | 6                                                 | 304                                                           | 19                           | 5.412  | Sumatera Utara     |                   |
| NPF                | 190                                | 5         | 0                           | 18                  | -                    | 157        | 145                          | 6                                               | 6                                        | 0                  | 29                                                | -                                                            | 4               | 0                                  | 7                                                                  | 0                                          | -                                                          | 2                                    | 110                                          | -                                                  | 13                                             | 0                                                 | 9                                                             | 2                            | 702    | NPF                |                   |
| Sumatera Barat     | 187                                | 2         | 1                           | 24                  | 0                    | 36         | 195                          | 11                                              | 3                                        | 4                  | 10                                                | -                                                            | 8               | 7                                  | 19                                                                 | -                                          | -                                                          | -                                    | 41                                           | 1                                                  | 11                                             | 1                                                 | 936                                                           | 266                          | 1.762  | Sumatera Barat     |                   |
| NPF                | 11                                 | 0         | 0                           | 2                   | -                    | 2          | 19                           | 1                                               | 0                                        | 3                  | 1                                                 | -                                                            | 0               | 0                                  | 1                                                                  | -                                          | -                                                          | -                                    | 1                                            | -                                                  | -                                              | -                                                 | 6                                                             | 2                            | 50     | NPF                |                   |
| Riau               | 92                                 | 0         | -                           | 50                  | -                    | 212        | 70                           | 3                                               | 6                                        | 4                  | 20                                                | -                                                            | 0               | 5                                  | 2                                                                  | 0                                          | -                                                          | 1                                    | 1.666                                        | 1                                                  | 27                                             | 0                                                 | 1.469                                                         | 0                            | 3.628  | Riau               |                   |
| NPF                | 43                                 | -         | -                           | 0                   | -                    | 18         | 9                            | 1                                               | 1                                        | -                  | 2                                                 | -                                                            | -               | -                                  | 1                                                                  | 0                                          | -                                                          | 0                                    | 17                                           | 0                                                  | 0                                              | 0                                                 | 4                                                             | 0                            | 97     | NPF                |                   |
| Sumatera Selatan   | 50                                 | 9         | 1                           | 41                  | 2                    | 250        | 115                          | 36                                              | 21                                       | 3                  | 101                                               | -                                                            | 43              | 11                                 | 8                                                                  | -                                          | -                                                          | -                                    | 1.768                                        | 13                                                 | 98                                             | 1                                                 | 885                                                           | -                            | 3.455  | Sumatera Selatan   |                   |
| NPF                | 3                                  | 0         | 1                           | 1                   | -                    | 50         | 5                            | -                                               | -                                        | -                  | 3                                                 | -                                                            | 4               | 0                                  | 2                                                                  | -                                          | -                                                          | -                                    | 60                                           | 2                                                  | 5                                              | 0                                                 | 11                                                            | -                            | 149    | NPF                |                   |
| Bangka Belitung    | 0                                  | 0         | -                           | 0                   | -                    | 32         | 3                            | 1                                               | -                                        | -                  | -                                                 | -                                                            | 2               | -                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 30                                           | -                                                  | 0                                              | 0                                                 | 161                                                           | -                            | 230    | Bangka Belitung    |                   |
| NPF                | -                                  | 0         | -                           | -                   | -                    | -          | 1                            | -                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | 0                                          | -                                                          | -                                    | 0                                            | -                                                  | -                                              | -                                                 | 0                                                             | -                            | 1      | NPF                |                   |
| Kepulauan Riau     | -                                  | -         | -                           | 1                   | -                    | 53         | 12                           | 17                                              | -                                        | -                  | 0                                                 | -                                                            | -               | -                                  | 2                                                                  | 0                                          | -                                                          | 1                                    | 946                                          | 11                                                 | 34                                             | 18                                                | 704                                                           | 0                            | 1.800  | Kepulauan Riau     |                   |
| NPF                | -                                  | -         | -                           | -                   | -                    | 13         | 0                            | -                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | 0                                                                  | -                                          | -                                                          | 1                                    | 12                                           | -                                                  | 0                                              | 0                                                 | 3                                                             | -                            | 29     | NPF                |                   |
| Lampung            | 161                                | -         | -                           | 86                  | -                    | -          | 2                            | 11                                              | 10                                       | 8                  | -                                                 | -                                                            | -               | 0                                  | -                                                                  | -                                          | -                                                          | -                                    | 193                                          | 0                                                  | 9                                              | -                                                 | 33                                                            | -                            | 514    | Lampung            |                   |
| NPF                | -                                  | -         | -                           | -                   | -                    | -          | 1                            | 0                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 6                                            | -                                                  | -                                              | -                                                 | 0                                                             | -                            | 7      | NPF                |                   |
| Kalimantan Selatan | 144                                | 0         | 36                          | 3                   | -                    | 238        | 176                          | 18                                              | 279                                      | 49                 | 35                                                | -                                                            | 16              | 6                                  | 1                                                                  | 0                                          | -                                                          | -                                    | 1.063                                        | 11                                                 | 122                                            | 11                                                | 74                                                            | -                            | 2.282  | Kalimantan Selatan |                   |
| NPF                | -                                  | -         | 0                           | 0                   | -                    | 7          | 13                           | 0                                               | 1                                        | 1                  | 6                                                 | -                                                            | 7               | -                                  | 0                                                                  | -                                          | -                                                          | -                                    | 29                                           | -                                                  | 6                                              | 0                                                 | 8                                                             | -                            | 79     | NPF                |                   |
| Kalimantan Barat   | 1                                  | -         | -                           | 0                   | -                    | 2          | 20                           | 2                                               | 96                                       | 0                  | 1                                                 | -                                                            | 3               | 2                                  | 2                                                                  | -                                          | -                                                          | -                                    | 54                                           | -                                                  | 10                                             | -                                                 | 928                                                           | 0                            | 1.121  | Kalimantan Barat   |                   |
| NPF                | 0                                  | -         | -                           | 0                   | -                    | 1          | 1                            | 0                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                                    | 2                                            | -                                                  | -                                              | -                                                 | 1                                                             | -                            | 5      | NPF                |                   |
| Kalimantan Timur   | 165                                | -         | 5                           | 2                   | -                    | 301        | 9                            | 3                                               | 3                                        | 10                 | 4                                                 | -                                                            | 1               | -                                  | 28                                                                 | 0                                          | -                                                          | 12                                   | 679                                          | 23                                                 | 40                                             | 0                                                 | 889                                                           | 0                            | 2.177  | Kalimantan Timur   |                   |
| NPF                | 6                                  | -         | 5                           | 1                   | -                    | 161        | 3                            | 1                                               | -                                        | 3                  | 1                                                 | -                                                            | -               | -                                  | 18                                                                 | 0                                          | -                                                          | 3                                    | 39                                           | 1                                                  | -                                              | -                                                 | 3                                                             | -                            | 246    | NPF                |                   |
| Kalimantan Tengah  | 0                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      | -                  | Kalimantan Tengah |
| NPF                | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      | -                  | NPF               |
| Sulawesi Tengah    | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      | -                  | Sulawesi Tengah   |
| NPF                | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      | -                  | NPF               |
| Sulawesi Selatan   | 0                                  | -         | 1                           | 48                  | 0                    | 308        | 333                          | 8                                               | 13                                       | 42                 | 120                                               | -                                                            | 33              | 4                                  | 4                                                                  | -                                          | -                                                          | 10                                   | 1.837                                        | 22                                                 | 199                                            | 2                                                 | 449                                                           | 1                            | 3.435  | Sulawesi Selatan   |                   |
| NPF                | -                                  | -         | 1                           | 9                   | -                    | 26         | 24                           | 1                                               | 0                                        | 1                  | 69                                                | -                                                            | 24              | -                                  | 2                                                                  | -                                          | -                                                          | 3                                    | 41                                           | -                                                  | 23                                             | -                                                 | 5                                                             | 0                            | 228    | NPF                |                   |
| Sulawesi Utara     | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      | -                  | Sulawesi Utara    |
| NPF                | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                            | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      | -                  | NPF               |
| Gorontalo          | -                                  | -         | -                           |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                              |                 |                                    |                                                                    |                                            |                                                            |                                      |                                              |                                                    |                                                |                                                   |                                                               |                              |        |                    |                   |

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

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

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

Note: r) Revised figures  
 \*) Provisional figures

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

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

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

Note: r) Revised figures  
\*) Provisional figures

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

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

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

Note: r) Revised figures  
\*) Provisional figures

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

| Indikator                | 2016  | 2017  | 2018  | 2019  |       |       |       |       |       |       | 2020  |       |       |       |       |       | Indicator                                               |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------------------------|
|                          |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                                         |
| 1. Modal Kerja           | 15,44 | 13,73 | 12,77 | 12,91 | 12,94 | 12,98 | 13,37 | 12,77 | 12,90 | 12,16 | 12,08 | 12,66 | 12,28 | 11,57 | 11,70 | 12,21 | 1. Working Capital                                      |
| a. UMKM                  | 19,65 | 19,66 | 19,83 | 20,53 | 20,46 | 20,65 | 21,83 | 20,44 | 20,63 | 19,19 | 19,42 | 18,44 | 18,05 | 17,07 | 19,52 | 18,73 | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                | 19,72 | 19,73 | 19,91 | 20,65 | 20,57 | 20,77 | 21,97 | 20,56 | 20,87 | 19,41 | 19,64 | 18,63 | 18,29 | 17,28 | 20,06 | 19,03 | i. Rupiah                                               |
| ii. Valas                | 7,76  | 4,66  | 2,54  | 2,96  | 2,64  | 2,60  | 3,69  | 2,74  | 2,38  | 2,11  | 2,06  | 2,45  | 2,54  | 2,22  | 2,73  | 2,63  | ii. Foreign Exchange                                    |
| b. Bukan UMKM            | 12,51 | 10,10 | 8,84  | 8,37  | 8,46  | 8,39  | 8,96  | 8,30  | 8,39  | 7,91  | 7,84  | 8,47  | 8,19  | 7,52  | 8,06  | 8,27  | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                | 12,88 | 10,46 | 9,15  | 8,71  | 8,80  | 8,75  | 9,24  | 8,63  | 8,66  | 8,16  | 8,09  | 8,74  | 8,51  | 7,83  | 8,32  | 8,52  | i. Rupiah                                               |
| ii. Valas                | 7,10  | 5,52  | 4,52  | 3,96  | 4,18  | 4,14  | 4,93  | 4,02  | 4,74  | 3,79  | 4,13  | 5,15  | 4,83  | 4,11  | 4,10  | 4,77  | ii. Foreign Exchange                                    |
| 2. Investasi             | 12,12 | 11,11 | 10,41 | 10,03 | 10,15 | 10,18 | 10,60 | 10,18 | 10,49 | 9,79  | 10,20 | 10,21 | 9,69  | 9,17  | 9,05  | 9,79  | 2. Investment                                           |
| a. UMKM                  | 14,77 | 13,58 | 12,04 | 12,21 | 11,99 | 12,01 | 12,18 | 11,99 | 11,95 | 10,72 | 11,58 | 11,63 | 11,35 | 10,68 | 10,85 | 11,09 | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                | 14,85 | 13,59 | 12,08 | 12,25 | 12,03 | 12,05 | 12,22 | 12,02 | 11,98 | 10,75 | 11,62 | 11,66 | 11,39 | 10,72 | 10,88 | 11,12 | i. Rupiah                                               |
| ii. Valas                | 6,74  | 4,79  | 5,36  | 5,13  | 5,01  | 5,01  | 5,02  | 5,20  | 5,26  | 5,04  | 4,50  | 4,53  | 4,53  | 4,48  | 5,32  | 5,31  | ii. Foreign Exchange                                    |
| b. Bukan UMKM            | 10,92 | 9,98  | 9,62  | 9,15  | 9,41  | 9,47  | 10,00 | 9,46  | 9,93  | 9,41  | 9,64  | 9,48  | 8,86  | 8,38  | 8,43  | 9,26  | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                | 12,17 | 10,74 | 10,30 | 9,65  | 9,96  | 10,02 | 10,56 | 9,94  | 10,51 | 9,97  | 10,19 | 10,04 | 9,44  | 8,90  | 8,87  | 9,78  | i. Rupiah                                               |
| ii. Valas                | 6,83  | 6,69  | 6,16  | 5,67  | 5,53  | 5,47  | 5,68  | 5,65  | 5,30  | 4,74  | 4,66  | 4,91  | 4,59  | 4,21  | 4,27  | 4,61  | ii. Foreign Exchange                                    |
| 3. Konsumsi (Bukan UMKM) | 11,60 | 11,19 | 10,64 | 10,50 | 10,49 | 10,48 | 10,54 | 10,47 | 10,39 | 9,39  | 10,25 | 10,12 | 9,98  | 9,85  | 9,93  | 9,87  | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| i. Rupiah                | 11,60 | 11,19 | 10,64 | 10,50 | 10,49 | 10,48 | 10,54 | 10,47 | 10,39 | 9,39  | 10,25 | 10,12 | 9,98  | 9,85  | 9,93  | 9,87  | i. Rupiah                                               |
| ii. Valas                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Exchange                                    |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

| Indikator                      | 2016  | 2017  | 2018  | 2019  |       |       |       |       |       |       | 2020  |       |       |                    |       |       | Indicator                                               |
|--------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------------|-------|-------|---------------------------------------------------------|
|                                |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr                | Mei   | Jun   |                                                         |
| 1. Modal Kerja                 | 16,36 | 15,25 | 14,26 | 14,04 | 14,17 | 14,18 | 14,79 | 13,94 | 14,30 | 13,21 | 13,33 | 14,15 | 13,63 | 12,87              | 13,01 | 13,73 | 1. Working Capital                                      |
| a. UMKM                        | 21,19 | 22,14 | 23,04 | 23,52 | 23,54 | 23,66 | 24,40 | 23,36 | 23,77 | 21,87 | 22,08 | 20,49 | 20,06 | 19,01 <sup>r</sup> | 19,33 | 20,78 | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                      | 21,28 | 22,16 | 23,05 | 23,58 | 23,57 | 23,70 | 24,44 | 23,40 | 23,81 | 21,91 | 22,12 | 20,51 | 20,13 | 19,08 <sup>r</sup> | 19,38 | 20,94 | i. Rupiah                                               |
| ii. Valas                      | 7,76  | 10,27 | 3,84  | 2,80  | 1,01  | 0,92  | 5,94  | 2,07  | 4,32  | 1,92  | 1,42  | 5,04  | 3,80  | 2,46               | 3,24  | 3,46  | ii. Foreign Exchange                                    |
| b. Bukan UMKM                  | 12,93 | 10,63 | 8,92  | 8,00  | 8,14  | 7,94  | 8,63  | 7,87  | 8,05  | 7,33  | 7,45  | 8,35  | 7,89  | 7,13               | 7,91  | 8,14  | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                      | 13,32 | 10,83 | 9,09  | 8,22  | 8,35  | 8,15  | 8,79  | 8,06  | 8,18  | 7,52  | 7,63  | 8,52  | 8,07  | 7,33               | 8,05  | 8,25  | i. Rupiah                                               |
| ii. Valas                      | 7,30  | 7,29  | 5,80  | 4,22  | 4,61  | 4,54  | 5,98  | 4,49  | 5,73  | 4,01  | 4,32  | 5,86  | 5,66  | 4,42               | 4,68  | 6,09  | ii. Foreign Exchange                                    |
| 2. Investasi                   | 12,85 | 11,83 | 11,07 | 10,50 | 10,62 | 10,62 | 11,38 | 10,55 | 10,76 | 9,74  | 10,31 | 10,91 | 10,26 | 9,53               | 9,52  | 10,12 | 2. Investment                                           |
| a. UMKM                        | 15,14 |       | 12,82 | 12,27 | 12,29 | 12,33 | 12,60 | 12,34 | 12,26 | 10,74 | 11,85 | 11,87 | 11,53 | 10,77              | 11,04 | 11,34 | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                      | 15,23 | 14,26 | 12,82 | 12,27 | 12,29 | 12,33 | 12,60 | 12,35 | 12,26 | 10,74 | 11,87 | 11,88 | 11,55 | 10,78              | 11,05 | 11,34 | i. Rupiah                                               |
| ii. Valas                      | 6,75  | 4,00  | 9,00  | 3,00  | -     | -     | -     | 3,21  | 4,35  | -     | 1,64  | 1,63  | 1,61  | 2,08               | 5,44  | 5,41  | ii. Foreign Exchange                                    |
| b. Bukan UMKM                  | 11,67 | 10,59 | 10,10 | 9,48  | 9,67  | 9,66  | 10,70 | 9,54  | 9,92  | 9,16  | 9,41  | 10,12 | 9,20  | 8,49               | 8,80  | 9,39  | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                      | 12,57 | 11,14 | 10,58 | 9,91  | 10,13 | 10,11 | 11,15 | 9,87  | 10,34 | 9,52  | 9,79  | 10,59 | 9,67  | 8,91               | 9,12  | 9,73  | i. Rupiah                                               |
| ii. Valas                      | 7,87  | 7,81  | 6,96  | 6,07  | 5,83  | 5,75  | 6,37  | 6,35  | 5,65  | 5,21  | 5,21  | 5,81  | 5,64  | 4,95               | 5,19  | 6,09  | ii. Foreign Exchange                                    |
| 3. Konsumsi (Bukan UMKM)       | 12,34 | 12,47 | 12,01 | 11,91 | 11,93 | 11,93 | 12,04 | 11,94 | 11,91 | 10,25 | 11,80 | 11,62 | 11,40 | 11,22              | 11,36 | 11,41 | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| i. Rupiah                      | 12,34 | 12,47 | 12,01 | 11,91 | 11,93 | 11,93 | 12,04 | 11,94 | 11,91 | 10,25 | 11,80 | 11,62 | 11,40 | 11,22              | 11,36 | 11,41 | i. Rupiah                                               |
| ii. Valas                      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     | ii. Foreign Exchange                                    |
| Ket: r) Angka-angka diperbaiki |       |       |       |       |       |       |       |       |       |       |       |       |       |                    |       |       | Note: r) Revised figures                                |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

| Indikator                | 2016  | 2017  | 2018  | 2019  |       |       |       |       |       |       | 2020  |       |       |       |       |       | Indicator                                               |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------------------------|
|                          |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                                         |
| 1. Modal Kerja           | 12,11 | 9,76  | 9,47  | 9,78  | 9,67  | 9,86  | 9,63  | 9,69  | 9,39  | 9,42  | 8,96  | 8,96  | 8,91  | 8,42  | 8,53  | 8,63  | 1. Working Capital                                      |
| a. UMKM                  | 13,73 | 11,59 | 11,20 | 10,73 | 10,62 | 10,77 | 9,61  | 10,57 | 10,04 | 9,89  | 9,77  | 9,66  | 9,41  | 9,17  | 9,02  | 9,13  | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                | 13,73 | 11,73 | 11,35 | 10,90 | 10,78 | 10,95 | 9,84  | 10,75 | 10,45 | 10,30 | 10,18 | 10,10 | 9,90  | 9,63  | 9,50  | 9,62  | i. Rupiah                                               |
| ii. Valas                | -     | 1,94  | 2,45  | 3,03  | 3,01  | 2,96  | 3,00  | 2,95  | 2,09  | 2,14  | 2,14  | 2,15  | 2,19  | 2,15  | 2,10  | 2,09  | ii. Foreign Exchange                                    |
| b. Bukan UMKM            | 11,08 | 8,89  | 8,68  | 9,31  | 9,22  | 9,45  | 9,63  | 9,30  | 9,12  | 9,21  | 8,65  | 8,69  | 8,73  | 8,16  | 8,38  | 8,49  | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                | 11,38 | 9,55  | 9,27  | 9,99  | 9,96  | 10,22 | 10,19 | 10,02 | 9,72  | 9,62  | 9,08  | 9,13  | 9,37  | 8,68  | 8,92  | 9,01  | i. Rupiah                                               |
| ii. Valas                | 6,37  | 3,36  | 3,11  | 3,62  | 3,69  | 3,69  | 3,49  | 3,48  | 3,49  | 3,37  | 3,89  | 4,19  | 3,89  | 3,77  | 3,61  | 3,61  | ii. Foreign Exchange                                    |
| 2. Investasi             | 9,77  | 9,38  | 9,21  | 9,25  | 9,38  | 9,49  | 9,38  | 9,59  | 10,07 | 9,86  | 10,01 | 9,07  | 8,81  | 8,58  | 8,29  | 9,24  | 2. Investment                                           |
| a. UMKM                  | 12,93 | 11,45 | 10,16 | 11,99 | 10,88 | 10,87 | 10,56 | 10,77 | 10,81 | 10,65 | 10,56 | 10,49 | 10,50 | 10,27 | 10,21 | 10,08 | a. Micro, Small and Medium Enterprise                   |
| i. Rupiah                | 12,98 | 11,46 | 10,25 | 12,17 | 11,03 | 11,01 | 10,70 | 10,88 | 10,93 | 10,76 | 10,67 | 10,61 | 10,63 | 10,39 | 10,31 | 10,18 | i. Rupiah                                               |
| ii. Valas                | 6,62  | 5,76  | 5,17  | 5,23  | 5,23  | 5,23  | 5,24  | 5,32  | 5,31  | 5,31  | 5,28  | 5,30  | 5,30  | 5,30  | 5,30  | 5,30  | ii. Foreign Exchange                                    |
| b. Bukan UMKM            | 8,89  | 8,64  | 8,86  | 8,75  | 9,10  | 9,23  | 9,18  | 9,36  | 9,94  | 9,72  | 9,91  | 8,82  | 8,52  | 8,27  | 7,94  | 9,09  | b. Non Micro, Small and Medium Enterprise               |
| i. Rupiah                | 10,84 | 9,78  | 9,80  | 9,34  | 9,75  | 9,90  | 9,82  | 10,03 | 10,73 | 10,52 | 10,68 | 9,46  | 9,22  | 8,90  | 8,53  | 9,84  | i. Rupiah                                               |
| ii. Valas                | 5,31  | 4,98  | 5,38  | 5,29  | 5,27  | 5,23  | 5,10  | 5,08  | 5,03  | 4,39  | 4,20  | 4,15  | 3,64  | 3,53  | 3,39  | 3,03  | ii. Foreign Exchange                                    |
| 3. Konsumsi (Bukan UMKM) | 10,34 | 9,35  | 8,72  | 8,54  | 8,49  | 8,47  | 8,44  | 8,41  | 8,27  | 8,17  | 8,09  | 8,04  | 7,96  | 7,90  | 7,89  | 7,62  | 3. Consumption (Non Micro, Small and Medium Enterprise) |
| i. Rupiah                | 10,34 | 9,35  | 8,72  | 8,54  | 8,49  | 8,47  | 8,44  | 8,41  | 8,27  | 8,17  | 8,09  | 8,04  | 7,96  | 7,90  | 7,89  | 7,62  | i. Rupiah                                               |
| ii. Valas                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | ii. Foreign Exchange                                    |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

| Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah<br>(Average of Margin Rates of BUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)<br>Persen (Percent) |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------------------------------------|
| Indikator                                                                                                                                                                                                                                                                                                    | 2016  | 2017  | 2018  | 2019  |       |       |       |       |       |       | 2020  |       |       |       |       |       | Indicator                                                             |
|                                                                                                                                                                                                                                                                                                              |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                                                       |
| Penerima Pembiayaan Lapangan Usaha                                                                                                                                                                                                                                                                           |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                                                       |
| Pertanian, perburuan dan Kehutanan                                                                                                                                                                                                                                                                           | 15,19 | 15,47 | 13,96 | 14,28 | 14,65 | 14,75 | 15,13 | 14,91 | 15,02 | 14,60 | 14,77 | 15,04 | 14,60 | 12,12 | 15,01 | 14,66 | Financing to Business Sector                                          |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 15,19 | 15,47 | 13,99 | 14,32 | 14,68 | 14,79 | 15,17 | 15,04 | 15,15 | 14,71 | 14,89 | 15,17 | 14,74 | 12,37 | 15,01 | 14,66 | Agricultures, Hunting and Forestry                                    |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | 7,00  | 6,94  | 6,94  | 7,00  | 7,00  | 7,00  | 7,00  | 7,00  | 7,00  | 7,00  | 7,00  | 3,07  | -     | -     | a. Rupiah                                                             |
| Perikanan                                                                                                                                                                                                                                                                                                    | 12,87 | 12,07 | 13,33 | 11,08 | 10,71 | 11,06 | 14,18 | 10,42 | 13,39 | 10,27 | 10,04 | 10,01 | 12,29 | 10,36 | 10,50 | 13,43 | b. Foreign Exchange                                                   |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 12,87 | 12,07 | 13,33 | 11,08 | 10,71 | 11,06 | 14,18 | 10,42 | 13,39 | 10,27 | 9,70  | 12,69 | 12,29 | 10,36 | 9,45  | 13,43 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Pertambangan dan Penggalian                                                                                                                                                                                                                                                                                  | 10,66 | 10,99 | 10,00 | 6,52  | 6,50  | 6,54  | 11,43 | 6,32  | 8,73  | 5,86  | 6,11  | 6,02  | 8,49  | 8,50  | 8,28  | 9,31  | Mining and Quarrying                                                  |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 12,56 | 11,93 | 12,56 | 7,16  | 7,10  | 7,23  | 13,77 | 6,89  | 9,27  | 6,14  | 6,58  | 15,45 | 9,02  | 5,44  | 4,20  | 9,99  | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | 7,98  | 9,26  | 7,36  | 5,65  | 5,63  | 5,53  | 8,12  | 5,49  | 8,11  | 5,53  | 5,55  | 8,17  | 8,01  | 3,95  | 4,91  | 8,48  | b. Foreign Exchange                                                   |
| Industri Pengolahan                                                                                                                                                                                                                                                                                          | 11,82 | 11,87 | 10,55 | 9,92  | 10,03 | 9,71  | 10,30 | 9,58  | 9,71  | 8,62  | 8,95  | 9,74  | 9,01  | 7,67  | 8,11  | 8,83  | Processing Industry                                                   |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 12,18 | 12,26 | 10,75 | 10,31 | 10,35 | 10,07 | 10,61 | 9,92  | 10,02 | 9,92  | 10,07 | 10,05 | 9,31  | 8,17  | 8,44  | 9,00  | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | 6,90  | 5,82  | 6,09  | 4,13  | 4,72  | 4,55  | 5,41  | 4,48  | 5,12  | 3,49  | 4,06  | 5,27  | 5,14  | 4,10  | 4,56  | 5,48  | b. Foreign Exchange                                                   |
| Listrik, gas dan air                                                                                                                                                                                                                                                                                         | 10,50 | 8,78  | 7,56  | 7,34  | 7,24  | 7,42  | 8,17  | 7,62  | 7,55  | 7,01  | 7,01  | 7,69  | 7,26  | 7,20  | 6,71  | 7,27  | Electricity, Gas and Water                                            |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 12,16 | 9,34  | 7,99  | 7,85  | 7,93  | 8,18  | 9,02  | 7,97  | 8,51  | 7,76  | 7,75  | 8,66  | 8,25  | 7,66  | 7,20  | 7,92  | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | 7,74  | 7,48  | 6,37  | 5,71  | 5,02  | 4,97  | 5,40  | 6,41  | 4,18  | 4,22  | 4,23  | 4,23  | 4,15  | 4,41  | 5,16  | 5,09  | b. Foreign Exchange                                                   |
| Konstruksi                                                                                                                                                                                                                                                                                                   | 13,27 | 11,01 | 9,17  | 8,92  | 9,25  | 9,17  | 9,50  | 8,84  | 9,17  | 7,77  | 7,88  | 8,28  | 8,40  | 9,12  | 7,97  | 9,36  | Construction                                                          |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 13,60 | 11,17 | 9,24  | 9,00  | 9,34  | 9,25  | 9,57  | 8,93  | 8,86  | 7,83  | 7,94  | 8,32  | 8,47  | 9,14  | 7,98  | 9,38  | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | 5,84  | 5,63  | 5,96  | 4,67  | 4,66  | 4,66  | 6,00  | 4,32  | 5,82  | 4,15  | 4,85  | 5,78  | 4,77  | 4,79  | 7,00  | 7,00  | b. Foreign Exchange                                                   |
| Perdagangan Besar dan Eceran                                                                                                                                                                                                                                                                                 | 21,41 | 20,97 | 21,56 | 21,00 | 20,83 | 20,98 | 21,86 | 21,27 | 22,05 | 20,42 | 20,94 | 21,44 | 20,87 | 17,19 | 22,28 | 20,74 | Wholesale and Retail Trade                                            |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 21,47 | 21,13 | 21,87 | 21,26 | 21,08 | 21,20 | 22,06 | 21,46 | 22,25 | 20,60 | 21,12 | 21,63 | 21,08 | 17,60 | 22,43 | 20,98 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | 7,95  | 6,73  | 6,67  | 6,00  | 6,27  | 6,21  | 6,60  | 6,47  | 6,35  | 6,32  | 6,28  | 6,58  | 6,15  | 3,33  | 4,66  | 6,30  | b. Foreign Exchange                                                   |
| Penyediaan akomodasi dan penyediaan makan minum                                                                                                                                                                                                                                                              | 16,31 | 14,48 | 12,65 | 13,63 | 14,15 | 14,35 | 13,13 | 13,03 | 12,99 | 11,73 | 13,86 | 13,23 | 13,07 | 10,97 | 12,07 | 12,40 | Provision of accommodation and the provision of eating and drinking   |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 16,31 | 14,48 | 12,65 | 13,63 | 14,15 | 14,35 | 13,13 | 13,03 | 12,99 | 11,73 | 13,86 | 13,23 | 13,07 | 10,97 | 12,07 | 12,40 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Transportasi, pergudangan dan komunikasi                                                                                                                                                                                                                                                                     | 11,12 | 10,68 | 10,07 | 10,13 | 10,34 | 10,20 | 11,17 | 10,06 | 10,27 | 9,19  | 9,69  | 10,75 | 9,85  | 8,66  | 7,59  | 8,41  | Transportation, Warehousing and Communications                        |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 11,80 | 11,15 | 10,81 | 11,06 | 11,16 | 10,99 | 11,90 | 10,76 | 10,90 | 9,72  | 10,27 | 11,35 | 10,60 | 9,38  | 8,05  | 9,00  | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | 8,10  | 8,20  | 6,29  | 4,80  | 5,43  | 5,35  | 5,60  | 4,52  | 4,98  | 4,42  | 4,31  | 5,34  | 4,54  | 4,24  | 4,13  | 1,81  | b. Foreign Exchange                                                   |
| Perantara Keuangan                                                                                                                                                                                                                                                                                           | 14,84 | 11,46 | 9,84  | 9,90  | 9,94  | 9,88  | 9,88  | 9,96  | 9,88  | 10,02 | 9,86  | 9,94  | 9,94  | 9,29  | 9,85  | 9,55  | Financial intermediaries                                              |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 14,87 | 11,47 | 9,86  | 9,92  | 9,96  | 9,90  | 9,90  | 9,97  | 9,50  | 9,89  | 10,04 | 9,88  | 9,95  | 9,30  | 9,87  | 9,57  | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | 6,99  | 7,44  | 4,40  | 4,40  | 4,40  | 4,40  | 4,40  | 4,40  | 4,39  | 3,21  | 4,40  | 4,39  | 4,39  | 4,39  | 4,39  | 4,39  | b. Foreign Exchange                                                   |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan                                                                                                                                                                                                                                                            | 13,82 | 11,93 | 11,43 | 9,16  | 9,10  | 8,95  | 11,16 | 8,89  | 9,76  | 8,50  | 8,57  | 10,69 | 8,81  | 7,85  | 7,31  | 8,52  | Real Estate, Business, Ownership, and Business Services               |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 13,95 | 11,99 | 11,47 | 9,16  | 9,11  | 8,96  | 11,18 | 8,91  | 9,78  | 9,22  | 9,34  | 8,86  | 8,83  | 8,05  | 8,49  | 8,58  | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | 6,60  | 8,34  | 4,91  | 7,50  | 7,68  | 7,87  | 6,95  | 3,50  | 3,15  | 3,73  | -     | 2,73  | 3,42  | 4,39  | 0,44  | 2,31  | b. Foreign Exchange                                                   |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib                                                                                                                                                                                                                                               | 14,43 | 12,16 | 12,79 | 14,21 | 14,16 | 14,31 | 11,78 | 11,77 | 14,28 | 14,21 | 14,18 | 12,37 | 12,29 | 12,45 | 14,54 | 11,93 | Government administration, Defense and Compulsory social security     |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 14,43 | 12,16 | 12,79 | 14,21 | 14,16 | 14,31 | 11,78 | 11,77 | 14,28 | 14,21 | 14,18 | 12,37 | 12,29 | 12,45 | 14,54 | 11,93 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Jasa Pendidikan                                                                                                                                                                                                                                                                                              | 13,55 | 12,93 | 11,31 | 11,30 | 11,37 | 11,37 | 11,44 | 11,25 | 11,25 | 9,82  | 10,89 | 10,99 | 10,84 | 10,30 | 10,55 | 10,67 | Education Services                                                    |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 13,65 | 12,93 | 11,31 | 11,30 | 11,37 | 11,37 | 11,44 | 11,25 | 11,25 | 9,82  | 10,89 | 10,99 | 10,84 | 10,30 | 10,55 | 10,67 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | 8,40  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Jasa Kesehatan dan Kegiatan Sosial                                                                                                                                                                                                                                                                           | 13,18 | 12,55 | 10,66 | 11,17 | 11,22 | 11,17 | 9,78  | 9,10  | 8,73  | 8,36  | 9,04  | 9,39  | 9,56  | 9,04  | 9,57  | 10,08 | Health Services and Social Activities                                 |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 13,18 | 12,55 | 10,66 | 11,17 | 11,22 | 11,17 | 9,78  | 9,10  | 8,73  | 8,36  | 9,04  | 9,39  | 9,56  | 9,04  | 9,57  | 10,08 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya                                                                                                                                                                                                                                           | 15,61 | 14,18 | 14,00 | 11,09 | 11,03 | 11,00 | 12,36 | 10,92 | 11,62 | 10,97 | 10,61 | 12,06 | 11,28 | 11,02 | 10,90 | 11,16 | Community, Sociocultural, Entertainment and Other Individual Services |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 15,99 | 14,75 | 14,00 | 11,09 | 11,03 | 11,00 | 12,36 | 10,92 | 11,62 | 10,97 | 10,61 | 12,06 | 11,28 | 11,02 | 10,90 | 11,16 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | 8,15  | 5,87  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Jasa Perorangan yang Melayani Rumah Tangga                                                                                                                                                                                                                                                                   | 35,23 | 39,69 | 43,63 | 51,50 | 51,93 | 52,00 | 51,96 | 51,71 | 51,41 | 49,01 | 48,85 | 48,58 | 48,05 | 46,38 | 46,55 | 42,54 | Individual Services which Serve Households                            |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 35,23 | 39,69 | 43,63 | 51,50 | 51,93 | 52,00 | 51,96 | 51,71 | 51,41 | 49,01 | 48,85 | 48,58 | 48,05 | 46,38 | 46,55 | 42,54 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Badan Internasional dan Badan Ekstra Internasional Lainnya                                                                                                                                                                                                                                                   | -     | -     | -     | -     | -     | -     | -     | -     | 17,33 | 17,33 | 0     | 0     | 0     | 0     | 0     | 0     | International Agency and Other Extra Agency International             |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | 17,33 | 17,33 | 0     | 0     | 0     | 0     | 0     | 0     | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Kegiatan yang belum jelas batasannya                                                                                                                                                                                                                                                                         | 13,09 | 9,36  | 8,30  | 9,59  | 10,06 | 9,23  | 11,63 | 10,15 | 10,91 | 12,46 | 12,06 | 11,29 | 11,26 | 11,16 | 10,22 | 10,46 | Business Activities which are not clearly defined                     |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 13,09 | 9,36  | 8,30  | 9,59  | 10,06 | 9,23  | 11,63 | 10,15 | 10,91 | 12,46 | 12,06 | 11,29 | 11,26 | 11,16 | 10,22 | 10,46 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Penerima Pembiayaan Bukan Lapangan Usaha                                                                                                                                                                                                                                                                     |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                                                       |
| Rumah Tangga                                                                                                                                                                                                                                                                                                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | Financing to Non Industrial Origin House Hold                         |
| Untuk Pemilikan Rumah Tinggal                                                                                                                                                                                                                                                                                | 12,08 | 11,86 | 11,57 | 11,23 | 11,24 | 11,23 | 11,42 | 11,21 | 11,22 | 8,04  | 11,09 | 10,70 | 10,38 | 8,65  | 10,77 | 10,37 | For Home Ownership                                                    |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 12,08 | 11,86 | 11,57 | 11,23 | 11,24 | 11,23 | 11,42 | 11,21 | 11,22 | 8,04  | 11,09 | 10,70 | 10,38 | 8,65  | 10,77 | 10,37 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Untuk Pemilikan Flat atau Apartemen                                                                                                                                                                                                                                                                          | 11,99 | 11,66 | 11,55 | 10,99 | 11,09 | 11,07 | 11,75 | 11,03 | 10,96 | 10,48 | 10,93 | 11,27 | 10,64 | 7,78  | 10,47 | 10,51 | For Apartment Ownership                                               |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 11,99 | 11,66 | 11,55 | 10,99 | 11,09 | 11,07 | 11,75 | 11,03 | 10,96 | 10,48 | 10,93 | 11,27 | 10,64 | 7,78  | 10,47 | 10,51 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Untuk Pemilikan Ruko atau Rukan                                                                                                                                                                                                                                                                              | 12,80 | 12,19 | 11,75 | 10,83 | 11,12 | 10,76 | 11,10 | 11,32 | 11,45 | 5,75  | 11,27 | 10,90 | 10,25 | 7,86  | 9,90  | 10,42 | For Shop House Ownership                                              |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 12,80 | 12,19 | 11,75 | 10,83 | 11,12 | 10,76 | 11,10 | 11,32 | 11,45 | 5,75  | 11,27 | 10,90 | 10,25 | 7,86  | 9,90  | 10,42 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Untuk Pemilikan Kendaraan Bermotor                                                                                                                                                                                                                                                                           | 11,48 | 12,30 | 9,45  | 9,64  | 9,86  | 9,90  | 10,25 | 10,27 | 10,18 | 9,68  | 10,03 | 10,03 | 9,95  | 10,11 | 9,92  | 9,91  | For Vehicles Ownership                                                |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 11,48 | 12,30 | 9,45  | 9,64  | 9,86  | 9,90  | 10,25 | 10,27 | 10,18 | 9,68  | 10,03 | 10,03 | 9,95  | 10,11 | 9,92  | 9,91  | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)                                                                                                                                                                                                                                 | 12,78 | 13,10 | 12,52 | 12,80 | 12,78 | 12,79 | 12,81 | 12,80 | 12,73 | 12,08 | 12,61 | 12,54 | 12,43 | 11,71 | 12,42 | 12,34 | Multipurpose Loans and Others                                         |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 12,78 | 13,10 | 12,52 | 12,80 | 12,78 | 12,79 | 12,81 | 12,80 | 12,73 | 12,08 | 12,61 | 12,54 | 12,43 | 11,71 | 12,42 | 12,34 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Bukan Lapangan Usaha Lainnya                                                                                                                                                                                                                                                                                 | 11,31 | 12,32 | 13,74 | 12,75 | 12,77 | 12,78 | 12,48 | 12,35 | 12,30 | 12,26 | 12,26 | 12,12 | 11,83 | 10,61 | 10,13 | 12,24 | Non Industrial Origin Others                                          |
| a. Rupiah                                                                                                                                                                                                                                                                                                    | 11,31 | 12,32 | 13,74 | 12,75 | 12,77 | 12,78 | 12,48 | 12,35 | 12,30 | 12,26 | 12,26 | 12,12 | 11,83 | 10,61 | 10,13 | 12,24 | a. Rupiah                                                             |
| b. Valas                                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | b. Foreign Exchange                                                   |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                                                                                                                                               |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                                                       |
| Note: r) Revised figures                                                                                                                                                                                                                                                                                     |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                                                       |

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| Tabel 20. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah<br>(Number of Account of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit) |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------------------------------------------------|
| Tipe                                                                                                                                                                                                         | 2016       | 2017       | 2018       | 2019       |            |            |            |            |            |            | 2020       |            |            |            |            |            | Type                                                 |
|                                                                                                                                                                                                              |            |            |            | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        |                                                      |
| Dana Pihak Ketiga                                                                                                                                                                                            | 22.198.718 | 25.836.223 | 29.068.132 | 30.614.001 | 31.024.099 | 31.384.296 | 31.726.453 | 31.892.458 | 32.143.158 | 32.177.779 | 32.470.410 | 32.797.614 | 33.116.060 | 33.255.546 | 33.632.861 | 33.770.404 | Third Party Fund                                     |
| 1. Dana Simpanan Wadiah                                                                                                                                                                                      | 12.266.656 | 14.447.605 | 16.497.628 | 17.342.513 | 17.580.439 | 17.792.744 | 17.980.957 | 18.041.688 | 18.165.842 | 18.163.854 | 18.365.679 | 18.564.328 | 18.741.866 | 18.825.444 | 19.109.119 | 19.030.509 | 1. Demand Deposits Wadia                             |
| a. Giro                                                                                                                                                                                                      | 235.862    | 194.284    | 220.970    | 233.468    | 236.540    | 240.316    | 243.756    | 246.673    | 250.113    | 251.654    | 253.541    | 256.346    | 260.101    | 261.846    | 266.649    | 263.896    | a. Demand Deposits Wadia                             |
| b. Tabungan                                                                                                                                                                                                  | 12.030.794 | 14.253.961 | 16.276.658 | 17.109.045 | 17.343.899 | 17.552.428 | 17.737.201 | 17.795.015 | 17.915.729 | 17.913.221 | 18.112.138 | 18.307.982 | 18.481.765 | 18.563.598 | 18.842.470 | 18.766.613 | b. iB Saving Deposits Wadia                          |
| 2. Dana Investasi Non Profit Sharing                                                                                                                                                                         | 9.932.062  | 11.388.618 | 12.570.503 | 13.271.488 | 13.443.660 | 13.591.552 | 13.745.496 | 13.850.770 | 13.977.316 | 14.013.925 | 14.104.729 | 14.233.286 | 14.374.194 | 14.430.102 | 14.523.742 | 14.739.895 | 2. Non Profit Sharing Investment Fund                |
| a. Giro                                                                                                                                                                                                      | 64.776     | 64.361     | 67.372     | 68.415     | 68.557     | 69.324     | 69.136     | 69.106     | 70.913     | 68.751     | 68.626     | 69.081     | 69.363     | 69.809     | 70.272     | 70.780     | a. Demand Deposits                                   |
| b. Tabungan                                                                                                                                                                                                  | 9.555.911  | 10.986.347 | 12.129.152 | 12.815.091 | 12.984.233 | 13.130.207 | 13.281.090 | 13.381.015 | 13.503.798 | 13.538.071 | 13.623.742 | 13.747.841 | 13.886.921 | 13.938.883 | 14.021.998 | 14.233.981 | b. Saving Deposits                                   |
| c. Deposito                                                                                                                                                                                                  | 311.375    | 338.298    | 373.979    | 387.982    | 390.870    | 392.021    | 395.270    | 400.649    | 402.605    | 407.417    | 412.361    | 416.364    | 417.910    | 421.410    | 431.472    | 435.134    | c. Time Deposits                                     |
| 3. Dana Investasi Profit Sharing                                                                                                                                                                             | -          | -          | 1          | -          | -          | -          | -          | -          | -          | -          | 2          | -          | -          | -          | -          | -          | 3. Profit Sharing Investment Fund                    |
| a. Giro                                                                                                                                                                                                      | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | a. Demand Deposits                                   |
| b. Tabungan                                                                                                                                                                                                  | -          | -          | 1          | -          | -          | -          | -          | -          | -          | -          | 2          | -          | -          | -          | -          | -          | b. Saving Deposits                                   |
| c. Deposito                                                                                                                                                                                                  | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | c. Time Deposits                                     |
| Pembiayaan, Piutang dan Salam                                                                                                                                                                                | 4.515.930  | 5.400.966  | 5.343.836  | 5.586.984  | 5.637.018  | 5.695.965  | 5.683.445  | 5.769.779  | 5.760.163  | 5.804.312  | 5.815.422  | 5.900.594  | 5.899.516  | 5.734.807  | 5.720.892  | 5.679.272  | Financing, Receivables/Acceptables, Ijarah and Salam |
| 1. Pembiayaan Bagi Hasil                                                                                                                                                                                     | 97.299     | 95.925     | 101.626    | 110.965    | 112.462    | 114.537    | 117.588    | 120.582    | 124.643    | 127.550    | 128.839    | 131.737    | 134.278    | 135.503    | 137.640    | 149.130    | 1. Profit Sharing Financing                          |
| a. Mudharabah                                                                                                                                                                                                | 35.948     | 28.171     | 19.638     | 16.935     | 16.649     | 16.321     | 15.881     | 15.514     | 15.220     | 14.803     | 14.441     | 14.225     | 14.040     | 13.321     | 12.966     | 12.598     | a. Mudharabah                                        |
| b. Musyarakah                                                                                                                                                                                                | 61.351     | 67.754     | 81.988     | 94.030     | 95.813     | 98.216     | 101.707    | 105.068    | 109.423    | 112.746    | 114.397    | 117.512    | 120.229    | 122.174    | 124.666    | 136.524    | b. Musyarakah                                        |
| c. Pembiayaan Bagi Hasil Lainnya                                                                                                                                                                             | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 0          | 0          | 9          | 8          | 8          | 8          | c. Others                                            |
| 2. Piutang                                                                                                                                                                                                   | 4.382.865  | 5.283.827  | 5.198.275  | 5.419.862  | 5.469.556  | 5.527.409  | 5.513.190  | 5.598.302  | 5.587.364  | 5.633.083  | 5.646.725  | 5.730.512  | 5.728.576  | 5.563.205  | 5.548.142  | 5.496.219  | 2. Receivables/Acceptables                           |
| a. Murabahah                                                                                                                                                                                                 | 4.096.459  | 4.693.889  | 4.519.794  | 4.727.494  | 4.769.002  | 4.824.636  | 4.806.345  | 4.879.487  | 4.859.306  | 4.896.871  | 4.900.367  | 4.948.282  | 4.938.060  | 4.777.217  | 4.755.719  | 4.699.855  | a. Murabahah                                         |
| b. Qardh                                                                                                                                                                                                     | 282.253    | 585.885    | 672.264    | 685.697    | 693.784    | 695.894    | 699.794    | 711.663    | 720.774    | 730.480    | 738.891    | 774.696    | 782.916    | 778.309    | 784.701    | 788.554    | b. Qardh                                             |
| c. Istishna'                                                                                                                                                                                                 | 4.153      | 5.065      | 6.217      | 6.671      | 6.770      | 6.879      | 7.051      | 7.152      | 7.284      | 7.445      | 7.467      | 7.534      | 7.600      | 7.679      | 7.722      | 7.810      | c. Istishna'                                         |
| 3. Pembiayaan Sewa (Ijarah)                                                                                                                                                                                  | 35.766     | 21.360     | 43.935     | 56.157     | 55.000     | 54.019     | 52.667     | 50.895     | 48.156     | 43.871     | 39.858     | 38.345     | 36.662     | 36.099     | 35.110     | 33.923     | 3. Ijarah including Leasing receivables              |
| a. Pembiayaan Sindikasi                                                                                                                                                                                      | -          | -          | -          | 2          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | a. Syndication Financing                             |
| b. Pembiayaan secara Channeling                                                                                                                                                                              | 208        | 14         | 25.224     | 36.932     | 35.566     | 34.338     | 32.683     | 30.306     | 27.145     | 22.307     | 17.722     | 15.628     | 13.614     | 13.079     | 12.477     | 10.965     | b. Financing through Channeling                      |
| c. Pembiayaan secara Executing                                                                                                                                                                               | -          | 3          | 3          | 3          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 1          | 1          | 3          | 3          | c. Financing through Executing                       |
| d. Pembiayaan Sewa Lainnya                                                                                                                                                                                   | 35.558     | 21.343     | 18.708     | 19.221     | 19.432     | 19.679     | 19.982     | 20.587     | 21.009     | 21.562     | 22.134     | 22.715     | 23.047     | 22.882     | 22.570     | 22.955     | d. Other Ijarah                                      |
| 4. Salam                                                                                                                                                                                                     | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 4. Salam                                             |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                                               |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |                                                      |
| Note: r) Revised figures                                                                                                                                                                                     |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |                                                      |

| Tabel 20a. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah<br>(Number of Account of Financing and Third Party Fund Sharia Commercial Bank ) |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------------------------------------------------------|
| Tipe                                                                                                                                                           | 2016       | 2017       | 2018       | 2019       |            |            |            |            |            |            | 2020       |            |            |            |            |            | Type                                                        |
|                                                                                                                                                                |            |            |            | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        |                                                             |
| <b>Dana Pihak Ketiga</b>                                                                                                                                       | 18.543.305 | 21.337.918 | 24.067.983 | 25.287.577 | 25.615.145 | 25.906.278 | 26.200.227 | 26.300.539 | 26.481.233 | 26.553.798 | 26.795.190 | 27.068.563 | 27.349.209 | 27.442.267 | 27.810.732 | 27.918.794 | <b>Third Party Fund</b>                                     |
| 1. Dana Simpanan Wadiah                                                                                                                                        | 10.583.944 | 12.393.912 | 14.233.316 | 15.060.932 | 15.260.522 | 15.450.809 | 15.623.193 | 15.663.952 | 15.755.678 | 15.830.705 | 16.013.725 | 16.199.849 | 16.369.727 | 16.414.355 | 16.691.577 | 16.608.796 | 1. Demand Deposits Wadia                                    |
| a. Giro                                                                                                                                                        | 219.538    | 176.470    | 200.646    | 211.777    | 214.691    | 218.130    | 221.356    | 224.079    | 227.332    | 228.789    | 230.704    | 233.339    | 235.304    | 237.022    | 241.736    | 238.768    | a. Demand Deposits Wadia                                    |
| b. Tabungan                                                                                                                                                    | 10.364.406 | 12.218.082 | 14.032.670 | 14.849.155 | 15.045.831 | 15.232.679 | 15.401.837 | 15.439.873 | 15.528.346 | 15.602.937 | 15.783.021 | 15.966.510 | 16.134.423 | 16.177.333 | 16.449.841 | 16.370.028 | b. iB Saving Deposits Wadia                                 |
| 2. Dana Investasi Non Profit Sharing                                                                                                                           | 7.959.361  | 8.944.006  | 9.834.667  | 10.226.645 | 10.354.623 | 10.455.469 | 10.577.034 | 10.636.587 | 10.725.555 | 10.723.093 | 10.781.465 | 10.868.714 | 10.979.482 | 11.027.912 | 11.119.155 | 11.309.998 | 2. Non Profit Sharing Investment Fund                       |
| a. Giro                                                                                                                                                        | 56.687     | 55.030     | 56.514     | 56.982     | 56.980     | 57.568     | 57.184     | 56.902     | 58.510     | 56.192     | 55.969     | 56.304     | 56.462     | 56.832     | 57.281     | 57.665     | a. Demand Deposits                                          |
| b. Tabungan                                                                                                                                                    | 7.649.029  | 8.618.506  | 9.484.449  | 9.867.926  | 9.994.207  | 10.093.701 | 10.212.826 | 10.270.009 | 10.356.901 | 10.354.615 | 10.410.541 | 10.495.883 | 10.606.994 | 10.655.117 | 10.741.615 | 10.929.808 | b. Saving Deposits                                          |
| c. Deposito                                                                                                                                                    | 253.645    | 270.697    | 293.704    | 301.737    | 303.436    | 304.200    | 307.024    | 309.676    | 310.144    | 312.445    | 314.955    | 316.527    | 316.026    | 315.963    | 320.259    | 322.525    | c. Time Deposits                                            |
| 3. Dana Investasi Profit Sharing                                                                                                                               | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 3. Profit Sharing Investment Fund                           |
| a. Giro                                                                                                                                                        | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | a. Demand Deposits                                          |
| b. Tabungan                                                                                                                                                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | b. Saving Deposits                                          |
| c. Deposito                                                                                                                                                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | c. Time Deposits                                            |
| <b>Pembiayaan, Piutang dan Salam</b>                                                                                                                           | 4.037.949  | 4.382.584  | 4.160.742  | 4.443.684  | 4.504.519  | 4.579.686  | 4.581.938  | 4.679.609  | 4.674.696  | 4.721.074  | 4.738.633  | 4.823.967  | 4.826.592  | 4.677.871  | 4.666.544  | 4.629.800  | <b>Financing, Receivables/Acceptables, Ijarah and Salam</b> |
| 1. Pembiayaan Bagi Hasil                                                                                                                                       | 65.860     | 58.408     | 55.465     | 60.183     | 60.545     | 61.370     | 63.325     | 65.266     | 67.033     | 69.146     | 69.918     | 71.645     | 73.351     | 74.585     | 76.111     | 85.601     | 1. Profit Sharing Financing                                 |
| a. Mudharabah                                                                                                                                                  | 19.662     | 13.780     | 8.554      | 6.933      | 6.713      | 6.479      | 6.238      | 6.057      | 5.889      | 5.658      | 5.495      | 5.382      | 5.291      | 5.153      | 4.996      | 4.824      | a. Mudharabah                                               |
| b. Musyarakah                                                                                                                                                  | 46.198     | 44.628     | 46.911     | 53.250     | 53.832     | 54.891     | 57.087     | 59.209     | 61.144     | 63.488     | 64.423     | 66.263     | 68.060     | 69.432     | 71.115     | 80.777     | b. Musyarakah                                               |
| c. Pembiayaan Bagi Hasil Lainnya                                                                                                                               | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | c. Others                                                   |
| 2. Piutang                                                                                                                                                     | 3.948.055  | 4.313.022  | 4.096.679  | 4.374.232  | 4.434.539  | 4.508.710  | 4.508.710  | 4.603.829  | 4.596.673  | 4.640.547  | 4.656.499  | 4.739.427  | 4.739.940  | 4.589.985  | 4.577.618  | 4.531.185  | 2. Receivables/Acceptables                                  |
| a. Murabahah                                                                                                                                                   | 3.772.278  | 4.125.965  | 3.895.349  | 4.168.485  | 4.228.099  | 4.301.161  | 4.301.161  | 4.392.035  | 4.383.687  | 4.426.662  | 4.439.961  | 4.493.657  | 4.493.554  | 4.351.557  | 4.337.463  | 4.291.088  | a. Murabahah                                                |
| b. Qardh                                                                                                                                                       | 175.618    | 187.934    | 201.240    | 205.670    | 206.367    | 207.477    | 207.477    | 211.726    | 212.922    | 215.534    | 216.478    | 245.712    | 246.329    | 238.371    | 240.098    | 240.040    | b. Qardh                                                    |
| c. Istishna'                                                                                                                                                   | 159        | 135        | 90         | 77         | 73         | 72         | 72         | 68         | 64         | 63         | 60         | 58         | 57         | 57         | 57         | 57         | c. Istishna'                                                |
| 3. Pembiayaan Sewa (Ijarah)                                                                                                                                    | 24.034     | 11.290     | 8.598      | 9.269      | 9.435      | 9.606      | 9.903      | 10.514     | 10.990     | 11.573     | 12.216     | 12.895     | 13.301     | 13.301     | 12.815     | 13.014     | 3. Ijarah including Leasing receivables                     |
| a. Pembiayaan Sindikasi                                                                                                                                        | -          | -          | -          | 2          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | a. Syndication Financing                                    |
| b. Pembiayaan secara Channeling                                                                                                                                | -          | -          | 12         | 11         | 10         | 10         | 9          | 9          | 9          | 9          | 8          | 8          | 8          | 8          | 11         | 11         | b. Financing through Channeling                             |
| c. Pembiayaan secara Executing                                                                                                                                 | -          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 1          | 1          | 3          | 3          | c. Financing through Executing                              |
| d. Pembiayaan Sewa Lainnya                                                                                                                                     | 24.034     | 11.288     | 8.584      | 9.254      | 9.423      | 9.594      | 9.892      | 10.503     | 10.979     | 11.562     | 12.206     | 12.885     | 13.292     | 13.155     | 12.741     | 13.000     | d. Other Ijarah                                             |
| 4. Salam                                                                                                                                                       | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 4. Salam                                                    |
| Ket: r) Angka-angka diperbaiki                                                                                                                                 |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |                                                             |
| Note: r) Revised figures                                                                                                                                       |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |                                                             |

| Tabel 20b. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah<br>(Number of Account of Financing and Third Party Fund Sharia Business Unit ) |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------------------------------------------------|
| Tipe                                                                                                                                                          | 2016      | 2017      | 2018      | 2019      |           |           |           |           |           |           | 2020      |           |           |           |           |           | Type                                                        |
|                                                                                                                                                               |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                                             |
| <b>Dana Pihak Ketiga</b>                                                                                                                                      | 3.655.413 | 4.498.305 | 5.000.149 | 5.326.424 | 5.408.954 | 5.478.018 | 5.526.226 | 5.591.919 | 5.661.925 | 5.623.981 | 5.675.220 | 5.729.051 | 5.766.851 | 5.813.279 | 5.822.129 | 5.851.610 | <b>Third Party Fund</b>                                     |
| 1. Dana Simpanan Wadiah                                                                                                                                       | 1.682.712 | 2.053.693 | 2.264.312 | 2.281.581 | 2.319.917 | 2.341.935 | 2.357.764 | 2.377.736 | 2.410.164 | 2.333.149 | 2.351.954 | 2.364.479 | 2.372.139 | 2.411.089 | 2.417.542 | 2.421.713 | 1. Demand Deposits Wadia                                    |
| a. Giro                                                                                                                                                       | 16.324    | 17.814    | 20.324    | 21.691    | 21.849    | 22.186    | 22.400    | 22.594    | 22.781    | 22.865    | 22.837    | 23.007    | 24.797    | 24.824    | 24.913    | 25.128    | a. Demand Deposits Wadia                                    |
| b. Tabungan                                                                                                                                                   | 1.666.388 | 2.035.879 | 2.243.988 | 2.259.890 | 2.298.068 | 2.319.749 | 2.335.364 | 2.355.142 | 2.387.383 | 2.310.284 | 2.329.117 | 2.341.472 | 2.347.342 | 2.386.265 | 2.392.629 | 2.396.585 | b. iB Saving Deposits Wadia                                 |
| 2. Dana Investasi Non Profit Sharing                                                                                                                          | 1.972.701 | 2.444.612 | 2.735.836 | 3.044.843 | 3.089.037 | 3.136.083 | 3.168.462 | 3.214.183 | 3.251.761 | 3.290.832 | 3.323.264 | 3.364.572 | 3.394.712 | 3.402.190 | 3.404.587 | 3.429.897 | 2. Non Profit Sharing Investment Fund                       |
| a. Giro                                                                                                                                                       | 8.089     | 9.331     | 10.858    | 11.433    | 11.577    | 11.756    | 11.952    | 12.204    | 12.403    | 12.559    | 12.657    | 12.777    | 12.901    | 12.977    | 12.991    | 13.115    | a. Demand Deposits                                          |
| b. Tabungan                                                                                                                                                   | 1.906.882 | 2.367.841 | 2.644.703 | 2.947.165 | 2.990.026 | 3.036.506 | 3.068.264 | 3.111.006 | 3.146.897 | 3.183.456 | 3.213.201 | 3.251.958 | 3.279.927 | 3.283.766 | 3.280.383 | 3.304.173 | b. Saving Deposits                                          |
| c. Deposito                                                                                                                                                   | 57.730    | 67.601    | 80.275    | 86.245    | 87.434    | 87.821    | 88.246    | 90.973    | 92.461    | 94.972    | 97.406    | 99.837    | 101.884   | 105.447   | 111.213   | 112.609   | c. Time Deposits                                            |
| 3. Dana Investasi Profit Sharing                                                                                                                              | -         | -         | 1         | -         | -         | -         | -         | -         | -         | -         | 2         | -         | -         | -         | -         | -         | 3. Profit Sharing Investment Fund                           |
| a. Giro                                                                                                                                                       | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | a. Demand Deposits                                          |
| b. Tabungan                                                                                                                                                   | -         | -         | 1         | -         | -         | -         | -         | -         | -         | -         | 2         | -         | -         | -         | -         | -         | b. Saving Deposits                                          |
| c. Deposito                                                                                                                                                   | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | c. Time Deposits                                            |
| <b>Pembiayaan, Piutang dan Salam</b>                                                                                                                          | 477.981   | 1.018.382 | 1.183.094 | 1.143.300 | 1.132.499 | 1.116.279 | 1.101.507 | 1.090.170 | 1.085.467 | 1.083.238 | 1.076.789 | 1.076.627 | 1.072.924 | 1.056.936 | 1.054.348 | 1.049.472 | <b>Financing, Receivables/Acceptables, Ijarah and Salam</b> |
| 1. Pembiayaan Bagi Hasil                                                                                                                                      | 31.439    | 37.517    | 46.161    | 50.782    | 51.917    | 53.167    | 54.263    | 55.316    | 57.610    | 58.404    | 58.921    | 60.092    | 60.927    | 60.918    | 61.529    | 63.529    | 1. Profit Sharing Financing                                 |
| a. Mudharabah                                                                                                                                                 | 16.286    | 14.391    | 11.084    | 10.002    | 9.936     | 9.842     | 9.643     | 9.457     | 9.331     | 9.145     | 8.946     | 8.843     | 8.749     | 8.168     | 7.970     | 7.774     | a. Mudharabah                                               |
| b. Musyarakah                                                                                                                                                 | 15.153    | 23.126    | 35.077    | 40.780    | 41.981    | 43.325    | 44.620    | 45.859    | 48.279    | 49.258    | 49.974    | 51.249    | 52.169    | 52.742    | 53.551    | 55.747    | b. Musyarakah                                               |
| c. Pembiayaan Bagi Hasil Lainnya                                                                                                                              | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 0         | 0         | 9         | 8         | 8         | 8         | c. Others                                                   |
| 2. Piutang                                                                                                                                                    | 434.810   | 970.805   | 1.101.596 | 1.045.630 | 1.035.017 | 1.018.699 | 1.004.480 | 994.473   | 990.691   | 992.536   | 990.226   | 991.085   | 988.636   | 973.220   | 970.524   | 965.034   | 2. Receivables/Acceptables                                  |
| a. Murabahah                                                                                                                                                  | 324.181   | 567.924   | 624.445   | 559.009   | 540.903   | 523.475   | 505.184   | 487.452   | 475.619   | 470.209   | 460.406   | 454.625   | 444.506   | 425.660   | 418.256   | 408.767   | a. Murabahah                                                |
| b. Qardh                                                                                                                                                      | 106.635   | 397.951   | 471.024   | 480.027   | 487.417   | 488.417   | 492.317   | 499.937   | 507.852   | 514.946   | 522.413   | 528.984   | 536.587   | 539.938   | 544.603   | 548.514   | b. Qardh                                                    |
| c. Istishna'                                                                                                                                                  | 3.994     | 4.930     | 6.127     | 6.594     | 6.697     | 6.807     | 6.979     | 7.084     | 7.220     | 7.382     | 7.407     | 7.476     | 7.543     | 7.622     | 7.665     | 7.753     | c. Istishna'                                                |
| 3. Pembiayaan Sewa (Ijarah)                                                                                                                                   | 11.732    | 10.070    | 35.337    | 46.888    | 45.565    | 44.413    | 42.764    | 40.381    | 37.166    | 32.298    | 27.642    | 25.450    | 23.361    | 22.798    | 22.295    | 20.909    | 3. Ijarah including Leasing receivables                     |
| a. Pembiayaan Sindikasi                                                                                                                                       | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | a. Syndication Financing                                    |
| b. Pembiayaan secara Channeling                                                                                                                               | 208       | 14        | 25.212    | 36.921    | 35.556    | 34.328    | 32.674    | 30.297    | 27.136    | 22.298    | 17.714    | 15.620    | 13.606    | 13.071    | 12.466    | 10.954    | b. Financing through Channeling                             |
| c. Pembiayaan secara Executing                                                                                                                                | -         | 1         | 1         | 1         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | c. Financing through Executing                              |
| d. Pembiayaan Sewa Lainnya                                                                                                                                    | 11.524    | 10.055    | 10.124    | 9.967     | 10.009    | 10.085    | 10.090    | 10.084    | 10.030    | 10.000    | 9.928     | 9.830     | 9.755     | 9.727     | 9.829     | 9.955     | d. Other Ijarah                                             |
| 4. Salam                                                                                                                                                      | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 4. Salam                                                    |
| Ket: r) Angka-angka diperbaiki                                                                                                                                |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                                                             |
| Note: r) Revised figures                                                                                                                                      |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                                                             |

| Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah<br>(Number of Customer of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit ) |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------------------------------------------------|
| Tipe                                                                                                                                                                                                          | 2016       | 2017       | 2018       | 2019       |            |            |            |            |            |            | 2020       |            |            |            |            |            | Type                                                 |
|                                                                                                                                                                                                               |            |            |            | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        |                                                      |
| Dana Pihak Ketiga                                                                                                                                                                                             | 18.521.091 | 21.692.463 | 24.334.556 | 25.614.458 | 25.936.797 | 26.224.906 | 26.524.604 | 26.739.500 | 26.961.008 | 27.015.606 | 27.273.711 | 27.549.401 | 27.041.125 | 27.929.771 | 28.223.958 | 28.353.484 | Third Paty Fund                                      |
| Pembiayaan, Piutang dan Salam                                                                                                                                                                                 | 3.801.121  | 4.520.667  | 4.866.831  | 4.969.641  | 4.996.259  | 5.032.230  | 5.066.301  | 5.095.192  | 5.108.122  | 5.155.858  | 5.179.646  | 5.258.198  | 5.272.358  | 5.147.316  | 5.151.593  | 5.143.351  | Financing, Receivables/Acceptables, Ijarah and Salam |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                                                |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | Note: r) Revised figures                             |

| Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah<br>(Number of Customer of Financing and Third Party Fund Sharia Commercial Bank ) |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------------------------------------------------|
| Tipe                                                                                                                                                           | 2016       | 2017       | 2018       | 2019       |            |            |            |            |            |            | 2020       |            |            |            |            |            | Type                                                 |
|                                                                                                                                                                |            |            |            | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        |                                                      |
| Dana Pihak Ketiga                                                                                                                                              | 15.488.398 | 17.955.556 | 19.996.197 | 20.988.240 | 21.231.879 | 21.455.167 | 21.707.708 | 21.862.494 | 22.020.915 | 22.120.609 | 22.337.191 | 22.566.790 | 22.799.563 | 22.871.337 | 23.160.021 | 23.272.903 | Third Paty Fund                                      |
| Pembiayaan, Piutang dan Salam                                                                                                                                  | 3.360.698  | 3.543.254  | 3.722.263  | 3.865.013  | 3.902.762  | 3.955.290  | 4.004.485  | 4.045.137  | 4.063.167  | 4.113.683  | 4.144.030  | 4.223.309  | 4.241.562  | 4.132.034  | 4.138.805  | 4.135.918  | Financing, Receivables/Acceptables, Ijarah and Salam |
| Ket: r) Angka-angka diperbaiki                                                                                                                                 |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | Note: r) Revised figures                             |

| Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah<br>(Number of Customer of Financing and Third Party Fund Sharia Business Unit) |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------------------------------------------------|
| Tipe                                                                                                                                                         | 2016      | 2017      | 2018      | 2019      |           |           |           |           |           |           | 2020      |           |           |           |           |           | Type                                                 |
|                                                                                                                                                              |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                                      |
| Dana Pihak Ketiga                                                                                                                                            | 3.032.693 | 3.736.907 | 4.338.359 | 4.626.218 | 4.704.918 | 4.769.739 | 4.816.896 | 4.877.006 | 4.940.093 | 4.894.997 | 4.936.520 | 4.982.611 | 4.241.562 | 5.058.434 | 5.063.937 | 5.080.581 | Third Paty Fund                                      |
| Pembiayaan, Piutang dan Salam                                                                                                                                | 440.423   | 977.413   | 1.144.568 | 1.104.628 | 1.093.497 | 1.076.940 | 1.061.816 | 1.050.055 | 1.044.955 | 1.042.175 | 1.035.616 | 1.034.889 | 1.030.796 | 1.015.282 | 1.012.788 | 1.007.433 | Financing, Receivables/Acceptables, Ijarah and Salam |
|                                                                                                                                                              |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                                                      |

Miliar Rupiah (in Billion IDR)

| Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah<br>(Depositor Funds Composition of Sharia Commercial Bank and Sharia Business Unit)<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |           |           |           |           |           |           |           |         |                                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|------------------------------------|
| Indikator                                                                                                                                                                         | 2016    | 2017    | 2018    | 2019    |         |         |         |         |           |           | 2020      |           |           |           |           |         | Indicator                          |
|                                                                                                                                                                                   |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun     |                                    |
| 1 Dana Simpanan Wadiah                                                                                                                                                            | 38.361  | 47.033  | 54.344  | 56.766  | 58.940  | 57.671  | 57.059  | 57.821  | 62.192    | 65.751    | 67.071    | 68.366    | 69.626    | 74.463    | 74.643    | 77.419  | iB Wadia                           |
| a. Giro                                                                                                                                                                           | 20.153  | 24.897  | 26.435  | 26.000  | 27.132  | 25.895  | 24.868  | 24.899  | 28.776    | 30.331    | 31.775    | 32.329    | 33.157    | 36.824    | 35.717    | 38.332  | a. Demand Deposits Wadia           |
| i. Rupiah                                                                                                                                                                         | 17.221  | 21.581  | 23.543  | 21.069  | 23.817  | 22.841  | 21.929  | 21.909  | 25.825    | 25.517    | 22.881    | 25.128    | 24.733    | 29.034    | 28.043    | 31.186  | i. Rupiah                          |
| ii. Valas                                                                                                                                                                         | 2.932   | 3.315   | 2.892   | 4.931   | 3.315   | 3.054   | 2.939   | 2.991   | 2.951     | 4.814     | 8.894     | 7.202     | 8.424     | 7.790     | 7.673     | 7.145   | ii. Foreign Currency               |
| b. Tabungan                                                                                                                                                                       | 18.208  | 22.137  | 27.909  | 30.766  | 31.807  | 31.775  | 32.191  | 32.922  | 33.417    | 35.420    | 35.297    | 36.036    | 36.469    | 37.639    | 38.926    | 39.087  | b. iB Saving Deposits Wadia        |
| i. Rupiah                                                                                                                                                                         | 18.037  | 21.938  | 27.635  | 30.463  | 31.482  | 31.446  | 31.852  | 32.543  | 33.051    | 34.964    | 34.834    | 35.558    | 35.971    | 37.165    | 38.444    | 38.593  | i. Rupiah                          |
| ii. Valas                                                                                                                                                                         | 170     | 199     | 274     | 303     | 325     | 330     | 339     | 379     | 365       | 456       | 462       | 478       | 498       | 474       | 483       | 494     | ii. Foreign Currency               |
| 2 Dana Investasi Non Profit Sharing                                                                                                                                               | 240.974 | 287.854 | 317.484 | 329.858 | 325.309 | 325.296 | 332.744 | 344.535 | 345,795 ¢ | 350,399 ¢ | 347,458 ¢ | 352,127 ¢ | 344,431 ¢ | 340,480 ¢ | 335,552 ¢ | 343.890 | Non Profit Sharing Investment Fund |
| a. Giro                                                                                                                                                                           | 7.820   | 15.291  | 17.161  | 26.919  | 25.145  | 20.988  | 21.190  | 24.268  | 23.228    | 27.321    | 29.993    | 28.733    | 29.423    | 27.858    | 26.799    | 28.871  | a. Demand Deposits                 |
| i. Rupiah                                                                                                                                                                         | 7.388   | 13.280  | 15.501  | 25.635  | 24.050  | 19.758  | 19.921  | 22.794  | 21.861    | 26.225    | 26.488    | 26.741    | 27.427    | 26.167    | 24.913    | 27.169  | i. Rupiah                          |
| ii. Valas                                                                                                                                                                         | 432     | 2.011   | 1.661   | 1.284   | 1.095   | 1.229   | 1.269   | 1.474   | 1.367     | 1.096     | 3.505     | 1.992     | 1.996     | 1.691     | 1.886     | 1.702   | ii. Foreign Currency               |
| b. Tabungan                                                                                                                                                                       | 66.980  | 76.361  | 86.529  | 87.952  | 89.320  | 88.947  | 90.380  | 90.538  | 91.068    | 97.839    | 95.280    | 96.114    | 95.702    | 96.369    | 97.855    | 99.381  | b. Saving Deposits                 |
| i. Rupiah                                                                                                                                                                         | 66.088  | 75.463  | 85.507  | 86.572  | 87.891  | 87.455  | 88.897  | 89.050  | 89.684    | 96.377    | 93.761    | 94.448    | 93.753    | 94.585    | 96.102    | 97.675  | i. Rupiah                          |
| ii. Valas                                                                                                                                                                         | 892     | 898     | 1.022   | 1.380   | 1.429   | 1.492   | 1.483   | 1.488   | 1.384     | 1.462     | 1.519     | 1.666     | 1.949     | 1.784     | 1.753     | 1.706   | ii. Foreign Currency               |
| c. Deposito                                                                                                                                                                       | 166.174 | 196.202 | 213.794 | 214.988 | 210.844 | 215.361 | 221.174 | 229.728 | 231.498 ¢ | 225.238 ¢ | 222.185 ¢ | 227.280 ¢ | 219.305 ¢ | 216.253 ¢ | 210.898 ¢ | 215.648 | c. Time Deposits                   |
| i. Rupiah                                                                                                                                                                         | 155.646 | 186.721 | 203.133 | 204.484 | 201.371 | 205.487 | 210.583 | 219.894 | 221.722 ¢ | 215.252 ¢ | 211.128 ¢ | 211.794 ¢ | 202.663 ¢ | 201.384 ¢ | 196.018 ¢ | 200.481 | i. Rupiah                          |
| a. 1 Bulan                                                                                                                                                                        | 109.417 | 137.718 | 146.936 | 135.921 | 131.014 | 135.866 | 132.467 | 139.735 | 146.391   | 143.545   | 137.832   | 140.374   | 134.076   | 132.582   | 126.643   | 132.612 | a. 1 month                         |
| b. 3 Bulan                                                                                                                                                                        | 30.095  | 30.436  | 34.036  | 40.062  | 41.079  | 39.408  | 47.188  | 49.890  | 45.494    | 43.316    | 45.093    | 44.122    | 39.546    | 40.725    | 43.192    | 40.692  | b. 3 month                         |
| c. 6 Bulan                                                                                                                                                                        | 9.531   | 9.710   | 11.612  | 12.171  | 13.132  | 13.931  | 15.077  | 15.025  | 15.901    | 14.534    | 14.586    | 16.033    | 16.917    | 16.545    | 14.299    | 16.142  | c. 6 month                         |
| d. 12 Bulan                                                                                                                                                                       | 6.588   | 8.758   | 10.543  | 16.311  | 16.118  | 16.266  | 15.834  | 15.228  | 13.921    | 13.845    | 13.596    | 11.242    | 12.106    | 11.523    | 11.876    | 11.018  | d. 12 month                        |
| e. >12 Bulan                                                                                                                                                                      | 15      | 99      | 5       | 19      | 28      | 15      | 18      | 16      | 15 ¢      | 13 ¢      | 21 ¢      | 23 ¢      | 17 ¢      | 9 ¢       | 8 ¢       | 17      | e. >12 month                       |
| ii. Valas                                                                                                                                                                         | 10.528  | 9.481   | 10.661  | 10.503  | 9.473   | 9.875   | 10.591  | 9.833   | 9.777     | 9.986     | 11.057    | 15.486    | 16.642    | 14.869    | 14.880    | 15.167  | ii. Foreign Currency               |
| a. 1 Bulan                                                                                                                                                                        | 8.295   | 7.842   | 8.171   | 7.236   | 5.640   | 6.517   | 6.755   | 5.751   | 6.125     | 5.961     | 6.704     | 11.990    | 12.570 ¢  | 10.734 ¢  | 11.423 ¢  | 11.690  | a. 1 month                         |
| b. 3 Bulan                                                                                                                                                                        | 1.730   | 1.316   | 1.377   | 1.582   | 2.102   | 1.758   | 2.014   | 2.262   | 1.622     | 2.326     | 2.707     | 1.833     | 1.866     | 2.179     | 1.562     | 1.795   | b. 3 month                         |
| c. 6 Bulan                                                                                                                                                                        | 315     | 188     | 663     | 896     | 922     | 725     | 1.171   | 1.224   | 1.311     | 887       | 863       | 920       | 1.284     | 1.312     | 1.382     | 1.132   | c. 6 month                         |
| d. 12 Bulan                                                                                                                                                                       | 189     | 136     | 450     | 789     | 809     | 875     | 651     | 597     | 719       | 813       | 783       | 743       | 922       | 643       | 513       | 540     | d. 12 month                        |
| e. >12 Bulan                                                                                                                                                                      | 0       | 0       | -       | 1       | -       | 0       | 0       | -       | 0         | -         | -         | -         | -         | -         | -         | 1       | e. >12 month                       |
| 3 Dana Investasi Profit Sharing                                                                                                                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | Profit Sharing Investment Fund     |
| a. Giro                                                                                                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | a. Demand Deposits                 |
| i. Rupiah                                                                                                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | i. Rupiah                          |
| ii. Valas                                                                                                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | ii. Foreign Currency               |
| b. Tabungan                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | b. Saving Deposits                 |
| i. Rupiah                                                                                                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | i. Rupiah                          |
| ii. Valas                                                                                                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | ii. Foreign Currency               |
| c. Deposito                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | c. Time Deposits                   |
| i. Rupiah                                                                                                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | i. Rupiah                          |
| a. 1 Bulan                                                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | a. 1 month                         |
| b. 3 Bulan                                                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | b. 3 month                         |
| c. 6 Bulan                                                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | c. 6 month                         |
| d. 12 Bulan                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | d. 12 month                        |
| e. >12 Bulan                                                                                                                                                                      | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | e. >12 month                       |
| ii. Valas                                                                                                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | ii. Foreign Currency               |
| a. 1 Bulan                                                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | a. 1 month                         |
| b. 3 Bulan                                                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | b. 3 month                         |
| c. 6 Bulan                                                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | c. 6 month                         |
| d. 12 Bulan                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | d. 12 month                        |
| e. >12 Bulan                                                                                                                                                                      | -       | -       | -       | -       | -       | -       | -       | -       | -         | -         | -         | -         | -         | -         | -         | -       | e. >12 month                       |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                    |         |         |         |         |         |         |         |         |           |           |           |           |           |           |           |         |                                    |
| Note: r) Revised figures                                                                                                                                                          |         |         |         |         |         |         |         |         |           |           |           |           |           |           |           |         |                                    |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

| Tabel 22a. Komposisi DPK - Bank Umum Syariah<br>(Depositor Funds Composition of Sharia Commercial Bank )<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |                   |         |         |         |                                    |
|-------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------------------|---------|---------|---------|------------------------------------|
| Indikator                                                                                                                           | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |                   |         |         |         | Indicator                          |
|                                                                                                                                     |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar               | Apr     | Mei     | Jun     |                                    |
| 1 Dana Simpanan Wadiah                                                                                                              | 29.470  | 35.933  | 40.954  | 44.663  | 46.344  | 45.203  | 44.938  | 45.818  | 46.911  | 51.737  | 53.858  | 54.622  | 55.122            | 57.382  | 57.729  | 58.535  | iB Wadia                           |
| a. Giro                                                                                                                             | 15.375  | 18.792  | 18.553  | 19.906  | 20.559  | 19.585  | 18.842  | 19.167  | 19.824  | 22.821  | 25.018  | 25.317  | 25.528            | 26.930  | 26.148  | 26.760  | a. Demand Deposits Wadia           |
| i. Rupiah                                                                                                                           | 12.638  | 15.920  | 15.942  | 15.234  | 17.693  | 16.733  | 16.116  | 16.366  | 17.094  | 18.243  | 16.425  | 18.433  | 17.613            | 19.601  | 18.918  | 20.026  | i. Rupiah                          |
| ii. Valas                                                                                                                           | 2.736   | 2.872   | 2.611   | 4.672   | 2.866   | 2.852   | 2.727   | 2.801   | 2.730   | 4.578   | 8.593   | 6.884   | 7.914             | 7.328   | 7.230   | 6.734   | ii. Foreign Currency               |
| b. Tabungan                                                                                                                         | 14.095  | 17.141  | 22.402  | 24.757  | 25.785  | 25.618  | 26.095  | 26.651  | 27.087  | 28.916  | 28.840  | 29.305  | 29.594            | 30.452  | 31.581  | 31.776  | b. iB Saving Deposits Wadia        |
| i. Rupiah                                                                                                                           | 13.968  | 17.000  | 22.228  | 24.547  | 25.561  | 25.398  | 25.865  | 26.384  | 26.825  | 28.572  | 28.492  | 28.973  | 29.255            | 30.137  | 31.272  | 31.491  | i. Rupiah                          |
| ii. Valas                                                                                                                           | 127     | 141     | 174     | 210     | 224     | 220     | 230     | 267     | 262     | 345     | 348     | 332     | 339               | 315     | 309     | 285     | ii. Foreign Currency               |
| 2 Dana Investasi Non Profit Sharing                                                                                                 | 176.937 | 202.460 | 216.652 | 221.905 | 219.372 | 218.393 | 222.405 | 230.649 | 228.177 | 237.241 | 232.627 | 236.447 | 234.240           | 231.664 | 228.022 | 234.839 | Non Profit Sharing Investment Fund |
| a. Giro                                                                                                                             | 4.278   | 7.619   | 9.002   | 19.275  | 16.846  | 13.695  | 13.590  | 17.514  | 16.368  | 19.255  | 21.302  | 21.494  | 21.962            | 20.473  | 19.380  | 21.886  | a. Demand Deposits                 |
| i. Rupiah                                                                                                                           | 4.149   | 7.038   | 8.819   | 19.016  | 16.698  | 13.617  | 13.517  | 17.414  | 16.272  | 19.176  | 20.136  | 20.867  | 21.173            | 19.860  | 18.767  | 21.387  | i. Rupiah                          |
| ii. Valas                                                                                                                           | 128     | 581     | 183     | 259     | 148     | 77      | 72      | 100     | 96      | 79      | 1.166   | 626     | 789               | 613     | 614     | 499     | ii. Foreign Currency               |
| b. Tabungan                                                                                                                         | 50.637  | 57.488  | 65.642  | 64.604  | 65.668  | 65.585  | 66.437  | 66.373  | 67.072  | 71.743  | 69.383  | 69.535  | 69.715            | 69.980  | 71.837  | 73.357  | b. Saving Deposits                 |
| i. Rupiah                                                                                                                           | 50.601  | 57.440  | 65.575  | 64.449  | 65.514  | 65.437  | 66.288  | 66.223  | 66.924  | 71.591  | 69.227  | 69.375  | 69.564            | 69.833  | 71.694  | 73.214  | i. Rupiah                          |
| ii. Valas                                                                                                                           | 36      | 48      | 66      | 155     | 154     | 149     | 149     | 150     | 148     | 152     | 156     | 160     | 151               | 147     | 143     | 143     | ii. Foreign Currency               |
| c. Deposito                                                                                                                         | 122.022 | 137.353 | 142.008 | 138.026 | 136.858 | 139.113 | 142.379 | 146.761 | 144.737 | 146.243 | 141.942 | 145.419 | 142.564           | 141.211 | 136.804 | 139.596 | c. Time Deposits                   |
| i. Rupiah                                                                                                                           | 112.709 | 129.960 | 133.798 | 132.481 | 131.301 | 133.522 | 136.539 | 141.422 | 139.316 | 140.824 | 135.673 | 138.193 | 134.589           | 133.889 | 129.509 | 131.755 | i. Rupiah                          |
| a. 1 Bulan                                                                                                                          | 82.724  | 95.065  | 101.784 | 94.790  | 93.432  | 92.550  | 93.217  | 99.244  | 97.028  | 99.003  | 95.817  | 98.527  | 93.799            | 93.102  | 90.074  | 91.200  | a. 1 month                         |
| b. 3 Bulan                                                                                                                          | 19.126  | 20.686  | 18.157  | 22.614  | 22.017  | 23.627  | 25.616  | 23.943  | 24.843  | 25.337  | 23.261  | 22.906  | 23.112            | 23.513  | 22.778  | 22.488  | b. 3 month                         |
| c. 6 Bulan                                                                                                                          | 5.939   | 6.508   | 6.779   | 7.227   | 7.801   | 9.064   | 9.542   | 9.744   | 8.170   | 7.861   | 8.116   | 8.263   | 8.707             | 8.709   | 7.919   | 9.536   | c. 6 month                         |
| d. 12 Bulan                                                                                                                         | 4.906   | 7.696   | 7.073   | 7.831   | 8.024   | 8.266   | 8.148   | 8.475   | 9.260   | 8.613   | 8.462   | 8.478   | 8.956             | 8.557   | 8.730   | 8.516   | d. 12 month                        |
| e. >12 Bulan                                                                                                                        | 14      | 6       | 5       | 18      | 27      | 15      | 16      | 16      | 14      | 11      | 18      | 19      | 15                | 9       | 8       | 16      | e. >12 month                       |
| ii. Valas                                                                                                                           | 9.313   | 7.392   | 8.210   | 5.545   | 5.557   | 5.591   | 5.839   | 5.339   | 5.421   | 5.419   | 6.268   | 7.225   | 7.975             | 7.322   | 7.295   | 7.841   | ii. Foreign Currency               |
| a. 1 Bulan                                                                                                                          | 7.518   | 5.844   | 7.054   | 4.131   | 4.072   | 4.003   | 4.262   | 3.576   | 3.476   | 3.859   | 4.814   | 6.084   | 6416 <sup>r</sup> | 5.717   | 5.685   | 6.446   | a. 1 month                         |
| b. 3 Bulan                                                                                                                          | 1.339   | 1.306   | 856     | 626     | 703     | 756     | 411     | 563     | 748     | 985     | 901     | 555     | 277               | 373     | 453     | 761     | b. 3 month                         |
| c. 6 Bulan                                                                                                                          | 268     | 110     | 145     | 174     | 158     | 161     | 722     | 768     | 792     | 143     | 136     | 189     | 774               | 991     | 947     | 455     | c. 6 month                         |
| d. 12 Bulan                                                                                                                         | 188     | 132     | 154     | 613     | 624     | 671     | 444     | 432     | 405     | 431     | 417     | 398     | 507               | 240     | 210     | 179     | d. 12 month                        |
| e. >12 Bulan                                                                                                                        | 0       | 0       | -       | 1       | -       | 0       | 0       | -       | 0       | -       | -       | 0       | 0 <sup>r</sup>    | -       | 0       | 1       | e. >12 month                       |
| 3 Dana Investasi Profit Sharing                                                                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | Profit Sharing Investment Fund     |
| a. Giro                                                                                                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | a. Demand Deposits                 |
| i. Rupiah                                                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | i. Rupiah                          |
| ii. Valas                                                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | ii. Foreign Currency               |
| b. Tabungan                                                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | b. Saving Deposits                 |
| i. Rupiah                                                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | i. Rupiah                          |
| ii. Valas                                                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | ii. Foreign Currency               |
| c. Deposito                                                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | c. Time Deposits                   |
| i. Rupiah                                                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | i. Rupiah                          |
| a. 1 Bulan                                                                                                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | a. 1 month                         |
| b. 3 Bulan                                                                                                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | b. 3 month                         |
| c. 6 Bulan                                                                                                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | c. 6 month                         |
| d. 12 Bulan                                                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | d. 12 month                        |
| e. >12 Bulan                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | e. >12 month                       |
| ii. Valas                                                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | ii. Foreign Currency               |
| a. 1 Bulan                                                                                                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | a. 1 month                         |
| b. 3 Bulan                                                                                                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | b. 3 month                         |
| c. 6 Bulan                                                                                                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | c. 6 month                         |
| d. 12 Bulan                                                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | d. 12 month                        |
| e. >12 Bulan                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                 | -       | -       | -       | e. >12 month                       |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

| Tabel 22b. Komposisi DPK - Unit Usaha Syariah<br>(Depositor Funds Composition of Sharia Business Unit)<br>Miliar Rp (Billion IDR) |        |        |         |         |         |         |         |         |                      |                      |                      |                      |                      |                      |                      |         |                                    |
|-----------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|---------|---------|---------|---------|---------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|---------|------------------------------------|
| Indikator                                                                                                                         | 2016   | 2017   | 2018    | 2019    |         |         |         |         |                      |                      | 2020                 |                      |                      |                      |                      |         | Indicator                          |
|                                                                                                                                   |        |        |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov                  | Des                  | Jan                  | Feb                  | Mar                  | Apr                  | Mei                  | Jun     |                                    |
| 1 Dana Simpanan Wadiah                                                                                                            | 8.891  | 11.101 | 13.389  | 12.103  | 12.103  | 12.468  | 12.121  | 12.003  | 15.281               | 14.014               | 13.213               | 13.744               | 14.504               | 17.081               | 16.914               | 18.884  | iB Wadia                           |
| a. Giro                                                                                                                           | 4.778  | 6.105  | 7.883   | 6.094   | 6.094   | 6.310   | 6.026   | 5.732   | 8.952                | 7.510                | 6.757                | 7.013                | 7.629                | 9.894                | 9.569                | 11.572  | a. Demand Deposits Wadia           |
| i. Rupiah                                                                                                                         | 4.583  | 5.661  | 7.601   | 5.835   | 5.835   | 6.109   | 5.814   | 5.543   | 8.731                | 7.274                | 6.456                | 6.695                | 7.120                | 9.432                | 9.125                | 11.161  | i. Rupiah                          |
| ii. Valas                                                                                                                         | 196    | 444    | 281     | 259     | 259     | 202     | 212     | 190     | 221                  | 237                  | 301                  | 318                  | 509                  | 462                  | 443                  | 411     | ii. Foreign Currency               |
| b. Tabungan                                                                                                                       | 4.112  | 4.996  | 5.507   | 6.009   | 6.009   | 6.158   | 6.095   | 6.271   | 6.329                | 6.504                | 6.457                | 6.732                | 6.875                | 7.187                | 7.345                | 7.312   | b. iB Saving Deposits Wadia        |
| i. Rupiah                                                                                                                         | 4.069  | 4.937  | 5.406   | 5.916   | 5.916   | 6.048   | 5.987   | 6.159   | 6.226                | 6.393                | 6.342                | 6.585                | 6.716                | 7.028                | 7.172                | 7.102   | i. Rupiah                          |
| ii. Valas                                                                                                                         | 43     | 59     | 100     | 93      | 93      | 110     | 108     | 112     | 103                  | 111                  | 114                  | 147                  | 159                  | 159                  | 173                  | 210     | ii. Foreign Currency               |
| 2 Dana Investasi Non Profit Sharing                                                                                               | 64.037 | 85.394 | 100.832 | 107.954 | 107.954 | 106.904 | 110.338 | 113.886 | 117,618 <sup>r</sup> | 113,158 <sup>r</sup> | 114,830 <sup>r</sup> | 115,680 <sup>r</sup> | 110,190 <sup>r</sup> | 108,815 <sup>r</sup> | 107,530 <sup>r</sup> | 109.061 | Non Profit Sharing Investment Fund |
| a. Giro                                                                                                                           | 3.542  | 7.672  | 8.160   | 7.643   | 7.643   | 7.293   | 7.600   | 6.754   | 6.860                | 8.067                | 8.690                | 7.240                | 7.462                | 7.385                | 7.419                | 6.985   | a. Demand Deposits                 |
| i. Rupiah                                                                                                                         | 3.238  | 6.241  | 6.682   | 6.619   | 6.619   | 6.141   | 6.403   | 5.380   | 5.590                | 7.050                | 6.351                | 5.874                | 6.254                | 6.307                | 6.147                | 5.783   | i. Rupiah                          |
| ii. Valas                                                                                                                         | 304    | 1.431  | 1.478   | 1.024   | 1.024   | 1.152   | 1.196   | 1.375   | 1.270                | 1.017                | 2.339                | 1.366                | 1.208                | 1.078                | 1.272                | 1.203   | ii. Foreign Currency               |
| b. Tabungan                                                                                                                       | 16.343 | 18.873 | 20.887  | 23.349  | 23.349  | 23.362  | 23.943  | 24.165  | 23.996               | 26.096               | 25.897               | 26.579               | 25.987               | 26.389               | 26.018               | 26.024  | b. Saving Deposits                 |
| i. Rupiah                                                                                                                         | 15.487 | 18.023 | 19.932  | 22.123  | 22.123  | 22.019  | 22.609  | 22.828  | 22.760               | 24.786               | 24.534               | 25.072               | 24.188               | 24.752               | 24.408               | 24.461  | i. Rupiah                          |
| ii. Valas                                                                                                                         | 857    | 850    | 955     | 1.225   | 1.225   | 1.343   | 1.334   | 1.338   | 1.236                | 1.310                | 1.363                | 1.506                | 1.798                | 1.637                | 1.610                | 1.563   | ii. Foreign Currency               |
| c. Deposito                                                                                                                       | 44.152 | 58.849 | 71.786  | 76.962  | 76.962  | 76.248  | 78.796  | 82.966  | 86.761 <sup>r</sup>  | 78.996 <sup>r</sup>  | 80.244 <sup>r</sup>  | 81.861 <sup>r</sup>  | 76.741 <sup>r</sup>  | 75.041 <sup>r</sup>  | 74.093 <sup>r</sup>  | 76.052  | c. Time Deposits                   |
| i. Rupiah                                                                                                                         | 42.937 | 56.761 | 69.335  | 72.003  | 72.003  | 71.965  | 74.044  | 78.472  | 82.405 <sup>r</sup>  | 74.427 <sup>r</sup>  | 75.454 <sup>r</sup>  | 73.601 <sup>r</sup>  | 68.074 <sup>r</sup>  | 67.495 <sup>r</sup>  | 66.509 <sup>r</sup>  | 68.726  | i. Rupiah                          |
| a. 1 Bulan                                                                                                                        | 26.693 | 42.653 | 45.152  | 41.131  | 41.131  | 43.316  | 39.250  | 40.491  | 49.363               | 44.542               | 42.015               | 41.847               | 40.277               | 39.480               | 36.569               | 41.412  | a. 1 month                         |
| b. 3 Bulan                                                                                                                        | 10.969 | 9.750  | 15.879  | 17.447  | 17.447  | 15.781  | 21.573  | 25.946  | 20.651               | 17.979               | 21.832               | 21.215               | 16.435               | 17.212               | 20.414               | 18.205  | b. 3 month                         |
| c. 6 Bulan                                                                                                                        | 3.593  | 3.202  | 4.834   | 4.944   | 4.944   | 4.867   | 5.535   | 5.281   | 7.730                | 6.673                | 6.470                | 7.771                | 8.210                | 7.836                | 6.380                | 6.606   | c. 6 month                         |
| d. 12 Bulan                                                                                                                       | 1.682  | 1.062  | 3.470   | 8.480   | 8.480   | 8.000   | 7.686   | 6.753   | 4.661                | 5.232                | 5.134                | 2.764                | 3.150                | 2.966                | 3.146                | 2.503   | d. 12 month                        |
| e. >12 Bulan                                                                                                                      | 1      | 93     | 0       | 1       | 1       | 1       | 1       | 1       | 1 <sup>r</sup>       | 2 <sup>r</sup>       | 3 <sup>r</sup>       | 4 <sup>r</sup>       | 2 <sup>r</sup>       | 0 <sup>r</sup>       | 0 <sup>r</sup>       | 1       | e. >12 month                       |
| ii. Valas                                                                                                                         | 1.215  | 2.089  | 2.451   | 4.959   | 4.959   | 4.284   | 4.752   | 4.494   | 4.356                | 4.568                | 4.789                | 8.260                | 8.668                | 7.547                | 7.585                | 7.326   | ii. Foreign Currency               |
| a. 1 Bulan                                                                                                                        | 777    | 1.998  | 1.117   | 3.105   | 3.105   | 2.514   | 2.493   | 2.174   | 2.650                | 2.101                | 1.891                | 5.906                | 6.154                | 5.017 <sup>r</sup>   | 5.738 <sup>r</sup>   | 5.253   | a. 1 month                         |
| b. 3 Bulan                                                                                                                        | 391    | 10     | 520     | 957     | 957     | 1.002   | 1.602   | 1.698   | 874                  | 1.341                | 1.806                | 1.278                | 1.589                | 1.807                | 1.109                | 1.034   | b. 3 month                         |
| c. 6 Bulan                                                                                                                        | 47     | 78     | 518     | 721     | 721     | 564     | 449     | 456     | 518                  | 743                  | 727                  | 731                  | 510                  | 320                  | 435                  | 677     | c. 6 month                         |
| d. 12 Bulan                                                                                                                       | 0      | 4      | 296     | 176     | 176     | 204     | 207     | 165     | 314                  | 382                  | 366                  | 346                  | 415                  | 403                  | 302                  | 361     | d. 12 month                        |
| e. >12 Bulan                                                                                                                      | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | 0 <sup>r</sup>       | 0 <sup>r</sup>       | 0       | e. >12 month                       |
| 3 Dana Investasi Profit Sharing                                                                                                   | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | Profit Sharing Investment Fund     |
| a. Giro                                                                                                                           | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | a. Demand Deposits                 |
| i. Rupiah                                                                                                                         | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | i. Rupiah                          |
| ii. Valas                                                                                                                         | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | ii. Foreign Currency               |
| b. Tabungan                                                                                                                       | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | b. Saving Deposits                 |
| i. Rupiah                                                                                                                         | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | i. Rupiah                          |
| ii. Valas                                                                                                                         | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | ii. Foreign Currency               |
| c. Deposito                                                                                                                       | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | c. Time Deposits                   |
| i. Rupiah                                                                                                                         | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | i. Rupiah                          |
| a. 1 Bulan                                                                                                                        | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | a. 1 month                         |
| b. 3 Bulan                                                                                                                        | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | b. 3 month                         |
| c. 6 Bulan                                                                                                                        | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | c. 6 month                         |
| d. 12 Bulan                                                                                                                       | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | d. 12 month                        |
| e. >12 Bulan                                                                                                                      | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | e. >12 month                       |
| ii. Valas                                                                                                                         | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | ii. Foreign Currency               |
| a. 1 Bulan                                                                                                                        | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | a. 1 month                         |
| b. 3 Bulan                                                                                                                        | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | b. 3 month                         |
| c. 6 Bulan                                                                                                                        | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | c. 6 month                         |
| d. 12 Bulan                                                                                                                       | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | d. 12 month                        |
| e. >12 Bulan                                                                                                                      | -      | -      | -       | -       | -       | -       | -       | -       | -                    | -                    | -                    | -                    | -                    | -                    | -                    | -       | e. >12 month                       |

| Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah<br>(Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank and Sharia Business Unit )<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------------------------------------------------|
| Indikator                                                                                                                                                                                                                                  | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                                                      |
|                                                                                                                                                                                                                                            |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                |
| Total Dana Pihak Ketiga                                                                                                                                                                                                                    | 279.335 | 334.888 | 371.828 | 386.624 | 384.249 | 382.967 | 389.802 | 402.356 | 408.397 | 416.558 | 414.942 | 420.902 | 414.465 | 415.253 | 410.195 | 421.319 | Total Third Paty Fund                                          |
| i. Rupiah                                                                                                                                                                                                                                  | 264.380 | 318.982 | 355.318 | 368.224 | 368.611 | 366.987 | 373.182 | 386.190 | 392.553 | 398.744 | 389.505 | 394.079 | 384.955 | 388.646 | 383.520 | 395.104 | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                                                                  | 14.955  | 15.906  | 16.510  | 18.401  | 15.637  | 15.980  | 16.620  | 16.166  | 15.844  | 17.814  | 25.437  | 26.824  | 29.510  | 26.608  | 26.675  | 26.215  | ii. Foreign Exchange                                           |
| 1. Dana Pihak Ketiga Golongan Penduduk                                                                                                                                                                                                     | 278.172 | 333.779 | 370.285 | 384.980 | 382.665 | 381.371 | 388.295 | 400.743 | 406.326 | 415.126 | 413.599 | 419.674 | 413.074 | 413.901 | 408.847 | 419.740 | 1. Residents' Third Party Funds                                |
| a. Pemerintah                                                                                                                                                                                                                              | 42.284  | 84.046  | 74.507  | 79.141  | 75.093  | 73.201  | 79.556  | 97.125  | 98.198  | 90.201  | 96.247  | 98.922  | 98.742  | 100.037 | 94.639  | 100.540 | a. Government                                                  |
| i. Rupiah                                                                                                                                                                                                                                  | 41.193  | 78.181  | 69.087  | 73.302  | 71.515  | 69.140  | 75.189  | 93.332  | 94.434  | 86.391  | 84.638  | 87.557  | 85.152  | 87.636  | 82.312  | 88.467  | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                                                                  | 1.091   | 5.865   | 5.420   | 5.839   | 3.578   | 4.061   | 4.367   | 3.793   | 3.764   | 3.811   | 11.610  | 11.365  | 13.590  | 12.401  | 12.327  | 12.072  | ii. Foreign Exchange                                           |
| b. Swasta                                                                                                                                                                                                                                  | 235.888 | 249.733 | 295.779 | 305.839 | 307.571 | 308.170 | 308.739 | 303.618 | 308.128 | 324.925 | 317.351 | 320.751 | 314.332 | 313.864 | 314.208 | 319.200 | b. Private Sector                                              |
| 1. Institusi Keuangan Non Bank                                                                                                                                                                                                             | 23.436  | 28.326  | 26.698  | 30.707  | 31.174  | 31.476  | 33.174  | 35.103  | 34.809  | 35.502  | 34.877  | 35.265  | 33.208  | 34.624  | 33.207  | 31.656  | 1. Non bank Financial Institutions                             |
| i. Rupiah                                                                                                                                                                                                                                  | 23.320  | 28.224  | 26.290  | 30.606  | 30.850  | 31.365  | 33.001  | 34.952  | 34.717  | 35.331  | 34.692  | 35.118  | 32.981  | 34.461  | 33.121  | 31.530  | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                                                                  | 116     | 102     | 408     | 101     | 323     | 111     | 173     | 152     | 92      | 171     | 185     | 147     | 227     | 164     | 86      | 125     | ii. Foreign Exchange                                           |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)                                                                                                                                                                                 | 64.969  | 72.214  | 98.102  | 94.678  | 93.399  | 93.303  | 91.012  | 82.151  | 84.050  | 90.996  | 85.456  | 87.106  | 81.858  | 77.587  | 74.836  | 79.116  | 2. Non Financial Corporations (including Other Private Sector) |
| i. Rupiah                                                                                                                                                                                                                                  | 56.935  | 66.023  | 92.262  | 87.716  | 87.240  | 87.259  | 84.939  | 76.210  | 78.346  | 83.556  | 78.194  | 78.620  | 73.806  | 70.503  | 67.521  | 72.113  | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                                                                  | 8.034   | 6.191   | 5.840   | 6.962   | 6.159   | 6.044   | 6.072   | 5.941   | 5.703   | 7.440   | 7.262   | 8.486   | 8.052   | 7.084   | 7.315   | 7.002   | ii. Foreign Exchange                                           |
| 3. Perseorangan                                                                                                                                                                                                                            | 147.483 | 149.193 | 170.979 | 180.454 | 182.998 | 183.391 | 184.554 | 186.363 | 189.269 | 198.427 | 197.018 | 198.380 | 199.266 | 201.653 | 206.165 | 208.429 | 3. Individuals                                                 |
| i. Rupiah                                                                                                                                                                                                                                  | 142.496 | 146.194 | 167.295 | 176.179 | 178.574 | 178.789 | 179.631 | 181.268 | 184.150 | 193.132 | 191.476 | 192.440 | 192.608 | 195.619 | 200.186 | 202.647 | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                                                                  | 4.986   | 3.000   | 3.684   | 4.275   | 4.424   | 4.602   | 4.923   | 5.096   | 5.120   | 5.295   | 5.542   | 5.940   | 6.658   | 6.034   | 5.979   | 5.782   | ii. Foreign Exchange                                           |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk                                                                                                                                                                                               | 1.163   | 1.109   | 1.543   | 1.645   | 1.584   | 1.596   | 1.507   | 1.612   | 2.071   | 1.432   | 1.344   | 1.229   | 1.392   | 1.353   | 1.348   | 1.579   | 2. Non Residents' Third Party Funds                            |
| i. Rupiah                                                                                                                                                                                                                                  | 436     | 361     | 385     | 421     | 432     | 434     | 422     | 429     | 906     | 334     | 505     | 343     | 408     | 427     | 380     | 346     | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                                                                  | 727     | 748     | 1.157   | 1.224   | 1.152   | 1.162   | 1.086   | 1.184   | 1.165   | 1.098   | 838     | 886     | 983     | 925     | 967     | 1.233   | ii. Foreign Exchange                                           |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                                                                             |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Note: r) Revised figures                                       |

Miliar Rupiah (in Billion IDR)

| Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah<br>(Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank )<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------------------------------------------------|
| Indikator                                                                                                                                                                                   | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                                                      |
|                                                                                                                                                                                             |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                |
| Total Dana Pihak Ketiga                                                                                                                                                                     | 206.407 | 238.393 | 257.606 | 266.568 | 265.716 | 263.596 | 267.343 | 276.466 | 275.088 | 288.978 | 286.485 | 291.069 | 289.362 | 289.046 | 285.751 | 293.374 | Total Third Paty Fund                                          |
| i. Rupiah                                                                                                                                                                                   | 194.066 | 227.359 | 246.362 | 255.727 | 256.768 | 254.707 | 258.325 | 267.809 | 266.431 | 278.405 | 269.954 | 275.842 | 272.195 | 273.321 | 270.159 | 277.872 | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                   | 12.341  | 11.033  | 11.245  | 10.840  | 8.949   | 8.889   | 9.018   | 8.657   | 8.657   | 10.572  | 16.531  | 15.227  | 17.168  | 15.725  | 15.591  | 15.502  | ii. Foreign Exchange                                           |
| 1. Dana Pihak Ketiga Golongan Penduduk                                                                                                                                                      | 205.563 | 237.598 | 256.399 | 265.326 | 264.544 | 262.389 | 266.215 | 275.223 | 273.857 | 287.835 | 285.574 | 290.133 | 288.291 | 288.003 | 284.713 | 292.095 | 1. Residents' Third Party Funds                                |
| a. Pemerintah                                                                                                                                                                               | 28.123  | 64.079  | 53.756  | 57.708  | 53.123  | 52.428  | 52.881  | 70.351  | 67.876  | 68.046  | 71.832  | 72.191  | 73.158  | 72.869  | 68.177  | 72.021  | a. Government                                                  |
| i. Rupiah                                                                                                                                                                                   | 27.302  | 58.565  | 48.787  | 53.917  | 50.481  | 49.635  | 49.974  | 67.433  | 64.879  | 64.992  | 61.878  | 63.987  | 63.231  | 63.830  | 59.177  | 63.131  | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                   | 820     | 5.514   | 4.968   | 3.791   | 2.642   | 2.793   | 2.907   | 2.917   | 2.997   | 3.054   | 9.954   | 8.204   | 9.927   | 9.039   | 9.000   | 8.890   | ii. Foreign Exchange                                           |
| b. Swasta                                                                                                                                                                                   | 177.440 | 173.519 | 202.643 | 207.618 | 211.420 | 209.960 | 213.334 | 204.873 | 205.981 | 219.789 | 213.742 | 217.942 | 215.133 | 215.134 | 216.536 | 220.074 | b. Private Sector                                              |
| 1. Institusi Keuangan Non Bank                                                                                                                                                              | 14.178  | 18.046  | 17.510  | 19.327  | 19.015  | 19.331  | 20.330  | 21.459  | 20.584  | 21.806  | 21.321  | 21.569  | 19.911  | 21.008  | 20.685  | 19.438  | 1. Non bank Financial Institutions                             |
| i. Rupiah                                                                                                                                                                                   | 14.073  | 17.962  | 17.121  | 19.262  | 18.943  | 19.242  | 20.228  | 21.358  | 20.544  | 21.692  | 21.214  | 21.472  | 19.835  | 20.922  | 20.632  | 19.394  | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                   | 105     | 84      | 389     | 65      | 71      | 89      | 102     | 101     | 40      | 115     | 107     | 97      | 76      | 85      | 53      | 45      | ii. Foreign Exchange                                           |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)                                                                                                                                  | 48.217  | 42.585  | 55.803  | 53.731  | 55.724  | 53.578  | 55.192  | 44.242  | 44.298  | 50.204  | 45.633  | 48.567  | 47.048  | 44.125  | 41.995  | 44.829  | 2. Non Financial Corporations (including Other Private Sector) |
| i. Rupiah                                                                                                                                                                                   | 41.254  | 39.490  | 52.918  | 50.060  | 52.762  | 50.916  | 52.554  | 42.128  | 42.214  | 46.350  | 42.461  | 45.127  | 43.627  | 41.079  | 38.977  | 42.026  | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                   | 6.963   | 3.095   | 2.885   | 3.672   | 2.962   | 2.661   | 2.638   | 2.115   | 2.084   | 3.854   | 3.171   | 3.441   | 3.421   | 3.047   | 3.018   | 2.803   | ii. Foreign Exchange                                           |
| 3. Perseorangan                                                                                                                                                                             | 115.045 | 112.888 | 129.330 | 134.560 | 136.681 | 137.052 | 137.813 | 139.172 | 141.099 | 147.779 | 146.788 | 147.805 | 148.174 | 150.001 | 153.857 | 155.806 | 3. Individuals                                                 |
| i. Rupiah                                                                                                                                                                                   | 111.283 | 111.258 | 127.441 | 132.412 | 134.502 | 134.823 | 135.493 | 136.801 | 138.691 | 145.291 | 144.293 | 145.170 | 145.373 | 147.335 | 151.268 | 153.235 | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                   | 3.762   | 1.629   | 1.889   | 2.147   | 2.179   | 2.229   | 2.320   | 2.371   | 2.408   | 2.487   | 2.495   | 2.635   | 2.801   | 2.666   | 2.588   | 2.571   | ii. Foreign Exchange                                           |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk                                                                                                                                                | 844     | 795     | 1.208   | 1.242   | 1.172   | 1.207   | 1.128   | 1.243   | 1.231   | 1.143   | 911     | 936     | 1.072   | 1.043   | 1.038   | 1.279   | 2. Non Residents' Third Party Funds                            |
| i. Rupiah                                                                                                                                                                                   | 154     | 84      | 94      | 76      | 79      | 90      | 77      | 89      | 103     | 81      | 108     | 86      | 129     | 156     | 106     | 86      | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                   | 690     | 711     | 1.114   | 1.165   | 1.094   | 1.117   | 1.051   | 1.154   | 1.129   | 1.062   | 803     | 850     | 943     | 887     | 932     | 1.193   | ii. Foreign Exchange                                           |
| Ket: r) Angka-angka diperbaiki                                                                                                                                                              |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                                |
| Note: r) Revised figures                                                                                                                                                                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                                |

Miliar Rupiah (in Billion IDR)

| Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah<br>(Depositor Funds Composition Based on Depositor's Group of Sharia Business Unit)<br>Miliar Rp (Billion IDR) |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------------------------------------------------|
| Indikator                                                                                                                                                                                 | 2016   | 2017   | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                                                      |
|                                                                                                                                                                                           |        |        |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                |
| Total Dana Pihak Ketiga                                                                                                                                                                   | 72.928 | 96.495 | 114.222 | 120.057 | 118.532 | 119.372 | 122.459 | 125.889 | 133.309 | 127.580 | 128.457 | 129.834 | 125.103 | 126.208 | 124.444 | 127.945 | Total Third Paty Fund                                          |
| i. Rupiah                                                                                                                                                                                 | 70.314 | 91.623 | 108.956 | 112.496 | 111.844 | 112.281 | 114.857 | 118.381 | 126.122 | 120.338 | 119.551 | 118.237 | 112.761 | 115.325 | 113.360 | 117.232 | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                 | 2.614  | 4.872  | 5.265   | 7.560   | 6.688   | 7.091   | 7.602   | 7.508   | 7.187   | 7.242   | 8.906   | 11.596  | 12.342  | 10.883  | 11.084  | 10.712  | ii. Foreign Exchange                                           |
| 1. Dana Pihak Ketiga Golongan Penduduk                                                                                                                                                    | 72.609 | 96.181 | 113.887 | 119.654 | 118.121 | 118.983 | 122.080 | 125.520 | 132.469 | 127.291 | 128.025 | 129.541 | 124.783 | 125.897 | 124.134 | 127.645 | 1. Residents' Third Party Funds                                |
| a. Pemerintah                                                                                                                                                                             | 14.161 | 19.967 | 20.751  | 21.433  | 21.970  | 20.773  | 26.675  | 26.775  | 30.322  | 22.155  | 24.415  | 26.731  | 25.583  | 27.167  | 26.462  | 28.519  | a. Government                                                  |
| i. Rupiah                                                                                                                                                                                 | 13.890 | 19.616 | 20.299  | 19.385  | 21.034  | 19.505  | 25.216  | 25.899  | 29.556  | 21.398  | 22.760  | 23.570  | 21.921  | 23.806  | 23.135  | 25.336  | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                 | 271    | 351    | 452     | 2.048   | 936     | 1.268   | 1.460   | 876     | 767     | 756     | 1.655   | 3.161   | 3.663   | 3.361   | 3.327   | 3.183   | ii. Foreign Exchange                                           |
| b. Swasta                                                                                                                                                                                 | 58.448 | 76.214 | 93.136  | 98.220  | 96.151  | 98.210  | 95.405  | 98.745  | 102.147 | 105.136 | 103.610 | 102.810 | 99.199  | 98.730  | 97.672  | 99.126  | b. Private Sector                                              |
| 1. Institusi Keuangan Non Bank                                                                                                                                                            | 9.258  | 10.280 | 9.188   | 11.379  | 12.159  | 12.145  | 12.844  | 13.645  | 14.225  | 13.695  | 13.556  | 13.696  | 13.297  | 13.617  | 12.522  | 12.217  | 1. Non bank Financial Institutions                             |
| i. Rupiah                                                                                                                                                                                 | 9.247  | 10.262 | 9.169   | 11.343  | 11.907  | 12.123  | 12.773  | 13.594  | 14.173  | 13.639  | 13.479  | 13.646  | 13.147  | 13.539  | 12.489  | 12.137  | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                 | 11     | 18     | 20      | 36      | 252     | 22      | 71      | 51      | 52      | 56      | 78      | 50      | 151     | 78      | 33      | 81      | ii. Foreign Exchange                                           |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)                                                                                                                                | 16.752 | 29.629 | 42.299  | 40.947  | 37.675  | 39.726  | 35.820  | 37.909  | 39.751  | 40.792  | 39.823  | 38.539  | 34.811  | 33.462  | 32.841  | 34.286  | 2. Non Financial Corporations (including Other Private Sector) |
| i. Rupiah                                                                                                                                                                                 | 15.682 | 26.533 | 39.343  | 37.657  | 34.478  | 36.343  | 32.386  | 34.083  | 36.132  | 37.207  | 35.733  | 33.494  | 30.179  | 29.424  | 28.544  | 30.087  | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                 | 1.071  | 3.097  | 2.955   | 3.290   | 3.197   | 3.383   | 3.434   | 3.826   | 3.619   | 3.586   | 4.091   | 5.045   | 4.631   | 4.037   | 4.297   | 4.199   | ii. Foreign Exchange                                           |
| 3. Perseorangan                                                                                                                                                                           | 32.438 | 36.306 | 41.649  | 45.894  | 46.317  | 46.339  | 46.741  | 47.192  | 48.170  | 50.648  | 50.230  | 50.575  | 51.091  | 51.652  | 52.309  | 52.623  | 3. Individuals                                                 |
| i. Rupiah                                                                                                                                                                                 | 31.214 | 34.935 | 39.854  | 43.766  | 44.072  | 43.966  | 44.138  | 44.466  | 45.458  | 47.841  | 47.183  | 47.271  | 47.235  | 48.284  | 48.918  | 49.412  | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                 | 1.224  | 1.370  | 1.795   | 2.128   | 2.245   | 2.374   | 2.603   | 2.725   | 2.712   | 2.808   | 3.047   | 3.305   | 3.857   | 3.368   | 3.391   | 3.211   | ii. Foreign Exchange                                           |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk                                                                                                                                              | 319    | 314    | 335     | 403     | 412     | 389     | 379     | 369     | 840     | 289     | 432     | 293     | 320     | 310     | 310     | 299     | 2. Non Residents' Third Party Funds                            |
| i. Rupiah                                                                                                                                                                                 | 282    | 277    | 292     | 345     | 353     | 344     | 344     | 339     | 803     | 254     | 397     | 257     | 279     | 272     | 275     | 260     | i. Rupiah                                                      |
| ii. Valas                                                                                                                                                                                 | 37     | 37     | 43      | 58      | 59      | 45      | 35      | 30      | 36      | 36      | 35      | 36      | 41      | 38      | 35      | 39      | ii. Foreign Exchange                                           |

| Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Juni 2020<br>(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - June 2020 ) |                                        |            |                                        |         |                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|------------|----------------------------------------|---------|--------------------------|
| Propinsi                                                                                                                                                                                                                                                                                     | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | Province                 |
| Jawa Barat                                                                                                                                                                                                                                                                                   | 61.015                                 | 37.550     | 46.519                                 | 80,72%  | Jawa Barat               |
| Banten                                                                                                                                                                                                                                                                                       | 15.038                                 | 10.590     | 12.635                                 | 83,82%  | Banten                   |
| DKI Jakarta                                                                                                                                                                                                                                                                                  | 385.912                                | 157.346    | 188.159                                | 83,62%  | DKI Jakarta              |
| DI Yogyakarta                                                                                                                                                                                                                                                                                | 7.438                                  | 4.040      | 6.286                                  | 64,26%  | DI Yogyakarta            |
| Jawa Tengah                                                                                                                                                                                                                                                                                  | 27.410                                 | 19.468     | 20.519                                 | 94,88%  | Jawa Tengah              |
| Jawa Timur                                                                                                                                                                                                                                                                                   | 40.054                                 | 28.404     | 30.447                                 | 93,29%  | Jawa Timur               |
| Bengkulu                                                                                                                                                                                                                                                                                     | 1.741                                  | 1.424      | 984                                    | 144,69% | Bengkulu                 |
| Jambi                                                                                                                                                                                                                                                                                        | 3.900                                  | 3.312      | 2.344                                  | 141,35% | Jambi                    |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                     | 41.053                                 | 25.124     | 29.393                                 | 85,47%  | Nanggroe Aceh Darussalam |
| Sumatera Utara                                                                                                                                                                                                                                                                               | 17.944                                 | 11.971     | 14.649                                 | 81,72%  | Sumatera Utara           |
| Sumatera Barat                                                                                                                                                                                                                                                                               | 6.616                                  | 4.586      | 5.540                                  | 82,78%  | Sumatera Barat           |
| Riau                                                                                                                                                                                                                                                                                         | 10.007                                 | 6.881      | 7.479                                  | 92,01%  | Riau                     |
| Sumatera Selatan                                                                                                                                                                                                                                                                             | 11.291                                 | 7.944      | 7.131                                  | 111,40% | Sumatera Selatan         |
| Bangka Belitung                                                                                                                                                                                                                                                                              | 1.206                                  | 780        | 1.035                                  | 75,35%  | Bangka Belitung          |
| Kepulauan Riau                                                                                                                                                                                                                                                                               | 4.321                                  | 3.857      | 2.686                                  | 143,58% | Kepulauan Riau           |
| Lampung                                                                                                                                                                                                                                                                                      | 4.382                                  | 3.213      | 3.041                                  | 105,68% | Lampung                  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                           | 8.949                                  | 4.817      | 6.282                                  | 76,68%  | Kalimantan Selatan       |
| Kalimantan Barat                                                                                                                                                                                                                                                                             | 5.692                                  | 4.915      | 2.988                                  | 164,48% | Kalimantan Barat         |
| Kalimantan Timur                                                                                                                                                                                                                                                                             | 9.149                                  | 5.384      | 8.035                                  | 67,01%  | Kalimantan Timur         |
| Kalimantan Tengah                                                                                                                                                                                                                                                                            | 1.607                                  | 1.407      | 986                                    | 142,74% | Kalimantan Tengah        |
| Sulawesi Tengah                                                                                                                                                                                                                                                                              | 1.743                                  | 1.523      | 1.215                                  | 125,37% | Sulawesi Tengah          |
| Sulawesi Selatan                                                                                                                                                                                                                                                                             | 9.315                                  | 7.063      | 6.141                                  | 115,02% | Sulawesi Selatan         |
| Sulawesi Utara                                                                                                                                                                                                                                                                               | 736                                    | 688        | 348                                    | 197,60% | Sulawesi Utara           |
| Gorontalo                                                                                                                                                                                                                                                                                    | 451                                    | 272        | 313                                    | 86,93%  | Gorontalo                |
| Sulawesi Barat                                                                                                                                                                                                                                                                               | 432                                    | 407        | 159                                    | 256,60% | Sulawesi Barat           |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                            | 1.815                                  | 1.265      | 1.251                                  | 101,15% | Sulawesi Tenggara        |
| NTB                                                                                                                                                                                                                                                                                          | 14.894                                 | 8.705      | 9.883                                  | 88,08%  | NTB                      |
| Bali                                                                                                                                                                                                                                                                                         | 2.372                                  | 2.028      | 1.299                                  | 156,03% | Bali                     |
| NTT                                                                                                                                                                                                                                                                                          | 199                                    | 170        | 125                                    | 135,94% | NTT                      |
| Maluku                                                                                                                                                                                                                                                                                       | 437                                    | 198        | 427                                    | 46,36%  | Maluku                   |
| Papua                                                                                                                                                                                                                                                                                        | 808                                    | 458        | 673                                    | 68,03%  | Papua                    |
| Maluku Utara                                                                                                                                                                                                                                                                                 | 808                                    | 428        | 689                                    | 62,12%  | Maluku Utara             |
| Papua Barat                                                                                                                                                                                                                                                                                  | 443                                    | 113        | 424                                    | 26,70%  | Papua Barat              |
| Luar Indonesia                                                                                                                                                                                                                                                                               | 1.606                                  | 692        | 1.235                                  | 55,97%  | Outside Indonesia        |

| Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Juni 2020<br>(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - June 2020) |                                        |            |                                        |         |                          |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|------------|----------------------------------------|---------|--------------------------|--|
| Propinsi                                                                                                                                                                                                                                      | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | Province                 |  |
| Jawa Barat                                                                                                                                                                                                                                    | 47.399                                 | 27.044     | 38.016                                 | 71,14%  | Jawa Barat               |  |
| Banten                                                                                                                                                                                                                                        | 10.274                                 | 5.893      | 9.439                                  | 62,44%  | Banten                   |  |
| DKI Jakarta                                                                                                                                                                                                                                   | 235.832                                | 85.763     | 115.448                                | 74,29%  | DKI Jakarta              |  |
| DI Yogyakarta                                                                                                                                                                                                                                 | 5.403                                  | 2.303      | 5.077                                  | 45,37%  | DI Yogyakarta            |  |
| Jawa Tengah                                                                                                                                                                                                                                   | 16.420                                 | 11.691     | 13.321                                 | 87,77%  | Jawa Tengah              |  |
| Jawa Timur                                                                                                                                                                                                                                    | 26.708                                 | 18.556     | 21.085                                 | 88,01%  | Jawa Timur               |  |
| Bengkulu                                                                                                                                                                                                                                      | 1.687                                  | 1.417      | 931                                    | 152,26% | Bengkulu                 |  |
| Jambi                                                                                                                                                                                                                                         | 2.502                                  | 2.445      | 1.476                                  | 165,58% | Jambi                    |  |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                      | 40.358                                 | 24.849     | 28.929                                 | 85,90%  | Nanggroe Aceh Darussalam |  |
| Sumatera Utara                                                                                                                                                                                                                                | 9.104                                  | 6.559      | 7.654                                  | 85,69%  | Sumatera Utara           |  |
| Sumatera Barat                                                                                                                                                                                                                                | 3.865                                  | 2.824      | 3.461                                  | 81,60%  | Sumatera Barat           |  |
| Riau                                                                                                                                                                                                                                          | 5.157                                  | 3.253      | 4.751                                  | 68,47%  | Riau                     |  |
| Sumatera Selatan                                                                                                                                                                                                                              | 5.399                                  | 4.489      | 4.020                                  | 111,67% | Sumatera Selatan         |  |
| Bangka Belitung                                                                                                                                                                                                                               | 925                                    | 550        | 793                                    | 69,40%  | Bangka Belitung          |  |
| Kepulauan Riau                                                                                                                                                                                                                                | 2.429                                  | 2.057      | 1.763                                  | 116,70% | Kepulauan Riau           |  |
| Lampung                                                                                                                                                                                                                                       | 3.779                                  | 2.700      | 2.924                                  | 92,34%  | Lampung                  |  |
| Kalimantan Selatan                                                                                                                                                                                                                            | 4.271                                  | 2.535      | 3.741                                  | 67,76%  | Kalimantan Selatan       |  |
| Kalimantan Barat                                                                                                                                                                                                                              | 3.846                                  | 3.794      | 2.275                                  | 166,74% | Kalimantan Barat         |  |
| Kalimantan Timur                                                                                                                                                                                                                              | 5.957                                  | 3.207      | 5.691                                  | 56,36%  | Kalimantan Timur         |  |
| Kalimantan Tengah                                                                                                                                                                                                                             | 1.607                                  | 1.407      | 986                                    | 142,74% | Kalimantan Tengah        |  |
| Sulawesi Tengah                                                                                                                                                                                                                               | 1.743                                  | 1.523      | 1.215                                  | 125,37% | Sulawesi Tengah          |  |
| Sulawesi Selatan                                                                                                                                                                                                                              | 4.750                                  | 3.628      | 4.108                                  | 88,32%  | Sulawesi Selatan         |  |
| Sulawesi Utara                                                                                                                                                                                                                                | 736                                    | 688        | 348                                    | 197,60% | Sulawesi Utara           |  |
| Gorontalo                                                                                                                                                                                                                                     | 451                                    | 272        | 313                                    | 86,93%  | Gorontalo                |  |
| Sulawesi Barat                                                                                                                                                                                                                                | 265                                    | 259        | 93                                     | 276,90% | Sulawesi Barat           |  |
| Sulawesi Tenggara                                                                                                                                                                                                                             | 1.776                                  | 1.229      | 1.232                                  | 99,79%  | Sulawesi Tenggara        |  |
| NTB                                                                                                                                                                                                                                           | 14.616                                 | 8.533      | 9.747                                  | 87,55%  | NTB                      |  |
| Bali                                                                                                                                                                                                                                          | 1.538                                  | 1.331      | 964                                    | 138,00% | Bali                     |  |
| NTT                                                                                                                                                                                                                                           | 199                                    | 170        | 125                                    | 135,94% | NTT                      |  |
| Maluku                                                                                                                                                                                                                                        | 437                                    | 198        | 427                                    | 46,36%  | Maluku                   |  |
| Papua                                                                                                                                                                                                                                         | 808                                    | 458        | 673                                    | 68,03%  | Papua                    |  |
| Maluku Utara                                                                                                                                                                                                                                  | 808                                    | 428        | 689                                    | 62,12%  | Maluku Utara             |  |
| Papua Barat                                                                                                                                                                                                                                   | 443                                    | 113        | 424                                    | 26,70%  | Papua Barat              |  |
| Luar Indonesia                                                                                                                                                                                                                                | 1.606                                  | 692        | 1.235                                  | 55,97%  | Outside Indonesia        |  |

| Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Juni 2020<br>(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - June 2020 ) |                                        |            |                                        |         |                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|------------|----------------------------------------|---------|--------------------------|
| Propinsi                                                                                                                                                                                                                                      | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | Province                 |
| Jawa Barat                                                                                                                                                                                                                                    | 13.616                                 | 10.506     | 8.503                                  | 123,55% | Jawa Barat               |
| Banten                                                                                                                                                                                                                                        | 4.764                                  | 4.697      | 3.196                                  | 146,97% | Banten                   |
| DKI Jakarta                                                                                                                                                                                                                                   | 150.080                                | 71.583     | 72.711                                 | 98,45%  | DKI Jakarta              |
| DI Yogyakarta                                                                                                                                                                                                                                 | 2.035                                  | 1.737      | 1.209                                  | 143,60% | DI Yogyakarta            |
| Jawa Tengah                                                                                                                                                                                                                                   | 10.991                                 | 7.777      | 7.198                                  | 108,04% | Jawa Tengah              |
| Jawa Timur                                                                                                                                                                                                                                    | 13.346                                 | 9.848      | 9.362                                  | 105,20% | Jawa Timur               |
| Bengkulu                                                                                                                                                                                                                                      | 55                                     | 7          | 53                                     | 12,79%  | Bengkulu                 |
| Jambi                                                                                                                                                                                                                                         | 1.398                                  | 868        | 867                                    | 100,08% | Jambi                    |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                      | 695                                    | 274        | 464                                    | 59,05%  | Nanggroe Aceh Darussalam |
| Sumatera Utara                                                                                                                                                                                                                                | 8.840                                  | 5.412      | 6.995                                  | 77,37%  | Sumatera Utara           |
| Sumatera Barat                                                                                                                                                                                                                                | 2.751                                  | 1.762      | 2.079                                  | 84,76%  | Sumatera Barat           |
| Riau                                                                                                                                                                                                                                          | 4.851                                  | 3.628      | 2.728                                  | 133,02% | Riau                     |
| Sumatera Selatan                                                                                                                                                                                                                              | 5.892                                  | 3.455      | 3.111                                  | 111,05% | Sumatera Selatan         |
| Bangka Belitung                                                                                                                                                                                                                               | 281                                    | 230        | 243                                    | 94,74%  | Bangka Belitung          |
| Kepulauan Riau                                                                                                                                                                                                                                | 1.892                                  | 1.800      | 923                                    | 194,88% | Kepulauan Riau           |
| Lampung                                                                                                                                                                                                                                       | 603                                    | 514        | 117                                    | 438,83% | Lampung                  |
| Kalimantan Selatan                                                                                                                                                                                                                            | 4.678                                  | 2.282      | 2.541                                  | 89,82%  | Kalimantan Selatan       |
| Kalimantan Barat                                                                                                                                                                                                                              | 1.846                                  | 1.121      | 713                                    | 157,27% | Kalimantan Barat         |
| Kalimantan Timur                                                                                                                                                                                                                              | 3.192                                  | 2.177      | 2.344                                  | 92,86%  | Kalimantan Timur         |
| Kalimantan Tengah                                                                                                                                                                                                                             | -                                      | -          | -                                      | 0,00%   | Kalimantan Tengah        |
| Sulawesi Tengah                                                                                                                                                                                                                               | -                                      | -          | -                                      | 0,00%   | Sulawesi Tengah          |
| Sulawesi Selatan                                                                                                                                                                                                                              | 4.565                                  | 3.435      | 2.032                                  | 169,00% | Sulawesi Selatan         |
| Sulawesi Utara                                                                                                                                                                                                                                | -                                      | -          | -                                      | 0,00%   | Sulawesi Utara           |
| Gorontalo                                                                                                                                                                                                                                     | -                                      | -          | -                                      | 0,00%   | Gorontalo                |
| Sulawesi Barat                                                                                                                                                                                                                                | 167                                    | 149        | 65                                     | 227,51% | Sulawesi Barat           |
| Sulawesi Tenggara                                                                                                                                                                                                                             | 39                                     | 35         | 18                                     | 192,31% | Sulawesi Tenggara        |
| NTB                                                                                                                                                                                                                                           | 278                                    | 171        | 136                                    | 126,12% | NTB                      |
| Bali                                                                                                                                                                                                                                          | 833                                    | 697        | 335                                    | 207,96% | Bali                     |
| NTT                                                                                                                                                                                                                                           | -                                      | -          | -                                      | 0,00%   | NTT                      |
| Maluku                                                                                                                                                                                                                                        | -                                      | -          | -                                      | 0,00%   | Maluku                   |
| Papua                                                                                                                                                                                                                                         | -                                      | -          | -                                      | 0,00%   | Papua                    |
| Maluku Utara                                                                                                                                                                                                                                  | -                                      | -          | -                                      | 0,00%   | Maluku Utara             |
| Papua Barat                                                                                                                                                                                                                                   | -                                      | -          | -                                      | 0,00%   | Papua Barat              |
| Luar Indonesia                                                                                                                                                                                                                                | -                                      | -          | -                                      | 0,00%   | Outside Indonesia        |

| Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 2020<br>(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - June 2020 ) |                           |                                        |                           |                                        |         |                           |               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|---------------------------|---------------|
| Propinsi                                                                                                                                                                                                                                                                                    | Kota/Kabupaten            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District             | Province      |
| Banten                                                                                                                                                                                                                                                                                      | Kab. Tangerang            | 3.286                                  | 3.115                     | 2.986                                  | 104,34% | Kab. Tangerang            | Banten        |
|                                                                                                                                                                                                                                                                                             | Kab. Serang               | 2.437                                  | 1.683                     | 1.885                                  | 89,30%  | Kab. Serang               |               |
|                                                                                                                                                                                                                                                                                             | Kota Cilegon              | 2.599                                  | 1.508                     | 1.826                                  | 82,58%  | Kota Cilegon              |               |
|                                                                                                                                                                                                                                                                                             | Kota Tangerang            | 5.997                                  | 4.014                     | 5.238                                  | 76,64%  | Kota Tangerang            |               |
|                                                                                                                                                                                                                                                                                             | Kota Serang               | 72                                     | 3                         | 65                                     | 3,92%   | Kota Serang               |               |
|                                                                                                                                                                                                                                                                                             | Kota Tangerang Selatan    | 647                                    | 267                       | 636                                    | 42,05%  | Kota Tangerang Selatan    |               |
| Jawa Barat                                                                                                                                                                                                                                                                                  | Kab. Bekasi               | 642                                    | 588                       | 629                                    | 93,57%  | Kab. Bekasi               | Jawa Barat    |
|                                                                                                                                                                                                                                                                                             | Kab. Purwakarta           | 787                                    | 636                       | 671                                    | 94,72%  | Kab. Purwakarta           |               |
|                                                                                                                                                                                                                                                                                             | Kab. Karawang             | 558                                    | 479                       | 472                                    | 101,52% | Kab. Karawang             |               |
|                                                                                                                                                                                                                                                                                             | Kab. Bogor                | 4                                      | -                         | 4                                      | 0,00%   | Kab. Bogor                |               |
|                                                                                                                                                                                                                                                                                             | Kab. Sukabumi             | 295                                    | 298                       | 201                                    | 148,30% | Kab. Sukabumi             |               |
|                                                                                                                                                                                                                                                                                             | Kab. Cianjur              | 722                                    | 548                       | 476                                    | 115,16% | Kab. Cianjur              |               |
|                                                                                                                                                                                                                                                                                             | Kab. Bandung              | 78                                     | 1                         | 74                                     | 1,75%   | Kab. Bandung              |               |
|                                                                                                                                                                                                                                                                                             | Kab. Garut                | 307                                    | 234                       | 297                                    | 78,73%  | Kab. Garut                |               |
|                                                                                                                                                                                                                                                                                             | Kab. Majalengka           | 38                                     | 12                        | 37                                     | 31,58%  | Kab. Majalengka           |               |
|                                                                                                                                                                                                                                                                                             | Kota Bandung              | 21.922                                 | 13.894                    | 14.817                                 | 93,77%  | Kota Bandung              |               |
|                                                                                                                                                                                                                                                                                             | Kota Bogor                | 8.641                                  | 5.525                     | 6.489                                  | 85,16%  | Kota Bogor                |               |
|                                                                                                                                                                                                                                                                                             | Kota Sukabumi             | 762                                    | 578                       | 590                                    | 97,88%  | Kota Sukabumi             |               |
|                                                                                                                                                                                                                                                                                             | Kota Cirebon              | 5.623                                  | 3.803                     | 3.658                                  | 103,95% | Kota Cirebon              |               |
|                                                                                                                                                                                                                                                                                             | Kota Tasikmalaya          | 3.072                                  | 2.428                     | 1.451                                  | 167,37% | Kota Tasikmalaya          |               |
|                                                                                                                                                                                                                                                                                             | Kota Cimahi               | 365                                    | 229                       | 357                                    | 64,18%  | Kota Cimahi               |               |
|                                                                                                                                                                                                                                                                                             | Kota Depok                | 4.202                                  | 1.836                     | 4.064                                  | 45,18%  | Kota Depok                |               |
|                                                                                                                                                                                                                                                                                             | Kota Bekasi               | 12.996                                 | 6.460                     | 12.232                                 | 52,81%  | Kota Bekasi               |               |
| DKI Jakarta Raya                                                                                                                                                                                                                                                                            | Wil. Kota Jakarta Pusat   | 125.806                                | 44.071                    | 65.520                                 | 67,26%  | Wil. Kota Jakarta Pusat   | DKI Jakarta   |
|                                                                                                                                                                                                                                                                                             | Wil. Kota Jakarta Utara   | 8.908                                  | 7.719                     | 5.354                                  | 144,17% | Wil. Kota Jakarta Utara   |               |
|                                                                                                                                                                                                                                                                                             | Wil. Kota Jakarta Barat   | 17.536                                 | 11.717                    | 13.131                                 | 89,23%  | Wil. Kota Jakarta Barat   |               |
|                                                                                                                                                                                                                                                                                             | Wil. Kota Jakarta Selatan | 184.950                                | 83.629                    | 91.373                                 | 91,52%  | Wil. Kota Jakarta Selatan |               |
|                                                                                                                                                                                                                                                                                             | Wil. Kota Jakarta Timur   | 48.711                                 | 10.210                    | 12.779                                 | 79,90%  | Wil. Kota Jakarta Timur   |               |
| D.I. Yogyakarta                                                                                                                                                                                                                                                                             | Kota Yogyakarta           | 7.438                                  | 4.040                     | 6.286                                  | 64,26%  | Kota Yogyakarta           | DI Yogyakarta |
| Jawa Tengah                                                                                                                                                                                                                                                                                 | Kab. Semarang             | 971                                    | 657                       | 536                                    | 122,43% | Kab. Semarang             | Jawa Tengah   |
|                                                                                                                                                                                                                                                                                             | Kab. Kendal               | 129                                    | 53                        | 122                                    | 43,22%  | Kab. Kendal               |               |
|                                                                                                                                                                                                                                                                                             | Kab. Tegal                | 597                                    | 589                       | 113                                    | 521,42% | Kab. Tegal                |               |
|                                                                                                                                                                                                                                                                                             | Kab. Pati                 | 183                                    | 129                       | 179                                    | 71,92%  | Kab. Pati                 |               |
|                                                                                                                                                                                                                                                                                             | Kab. Kudus                | 1.138                                  | 647                       | 964                                    | 67,10%  | Kab. Kudus                |               |
|                                                                                                                                                                                                                                                                                             | Kab. Banyumas             | 1.877                                  | 1.194                     | 1.578                                  | 75,69%  | Kab. Banyumas             |               |
|                                                                                                                                                                                                                                                                                             | Kab. Cilacap              | 346                                    | 133                       | 333                                    | 39,88%  | Kab. Cilacap              |               |
|                                                                                                                                                                                                                                                                                             | Kota Semarang             | 11.076                                 | 7.228                     | 8.732                                  | 82,79%  | Kota Semarang             |               |
|                                                                                                                                                                                                                                                                                             | Kota Salatiga             | 115                                    | 62                        | 112                                    | 54,98%  | Kota Salatiga             |               |
|                                                                                                                                                                                                                                                                                             | Kota Pekalongan           | 1.576                                  | 957                       | 1.169                                  | 81,87%  | Kota Pekalongan           |               |
|                                                                                                                                                                                                                                                                                             | Kota Tegal                | 1.493                                  | 1.296                     | 697                                    | 186,04% | Kota Tegal                |               |
| Jawa Timur                                                                                                                                                                                                                                                                                  | Kota Surakarta            | 7.909                                  | 6.524                     | 5.984                                  | 109,01% | Kota Surakarta            | Jawa Timur    |
|                                                                                                                                                                                                                                                                                             | Kab. Gresik               | 1.060                                  | 878                       | 923                                    | 95,13%  | Kab. Gresik               |               |
|                                                                                                                                                                                                                                                                                             | Kab. Sidoarjo             | 3.963                                  | 3.113                     | 2.107                                  | 147,74% | Kab. Sidoarjo             |               |
|                                                                                                                                                                                                                                                                                             | Kab. Pamekasan            | 640                                    | 374                       | 602                                    | 62,15%  | Kab. Pamekasan            |               |
|                                                                                                                                                                                                                                                                                             | Kab. Banyuwangi           | 406                                    | 399                       | 300                                    | 132,96% | Kab. Banyuwangi           |               |
|                                                                                                                                                                                                                                                                                             | Kab. Jember               | 1.702                                  | 1.143                     | 1.448                                  | 78,95%  | Kab. Jember               |               |
|                                                                                                                                                                                                                                                                                             | Kab. Madiun               | 524                                    | 486                       | 496                                    | 98,13%  | Kab. Madiun               |               |
|                                                                                                                                                                                                                                                                                             | Kab. Bojonegoro           | 370                                    | 286                       | 356                                    | 80,38%  | Kab. Bojonegoro           |               |
|                                                                                                                                                                                                                                                                                             | Kota Surabaya             | 21.869                                 | 15.955                    | 16.183                                 | 98,59%  | Kota Surabaya             |               |
|                                                                                                                                                                                                                                                                                             | Kota Malang               | 5.792                                  | 3.985                     | 4.654                                  | 85,62%  | Kota Malang               |               |
|                                                                                                                                                                                                                                                                                             | Kota Pasuruan             | 168                                    | 101                       | 142                                    | 71,22%  | Kota Pasuruan             |               |
|                                                                                                                                                                                                                                                                                             | Kota Blitar               | 277                                    | 150                       | 272                                    | 54,95%  | Kota Blitar               |               |
|                                                                                                                                                                                                                                                                                             | Kota Kediri               | 2.894                                  | 1.233                     | 2.690                                  | 45,84%  | Kota Kediri               |               |
| Bengkulu                                                                                                                                                                                                                                                                                    | Kota Bengkulu             | 389                                    | 301                       | 273                                    | 110,29% | Kota Madiun               | Bengkulu      |
| Jambi                                                                                                                                                                                                                                                                                       | Kota Jambi                | 1.741                                  | 1.424                     | 984                                    | 144,69% | Kota Bengkulu             | Jambi         |
|                                                                                                                                                                                                                                                                                             |                           | 3.900                                  | 3.312                     | 2.344                                  | 141,35% | Kota Jambi                | Jambi         |

| Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 2020<br>(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - June 2020 ) |                              |                                        |                           |                                        |         |                              |                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|------------------------------|--------------------------|
| Propinsi                                                                                                                                                                                                                                                                                    | Kota/Kabupaten               | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District                | Province                 |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                    | Kab. Pidie                   | 1.637                                  | 1.395                     | 1.299                                  | 107,40% | Kab. Pidie                   | Nanggroe Aceh Darussalam |
|                                                                                                                                                                                                                                                                                             | Kab. Aceh Timur              | 1.508                                  | 1.414                     | 850                                    | 166,48% | Kab. Aceh Timur              |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Aceh Selatan            | 1.607                                  | 1.542                     | 819                                    | 188,27% | Kab. Aceh Selatan            |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Aceh Barat              | 1.844                                  | 1.660                     | 1.166                                  | 142,38% | Kab. Aceh Barat              |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Aceh Tengah             | 1.448                                  | 1.378                     | 966                                    | 142,60% | Kab. Aceh Tengah             |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Aceh Tenggara           | 1.735                                  | 1.698                     | 577                                    | 294,11% | Kab. Aceh Tenggara           |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Aceh Singkil            | 437                                    | 401                       | 265                                    | 151,45% | Kab. Aceh Singkil            |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Aceh Jeumpa /Bireuen    | 1.364                                  | 1.218                     | 1.150                                  | 105,88% | Kab. Aceh Jeumpa /Bireuen    |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Aceh Tamiang            | 1.246                                  | 1.166                     | 713                                    | 163,43% | Kab. Aceh Tamiang            |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Gayo Luwes              | 371                                    | 329                       | 279                                    | 117,65% | Kab. Gayo Luwes              |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Aceh Barat Daya         | 1.105                                  | 1.071                     | 737                                    | 145,29% | Kab. Aceh Barat Daya         |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Aceh Jaya               | 436                                    | 295                       | 431                                    | 68,54%  | Kab. Aceh Jaya               |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Nagan Raya              | 566                                    | 506                       | 372                                    | 136,20% | Kab. Nagan Raya              |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Simeuleu                | 712                                    | 575                       | 582                                    | 98,70%  | Kab. Simeuleu                |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Bener Meriah            | 539                                    | 505                       | 369                                    | 136,68% | Kab. Bener Meriah            |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Pidie Jaya              | 501                                    | 282                       | 493                                    | 57,23%  | Kab. Pidie Jaya              |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Subulussalam            | 296                                    | 287                       | 141                                    | 203,53% | Kab. Subulussalam            |                          |
|                                                                                                                                                                                                                                                                                             | Kota Banda Aceh              | 18.660                                 | 5.597                     | 14.058                                 | 39,81%  | Kota Banda Aceh              |                          |
|                                                                                                                                                                                                                                                                                             | Kota Sabang                  | 266                                    | 200                       | 263                                    | 75,83%  | Kota Sabang                  |                          |
|                                                                                                                                                                                                                                                                                             | Kota Lhokseumawe             | 3.724                                  | 2.838                     | 2.939                                  | 96,58%  | Kota Lhokseumawe             |                          |
| Sumatera Utara                                                                                                                                                                                                                                                                              | Kota Langsa                  | 1.052                                  | 767                       | 923                                    | 83,11%  | Kota Langsa                  | Sumatera Utara           |
|                                                                                                                                                                                                                                                                                             | Kab. Deli Serdang            | 642                                    | 514                       | 584                                    | 87,96%  | Kab. Deli Serdang            |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Langkat                 | 290                                    | 120                       | 286                                    | 41,78%  | Kab. Langkat                 |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Karo                    | 42                                     | 36                        | 42                                     | 85,20%  | Kab. Karo                    |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Labuhan Batu            | 287                                    | 222                       | 281                                    | 79,12%  | Kab. Labuhan Batu            |                          |
|                                                                                                                                                                                                                                                                                             | Kota Tebing Tinggi           | 424                                    | 323                       | 273                                    | 118,46% | Kota Tebing Tinggi           |                          |
|                                                                                                                                                                                                                                                                                             | Kota Pematang Siantar        | 1.573                                  | 1.155                     | 1.084                                  | 106,51% | Kota Pematang Siantar        |                          |
|                                                                                                                                                                                                                                                                                             | Kota Tanjung Balai           | 92                                     | 28                        | 84                                     | 33,94%  | Kota Tanjung Balai           |                          |
|                                                                                                                                                                                                                                                                                             | Kota Sibolga                 | 261                                    | 192                       | 129                                    | 148,62% | Kota Sibolga                 |                          |
| Sumatera Barat                                                                                                                                                                                                                                                                              | Kota Medan                   | 13.521                                 | 8.780                     | 11.253                                 | 78,03%  | Kota Medan                   | Sumatera Barat           |
|                                                                                                                                                                                                                                                                                             | Kota Padang Sidempuan        | 812                                    | 600                       | 633                                    | 94,82%  | Kota Padang Sidempuan        |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Tanah Datar             | 142                                    | 139                       | 71                                     | 196,82% | Kab. Tanah Datar             |                          |
|                                                                                                                                                                                                                                                                                             | Kota Bukittinggi             | 1.335                                  | 930                       | 1.227                                  | 75,77%  | Kota Bukittinggi             |                          |
|                                                                                                                                                                                                                                                                                             | Kota Padang                  | 4.135                                  | 2.516                     | 3.721                                  | 67,63%  | Kota Padang                  |                          |
| Riau                                                                                                                                                                                                                                                                                        | Kota Solok                   | 323                                    | 321                       | 109                                    | 294,86% | Kota Solok                   | Riau                     |
|                                                                                                                                                                                                                                                                                             | Kota Payakumbuh              | 681                                    | 679                       | 412                                    | 164,74% | Kota Payakumbuh              |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Bengkalis               | 465                                    | 70                        | 458                                    | 15,33%  | Kab. Bengkalis               |                          |
| Kepulauan Riau                                                                                                                                                                                                                                                                              | Kota Pekanbaru               | 8.954                                  | 6.458                     | 6.452                                  | 100,09% | Kota Pekanbaru               | Kepulauan Riau           |
|                                                                                                                                                                                                                                                                                             | Kota Dumai                   | 589                                    | 353                       | 569                                    | 62,10%  | Kota Dumai                   |                          |
|                                                                                                                                                                                                                                                                                             | Kota Tanjung Pinang          | 1.220                                  | 1.042                     | 925                                    | 112,62% | Kota Tanjung Pinang          |                          |
| Sumatera Selatan                                                                                                                                                                                                                                                                            | Kota Pulau Batam             | 3.101                                  | 2.815                     | 1.761                                  | 159,84% | Kota Pulau Batam             | Sumatera Selatan         |
|                                                                                                                                                                                                                                                                                             | Kab. Ogan Komering Ulu       | 546                                    | 467                       | 486                                    | 96,18%  | Kab. Ogan Komering Ulu       |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Ogan Komering Ulu Timur | 106                                    | 100                       | 102                                    | 98,02%  | Kab. Ogan Komering Ulu Timur |                          |
|                                                                                                                                                                                                                                                                                             | Kota Palembang               | 9.829                                  | 6.800                     | 5.872                                  | 115,81% | Kota Palembang               |                          |
|                                                                                                                                                                                                                                                                                             | Kota Lubuklinggau            | 318                                    | 319                       | 271                                    | 117,57% | Kota Lubuklinggau            |                          |
| Bangka Belitung                                                                                                                                                                                                                                                                             | Kota Prabumulih              | 493                                    | 258                       | 400                                    | 64,49%  | Kota Prabumulih              | Bangka Belitung          |
|                                                                                                                                                                                                                                                                                             | Kota Pangkal Pinang          | 1.206                                  | 780                       | 1.035                                  | 75,35%  | Kota Pangkal Pinang          |                          |
| Lampung                                                                                                                                                                                                                                                                                     | Kab. Lampung Tengah          | 315                                    | 229                       | 299                                    | 76,41%  | Kab. Lampung Tengah          | Lampung                  |
|                                                                                                                                                                                                                                                                                             | Kota Bandar Lampung          | 3.860                                  | 2.823                     | 2.549                                  | 110,75% | Kota Bandar Lampung          |                          |
|                                                                                                                                                                                                                                                                                             | Kota Metro                   | 207                                    | 161                       | 192                                    | 84,00%  | Kota Metro                   |                          |
| Kalimantan Selatan                                                                                                                                                                                                                                                                          | Kab. Banjar                  | 579                                    | 240                       | 491                                    | 48,91%  | Kab. Banjar                  | Kalimantan Selatan       |
|                                                                                                                                                                                                                                                                                             | Kab. Hulu Sungai Selatan     | 382                                    | 249                       | 291                                    | 85,38%  | Kab. Hulu Sungai Selatan     |                          |
|                                                                                                                                                                                                                                                                                             | Kab. Tabalong                | 270                                    | 142                       | 257                                    | 55,09%  | Kab. Tabalong                |                          |
|                                                                                                                                                                                                                                                                                             | Kota Banjarmasin             | 7.116                                  | 3.961                     | 4.647                                  | 85,24%  | Kota Banjarmasin             |                          |
|                                                                                                                                                                                                                                                                                             | Kota Banjarbaru              | 602                                    | 226                       | 597                                    | 37,90%  | Kota Banjarbaru              |                          |
| Kalimantan Barat                                                                                                                                                                                                                                                                            | Kab. Sambas                  | 325                                    | 319                       | 135                                    | 236,17% | Kab. Sambas                  | Kalimantan Barat         |
|                                                                                                                                                                                                                                                                                             | Kab. Ketapang                | 141                                    | 137                       | 32                                     | 426,49% | Kab. Ketapang                |                          |
|                                                                                                                                                                                                                                                                                             | Kota Pontianak               | 4.937                                  | 4.177                     | 2.683                                  | 155,69% | Kota Pontianak               |                          |
|                                                                                                                                                                                                                                                                                             | Kota Singkawang              | 290                                    | 282                       | 138                                    | 204,58% | Kota Singkawang              |                          |
| Kalimantan Timur                                                                                                                                                                                                                                                                            | Kab. Kutai                   | 355                                    | 180                       | 341                                    | 52,78%  | Kab. Kutai                   | Kalimantan Timur         |
|                                                                                                                                                                                                                                                                                             | Kota Samarinda               | 4.761                                  | 2.509                     | 3.790                                  | 66,21%  | Kota Samarinda               |                          |
|                                                                                                                                                                                                                                                                                             | Kota Balikpapan              | 3.599                                  | 2.515                     | 3.480                                  | 72,26%  | Kota Balikpapan              |                          |
|                                                                                                                                                                                                                                                                                             | Kota Bontang                 | 434                                    | 180                       | 424                                    | 42,46%  | Kota Bontang                 |                          |

| Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 2020<br>(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - June 2020 ) |                            |                                        |                           |                                        |         |                            |                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|----------------------------|---------------------|
| Propinsi                                                                                                                                                                                                                                                                                    | Kota/Kabupaten             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District              | Province            |
| Kalimantan Tengah                                                                                                                                                                                                                                                                           | Kab. Kotawaringin Barat    | 439                                    | 435                       | 130                                    | 335,79% | Kab. Kotawaringin Barat    | Kalimantan Tengah   |
|                                                                                                                                                                                                                                                                                             | Kab. Kotawaringin Timur    | 142                                    | 141                       | 102                                    | 138,59% | Kab. Kotawaringin Timur    |                     |
|                                                                                                                                                                                                                                                                                             | Kota Palangkaraya          | 1.026                                  | 831                       | 754                                    | 110,15% | Kota Palangkaraya          |                     |
| Sulawesi Tengah                                                                                                                                                                                                                                                                             | Kab. Morowali              | 516                                    | 502                       | 340                                    | 147,65% | Kab. Morowali              | Sulawesi Tengah     |
|                                                                                                                                                                                                                                                                                             | Kota Palu                  | 1.227                                  | 1.021                     | 875                                    | 116,71% | Kota Palu                  |                     |
| Sulawesi Barat                                                                                                                                                                                                                                                                              | Kab Mamuju                 | 432                                    | 407                       | 159                                    | 256,60% | Kab Mamuju                 | Sulawesi Barat      |
| Sulawesi Selatan                                                                                                                                                                                                                                                                            | Kota Ujungpandang/Makassar | 8.282                                  | 6.071                     | 5.483                                  | 110,72% | Kota Ujungpandang/Makassar | Sulawesi Selatan    |
|                                                                                                                                                                                                                                                                                             | Kota Pare-Pare             | 96                                     | 92                        | 96                                     | 96,35%  | Kota Pare-Pare             |                     |
|                                                                                                                                                                                                                                                                                             | Kab. Bone                  | 587                                    | 565                       | 377                                    | 149,91% | Kab. Bone                  |                     |
|                                                                                                                                                                                                                                                                                             | Kota Palopo                | 136                                    | 129                       | 95                                     | 135,86% | Kota Palopo                |                     |
|                                                                                                                                                                                                                                                                                             | Kab. Maros                 | 214                                    | 206                       | 90                                     | 228,71% | Kab. Maros                 |                     |
| Gorontalo                                                                                                                                                                                                                                                                                   | Kota Gorontalo             | 451                                    | 272                       | 313                                    | 86,93%  | Kota Gorontalo             | Gorontalo           |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                           | Kota Kendari               | 1.815                                  | 1.265                     | 1.251                                  | 101,15% | Kota Kendari               | Sulawesi Tenggara   |
| Sulawesi Utara                                                                                                                                                                                                                                                                              | Kota Manado                | 736                                    | 688                       | 348                                    | 197,60% | Kota Manado                | Sulawesi Utara      |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                         | Kab. Lombok Barat          | 528                                    | 496                       | 454                                    | 109,27% | Kab. Lombok Barat          | Nusa Tenggara Barat |
|                                                                                                                                                                                                                                                                                             | Kab. Lombok Tengah         | 663                                    | 611                       | 526                                    | 116,04% | Kab. Lombok Tengah         |                     |
|                                                                                                                                                                                                                                                                                             | Kab. Lombok Timur          | 933                                    | 861                       | 607                                    | 141,92% | Kab. Lombok Timur          |                     |
|                                                                                                                                                                                                                                                                                             | Kab. Sumbawa               | 882                                    | 835                       | 419                                    | 199,39% | Kab. Sumbawa               |                     |
|                                                                                                                                                                                                                                                                                             | Kab. Dompu                 | 598                                    | 573                       | 260                                    | 220,48% | Kab. Dompu                 |                     |
|                                                                                                                                                                                                                                                                                             | Kab. Sumbawa Barat         | 427                                    | 369                       | 244                                    | 151,62% | Kab. Sumbawa Barat         |                     |
|                                                                                                                                                                                                                                                                                             | Kab. Lombok Utara          | 334                                    | 165                       | 325                                    | 50,66%  | Kab. Lombok Utara          |                     |
|                                                                                                                                                                                                                                                                                             | Kota Mataram               | 9.632                                  | 3.975                     | 6.482                                  | 61,32%  | Kota Mataram               |                     |
|                                                                                                                                                                                                                                                                                             | Kota. Bima                 | 899                                    | 819                       | 566                                    | 144,73% | Kota. Bima                 |                     |
| Bali                                                                                                                                                                                                                                                                                        | Kota Denpasar              | 2.372                                  | 2.028                     | 1.299                                  | 156,03% | Kota Denpasar              | Bali                |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                         | Kota Kupang                | 199                                    | 170                       | 125                                    | 135,94% | Kota Kupang                | Nusa Tenggara Timur |
|                                                                                                                                                                                                                                                                                             | Kab. Kupang                | -                                      | -                         | -                                      | 0,00%   | Kab. Kupang                |                     |
| Maluku                                                                                                                                                                                                                                                                                      | Kota Ambon                 | 437                                    | 198                       | 427                                    | 46,36%  | Kota Ambon                 | Maluku              |
| Maluku Utara                                                                                                                                                                                                                                                                                | Kota ternate               | 808                                    | 428                       | 689                                    | 62,12%  | Kota ternate               | Maluku Utara        |
| Papua Barat                                                                                                                                                                                                                                                                                 | Kota Sorong                | 443                                    | 113                       | 424                                    | 26,70%  | Kota Sorong                | Papua Barat         |
| Papua                                                                                                                                                                                                                                                                                       | Kab. Jayapura              | 808                                    | 458                       | 673                                    | 68,03%  | Kab. Jayapura              | Papua               |
| Di Luar Indonesia                                                                                                                                                                                                                                                                           | DI LUAR INDONESIA          | 1.606                                  | 692                       | 1.235                                  | 55,97%  | DI LUAR INDONESIA          | Outside Indonesia   |

| Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juni 2020<br>(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - June 2020) |                           |                                        |                           |                                        |         |                           |               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|---------------------------|---------------|
| Propinsi                                                                                                                                                                                                                                     | Kota/Kabupaten            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District             | Province      |
| Banten                                                                                                                                                                                                                                       | Kab. Tangerang            | 951                                    | 837                       | 896                                    | 93,44%  | Kab. Tangerang            | Banten        |
|                                                                                                                                                                                                                                              | Kab. Serang               | 2.437                                  | 1.683                     | 1.885                                  | 89,30%  | Kab. Serang               |               |
|                                                                                                                                                                                                                                              | Kota Cilegon              | 1.651                                  | 568                       | 1.619                                  | 35,11%  | Kota Cilegon              |               |
|                                                                                                                                                                                                                                              | Kota Tangerang            | 4.516                                  | 2.535                     | 4.339                                  | 58,42%  | Kota Tangerang            |               |
|                                                                                                                                                                                                                                              | Kota Serang               | 72                                     | 3                         | 65                                     | 3,92%   | Kota Serang               |               |
|                                                                                                                                                                                                                                              | Kota Tangerang Selatan    | 647                                    | 267                       | 636                                    | 42,05%  | Kota Tangerang Selatan    |               |
| Jawa Barat                                                                                                                                                                                                                                   | Kab. Bekasi               | 642                                    | 588                       | 629                                    | 93,57%  | Kab. Bekasi               | Jawa Barat    |
|                                                                                                                                                                                                                                              | Kab. Purwakarta           | 787                                    | 636                       | 671                                    | 94,72%  | Kab. Purwakarta           |               |
|                                                                                                                                                                                                                                              | Kab. Karawang             | 527                                    | 477                       | 441                                    | 108,12% | Kab. Karawang             |               |
|                                                                                                                                                                                                                                              | Kab. Bogor                | -                                      | -                         | -                                      | 0,00%   | Kab. Bogor                |               |
|                                                                                                                                                                                                                                              | Kab. Sukabumi             | 295                                    | 298                       | 201                                    | 148,30% | Kab. Sukabumi             |               |
|                                                                                                                                                                                                                                              | Kab. Cianjur              | 722                                    | 548                       | 476                                    | 115,16% | Kab. Cianjur              |               |
|                                                                                                                                                                                                                                              | Kab. Bandung              | -                                      | -                         | -                                      | 0,00%   | Kab. Bandung              |               |
|                                                                                                                                                                                                                                              | Kab. Garut                | 307                                    | 234                       | 297                                    | 78,73%  | Kab. Garut                |               |
|                                                                                                                                                                                                                                              | Kab. Majalengka           | 38                                     | 12                        | 37                                     | 31,58%  | Kab. Majalengka           |               |
|                                                                                                                                                                                                                                              | Kota Bandung              | 15.590                                 | 9.898                     | 9.656                                  | 102,50% | Kota Bandung              |               |
|                                                                                                                                                                                                                                              | Kota Bogor                | 6.127                                  | 3.083                     | 5.718                                  | 53,92%  | Kota Bogor                |               |
|                                                                                                                                                                                                                                              | Kota Sukabumi             | 716                                    | 575                       | 545                                    | 105,47% | Kota Sukabumi             |               |
|                                                                                                                                                                                                                                              | Kota Cirebon              | 3.334                                  | 2.296                     | 2.479                                  | 92,63%  | Kota Cirebon              |               |
|                                                                                                                                                                                                                                              | Kota Tasikmalaya          | 2.125                                  | 1.537                     | 1.345                                  | 114,21% | Kota Tasikmalaya          |               |
|                                                                                                                                                                                                                                              | Kota Cimahi               | 365                                    | 229                       | 357                                    | 64,18%  | Kota Cimahi               |               |
|                                                                                                                                                                                                                                              | Kota Depok                | 4.202                                  | 1.836                     | 4.064                                  | 45,18%  | Kota Depok                |               |
|                                                                                                                                                                                                                                              | Kota Bekasi               | 11.623                                 | 4.797                     | 11.099                                 | 43,22%  | Kota Bekasi               |               |
| DKI Jakarta Raya                                                                                                                                                                                                                             | Wil. Kota Jakarta Pusat   | 69.237                                 | 14.612                    | 37.007                                 | 39,48%  | Wil. Kota Jakarta Pusat   | DKI Jakarta   |
|                                                                                                                                                                                                                                              | Wil. Kota Jakarta Utara   | 8.908                                  | 7.719                     | 5.354                                  | 144,17% | Wil. Kota Jakarta Utara   |               |
|                                                                                                                                                                                                                                              | Wil. Kota Jakarta Barat   | 17.536                                 | 11.717                    | 13.131                                 | 89,23%  | Wil. Kota Jakarta Barat   |               |
|                                                                                                                                                                                                                                              | Wil. Kota Jakarta Selatan | 127.434                                | 47.224                    | 50.757                                 | 93,04%  | Wil. Kota Jakarta Selatan |               |
|                                                                                                                                                                                                                                              | Wil. Kota Jakarta Timur   | 12.716                                 | 4.491                     | 9.198                                  | 48,82%  | Wil. Kota Jakarta Timur   |               |
| D.I. Yogyakarta                                                                                                                                                                                                                              | Kota Yogyakarta           | 5.403                                  | 2.303                     | 5.077                                  | 45,37%  | Kota Yogyakarta           | DI Yogyakarta |
| Jawa Tengah                                                                                                                                                                                                                                  | Kab. Semarang             | 971                                    | 657                       | 536                                    | 122,43% | Kab. Semarang             | Jawa Tengah   |
|                                                                                                                                                                                                                                              | Kab. Kendal               | 129                                    | 53                        | 122                                    | 43,22%  | Kab. Kendal               |               |
|                                                                                                                                                                                                                                              | Kab. Tegal                | 597                                    | 589                       | 113                                    | 521,42% | Kab. Tegal                |               |
|                                                                                                                                                                                                                                              | Kab. Pati                 | 183                                    | 129                       | 179                                    | 71,92%  | Kab. Pati                 |               |
|                                                                                                                                                                                                                                              | Kab. Kudus                | 864                                    | 393                       | 804                                    | 48,93%  | Kab. Kudus                |               |
|                                                                                                                                                                                                                                              | Kab. Banyumas             | 1.644                                  | 984                       | 1.460                                  | 67,40%  | Kab. Banyumas             |               |
|                                                                                                                                                                                                                                              | Kab. Cilacap              | 346                                    | 133                       | 333                                    | 39,88%  | Kab. Cilacap              |               |
|                                                                                                                                                                                                                                              | Kota Semarang             | 4.408                                  | 3.003                     | 3.944                                  | 76,15%  | Kota Semarang             |               |
|                                                                                                                                                                                                                                              | Kota Salatiga             | 115                                    | 62                        | 112                                    | 54,98%  | Kota Salatiga             |               |
|                                                                                                                                                                                                                                              | Kota Pekalongan           | 1.088                                  | 512                       | 1.004                                  | 50,99%  | Kota Pekalongan           |               |
|                                                                                                                                                                                                                                              | Kota Tegal                | 778                                    | 592                       | 620                                    | 95,50%  | Kota Tegal                |               |
|                                                                                                                                                                                                                                              | Kota Surakarta            | 5.296                                  | 4.585                     | 4.094                                  | 112,00% | Kota Surakarta            |               |
| Jawa Timur                                                                                                                                                                                                                                   | Kab. Gresik               | 882                                    | 712                       | 812                                    | 87,62%  | Kab. Gresik               | Jawa Timur    |
|                                                                                                                                                                                                                                              | Kab. Sidoarjo             | 3.169                                  | 2.577                     | 1.841                                  | 139,96% | Kab. Sidoarjo             |               |
|                                                                                                                                                                                                                                              | Kab. Pamekasan            | 640                                    | 374                       | 602                                    | 62,15%  | Kab. Pamekasan            |               |
|                                                                                                                                                                                                                                              | Kab. Banyuwangi           | 406                                    | 399                       | 300                                    | 132,96% | Kab. Banyuwangi           |               |
|                                                                                                                                                                                                                                              | Kab. Jember               | 1.439                                  | 952                       | 1.301                                  | 73,19%  | Kab. Jember               |               |
|                                                                                                                                                                                                                                              | Kab. Madiun               | 524                                    | 486                       | 496                                    | 98,13%  | Kab. Madiun               |               |
|                                                                                                                                                                                                                                              | Kab. Bojonegoro           | 370                                    | 286                       | 356                                    | 80,38%  | Kab. Bojonegoro           |               |
|                                                                                                                                                                                                                                              | Kota Surabaya             | 12.134                                 | 8.786                     | 8.790                                  | 99,95%  | Kota Surabaya             |               |
|                                                                                                                                                                                                                                              | Kota Malang               | 3.746                                  | 2.440                     | 3.456                                  | 70,59%  | Kota Malang               |               |
|                                                                                                                                                                                                                                              | Kota Pasuruan             | 168                                    | 101                       | 142                                    | 71,22%  | Kota Pasuruan             |               |
|                                                                                                                                                                                                                                              | Kota Blitar               | 277                                    | 150                       | 272                                    | 54,95%  | Kota Blitar               |               |
|                                                                                                                                                                                                                                              | Kota Kediri               | 2.661                                  | 1.056                     | 2.525                                  | 41,83%  | Kota Kediri               |               |
|                                                                                                                                                                                                                                              | Kota Madiun               | 293                                    | 236                       | 190                                    | 123,85% | Kota Madiun               |               |
| Bengkulu                                                                                                                                                                                                                                     | Kota Bengkulu             | 1.687                                  | 1.417                     | 931                                    | 152,26% | Kota Bengkulu             | Bengkulu      |
| Jambi                                                                                                                                                                                                                                        | Kota Jambi                | 2.502                                  | 2.445                     | 1.476                                  | 165,58% | Kota Jambi                | Jambi         |

| Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juni 2020<br>(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - June 2020) |                              |                                        |                           |                                        |         |                              |                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|------------------------------|--------------------------|
| Propinsi                                                                                                                                                                                                                                     | Kota/Kabupaten               | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District                | Province                 |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                     | Kab. Pidie                   | 1.637                                  | 1.395                     | 1.299                                  | 107,40% | Kab. Pidie                   | Nanggroe Aceh Darussalam |
|                                                                                                                                                                                                                                              | Kab. Aceh Timur              | 1.508                                  | 1.414                     | 850                                    | 166,48% | Kab. Aceh Timur              |                          |
|                                                                                                                                                                                                                                              | Kab. Aceh Selatan            | 1.607                                  | 1.542                     | 819                                    | 188,27% | Kab. Aceh Selatan            |                          |
|                                                                                                                                                                                                                                              | Kab. Aceh Barat              | 1.844                                  | 1.660                     | 1.166                                  | 142,38% | Kab. Aceh Barat              |                          |
|                                                                                                                                                                                                                                              | Kab. Aceh Tengah             | 1.448                                  | 1.378                     | 966                                    | 142,60% | Kab. Aceh Tengah             |                          |
|                                                                                                                                                                                                                                              | Kab. Aceh Tenggara           | 1.735                                  | 1.698                     | 577                                    | 294,11% | Kab. Aceh Tenggara           |                          |
|                                                                                                                                                                                                                                              | Kab. Aceh Singkil            | 437                                    | 401                       | 265                                    | 151,45% | Kab. Aceh Singkil            |                          |
|                                                                                                                                                                                                                                              | Kab. Aceh Jeumpa /Bireuen    | 1.364                                  | 1.218                     | 1.150                                  | 105,88% | Kab. Aceh Jeumpa /Bireuen    |                          |
|                                                                                                                                                                                                                                              | Kab. Aceh Tamiang            | 1.246                                  | 1.166                     | 713                                    | 163,43% | Kab. Aceh Tamiang            |                          |
|                                                                                                                                                                                                                                              | Kab. Gayo Luwes              | 371                                    | 329                       | 279                                    | 117,65% | Kab. Gayo Luwes              |                          |
|                                                                                                                                                                                                                                              | Kab. Aceh Barat Daya         | 1.105                                  | 1.071                     | 737                                    | 145,29% | Kab. Aceh Barat Daya         |                          |
|                                                                                                                                                                                                                                              | Kab. Aceh Jaya               | 436                                    | 295                       | 431                                    | 68,54%  | Kab. Aceh Jaya               |                          |
|                                                                                                                                                                                                                                              | Kab. Nagan Raya              | 566                                    | 506                       | 372                                    | 136,20% | Kab. Nagan Raya              |                          |
|                                                                                                                                                                                                                                              | Kab. Simeuleu                | 712                                    | 575                       | 582                                    | 98,70%  | Kab. Simeuleu                |                          |
|                                                                                                                                                                                                                                              | Kab. Bener Meriah            | 539                                    | 505                       | 369                                    | 136,68% | Kab. Bener Meriah            |                          |
|                                                                                                                                                                                                                                              | Kab. Pidie Jaya              | 501                                    | 282                       | 493                                    | 57,23%  | Kab. Pidie Jaya              |                          |
|                                                                                                                                                                                                                                              | Kab. Subulussalam            | 296                                    | 287                       | 141                                    | 203,53% | Kab. Subulussalam            |                          |
|                                                                                                                                                                                                                                              | Kota Banda Aceh              | 18.126                                 | 5.323                     | 13.754                                 | 38,70%  | Kota Banda Aceh              |                          |
|                                                                                                                                                                                                                                              | Kota Sabang                  | 266                                    | 200                       | 263                                    | 75,83%  | Kota Sabang                  |                          |
|                                                                                                                                                                                                                                              | Kota Lhokseumawe             | 3.562                                  | 2.837                     | 2.779                                  | 102,11% | Kota Lhokseumawe             |                          |
|                                                                                                                                                                                                                                              | Kota Langsa                  | 1.052                                  | 767                       | 923                                    | 83,11%  | Kota Langsa                  |                          |
| Sumatera Utara                                                                                                                                                                                                                               | Kab. Deli Serdang            | 642                                    | 514                       | 584                                    | 87,96%  | Kab. Deli Serdang            | Sumatera Utara           |
|                                                                                                                                                                                                                                              | Kab. Langkat                 | 290                                    | 120                       | 286                                    | 41,78%  | Kab. Langkat                 |                          |
|                                                                                                                                                                                                                                              | Kab. Karo                    | 42                                     | 36                        | 42                                     | 85,20%  | Kab. Karo                    |                          |
|                                                                                                                                                                                                                                              | Kab. Labuhan Batu            | 287                                    | 222                       | 281                                    | 79,12%  | Kab. Labuhan Batu            |                          |
|                                                                                                                                                                                                                                              | Kota Tebing Tinggi           | -                                      | -                         | -                                      | 0,00%   | Kota Tebing Tinggi           |                          |
|                                                                                                                                                                                                                                              | Kota Pematang Siantar        | 1.183                                  | 762                       | 978                                    | 77,94%  | Kota Pematang Siantar        |                          |
|                                                                                                                                                                                                                                              | Kota Tanjung Balai           | 92                                     | 28                        | 84                                     | 33,94%  | Kota Tanjung Balai           |                          |
|                                                                                                                                                                                                                                              | Kota Sibolga                 | 106                                    | 104                       | 44                                     | 235,25% | Kota Sibolga                 |                          |
| Sumatera Barat                                                                                                                                                                                                                               | Kota Medan                   | 5.905                                  | 4.340                     | 4.847                                  | 89,55%  | Kota Medan                   | Sumatera Barat           |
|                                                                                                                                                                                                                                              | Kota Padang Sidempuan        | 556                                    | 433                       | 508                                    | 85,16%  | Kota Padang Sidempuan        |                          |
|                                                                                                                                                                                                                                              | Kab. Tanah Datar             | -                                      | -                         | -                                      | 0,00%   | Kab. Tanah Datar             |                          |
|                                                                                                                                                                                                                                              | Kota Bukittinggi             | 1.193                                  | 820                       | 1.096                                  | 74,86%  | Kota Bukittinggi             |                          |
|                                                                                                                                                                                                                                              | Kota Padang                  | 2.373                                  | 1.713                     | 2.099                                  | 81,61%  | Kota Padang                  |                          |
| Riau                                                                                                                                                                                                                                         | Kota Solok                   | -                                      | -                         | -                                      | 0,00%   | Kota Solok                   | Riau                     |
|                                                                                                                                                                                                                                              | Kota Payakumbuh              | 299                                    | 291                       | 267                                    | 109,10% | Kota Payakumbuh              |                          |
|                                                                                                                                                                                                                                              | Kab. Bengkalis               | 465                                    | 70                        | 458                                    | 15,33%  | Kab. Bengkalis               |                          |
|                                                                                                                                                                                                                                              | Kota Pekanbaru               | 4.103                                  | 2.829                     | 3.724                                  | 75,97%  | Kota Pekanbaru               |                          |
| Kepulauan Riau                                                                                                                                                                                                                               | Kota Dumai                   | 589                                    | 353                       | 569                                    | 62,10%  | Kota Dumai                   | Kepulauan Riau           |
|                                                                                                                                                                                                                                              | Kota Tanjung Pinang          | 497                                    | 335                       | 475                                    | 70,57%  | Kota Tanjung Pinang          |                          |
|                                                                                                                                                                                                                                              | Kota Pulau Batam             | 1.932                                  | 1.722                     | 1.288                                  | 133,72% | Kota Pulau Batam             |                          |
| Sumatera Selatan                                                                                                                                                                                                                             | Kab. Ogan Komering Ulu       | 166                                    | 80                        | 163                                    | 49,28%  | Kab. Ogan Komering Ulu       | Sumatera Selatan         |
|                                                                                                                                                                                                                                              | Kab. Ogan Komering Ulu Timur | 106                                    | 100                       | 102                                    | 98,02%  | Kab. Ogan Komering Ulu Timur |                          |
|                                                                                                                                                                                                                                              | Kota Palembang               | 4.571                                  | 3.987                     | 3.299                                  | 120,85% | Kota Palembang               |                          |
|                                                                                                                                                                                                                                              | Kota Lubuklinggau            | 63                                     | 64                        | 56                                     | 114,40% | Kota Lubuklinggau            |                          |
| Bangka Belitung                                                                                                                                                                                                                              | Kota Prabumulih              | 493                                    | 258                       | 400                                    | 64,49%  | Kota Prabumulih              | Bangka Belitung          |
|                                                                                                                                                                                                                                              | Kota Pangkal Pinang          | 925                                    | 550                       | 793                                    | 69,40%  | Kota Pangkal Pinang          |                          |
|                                                                                                                                                                                                                                              | Kab. Lampung Tengah          | 315                                    | 229                       | 299                                    | 76,41%  | Kab. Lampung Tengah          |                          |
| Lampung                                                                                                                                                                                                                                      | Kota Bandar Lampung          | 3.257                                  | 2.309                     | 2.432                                  | 94,96%  | Kota Bandar Lampung          | Lampung                  |
|                                                                                                                                                                                                                                              | Kota Metro                   | 207                                    | 161                       | 192                                    | 84,00%  | Kota Metro                   |                          |
|                                                                                                                                                                                                                                              | Kab. Banjar                  | 365                                    | 188                       | 361                                    | 52,06%  | Kab. Banjar                  |                          |
| Kalimantan Selatan                                                                                                                                                                                                                           | Kab. Hulu Sungai Selatan     | -                                      | -                         | -                                      | 0,00%   | Kab. Hulu Sungai Selatan     | Kalimantan Selatan       |
|                                                                                                                                                                                                                                              | Kab. Tabalong                | 270                                    | 142                       | 257                                    | 55,09%  | Kab. Tabalong                |                          |
|                                                                                                                                                                                                                                              | Kota Banjarmasin             | 3.175                                  | 1.996                     | 2.671                                  | 74,75%  | Kota Banjarmasin             |                          |
|                                                                                                                                                                                                                                              | Kota Banjarbaru              | 460                                    | 209                       | 453                                    | 46,25%  | Kota Banjarbaru              |                          |
| Kalimantan Barat                                                                                                                                                                                                                             | Kab. Sambas                  | 150                                    | 147                       | 86                                     | 170,66% | Kab. Sambas                  | Kalimantan Barat         |
|                                                                                                                                                                                                                                              | Kab. Ketapang                | -                                      | -                         | -                                      | 0,00%   | Kab. Ketapang                |                          |
|                                                                                                                                                                                                                                              | Kota Pontianak               | 3.571                                  | 3.522                     | 2.122                                  | 165,98% | Kota Pontianak               |                          |
|                                                                                                                                                                                                                                              | Kota Singkawang              | 126                                    | 124                       | 67                                     | 185,97% | Kota Singkawang              |                          |
| Kalimantan Timur                                                                                                                                                                                                                             | Kab. Kutai                   | 355                                    | 180                       | 341                                    | 52,78%  | Kab. Kutai                   | Kalimantan Timur         |
|                                                                                                                                                                                                                                              | Kota Samarinda               | 2.728                                  | 1.274                     | 2.547                                  | 50,02%  | Kota Samarinda               |                          |
|                                                                                                                                                                                                                                              | Kota Balikpapan              | 2.441                                  | 1.573                     | 2.379                                  | 66,13%  | Kota Balikpapan              |                          |
|                                                                                                                                                                                                                                              | Kota Bontang                 | 434                                    | 180                       | 424                                    | 42,46%  | Kota Bontang                 |                          |

| Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juni 2020<br>(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - June 2020) |                            |                                        |                           |                                        |         |                            |                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|----------------------------|---------------------|
| Propinsi                                                                                                                                                                                                                                     | Kota/Kabupaten             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District              | Province            |
| Kalimantan Tengah                                                                                                                                                                                                                            | Kab. Kotawaringin Barat    | 439                                    | 435                       | 130                                    | 335,79% | Kab. Kotawaringin Barat    | Kalimantan Tengah   |
|                                                                                                                                                                                                                                              | Kab. Kotawaringin Timur    | 142                                    | 141                       | 102                                    | 138,59% | Kab. Kotawaringin Timur    |                     |
|                                                                                                                                                                                                                                              | Kota Palangkaraya          | 1.026                                  | 831                       | 754                                    | 110,15% | Kota Palangkaraya          |                     |
| Sulawesi Tengah                                                                                                                                                                                                                              | Kab. Morowali              | 516                                    | 502                       | 340                                    | 147,65% | Kab. Morowali              | Sulawesi Tengah     |
|                                                                                                                                                                                                                                              | Kota Palu                  | 1.227                                  | 1.021                     | 875                                    | 116,71% | Kota Palu                  |                     |
| Sulawesi Barat                                                                                                                                                                                                                               | Kab Mamuju                 | 265                                    | 259                       | 93                                     | 276,90% | Kab Mamuju                 | Sulawesi Barat      |
| Sulawesi Selatan                                                                                                                                                                                                                             | Kota Ujungpandang/Makassar | 3.931                                  | 2.842                     | 3.540                                  | 80,26%  | Kota Ujungpandang/Makassar | Sulawesi Selatan    |
|                                                                                                                                                                                                                                              | Kota Pare-Pare             | 96                                     | 92                        | 96                                     | 96,35%  | Kota Pare-Pare             |                     |
|                                                                                                                                                                                                                                              | Kab. Bone                  | 587                                    | 565                       | 377                                    | 149,91% | Kab. Bone                  |                     |
|                                                                                                                                                                                                                                              | Kota Palopo                | 136                                    | 129                       | 95                                     | 135,86% | Kota Palopo                |                     |
|                                                                                                                                                                                                                                              | Kab. Maros                 | -                                      | -                         | -                                      | 0,00%   | Kab. Maros                 |                     |
| Gorontalo                                                                                                                                                                                                                                    | Kota Gorontalo             | 451                                    | 272                       | 313                                    | 86,93%  | Kota Gorontalo             | Gorontalo           |
| Sulawesi Tenggara                                                                                                                                                                                                                            | Kota Kendari               | 1.776                                  | 1.229                     | 1.232                                  | 99,79%  | Kota Kendari               | Sulawesi Tenggara   |
| Sulawesi Utara                                                                                                                                                                                                                               | Kota Manado                | 736                                    | 688                       | 348                                    | 197,60% | Kota Manado                | Sulawesi Utara      |
| Nusa Tenggara Barat                                                                                                                                                                                                                          | Kab. Lombok Barat          | 528                                    | 496                       | 454                                    | 109,27% | Kab. Lombok Barat          | Nusa Tenggara Barat |
|                                                                                                                                                                                                                                              | Kab. Lombok Tengah         | 663                                    | 611                       | 526                                    | 116,04% | Kab. Lombok Tengah         |                     |
|                                                                                                                                                                                                                                              | Kab. Lombok Timur          | 933                                    | 861                       | 607                                    | 141,92% | Kab. Lombok Timur          |                     |
|                                                                                                                                                                                                                                              | Kab. Sumbawa               | 882                                    | 835                       | 419                                    | 199,39% | Kab. Sumbawa               |                     |
|                                                                                                                                                                                                                                              | Kab. Dompu                 | 598                                    | 573                       | 260                                    | 220,48% | Kab. Dompu                 |                     |
|                                                                                                                                                                                                                                              | Kab. Sumbawa Barat         | 427                                    | 369                       | 244                                    | 151,62% | Kab. Sumbawa Barat         |                     |
|                                                                                                                                                                                                                                              | Kab. Lombok Utara          | 334                                    | 165                       | 325                                    | 50,66%  | Kab. Lombok Utara          |                     |
|                                                                                                                                                                                                                                              | Kota Mataram               | 9.354                                  | 3.804                     | 6.347                                  | 59,94%  | Kota Mataram               |                     |
|                                                                                                                                                                                                                                              | Kota. Bima                 | 899                                    | 819                       | 566                                    | 144,73% | Kota. Bima                 |                     |
| Bali                                                                                                                                                                                                                                         | Kota Denpasar              | 1.538                                  | 1.331                     | 964                                    | 138,00% | Kota Denpasar              | Bali                |
| Nusa Tenggara Timur                                                                                                                                                                                                                          | Kota Kupang                | 199                                    | 170                       | 125                                    | 135,94% | Kota Kupang                | Nusa Tenggara Timur |
|                                                                                                                                                                                                                                              | Kab. Kupang                | -                                      | -                         | -                                      | 0,00%   | Kab. Kupang                |                     |
| Maluku                                                                                                                                                                                                                                       | Kota Ambon                 | 437                                    | 198                       | 427                                    | 46,36%  | Kota Ambon                 | Maluku              |
| Maluku Utara                                                                                                                                                                                                                                 | Kota ternate               | 808                                    | 428                       | 689                                    | 62,12%  | Kota ternate               | Maluku Utara        |
| Papua Barat                                                                                                                                                                                                                                  | Kota Sorong                | 443                                    | 113                       | 424                                    | 26,70%  | Kota Sorong                | Papua Barat         |
| Papua                                                                                                                                                                                                                                        | Kab. Jayapura              | 808                                    | 458                       | 673                                    | 68,03%  | Kab. Jayapura              | Papua               |
| Di Luar Indonesia                                                                                                                                                                                                                            | DI LUAR INDONESIA          | 1.606                                  | 692                       | 1.235                                  | 55,97%  | DI LUAR INDONESIA          | Outside Indonesia   |

| Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 2020<br>(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - June 2020) |                           |                                        |                           |                                        |         |                           |               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|---------------------------|---------------|
| Propinsi                                                                                                                                                                                                                                    | Kota/Kabupaten            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District             | Province      |
| Banten                                                                                                                                                                                                                                      | Kab. Tangerang            | 2.335                                  | 2.278                     | 2.090                                  | 109,01% | Kab. Tangerang            | Banten        |
|                                                                                                                                                                                                                                             | Kab. Serang               | -                                      | -                         | -                                      | 0,00%   | Kab. Serang               |               |
|                                                                                                                                                                                                                                             | Kota Cilegon              | 948                                    | 940                       | 207                                    | 453,01% | Kota Cilegon              |               |
|                                                                                                                                                                                                                                             | Kota Tangerang            | 1.481                                  | 1.479                     | 899                                    | 164,60% | Kota Tangerang            |               |
|                                                                                                                                                                                                                                             | Kota Serang               | -                                      | -                         | -                                      | 0,00%   | Kota Serang               |               |
|                                                                                                                                                                                                                                             | Kota Tangerang Selatan    | -                                      | -                         | -                                      | 0,00%   | Kota Tangerang Selatan    |               |
| Jawa Barat                                                                                                                                                                                                                                  | Kab. Bekasi               | -                                      | -                         | -                                      | 0,00%   | Kab. Bekasi               | Jawa Barat    |
|                                                                                                                                                                                                                                             | Kab. Purwakarta           | -                                      | -                         | -                                      | 0,00%   | Kab. Purwakarta           |               |
|                                                                                                                                                                                                                                             | Kab. Karawang             | 31                                     | 2                         | 31                                     | 6,48%   | Kab. Karawang             |               |
|                                                                                                                                                                                                                                             | Kab. Bogor                | 4                                      | -                         | 4                                      | 0,00%   | Kab. Bogor                |               |
|                                                                                                                                                                                                                                             | Kab. Sukabumi             | -                                      | -                         | -                                      | 0,00%   | Kab. Sukabumi             |               |
|                                                                                                                                                                                                                                             | Kab. Cianjur              | -                                      | -                         | -                                      | 0,00%   | Kab. Cianjur              |               |
|                                                                                                                                                                                                                                             | Kab. Bandung              | 78                                     | 1                         | 74                                     | 1,75%   | Kab. Bandung              |               |
|                                                                                                                                                                                                                                             | Kab. Garut                | -                                      | -                         | -                                      | 0,00%   | Kab. Garut                |               |
|                                                                                                                                                                                                                                             | Kab. Majalengka           | -                                      | -                         | -                                      | 0,00%   | Kab. Majalengka           |               |
|                                                                                                                                                                                                                                             | Kota Bandung              | 6.332                                  | 3.996                     | 5.161                                  | 77,42%  | Kota Bandung              |               |
|                                                                                                                                                                                                                                             | Kota Bogor                | 2.514                                  | 2.442                     | 771                                    | 316,93% | Kota Bogor                |               |
|                                                                                                                                                                                                                                             | Kota Sukabumi             | 46                                     | 3                         | 45                                     | 6,49%   | Kota Sukabumi             |               |
|                                                                                                                                                                                                                                             | Kota Cirebon              | 2.289                                  | 1.506                     | 1.179                                  | 127,76% | Kota Cirebon              |               |
|                                                                                                                                                                                                                                             | Kota Tasikmalaya          | 948                                    | 891                       | 105                                    | 846,89% | Kota Tasikmalaya          |               |
|                                                                                                                                                                                                                                             | Kota Cimahi               | -                                      | -                         | -                                      | 0,00%   | Kota Cimahi               |               |
|                                                                                                                                                                                                                                             | Kota Depok                | -                                      | -                         | -                                      | 0,00%   | Kota Depok                |               |
| DKI Jakarta Raya                                                                                                                                                                                                                            | Kota Bekasi               | 1.374                                  | 1.663                     | 1.133                                  | 146,82% | Kota Bekasi               | DKI Jakarta   |
|                                                                                                                                                                                                                                             | Wil. Kota Jakarta Pusat   | 56.569                                 | 29.459                    | 28.513                                 | 103,32% | Wil. Kota Jakarta Pusat   |               |
|                                                                                                                                                                                                                                             | Wil. Kota Jakarta Utara   | -                                      | -                         | -                                      | 0,00%   | Wil. Kota Jakarta Utara   |               |
|                                                                                                                                                                                                                                             | Wil. Kota Jakarta Barat   | -                                      | -                         | -                                      | 0,00%   | Wil. Kota Jakarta Barat   |               |
|                                                                                                                                                                                                                                             | Wil. Kota Jakarta Selatan | 57.516                                 | 36.405                    | 40.616                                 | 89,63%  | Wil. Kota Jakarta Selatan |               |
|                                                                                                                                                                                                                                             | Wil. Kota Jakarta Timur   | 35.995                                 | 5.720                     | 3.581                                  | 159,71% | Wil. Kota Jakarta Timur   |               |
| D.I. Yogyakarta                                                                                                                                                                                                                             | Kota Yogyakarta           | 2.035                                  | 1.737                     | 1.209                                  | 143,60% | Kota Yogyakarta           | DI Yogyakarta |
| Jawa Tengah                                                                                                                                                                                                                                 | Kab. Semarang             | -                                      | -                         | -                                      | 0,00%   | Kab. Semarang             | Jawa Tengah   |
|                                                                                                                                                                                                                                             | Kab. Kendal               | -                                      | -                         | -                                      | 0,00%   | Kab. Kendal               |               |
|                                                                                                                                                                                                                                             | Kab. Tegal                | -                                      | -                         | -                                      | 0,00%   | Kab. Tegal                |               |
|                                                                                                                                                                                                                                             | Kab. Pati                 | -                                      | -                         | -                                      | 0,00%   | Kab. Pati                 |               |
|                                                                                                                                                                                                                                             | Kab. Kudus                | 273                                    | 254                       | 160                                    | 158,06% | Kab. Kudus                |               |
|                                                                                                                                                                                                                                             | Kab. Banyumas             | 234                                    | 210                       | 118                                    | 178,54% | Kab. Banyumas             |               |
|                                                                                                                                                                                                                                             | Kab. Cilacap              | -                                      | -                         | -                                      | 0,00%   | Kab. Cilacap              |               |
|                                                                                                                                                                                                                                             | Kota Semarang             | 6.668                                  | 4.225                     | 4.788                                  | 88,25%  | Kota Semarang             |               |
|                                                                                                                                                                                                                                             | Kota Salatiga             | -                                      | -                         | -                                      | 0,00%   | Kota Salatiga             |               |
|                                                                                                                                                                                                                                             | Kota Pekalongan           | 488                                    | 445                       | 165                                    | 269,31% | Kota Pekalongan           |               |
|                                                                                                                                                                                                                                             | Kota Tegal                | 715                                    | 704                       | 76                                     | 921,48% | Kota Tegal                |               |
| Jawa Timur                                                                                                                                                                                                                                  | Kota Surakarta            | 2.613                                  | 1.939                     | 1.891                                  | 102,55% | Kota Surakarta            | Jawa Timur    |
|                                                                                                                                                                                                                                             | Kab. Gresik               | 178                                    | 166                       | 111                                    | 150,24% | Kab. Gresik               |               |
|                                                                                                                                                                                                                                             | Kab. Sidoarjo             | 794                                    | 535                       | 265                                    | 201,71% | Kab. Sidoarjo             |               |
|                                                                                                                                                                                                                                             | Kab. Pamekasan            | -                                      | -                         | -                                      | 0,00%   | Kab. Pamekasan            |               |
|                                                                                                                                                                                                                                             | Kab. Banyuwangi           | -                                      | -                         | -                                      | 0,00%   | Kab. Banyuwangi           |               |
|                                                                                                                                                                                                                                             | Kab. Jember               | 264                                    | 191                       | 146                                    | 130,14% | Kab. Jember               |               |
|                                                                                                                                                                                                                                             | Kab. Madiun               | -                                      | -                         | -                                      | 0,00%   | Kab. Madiun               |               |
|                                                                                                                                                                                                                                             | Kab. Bojonegoro           | -                                      | -                         | -                                      | 0,00%   | Kab. Bojonegoro           |               |
|                                                                                                                                                                                                                                             | Kota Surabaya             | 9.735                                  | 7.169                     | 7.393                                  | 96,97%  | Kota Surabaya             |               |
|                                                                                                                                                                                                                                             | Kota Malang               | 2.046                                  | 1.545                     | 1.198                                  | 128,95% | Kota Malang               |               |
|                                                                                                                                                                                                                                             | Kota Pasuruan             | -                                      | -                         | -                                      | 0,00%   | Kota Pasuruan             |               |
|                                                                                                                                                                                                                                             | Kota Blitar               | -                                      | -                         | -                                      | 0,00%   | Kota Blitar               |               |
|                                                                                                                                                                                                                                             | Kota Kediri               | 234                                    | 177                       | 166                                    | 106,85% | Kota Kediri               |               |
|                                                                                                                                                                                                                                             | Kota Madiun               | 96                                     | 65                        | 82                                     | 78,95%  | Kota Madiun               |               |
| Bengkulu                                                                                                                                                                                                                                    | Kota Bengkulu             | 55                                     | 7                         | 53                                     | 12,79%  | Kota Bengkulu             | Bengkulu      |
| Jambi                                                                                                                                                                                                                                       | Kota Jambi                | 1.398                                  | 868                       | 867                                    | 100,08% | Kota Jambi                | Jambi         |

| Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 2020<br>(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - June 2020) |                              |                                        |                           |                                        |         |                              |                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|------------------------------|--------------------------|
| Propinsi                                                                                                                                                                                                                                    | Kota/Kabupaten               | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District                | Province                 |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                    | Kab. Pidie                   | -                                      | -                         | -                                      | 0,00%   | Kab. Pidie                   | Nanggroe Aceh Darussalam |
|                                                                                                                                                                                                                                             | Kab. Aceh Timur              | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Timur              |                          |
|                                                                                                                                                                                                                                             | Kab. Aceh Selatan            | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Selatan            |                          |
|                                                                                                                                                                                                                                             | Kab. Aceh Barat              | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Barat              |                          |
|                                                                                                                                                                                                                                             | Kab. Aceh Tengah             | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Tengah             |                          |
|                                                                                                                                                                                                                                             | Kab. Aceh Tenggara           | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Tenggara           |                          |
|                                                                                                                                                                                                                                             | Kab. Aceh Singkil            | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Singkil            |                          |
|                                                                                                                                                                                                                                             | Kab. Aceh Jeumpa /Bireuen    | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Jeumpa /Bireuen    |                          |
|                                                                                                                                                                                                                                             | Kab. Aceh Tamiang            | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Tamiang            |                          |
|                                                                                                                                                                                                                                             | Kab. Gayo Luwes              | -                                      | -                         | -                                      | 0,00%   | Kab. Gayo Luwes              |                          |
|                                                                                                                                                                                                                                             | Kab. Aceh Barat Daya         | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Barat Daya         |                          |
|                                                                                                                                                                                                                                             | Kab. Aceh Jaya               | -                                      | -                         | -                                      | 0,00%   | Kab. Aceh Jaya               |                          |
|                                                                                                                                                                                                                                             | Kab. Nagan Raya              | -                                      | -                         | -                                      | 0,00%   | Kab. Nagan Raya              |                          |
|                                                                                                                                                                                                                                             | Kab. Simeuleu                | -                                      | -                         | -                                      | 0,00%   | Kab. Simeuleu                |                          |
|                                                                                                                                                                                                                                             | Kab. Bener Meriah            | -                                      | -                         | -                                      | 0,00%   | Kab. Bener Meriah            |                          |
|                                                                                                                                                                                                                                             | Kab. Pidie Jaya              | -                                      | -                         | -                                      | 0,00%   | Kab. Pidie Jaya              |                          |
|                                                                                                                                                                                                                                             | Kab. Subulussalam            | -                                      | -                         | -                                      | 0,00%   | Kab. Subulussalam            |                          |
|                                                                                                                                                                                                                                             | Kota Banda Aceh              | 533                                    | 273                       | 304                                    | 89,82%  | Kota Banda Aceh              |                          |
|                                                                                                                                                                                                                                             | Kota Sabang                  | -                                      | -                         | -                                      | 0,00%   | Kota Sabang                  |                          |
|                                                                                                                                                                                                                                             | Kota Lhokseumawe             | 162                                    | 1                         | 160                                    | 0,51%   | Kota Lhokseumawe             |                          |
| Sumatera Utara                                                                                                                                                                                                                              | Kota Langsa                  | -                                      | -                         | -                                      | 0,00%   | Kota Langsa                  | Sumatera Utara           |
|                                                                                                                                                                                                                                             | Kab. Deli Serdang            | -                                      | -                         | -                                      | 0,00%   | Kab. Deli Serdang            |                          |
|                                                                                                                                                                                                                                             | Kab. Langkat                 | -                                      | -                         | -                                      | 0,00%   | Kab. Langkat                 |                          |
|                                                                                                                                                                                                                                             | Kab. Karo                    | -                                      | -                         | -                                      | 0,00%   | Kab. Karo                    |                          |
|                                                                                                                                                                                                                                             | Kab. Labuhan Batu            | -                                      | -                         | -                                      | 0,00%   | Kab. Labuhan Batu            |                          |
|                                                                                                                                                                                                                                             | Kota Tebing Tinggi           | 424                                    | 323                       | 273                                    | 118,46% | Kota Tebing Tinggi           |                          |
|                                                                                                                                                                                                                                             | Kota Pematang Siantar        | 390                                    | 393                       | 106                                    | 369,43% | Kota Pematang Siantar        |                          |
|                                                                                                                                                                                                                                             | Kota Tanjung Balai           | -                                      | -                         | -                                      | 0,00%   | Kota Tanjung Balai           |                          |
|                                                                                                                                                                                                                                             | Kota Sibolga                 | 155                                    | 88                        | 85                                     | 103,46% | Kota Sibolga                 |                          |
| Sumatera Barat                                                                                                                                                                                                                              | Kota Medan                   | 7.615                                  | 4.441                     | 6.406                                  | 69,32%  | Kota Medan                   | Sumatera Barat           |
|                                                                                                                                                                                                                                             | Kota Padang Sidempuan        | 256                                    | 167                       | 125                                    | 134,19% | Kota Padang Sidempuan        |                          |
|                                                                                                                                                                                                                                             | Kab. Tanah Datar             | 142                                    | 139                       | 71                                     | 196,82% | Kota Bukittinggi             |                          |
|                                                                                                                                                                                                                                             | Kota Bukittinggi             | 143                                    | 110                       | 132                                    | 83,36%  | Kab. Tanah Datar             |                          |
|                                                                                                                                                                                                                                             | Kota Padang                  | 1.762                                  | 804                       | 1.622                                  | 49,55%  | Kota Padang                  |                          |
| Riau                                                                                                                                                                                                                                        | Kota Solok                   | 323                                    | 321                       | 109                                    | 294,86% | Kota Solok                   | Riau                     |
|                                                                                                                                                                                                                                             | Kota Payakumbuh              | 382                                    | 388                       | 145                                    | 267,05% | Kota Payakumbuh              |                          |
|                                                                                                                                                                                                                                             | Kab. Bengkalis               | -                                      | -                         | -                                      | 0,00%   | Kab. Bengkalis               |                          |
|                                                                                                                                                                                                                                             | Kota Pekanbaru               | 4.851                                  | 3.628                     | 2.728                                  | 133,02% | Kota Pekanbaru               |                          |
| Kepulauan Riau                                                                                                                                                                                                                              | Kota Dumai                   | -                                      | -                         | -                                      | 0,00%   | Kota Dumai                   | Kepulauan Riau           |
|                                                                                                                                                                                                                                             | Kota Tanjung Pinang          | 723                                    | 707                       | 450                                    | 156,96% | Kota Tanjung Pinang          |                          |
| Sumatera Selatan                                                                                                                                                                                                                            | Kota Pulau Batam             | 1.169                                  | 1.093                     | 473                                    | 231,00% | Kota Pulau Batam             | Sumatera Selatan         |
|                                                                                                                                                                                                                                             | Kab. Ogan Komering Ulu       | 380                                    | 387                       | 323                                    | 119,77% | Kab. Ogan Komering Ulu       |                          |
|                                                                                                                                                                                                                                             | Kab. Ogan Komering Ulu Timur | -                                      | -                         | -                                      | 0,00%   | Kab. Ogan Komering Ulu Timur |                          |
|                                                                                                                                                                                                                                             | Kota Palembang               | 5.258                                  | 2.813                     | 2.572                                  | 109,34% | Kota Palembang               |                          |
|                                                                                                                                                                                                                                             | Kota Lubuklinggau            | 254                                    | 255                       | 215                                    | 118,39% | Kota Lubuklinggau            |                          |
| Bangka Belitung                                                                                                                                                                                                                             | Kota Prabumulih              | -                                      | -                         | -                                      | 0,00%   | Kota Prabumulih              | Bangka Belitung          |
|                                                                                                                                                                                                                                             | Kota Pangkal Pinang          | 281                                    | 230                       | 243                                    | 94,74%  | Kota Pangkal Pinang          |                          |
| Lampung                                                                                                                                                                                                                                     | Kab. Lampung Tengah          | -                                      | -                         | -                                      | 0,00%   | Kab. Lampung Tengah          | Lampung                  |
|                                                                                                                                                                                                                                             | Kota Bandar Lampung          | 603                                    | 514                       | 117                                    | 438,83% | Kota Bandar Lampung          |                          |
|                                                                                                                                                                                                                                             | Kota Metro                   | -                                      | -                         | -                                      | 0,00%   | Kota Metro                   |                          |
| Kalimantan Selatan                                                                                                                                                                                                                          | Kab. Banjar                  | 214                                    | 52                        | 130                                    | 40,12%  | Kab. Banjar                  | Kalimantan Selatan       |
|                                                                                                                                                                                                                                             | Kab. Hulu Sungai Selatan     | 382                                    | 249                       | 291                                    | 85,38%  | Kab. Hulu Sungai Selatan     |                          |
|                                                                                                                                                                                                                                             | Kab. Tabalong                | -                                      | -                         | -                                      | 0,00%   | Kab. Tabalong                |                          |
|                                                                                                                                                                                                                                             | Kota Banjarmasin             | 3.941                                  | 1.965                     | 1.976                                  | 99,43%  | Kota Banjarmasin             |                          |
|                                                                                                                                                                                                                                             | Kota Banjarbaru              | 142                                    | 17                        | 144                                    | 11,65%  | Kota Banjarbaru              |                          |
| Kalimantan Barat                                                                                                                                                                                                                            | Kab. Sambas                  | 175                                    | 171                       | 49                                     | 352,18% | Kab. Sambas                  | Kalimantan Barat         |
|                                                                                                                                                                                                                                             | Kab. Ketapang                | 141                                    | 137                       | 32                                     | 426,49% | Kab. Ketapang                |                          |
|                                                                                                                                                                                                                                             | Kota Pontianak               | 1.366                                  | 655                       | 561                                    | 116,75% | Kota Pontianak               |                          |
|                                                                                                                                                                                                                                             | Kota Singkawang              | 164                                    | 157                       | 71                                     | 222,15% | Kota Singkawang              |                          |
| Kalimantan Timur                                                                                                                                                                                                                            | Kab. Kutai                   | -                                      | -                         | -                                      | 0,00%   | Kab. Kutai                   | Kalimantan Timur         |
|                                                                                                                                                                                                                                             | Kota Samarinda               | 2.033                                  | 1.236                     | 1.243                                  | 99,37%  | Kota Samarinda               |                          |
|                                                                                                                                                                                                                                             | Kota Balikpapan              | 1.159                                  | 941                       | 1.101                                  | 85,51%  | Kota Balikpapan              |                          |
|                                                                                                                                                                                                                                             | Kota Bontang                 | -                                      | -                         | -                                      | 0,00%   | Kota Bontang                 |                          |

| Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 2020<br>(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - June 2020) |                            |                                        |                           |                                        |         |                            |                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------------------|---------------------------|----------------------------------------|---------|----------------------------|---------------------|
| Propinsi                                                                                                                                                                                                                                    | Kota/Kabupaten             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | City/District              | Province            |
| Kalimantan Tengah                                                                                                                                                                                                                           | Kab. Kotawaringin Barat    | -                                      | -                         | -                                      | 0,00%   | Kab. Kotawaringin Barat    | Kalimantan Tengah   |
|                                                                                                                                                                                                                                             | Kab. Kotawaringin Timur    | -                                      | -                         | -                                      | 0,00%   | Kab. Kotawaringin Timur    |                     |
|                                                                                                                                                                                                                                             | Kota Palangkaraya          | -                                      | -                         | -                                      | 0,00%   | Kota Palangkaraya          |                     |
| Sulawesi Tengah                                                                                                                                                                                                                             | Kab. Morowali              | -                                      | -                         | -                                      | 0,00%   | Kab. Morowali              | Sulawesi Tengah     |
|                                                                                                                                                                                                                                             | Kota Palu                  | -                                      | -                         | -                                      | 0,00%   | Kota Palu                  |                     |
| Sulawesi Barat                                                                                                                                                                                                                              | Kab Mamuju                 | 167                                    | 149                       | 65                                     | 227,51% | Kab Mamuju                 | Sulawesi Barat      |
| Sulawesi Selatan                                                                                                                                                                                                                            | Kota Ujungpandang/Makassar | 4.351                                  | 3.229                     | 1.942                                  | 166,23% | Kota Ujungpandang/Makassar | Sulawesi Selatan    |
|                                                                                                                                                                                                                                             | Kota Pare-Pare             | -                                      | -                         | -                                      | 0,00%   | Kota Pare-Pare             |                     |
|                                                                                                                                                                                                                                             | Kab. Bone                  | -                                      | -                         | -                                      | 0,00%   | Kab. Bone                  |                     |
|                                                                                                                                                                                                                                             | Kota Palopo                | -                                      | -                         | -                                      | 0,00%   | Kota Palopo                |                     |
|                                                                                                                                                                                                                                             | Kab. Maros                 | 214                                    | 206                       | 90                                     | 228,71% | Kab. Maros                 |                     |
| Gorontalo                                                                                                                                                                                                                                   | Kota Gorontalo             | -                                      | -                         | -                                      | 0,00%   | Kota Gorontalo             | Gorontalo           |
| Sulawesi Tenggara                                                                                                                                                                                                                           | Kota Kendari               | 39                                     | 35                        | 18                                     | 192,31% | Kota Kendari               | Sulawesi Tenggara   |
| Sulawesi Utara                                                                                                                                                                                                                              | Kota Manado                | -                                      | -                         | -                                      | 0,00%   | Kota Manado                | Sulawesi Utara      |
| Nusa Tenggara Barat                                                                                                                                                                                                                         | Kab. Lombok Barat          | -                                      | -                         | -                                      | 0,00%   | Kab. Lombok Barat          | Nusa Tenggara Barat |
|                                                                                                                                                                                                                                             | Kab. Lombok Tengah         | -                                      | -                         | -                                      | 0,00%   | Kab. Lombok Tengah         |                     |
|                                                                                                                                                                                                                                             | Kab. Lombok Timur          | -                                      | -                         | -                                      | 0,00%   | Kab. Lombok Timur          |                     |
|                                                                                                                                                                                                                                             | Kab. Sumbawa               | -                                      | -                         | -                                      | 0,00%   | Kab. Sumbawa               |                     |
|                                                                                                                                                                                                                                             | Kab. Dompu                 | -                                      | -                         | -                                      | 0,00%   | Kab. Dompu                 |                     |
|                                                                                                                                                                                                                                             | Kab. Sumbawa Barat         | -                                      | -                         | -                                      | 0,00%   | Kab. Sumbawa Barat         |                     |
|                                                                                                                                                                                                                                             | Kab. Lombok Utara          | -                                      | -                         | -                                      | 0,00%   | Kab. Lombok Utara          |                     |
|                                                                                                                                                                                                                                             | Kota Mataram               | 278                                    | 171                       | 136                                    | 126,12% | Kota Mataram               |                     |
|                                                                                                                                                                                                                                             | Kota. Bima                 | -                                      | -                         | -                                      | 0,00%   | Kota. Bima                 |                     |
| Bali                                                                                                                                                                                                                                        | Kota Denpasar              | 833                                    | 697                       | 335                                    | 207,96% | Kota Denpasar              | Bali                |
| Nusa Tenggara Timur                                                                                                                                                                                                                         | Kota Kupang                | -                                      | -                         | -                                      | 0,00%   | Kota Kupang                | Nusa Tenggara Timur |
|                                                                                                                                                                                                                                             | Kab. Kupang                | -                                      | -                         | -                                      | 0,00%   | Kab. Kupang                |                     |
| Maluku                                                                                                                                                                                                                                      | Kota Ambon                 | -                                      | -                         | -                                      | 0,00%   | Kota Ambon                 | Maluku              |
| Maluku Utara                                                                                                                                                                                                                                | Kota ternate               | -                                      | -                         | -                                      | 0,00%   | Kota ternate               | Maluku Utara        |
| Papua Barat                                                                                                                                                                                                                                 | Kota Sorong                | -                                      | -                         | -                                      | 0,00%   | Kota Sorong                | Papua Barat         |
| Papua                                                                                                                                                                                                                                       | Kab. Jayapura              | -                                      | -                         | -                                      | 0,00%   | Kab. Jayapura              | Papua               |
| Di Luar Indonesia                                                                                                                                                                                                                           | DI LUAR INDONESIA          | -                                      | -                         | -                                      | 0,00%   | DI LUAR INDONESIA          | Outside Indonesia   |

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

| Provinsi                     | 2016 | 2017 | 2018 | 2019 |     |     |     |     |     |     | 2020 |     |     |     |     |     | Province                     |
|------------------------------|------|------|------|------|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|------------------------------|
|                              |      |      |      | Jun  | Jul | Ags | Sep | Okt | Nov | Des | Jan  | Feb | Mar | Apr | Mei | Jun |                              |
| 1 Jawa Barat                 | 28   | 28   | 28   | 28   | 28  | 28  | 28  | 28  | 28  | 28  | 28   | 28  | 28  | 28  | 27  | 27  | 1 Jawa Barat                 |
| 2 Banten                     | 8    | 8    | 8    | 8    | 8   | 8   | 8   | 8   | 8   | 8   | 8    | 8   | 8   | 8   | 8   | 8   | 2 Banten                     |
| 3 DKI Jakarta                | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1    | 1   | 1   | 1   | 1   | 1   | 3 DKI Jakarta                |
| 4 D.I. Yogyakarta            | 12   | 12   | 12   | 12   | 12  | 12  | 12  | 12  | 12  | 12  | 12   | 12  | 12  | 12  | 12  | 12  | 4 D.I. Yogyakarta            |
| 5 Jawa Tengah                | 26   | 26   | 26   | 26   | 26  | 26  | 26  | 26  | 26  | 26  | 26   | 26  | 26  | 26  | 26  | 26  | 5 Jawa Tengah                |
| 6 Jawa Timur                 | 29   | 29   | 28   | 27   | 28  | 28  | 28  | 28  | 28  | 28  | 28   | 27  | 27  | 27  | 27  | 27  | 6 Jawa Timur                 |
| 7 Bengkulu                   | 2    | 3    | 3    | 2    | 2   | 2   | 2   | 2   | 2   | 2   | 2    | 2   | 2   | 2   | 2   | 2   | 7 Bengkulu                   |
| 8 Jambi                      | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   | -   | 8 Jambi                      |
| 9 Nanggroe Aceh Darussalam   | 10   | 10   | 10   | 10   | 10  | 10  | 10  | 9   | 9   | 9   | 9    | 9   | 9   | 9   | 9   | 9   | 9 Nanggroe Aceh Darussalam   |
| 10 Sumatera Utara            | 8    | 8    | 8    | 8    | 8   | 8   | 8   | 8   | 8   | 8   | 8    | 8   | 8   | 8   | 8   | 8   | 10 Sumatera Utara            |
| 11 Sumatera Barat            | 7    | 7    | 7    | 7    | 7   | 7   | 7   | 7   | 7   | 7   | 7    | 7   | 7   | 7   | 7   | 7   | 11 Sumatera Barat            |
| 12 Riau                      | 3    | 2    | 2    | 2    | 2   | 2   | 2   | 2   | 2   | 2   | 2    | 2   | 2   | 2   | 2   | 2   | 12 Riau                      |
| 13 Sumatera Selatan          | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1    | 1   | 1   | 1   | 1   | 1   | 13 Sumatera Selatan          |
| 14 Kepulauan Bangka Belitung | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1    | 1   | 1   | 1   | 1   | 1   | 14 Kepulauan Bangka Belitung |
| 15 Kepulauan Riau            | 1    | 2    | 2    | 2    | 2   | 2   | 2   | 2   | 2   | 2   | 2    | 2   | 2   | 2   | 2   | 2   | 15 Kepulauan Riau            |
| 16 Lampung                   | 11   | 11   | 11   | 11   | 11  | 11  | 11  | 11  | 11  | 11  | 11   | 11  | 11  | 11  | 11  | 11  | 16 Lampung                   |
| 17 Kalimantan Selatan        | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1    | 1   | 1   | 1   | 1   | 1   | 17 Kalimantan Selatan        |
| 18 Kalimantan Barat          | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   | -   | 18 Kalimantan Barat          |
| 19 Kalimantan Timur          | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1    | 1   | 1   | 1   | 1   | 1   | 19 Kalimantan Timur          |
| 20 Kalimantan Tengah         | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1    | 1   | 1   | 1   | 1   | 1   | 20 Kalimantan Tengah         |
| 21 Sulawesi Tengah           | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   | -   | 21 Sulawesi Tengah           |
| 22 Sulawesi Selatan          | 8    | 7    | 7    | 7    | 7   | 7   | 7   | 7   | 7   | 7   | 7    | 7   | 7   | 7   | 7   | 7   | 22 Sulawesi Selatan          |
| 23 Sulawesi Utara            | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   | -   | 23 Sulawesi Utara            |
| 24 Gorontalo                 | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   | -   | 24 Gorontalo                 |
| 25 Sulawesi Barat            | -    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1    | 1   | 1   | 1   | 1   | 1   | 25 Sulawesi Barat            |
| 26 Sulawesi Tenggara         | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   | -   | 26 Sulawesi Tenggara         |
| 27 Nusa Tenggara Barat       | 3    | 3    | 3    | 3    | 3   | 3   | 3   | 3   | 3   | 3   | 3    | 3   | 3   | 3   | 3   | 3   | 27 Nusa Tenggara Barat       |
| 28 Bali                      | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1    | 1   | 1   | 1   | 1   | 1   | 28 Bali                      |
| 29 Nusa Tenggara Timur       | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   | -   | 29 Nusa Tenggara Timur       |
| 30 Maluku                    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   | -   | 30 Maluku                    |
| 31 Papua                     | 1    | 1    | 1    | -    | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   | -   | 31 Papua                     |
| 32 Irian Jaya Barat          | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   | -   | 32 Irian Jaya Barat          |
| 33 Maluku Utara              | 2    | 2    | 3    | 3    | 3   | 3   | 3   | 3   | 3   | 3   | 3    | 3   | 3   | 3   | 3   | 3   | 33 Maluku Utara              |
| <b>Total</b>                 | 166  | 167  | 167  | 164  | 165 | 165 | 165 | 164 | 164 | 164 | 164  | 163 | 163 | 163 | 162 | 162 | <b>Total</b>                 |

Juta Rupiah (in Million IDR)

| Tabel 27. Neraca Gabungan Bank Pembiayaan Rakyat Syariah<br>(Sharia Rural Bank Condensed Balance Sheet) |                  |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                                        |
|---------------------------------------------------------------------------------------------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|----------------------------------------|
| Indikator                                                                                               | 2016             | 2017              | 2018              | 2019              |                   |                   |                   |                   |                   |                   | 2020              |                   |                   |                   |                   |                   | Indicator                              |
|                                                                                                         |                  |                   |                   | Jun               | Jul               | Ags               | Sep               | Okt               | Nov               | Des               | Jan               | Feb               | Mar               | Apr               | Mei               | Jun               |                                        |
| <b>AKTIVA</b>                                                                                           |                  |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   | <b>AKTIVA</b>                          |
| 1 Kas                                                                                                   | 93.656           | 96.883            | 110.317           | 141.648           | 150.257           | 144.552           | 137.989           | 138.477           | 150.448           | 112.646           | 130.736           | 138.821           | 122.047           | 125.892           | 135.308           | 128.076           | 1 Cash                                 |
| 2 Penempatan pada Bank Lain                                                                             | 2.026.653        | 2.525.357         | 2.681.735         | 1.928.432         | 2.200.693         | 2.360.439         | 2.417.269         | 2.465.291         | 2.714.288         | 2.864.351         | 2.952.422         | 2.743.408         | 2.502.334         | 2.132.302         | 2.127.167         | 2.225.179         | 2 Placement in Other Bank              |
| 3 Pembiayaan                                                                                            | 6.662.556        | 7.763.951         | 9.084.467         | 9.726.103         | 9.849.585         | 9.942.559         | 10.078.094        | 10.222.181        | 10.335.563        | 9.943.320         | 10.327.603        | 10.426.783        | 10.678.320        | 10.641.998        | 10.530.960        | 10.503.242        | 3 Financing                            |
| 4 Tagihan Lainnya                                                                                       | -                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | 4 Billing and Acceptable Liabilities   |
| 5 Aktiva <i>Istishna</i> dalam Penyelesaian                                                             | -                | -                 | 487               | 1.595             | 671               | 681               | 3.913             | 763               | 700               | 473               | 501               | 531               | 1.252             | 1.284             | 2.077             | 2.114             | 5 Istishna Assets in Progress          |
| 6 Penyisihan Penyusutan A.P                                                                             | 151.015          | 168.610           | 252.409           | 194.219           | 200.745           | 217.140           | 202.103           | 202.216           | 201.623           | 186.664           | 193.666           | 216.141           | 220.561           | 225.514           | 219.542           | 215.620           | 6 Allowances for earning assets losses |
| 7 Aktiva Tetap dan inventaris                                                                           | 251.845          | 297.797           | 410.657           | 415.766           | 421.965           | 423.566           | 423.516           | 430.608           | 432.398           | 448.015           | 471.744           | 476.833           | 491.277           | 495.939           | 496.402           | 493.581           | 7 Fixed Assets and Equipment           |
| 8 Rupa-rupa Aktiva **                                                                                   | 274.105          | 324.997           | 326.479           | 428.709           | 442.989           | 450.191           | 456.754           | 463.424           | 461.144           | 576.153           | 465.957           | 581.099           | 470.186           | 462.947           | 474.311           | 471.409           | 8 Other assets                         |
| <b>TOTAL AKTIVA*</b>                                                                                    | <b>9.157.801</b> | <b>10.840.375</b> | <b>12.361.734</b> | <b>12.448.034</b> | <b>12.865.415</b> | <b>13.104.848</b> | <b>13.315.433</b> | <b>13.518.527</b> | <b>13.892.917</b> | <b>13.758.294</b> | <b>14.155.296</b> | <b>14.151.335</b> | <b>14.044.856</b> | <b>13.634.847</b> | <b>13.546.684</b> | <b>13.607.982</b> | <b>TOTAL AKTIVA*</b>                   |
| <b>PASIVA</b>                                                                                           |                  |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   | <b>PASIVA</b>                          |
| 1 Dana Pihak Ketiga                                                                                     | 5.823.964        | 6.987.280         | 8.134.938         | 8.099.759         | 8.417.124         | 8.546.771         | 8.635.339         | 8.691.083         | 8.903.003         | 8.731.890         | 9.093.701         | 9.078.262         | 9.102.946         | 8.888.712         | 8.863.759         | 8.889.742         | 1 Depositor Funds                      |
| 2 Kewajiban kepada Bank Lain                                                                            | 1.654.957        | 1.964.754         | 2.160.484         | 2.206.430         | 2.274.048         | 2.337.828         | 2.404.992         | 2.522.067         | 2.610.973         | 2.423.048         | 2.570.938         | 2.555.363         | 2.502.405         | 2.132.372         | 2.127.235         | 2.225.246         | 2 Liabilities to other Bank            |
| 3 Pinjaman Diterima                                                                                     | 129.350          | 115.354           | 123.616           | 136.780           | 139.047           | 131.819           | 155.812           | 144.640           | 156.238           | 291.080           | 232.867           | 257.764           | 145.722           | 147.604           | 171.313           | 200.288           | 3 Received Borrowing                   |
| 4 Kewajiban lainnya                                                                                     | 69.485           | 93.275            | 118.594           | 90.330            | 92.827            | 106.282           | 104.953           | 98.593            | 103.599           | 89.466            | 80.601            | 92.527            | 336.646           | 319.841           | 310.839           | 298.604           | 4 Other Current Liabilities            |
| 5 Pinjaman Subordinasi                                                                                  | 550              | 550               | 550               | 550               | 550               | 550               | 550               | 550               | 550               | -                 | -                 | -                 | -                 | -                 | -                 | -                 | 5 Subordinated Loan                    |
| 6 Rupa-rupa Pasiva **                                                                                   | 136.720          | 152.555           | 167.408           | 194.767           | 200.768           | 209.445           | 211.983           | 214.458           | 233.170           | 376.445           | 239.592           | 245.483           | 82.014            | 279.162           | 194.597           | 97.304            | 6 Other Liabilities                    |
| 7 Modal disetor ( <i>Paid-in capital</i> )                                                              | 908.335          | 1.062.060         | 1.176.830         | 1.213.830         | 1.222.100         | 1.243.089         | 1.247.011         | 1.247.874         | 1.250.766         | 1.182.883         | 1.238.479         | 1.247.832         | 1.291.057         | 1.318.622         | 1.316.604         | 1.327.163         | 7 Paid-in capital                      |
| 8 Tambahan modal disetor                                                                                | 142.328          | 104.469           | 127.968           | 128.474           | 121.866           | 118.659           | 121.925           | 135.432           | 137.961           | 156.567           | 166.775           | 146.431           | 147.715           | 127.594           | 124.671           | 129.328           | 8 Additional paid-in capital           |
| 9 Selisih Penilaian kembali Aktiva Tetap                                                                | 19.239           | 23.891            | 20.391            | 19.330            | 19.330            | 19.330            | 19.330            | 18.760            | 21.205            | 18.760            | 18.760            | 18.760            | 19.204            | 18.760            | 18.760            | 18.760            | 9 Different Appraisal Fixed Asset      |
| 10 Cadangan                                                                                             |                  |                   | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | 10 Reserves                            |
| a. Cadangan Umum                                                                                        | 120.245          | 135.789           | 153.936           | 169.150           | 168.049           | 170.023           | 171.973           | 171.964           | 171.944           | 162.853           | 170.090           | 181.367           | 189.392           | 188.413           | 189.092           | 191.795           | a. General Reserves                    |
| b. Cadangan Tujuan                                                                                      | 33.265           | 44.567            | 46.176            | 53.969            | 55.471            | 53.585            | 53.775            | 53.577            | 53.496            | 43.089            | 50.243            | 47.555            | 49.103            | 51.067            | 54.292            | 54.306            | b. Special Purpose Reserves            |
| 11 Laba                                                                                                 |                  |                   | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | 11 Net Income                          |
| a. Tahun-tahun lalu                                                                                     | (39.656)         | (57.349)          | (42.828)          | 17.063            | 12.302            | 11.861            | 12.213            | 16.943            | 16.556            | 20.105            | 265.808           | 231.238           | 109.606           | 83.016            | 80.961            | 65.180            | a. Previous years                      |
| b. Tahun berjalan                                                                                       | 159.003          | 213.179           | 173.671           | 117.602           | 141.932           | 155.605           | 175.577           | 202.588           | 233.455           | 262.108           | 27.442            | 48.754            | 69.045            | 79.684            | 94.561            | 110.266           | b. Current year                        |
| <b>TOTAL PASIVA*</b>                                                                                    | <b>9.157.784</b> | <b>10.840.375</b> | <b>12.361.734</b> | <b>12.448.034</b> | <b>12.865.415</b> | <b>13.104.848</b> | <b>13.315.433</b> | <b>13.518.527</b> | <b>13.892.917</b> | <b>13.758.294</b> | <b>14.155.296</b> | <b>14.151.335</b> | <b>14.044.856</b> | <b>13.634.847</b> | <b>13.546.684</b> | <b>13.607.982</b> | <b>TOTAL PASIVA*</b>                   |
| <sup>1)</sup> Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil                            |                  |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   | "-": Data not available                |
| "-": Data tidak tersedia                                                                                |                  |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   | *) Provisional Figures                 |
| *) : Angka-angka sementara                                                                              |                  |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                                        |

Juta Rupiah (in Million IDR)

| Tabel 28. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah<br>(Sharia Rural Bank Condensed Income Statement) |           |           |           |         |           |           |           |           |           |           |         |         |         |         |         |         |                                                  |
|-----------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|-----------|---------|---------|---------|---------|---------|---------|--------------------------------------------------|
| Indikator                                                                                                             | 2016      | 2017      | 2018      | 2019    |           |           |           |           |           |           | 2020    |         |         |         |         |         | Indicator                                        |
|                                                                                                                       |           |           |           | Jun     | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                  |
| A. Pendapatan                                                                                                         |           |           |           |         |           |           |           |           |           |           |         |         |         |         |         |         | A. Revenue                                       |
| 1 Pendapatan Operasional                                                                                              | 1.391.233 | 1.590.687 | 1.781.691 | 973.971 | 1.147.844 | 1.319.443 | 1.490.875 | 1.666.764 | 1.844.781 | 1.944.605 | 182.573 | 355.704 | 531.781 | 685.369 | 831.636 | 984.992 | 1 Operating Revenue                              |
| 2 Pendapatan Operasional Lainnya                                                                                      | 121.522   | 146.455   | 188.813   | 94.174  | 111.945   | 130.125   | 148.250   | 166.351   | 191.079   | 203.120   | 20.179  | 38.693  | 55.447  | 80.898  | 99.382  | 115.233 | 2 Other operating Revenue                        |
| 3 Pendapatan non operasional                                                                                          | 11.294    | 21.889    | 11.322    | 7.495   | 8.667     | 9.921     | 10.587    | 10.969    | 12.410    | 13.913    | 1.059   | 1.822   | 2.896   | 3.593   | 4.456   | 5.273   | 3 Non operating Revenue                          |
| 4 Bagi hasil investasi tidak terikat -/-                                                                              | 547.598   | 622.946   | 678.852   | 364.005 | 427.745   | 492.351   | 557.025   | 622.203   | 688.775   | 714.944   | 68.901  | 137.567 | 205.280 | 269.204 | 329.266 | 392.089 | 4 Profit Sharing for Unrestricted Investment -/- |
| Total Pendapatan                                                                                                      | 976.450   | 1.136.085 | 1.302.975 | 711.636 | 840.711   | 967.138   | 1.092.687 | 1.221.881 | 1.359.495 | 1.446.694 | 134.909 | 258.651 | 384.844 | 500.656 | 606.209 | 713.409 | Total Revenue                                    |
| B. Beban                                                                                                              |           |           |           |         |           |           |           |           |           |           |         |         |         |         |         |         | B. Expenses                                      |
| 1 Beban operasional                                                                                                   | 713.858   | 799.359   | 960.895   | 514.376 | 602.030   | 698.994   | 789.154   | 877.550   | 965.684   | 1.001.739 | 91.237  | 179.619 | 270.764 | 364.039 | 442.583 | 524.288 | 1 Operating Expenses                             |
| 2 Beban operasional lainnya                                                                                           | 56.337    | 60.220    | 87.695    | 38.067  | 47.248    | 54.804    | 61.910    | 67.043    | 77.386    | 90.091    | 8.595   | 16.238  | 25.139  | 30.654  | 37.280  | 39.311  | 2 Other Operating Expenses                       |
| 3 Beban non operasional                                                                                               | 7.824     | 10.499    | 14.189    | 7.384   | 8.760     | 10.400    | 11.792    | 13.329    | 14.280    | 15.839    | 1.344   | 2.340   | 3.710   | 4.643   | 5.689   | 6.701   | 3 Non Operating Expenses                         |
| Total Beban                                                                                                           | 778.018   | 870.078   | 1.062.779 | 559.827 | 658.038   | 764.198   | 862.857   | 957.922   | 1.057.350 | 1.107.668 | 101.176 | 198.197 | 299.613 | 399.336 | 485.553 | 570.300 | Total Expenses                                   |
| C. Laba tahun berjalan                                                                                                | 198.432   | 266.007   | 240.196   | 151.809 | 182.673   | 202.940   | 229.831   | 263.960   | 302.145   | 339.025   | 33.733  | 60.454  | 85.232  | 101.320 | 120.656 | 143.109 | C. Income                                        |
| D. Penambahan/pengurangan Laba tahun berjalan                                                                         | 3.383     | 4.116     | 5.067     | 3.268   | 3.844     | 4.353     | 4.875     | 5.395     | 5.802     | 6.272     | 608     | 1.074   | 1.424   | 1.932   | 2.463   | 2.892   | D. Additional/Reduction                          |
| E. Laba tahun berjalan sebelum pajak                                                                                  | 195.049   | 261.890   | 235.129   | 148.541 | 178.829   | 198.587   | 224.955   | 258.564   | 296.343   | 332.753   | 33.126  | 59.381  | 83.808  | 99.388  | 118.193 | 140.217 | E. Net Income before Tax                         |
| F. Taksiran pajak penghasilan -/-                                                                                     | 36.046    | 48.712    | 61.458    | 30.939  | 36.896    | 42.982    | 49.378    | 55.976    | 62.888    | 69.861    | 5.684   | 10.550  | 14.636  | 19.703  | 23.776  | 29.951  | F. Tax Expense -/-                               |
| G. Laba setelah taksiran pajak penghasilan                                                                            | 159.003   | 213.179   | 173.671   | 117.602 | 141.932   | 155.605   | 175.577   | 202.588   | 233.455   | 262.108   | 27.442  | 48.754  | 69.045  | 79.684  | 94.417  | 110.266 | G. Net Income                                    |
| r) Angka-angka diperbaiki<br>*) Angka-angka sementara                                                                 |           |           |           |         |           |           |           |           |           |           |         |         |         |         |         |         |                                                  |
| r) Revised Figures<br>*) Provisional Figures                                                                          |           |           |           |         |           |           |           |           |           |           |         |         |         |         |         |         |                                                  |

Juta Rupiah (in Million IDR)

| Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah<br>(Cost of Promotion, Education and Training - Sharia Rural Bank) |        |        |        |        |        |        |        |        |        |        |       |       |        |        |        |        |                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|-------|--------|--------|--------|--------|----------------------------------|
| Indikator                                                                                                                                             | 2016   | 2017   | 2018   | 2019   |        |        |        |        |        |        | 2020  |       |        |        |        |        | Indicator                        |
|                                                                                                                                                       |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan   | Feb   | Mar    | Apr    | Mei    | Jun    |                                  |
| 1 Biaya promosi                                                                                                                                       | 16.816 | 18.277 | 19.212 | 9.568  | 11.101 | 12.742 | 14.515 | 16.085 | 17.960 | 16.884 | 1.405 | 2.724 | 4.008  | 5.578  | 7.192  | 8.549  | 1 Cost of promotion              |
| 2 Biaya pendidikan dan pelatihan                                                                                                                      | 17.763 | 23.536 | 27.073 | 12.575 | 15.326 | 18.013 | 20.678 | 24.187 | 27.546 | 56.370 | 4.854 | 4.531 | 6.321  | 7.060  | 8.214  | 8.634  | 2 Cost of education and training |
| Total                                                                                                                                                 | 34.579 | 41.813 | 46.285 | 22.143 | 26.427 | 30.755 | 35.193 | 40.272 | 45.507 | 73.254 | 6.259 | 7.255 | 10.329 | 12.638 | 15.406 | 17.183 | Total                            |

Juta Rupiah (in Million IDR)

| Tabel 30. Rekening Administratif - Bank Pembiayaan Rakyat Syariah<br>(Off Balance Sheet Account - Sharia Rural Bank) |         |         |           |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                                    |
|----------------------------------------------------------------------------------------------------------------------|---------|---------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------------------------------------------|
| Indikator                                                                                                            | 2015    | 2016    | 2017      | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Indicator                                                          |
|                                                                                                                      |         |         |           |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                    |
| <b>Tagihan Komitmen</b>                                                                                              |         |         |           |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Commitment Receivables</b>                                      |
| - Fasilitas pinjaman yang belum ditarik                                                                              | 53.029  | 174.772 | 200.547   | 88.096  | 75.300  | 58.300  | 53.300  | 44.500  | 66.226  | 66.226  | 12.171  | 33.560  | 28.574  | 28.574  | 30.657  | 1.074   | 60.991  | - <b>Unused Fund Borrowings Facilities</b>                         |
| - Lainnya                                                                                                            | 1.050   | 1.050   | 1.050     | 1.050   | 2.426   | 2.426   | 2.445   | 3.330   | 3.330   | 3.330   | 3.439   | 3.439   | 3.494   | 3.290   | 3.283   | 3.290   | 3.219   | - <b>Others</b>                                                    |
| <b>Kewajiban Komitmen</b>                                                                                            |         |         |           |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Commitment Payables</b>                                         |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik                                                             | 7.170   | 7.714   | 8.777     | 8.671   | 7.896   | 7.351   | 7.574   | 7.814   | 7.869   | 7.859   | 35.234  | 36.706  | 38.159  | 36.205  | 38.059  | 37.259  | 35.564  | - <i>Unused Financing facilities granted to customer</i>           |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik                                                   | -       | -       | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - <i>Unused Financing facilities granted to other Sharia banks</i> |
| - Lainnya                                                                                                            | 2.230   | 2.038   | 1.855     | 9.538   | 5.912   | 5.887   | 5.508   | 5.450   | 5.380   | 5.325   | 4.306   | 4.520   | 3.752   | 3.906   | 3.891   | 3.875   | 3.881   | - <b>Others</b>                                                    |
| <b>Tagihan Komitmen</b>                                                                                              |         |         |           |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Contingent Receivables</b>                                      |
| - Garansi ( <i>Kafalah</i> ) yang diterima                                                                           | 69      | -       | -         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - <i>Kafalah guarantees received</i>                               |
| - Pendapatan yang akan diterima                                                                                      | 77.359  | 88.751  | 2.076.594 | 325.799 | 133.686 | 129.019 | 134.162 | 134.262 | 158.705 | 129.483 | 88.973  | 97.752  | 102.235 | 115.570 | 98.604  | 106.284 | 119.872 | - <i>Accrued Income</i>                                            |
| - Lainnya                                                                                                            | 5.698   | 6.542   | 6.919     | 7.089   | 5.818   | 5.031   | 5.040   | 5.032   | 5.185   | 5.129   | 5.601   | 5.601   | 5.598   | 5.600   | 5.601   | 5.600   | 5.600   | - <b>Others</b>                                                    |
| <b>Aktiva produktif yang dihapusbuku</b>                                                                             | 128.476 | 148.023 | 176.221   | 222.374 | 260.488 | 253.834 | 253.238 | 276.982 | 280.486 | 281.307 | 221.483 | 255.272 | 261.312 | 287.536 | 280.112 | 283.474 | 147.733 | <b>Written off earning assets</b>                                  |
| <b>Penerusan dana mudharabah muqayyadah</b>                                                                          | 67.071  | 63.266  | 48.639    | 36.596  | 32.351  | 31.868  | 31.067  | 30.679  | 29.336  | 28.872  | 14.801  | 14.740  | 13.673  | 16.653  | 16.468  | 16.552  | 16.948  | <b>Channeling of mudharabah muqayyadah</b>                         |
| "-": Data tidak tersedia<br>*) :Angka-angka sementara                                                                |         |         |           |         |         |         |         |         |         |         |         |         |         |         |         |         |         | "-": Data not available<br>*) : Provisional Figures                |

Juta Rupiah (in Million IDR)

| Tabel 31. Komposisi DPK - Bank Pembiayaan Rakyat Syariah<br>(Depositor Funds Composition of Sharia Rural Bank) |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                                |
|----------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------------------------|
| Indikator                                                                                                      | 2016      | 2017      | 2018      | 2019      |           |           |           |           |           |           | 2020      |           |           |           |           |           | Indicator                      |
|                                                                                                                |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                |
| 1 Giro iB - Akad Wadiah                                                                                        | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 1 iB Demand Deposits - Wadia   |
| 2 Tabungan iB                                                                                                  | 2.161.305 | 2.578.278 | 2.998.201 | 2.773.313 | 2.981.309 | 3.037.632 | 3.032.665 | 3.014.110 | 3.151.960 | 3.202.792 | 3.215.725 | 3.125.463 | 3.073.896 | 2.924.252 | 2.894.011 | 2.874.229 | 2 iB Saving Deposits           |
| a Akad Wadiah                                                                                                  | 1.178.603 | 1.457.999 | 1.738.702 | 1.618.046 | 1.768.299 | 1.811.394 | 1.774.206 | 1.743.422 | 1.852.793 | 1.873.868 | 1.890.590 | 1.796.977 | 1.743.526 | 1.641.312 | 1.665.860 | 1.646.041 | a Wadia                        |
| b Akad Mudharabah                                                                                              | 982.702   | 1.120.278 | 1.259.499 | 1.155.267 | 1.213.011 | 1.226.238 | 1.258.459 | 1.270.688 | 1.299.166 | 1.328.924 | 1.325.135 | 1.328.486 | 1.330.370 | 1.282.940 | 1.228.152 | 1.228.188 | b Mudharaba                    |
| 3 Deposito iB - Akad Mudharabah                                                                                | 3.662.658 | 4.409.003 | 5.136.737 | 5.326.447 | 5.435.815 | 5.509.139 | 5.602.674 | 5.676.972 | 5.751.044 | 5.529.098 | 5.877.976 | 5.952.800 | 6.029.050 | 5.964.460 | 5.969.748 | 6.015.513 | 3 iB Time Deposits - Mudharaba |
| a 1 Bulan                                                                                                      | 461.386   | 549.304   | 538.766   | 567.551   | 566.172   | 554.994   | 574.064   | 571.112   | 559.918   | 392.842   | 406.634   | 494.442   | 433.682   | 454.065   | 478.315   | 409.756   | a 1 month                      |
| b 3 Bulan                                                                                                      | 506.445   | 730.517   | 782.724   | 759.727   | 755.730   | 810.769   | 816.078   | 807.678   | 822.805   | 634.705   | 692.466   | 699.898   | 697.736   | 667.229   | 736.991   | 689.039   | b 3 months                     |
| c 6 Bulan                                                                                                      | 723.491   | 777.670   | 901.025   | 879.937   | 903.119   | 919.985   | 939.414   | 966.429   | 977.536   | 731.535   | 734.103   | 745.822   | 742.296   | 745.066   | 857.531   | 746.043   | c 6 months                     |
| d 12 Bulan                                                                                                     | 1.947.335 | 2.329.815 | 2.880.772 | 3.082.621 | 3.166.648 | 3.182.919 | 3.225.626 | 3.280.837 | 3.337.868 | 2.812.410 | 3.024.027 | 2.997.564 | 3.101.569 | 3.080.870 | 3.119.310 | 3.132.947 | d 12 months                    |
| e > 12 Bulan                                                                                                   | 24.001    | 21.695    | 33.449    | 36.610    | 44.146    | 40.472    | 47.493    | 50.916    | 52.916    | 957.605   | 1.020.746 | 1.015.074 | 1.053.767 | 1.017.230 | 777.600   | 1.037.728 | e > 12 months                  |
| Total                                                                                                          | 5.823.964 | 6.987.280 | 8.134.938 | 8.099.759 | 8.417.124 | 8.546.771 | 8.635.339 | 8.691.083 | 8.903.003 | 8.731.890 | 9.093.701 | 9.078.262 | 9.102.946 | 8.888.712 | 8.863.759 | 8.889.742 | Total                          |
| "-": Data tidak tersedia                                                                                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | "-": Data not available        |

Juta Rupiah (in Million IDR)

| Tabel 32. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah<br>(Financing Composition of Sharia Rural Bank) |           |           |           |           |           |           |            |            |            |           |            |            |            |            |            |            |                                |
|------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|-----------|------------|------------|------------|------------|------------|------------|--------------------------------|
| Akad                                                                                                                         | 2016      | 2017      | 2018      | 2019      |           |           |            |            |            |           | 2020       |            |            |            |            |            | Contract                       |
|                                                                                                                              |           |           |           | Jun       | Jul       | Ags       | Sep        | Okt        | Nov        | Des       | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        |                                |
| Akad <i>Mudharabah</i>                                                                                                       | 156.256   | 124.497   | 180.956   | 204.416   | 196.307   | 215.405   | 212.723    | 227.505    | 232.575    | 240.606   | 220.848    | 196.986    | 249.179    | 269.051    | 271.469    | 287.233    | <i>Mudharaba</i>               |
| Akad <i>Musyarakah</i>                                                                                                       | 774.949   | 776.696   | 837.915   | 911.848   | 943.654   | 928.133   | 969.700    | 1.030.663  | 1.084.182  | 1.121.004 | 1.135.809  | 1.073.291  | 1.198.255  | 1.214.672  | 1.242.807  | 1.263.835  | <i>Musharaka</i>               |
| Akad <i>Murabahah</i>                                                                                                        | 5.053.764 | 5.904.751 | 6.940.379 | 7.376.154 | 7.454.207 | 7.534.097 | 7.615.697  | 7.681.113  | 7.735.914  | 7.457.774 | 7.711.400  | 7.854.630  | 7.912.797  | 7.849.489  | 7.742.816  | 7.684.870  | <i>Murabaha</i>                |
| Akad <i>Salam</i>                                                                                                            | 14        | 0         | 0         | 0         | 0         | 0         | 0          | 0          | 0          | 0         | 0          | 0          | 0          | 0          | 0          | 0          | <i>Salam</i>                   |
| Akad <i>Istishna</i>                                                                                                         | 9.423     | 21.426    | 35.387    | 43.273    | 48.166    | 49.193    | 52.070     | 55.581     | 63.221     | 67.178    | 67.238     | 68.496     | 69.105     | 70.186     | 70.275     | 70.056     | <i>Istishna</i>                |
| Akad <i>Ijarah</i>                                                                                                           | 6.763     | 22.316    | 46.579    | 56.447    | 59.261    | 56.636    | 53.961     | 50.287     | 49.273     | 41.508    | 48.961     | 48.392     | 49.860     | 48.854     | 49.224     | 48.624     | <i>Ijara</i>                   |
| Akad <i>Qardh</i>                                                                                                            | 145.865   | 189.866   | 185.360   | 207.512   | 211.732   | 210.433   | 209.117    | 206.009    | 202.572    | 176.856   | 201.370    | 213.439    | 229.017    | 236.239    | 226.109    | 231.027    | <i>Qardh</i>                   |
| Multijasa                                                                                                                    | 515.523   | 724.398   | 857.890   | 926.454   | 936.259   | 948.662   | 964.825    | 971.022    | 967.826    | 838.394   | 941.975    | 971.551    | 970.107    | 953.506    | 928.260    | 917.597    | <i>Multi Purpose Financing</i> |
| Total                                                                                                                        | 6.662.556 | 7.763.951 | 9.084.467 | 9.726.103 | 9.849.585 | 9.942.559 | 10.078.094 | 10.222.181 | 10.335.563 | 9.943.320 | 10.327.603 | 10.426.783 | 10.678.320 | 10.641.998 | 10.530.960 | 10.503.242 | Total                          |

Juta Rupiah (in Million IDR)

| Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi<br>(Financing of Sharia Rural Bank based on Economic Sector) |           |           |           |           |           |           |            |            |            |           |            |            |            |            |            |            |                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|-----------|------------|------------|------------|------------|------------|------------|---------------------------------------------------|
| SEKTOR EKONOMI                                                                                                                                | 2016      | 2017      | 2018      | 2019      |           |           |            |            |            |           | 2020       |            |            |            |            |            | ECONOMIC SECTOR                                   |
|                                                                                                                                               |           |           |           | Jun       | Jul       | Ags       | Sep        | Okt        | Nov        | Des       | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        |                                                   |
| Pertanian, kehutanan dan sarana pertanian                                                                                                     | 366.192   | 360.973   | 374.467   | 328.677   | 328.926   | 321.615   | 352.183    | 353.404    | 318.646    | 652.376   | 687.806    | 700.647    | 683.654    | 365.197    | 384.491    | 346.765    | Agriculture, forestry and agricultural facilities |
| Pertambangan                                                                                                                                  | 7.117     | 17.501    | 19.889    | 26.053    | 26.020    | 25.077    | 24.868     | 24.605     | 25.311     | 20.971    | 29.097     | 29.519     | 31.929     | 31.881     | 31.415     | 31.573     | Mining                                            |
| Perindustrian                                                                                                                                 | 57.687    | 72.722    | 119.758   | 173.858   | 178.671   | 185.647   | 195.256    | 191.588    | 188.699    | 222.639   | 148.649    | 136.511    | 158.235    | 191.783    | 194.824    | 192.921    | Manufacturing                                     |
| Listrik, gas dan air                                                                                                                          | 10.460    | 12.494    | 13.104    | 13.632    | 14.674    | 14.289    | 15.744     | 15.039     | 14.860     | 8.582     | 7.871      | 9.532      | 9.537      | 10.472     | 10.206     | 9.404      | Water, gas and electricity                        |
| Konstruksi                                                                                                                                    | 459.986   | 591.662   | 694.666   | 799.996   | 807.363   | 807.082   | 837.920    | 857.922    | 895.069    | 659.984   | 723.434    | 721.547    | 724.242    | 816.918    | 787.948    | 767.509    | Construction                                      |
| Perdagangan, restoran dan hotel                                                                                                               | 1.650.750 | 1.761.280 | 2.032.457 | 2.081.421 | 2.106.405 | 2.054.201 | 2.057.486  | 2.077.643  | 2.115.420  | 1.364.285 | 1.405.118  | 1.371.522  | 1.418.431  | 1.590.303  | 1.555.657  | 1.714.393  | Trade, restaurants and hotels                     |
| Pengangkutan, pergudangan dan komunikasi                                                                                                      | 92.697    | 91.667    | 103.582   | 114.199   | 115.855   | 119.853   | 121.249    | 126.246    | 126.120    | 553.633   | 575.076    | 588.353    | 584.908    | 608.426    | 595.570    | 586.415    | Transport, cargo storage and communication        |
| Jasa dunia usaha                                                                                                                              | 586.186   | 560.407   | 618.505   | 752.190   | 775.283   | 814.938   | 837.168    | 866.876    | 850.796    | 1.725.539 | 1.823.497  | 1.697.756  | 777.642    | 1.839.318  | 1.762.024  | 809.925    | Business Services                                 |
| Jasa sosial/masyarakat                                                                                                                        | 631.688   | 718.380   | 769.445   | 837.423   | 844.861   | 889.827   | 867.495    | 928.085    | 1.021.971  | 3.193.984 | 3.424.272  | 3.652.120  | 2.193.314  | 3.572.825  | 3.509.041  | 1.811.434  | Social Services                                   |
| Lain-lain                                                                                                                                     | 2.799.794 | 3.576.863 | 4.338.594 | 4.598.654 | 4.651.528 | 4.710.030 | 4.768.725  | 4.780.773  | 4.778.669  | 1.541.147 | 1.502.783  | 1.519.277  | 4.096.430  | 1.614.873  | 1.699.783  | 4.232.904  | Others                                            |
| Total                                                                                                                                         | 6.662.556 | 7.763.951 | 9.084.467 | 9.726.103 | 9.849.585 | 9.942.559 | 10.078.094 | 10.222.181 | 10.335.563 | 9.943.140 | 10.327.603 | 10.426.783 | 10.678.320 | 10.641.998 | 10.530.960 | 10.503.242 | Total                                             |

Juta Rupiah (in Million IDR)

| Tabel 34. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan<br>(Financing of Sharia Rural Bank based on Type of Usage) |           |           |           |           |           |           |            |            |            |           |            |            |            |            |            |            |                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|-----------|------------|------------|------------|------------|------------|------------|-----------------|
| JENIS PENGGUNAAN                                                                                                                              | 2016      | 2017      | 2018      | 2019      |           |           |            |            |            |           | 2020       |            |            |            |            |            | TYPE OF USAGE   |
|                                                                                                                                               |           |           |           | Jun       | Jul       | Ags       | Sep        | Okt        | Nov        | Des       | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        |                 |
| Modal Kerja                                                                                                                                   | 2.737.167 | 2.956.073 | 3.428.706 | 3.687.229 | 3.739.803 | 3.753.662 | 3.804.189  | 3.887.552  | 3.954.183  | 4.401.468 | 4.590.721  | 4.588.526  | 4.793.827  | 4.830.790  | 4.747.540  | 4.661.575  | Working Capital |
| Investasi                                                                                                                                     | 1.125.595 | 1.231.015 | 1.317.166 | 1.440.220 | 1.458.254 | 1.478.868 | 1.505.179  | 1.553.855  | 1.602.710  | 1.508.260 | 1.591.972  | 1.537.325  | 1.575.925  | 1.521.340  | 1.520.043  | 1.457.750  | Investment      |
| Konsumsi                                                                                                                                      | 2.799.794 | 3.576.863 | 4.338.594 | 4.598.654 | 4.651.528 | 4.710.030 | 4.768.725  | 4.780.773  | 4.778.669  | 4.033.592 | 4.144.909  | 4.300.932  | 4.308.568  | 4.289.868  | 4.263.378  | 4.383.917  | Consumption     |
| Total                                                                                                                                         | 6.662.556 | 7.763.951 | 9.084.467 | 9.726.103 | 9.849.585 | 9.942.559 | 10.078.094 | 10.222.181 | 10.335.563 | 9.943.320 | 10.327.603 | 10.426.783 | 10.678.320 | 10.641.998 | 10.530.960 | 10.503.242 | Total           |
| r) Angka-angka diperbaiki                                                                                                                     |           |           |           |           |           |           |            |            |            |           |            |            |            |            |            |            |                 |
| r) : Revised Figures                                                                                                                          |           |           |           |           |           |           |            |            |            |           |            |            |            |            |            |            |                 |

Juta Rupiah (in Million IDR)

| Tabel 35. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan<br>(Financing of Sharia Rural Bank based on Type of Financing) |           |           |           |           |           |           |            |            |            |           |            |            |            |            |            |            |                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|-----------|------------|------------|------------|------------|------------|------------|----------------------------------|
| GOLONGAN PEMBIAYAAN                                                                                                                                  | 2016      | 2017      | 2018      | 2019      |           |           |            |            |            |           | 2020       |            |            |            |            |            | TYPE OF FINANCING                |
|                                                                                                                                                      |           |           |           | Jun       | Jul       | Ags       | Sep        | Okt        | Nov        | Des       | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        |                                  |
| Usaha Kecil dan Menengah                                                                                                                             | 3.570.606 | 3.767.877 | 4.086.485 | 4.341.056 | 4.398.327 | 4.419.986 | 4.550.117  | 4.671.493  | 4.791.584  | 5.841.290 | 6.030.078  | 5.974.399  | 6.108.146  | 6.165.312  | 6.075.285  | 6.069.374  | Small and Medium Enterprises     |
| Selain Usaha Kecil dan Menengah                                                                                                                      | 3.091.950 | 3.996.074 | 4.997.982 | 5.385.047 | 5.451.258 | 5.522.574 | 5.527.977  | 5.550.687  | 5.543.979  | 4.102.030 | 4.297.525  | 4.452.385  | 4.570.175  | 4.476.686  | 4.455.676  | 4.433.869  | Non Small and Medium Enterprises |
| Total                                                                                                                                                | 6.662.556 | 7.763.951 | 9.084.467 | 9.726.103 | 9.849.585 | 9.942.559 | 10.078.094 | 10.222.181 | 10.335.563 | 9.943.320 | 10.327.603 | 10.426.783 | 10.678.320 | 10.641.998 | 10.530.960 | 10.503.242 | Total                            |

Juta Rupiah (in Million IDR)

| Tabel 36. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan<br>(Financing of Sharia Rural Bank based on Collectibility) |           |           |           |           |           |           |            |            |            |           |            |            |            |            |            |            |                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|-----------|------------|------------|------------|------------|------------|------------|--------------------------------|
| KOLEKTIBILITAS<br>PEMBIAYAAN                                                                                                                      | 2016      | 2017      | 2018      | 2019      |           |           |            |            |            |           | 2020       |            |            |            |            |            | COLLECTIBILITY OF<br>FINANCING |
|                                                                                                                                                   |           |           |           | Jun       | Jul       | Ags       | Sep        | Okt        | Nov        | Des       | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        |                                |
| Lancar                                                                                                                                            | 6.087.260 | 7.012.068 | 8.239.483 | 8.867.650 | 8.989.833 | 9.073.445 | 9.245.094  | 9.375.734  | 9.516.524  | 9.242.948 | 9.554.187  | 9.589.500  | 9.790.101  | 9.690.227  | 9.567.791  | 9.542.797  | Performing Financing           |
| Non Lancar                                                                                                                                        | 575.296   | 751.883   | 844.983   | 858.453   | 859.753   | 869.114   | 833.000    | 846.446    | 819.039    | 700.372   | 773.416    | 837.284    | 888.219    | 951.771    | 963.169    | 960.446    | Non Performing Financing       |
| - Kurang Lancar                                                                                                                                   | 109.241   | 158.628   | 147.712   | 232.938   | 213.524   | 207.479   | 218.161    | 232.807    | 203.592    | 141.161   | 208.016    | 261.397    | 263.923    | 282.880    | 276.714    | 246.081    | Sub-Standard                   |
| - Diragukan                                                                                                                                       | 100.645   | 123.194   | 146.322   | 114.686   | 130.547   | 132.801   | 132.294    | 128.900    | 130.607    | 124.271   | 121.168    | 118.812    | 131.123    | 160.255    | 172.948    | 189.800    | Doubtful                       |
| - Macet                                                                                                                                           | 365.409   | 470.061   | 550.949   | 510.829   | 515.682   | 528.834   | 482.546    | 484.739    | 484.840    | 434.940   | 444.231    | 457.074    | 493.173    | 508.636    | 513.507    | 524.565    | Lost                           |
| Total Pembiayaan                                                                                                                                  | 6.662.556 | 7.763.951 | 9.084.467 | 9.726.103 | 9.849.585 | 9.942.559 | 10.078.094 | 10.222.181 | 10.335.563 | 9.943.320 | 10.327.603 | 10.426.783 | 10.678.320 | 10.641.998 | 10.530.960 | 10.503.242 | Total Financing                |
| Persentase NPF                                                                                                                                    | 8,63%     | 9,68%     | 9,30%     | 8,83%     | 8,73%     | 8,74%     | 8,27%      | 8,28%      | 7,92%      | 7,04%     | 7,49%      | 8,03%      | 8,03%      | 8,94%      | 9,15%      | 9,14%      | Percentage of NPFs             |

Juta Rupiah (in Million IDR)

| Tabel 37. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi<br>(Non Performing Financing of Sharia Rural Bank based on Economic Sector) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------------|
| SEKTOR EKONOMI                                                                                                                                                          | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | ECONOMIC SECTOR                                   |
|                                                                                                                                                                         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                   |
| Pertanian, kehutanan dan sarana pertanian                                                                                                                               | 59.130  | 83.043  | 99.908  | 48.390  | 50.397  | 48.173  | 49.004  | 49.471  | 48.873  | 68.156  | 71.595  | 85.245  | 85.346  | 49.419  | 56.232  | 55.294  | Agriculture, forestry and agricultural facilities |
| Pertambangan                                                                                                                                                            | 673     | 997     | 1.483   | 5.434   | 5.538   | 5.711   | 4.388   | 3.844   | 3.956   | 1.944   | 2.122   | 2.357   | 2.334   | 2.088   | 2.416   | 2.897   | Mining                                            |
| Perindustrian                                                                                                                                                           | 10.307  | 11.812  | 10.468  | 11.487  | 11.800  | 12.652  | 12.183  | 12.739  | 11.706  | 8.634   | 10.534  | 11.532  | 11.803  | 21.203  | 20.166  | 26.364  | Manufacturing                                     |
| Listrik, gas dan air                                                                                                                                                    | 1.648   | 2.439   | 3.948   | 4.323   | 4.088   | 3.304   | 4.014   | 3.292   | 3.522   | 981     | 1.090   | 2.351   | 1.168   | 1.588   | 1.370   | 1.315   | Water, gas and electricity                        |
| Konstruksi                                                                                                                                                              | 34.778  | 60.509  | 75.624  | 100.924 | 101.911 | 99.072  | 101.944 | 107.034 | 101.768 | 50.225  | 53.759  | 69.495  | 64.393  | 94.859  | 93.773  | 87.559  | Construction                                      |
| Perdagangan, restoran dan hotel                                                                                                                                         | 213.901 | 282.329 | 291.534 | 292.000 | 283.541 | 279.633 | 274.126 | 279.717 | 270.868 | 174.918 | 178.279 | 183.160 | 194.213 | 234.599 | 253.183 | 266.415 | Trade, restaurants and hotels                     |
| Pengangkutan, pergudangan dan komunikasi                                                                                                                                | 14.130  | 16.690  | 16.674  | 18.535  | 19.829  | 17.915  | 16.872  | 16.698  | 14.470  | 20.645  | 22.972  | 25.935  | 33.450  | 42.476  | 44.399  | 38.565  | Transport, cargo storage and communication        |
| Jasa dunia usaha                                                                                                                                                        | 55.079  | 38.199  | 46.988  | 45.228  | 46.395  | 50.225  | 38.210  | 40.068  | 38.179  | 117.259 | 121.220 | 124.961 | 142.822 | 171.751 | 151.924 | 56.934  | Business Services                                 |
| Jasa sosial/masyarakat                                                                                                                                                  | 60.098  | 81.269  | 97.106  | 102.704 | 107.840 | 108.598 | 102.961 | 100.305 | 99.711  | 186.260 | 205.257 | 219.485 | 248.871 | 219.313 | 218.104 | 193.354 | Social Services                                   |
| Lain-lain                                                                                                                                                               | 125.552 | 174.597 | 201.251 | 229.428 | 228.413 | 243.832 | 229.297 | 233.279 | 225.986 | 71.350  | 106.588 | 112.764 | 103.818 | 114.475 | 121.600 | 231.748 | Others                                            |
| Total                                                                                                                                                                   | 575.296 | 751.883 | 844.983 | 858.453 | 859.753 | 869.114 | 833.000 | 846.446 | 819.039 | 700.372 | 773.416 | 837.284 | 888.219 | 951.771 | 963.169 | 960.446 | Total                                             |

Juta Rupiah (in Million IDR)

| Tabel 38. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan<br>(Non Performing Financing of Sharia Rural Bank based on Type of Usage) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------|
| JENIS PENGGUNAAN                                                                                                                                                        | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | TYPE OF USAGE   |
|                                                                                                                                                                         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                 |
| Modal Kerja                                                                                                                                                             | 376.063 | 487.550 | 538.563 | 514.021 | 509.765 | 505.626 | 487.163 | 491.573 | 472.011 | 398.500 | 455.673 | 483.067 | 507.631 | 550.026 | 557.126 | 567.731 | Working Capital |
| Investasi                                                                                                                                                               | 73.680  | 89.735  | 105.169 | 115.004 | 121.575 | 119.656 | 116.541 | 121.594 | 121.041 | 113.487 | 114.946 | 136.198 | 143.992 | 146.375 | 158.612 | 150.851 | Investment      |
| Konsumsi                                                                                                                                                                | 125.552 | 174.597 | 201.251 | 229.428 | 228.413 | 243.832 | 229.297 | 233.279 | 225.986 | 188.385 | 202.797 | 218.019 | 236.596 | 255.371 | 247.432 | 241.864 | Consumption     |
| Total                                                                                                                                                                   | 575.296 | 751.883 | 844.983 | 858.453 | 859.753 | 869.114 | 833.000 | 846.446 | 819.039 | 700.372 | 773.416 | 837.284 | 888.219 | 951.771 | 963.169 | 960.446 | Total           |

Juta Rupiah (in Million IDR)

| Tabel 39. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan<br>(Non Performing Financing of Sharia Rural Bank based on Type of Financing) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------------------|
| GOLONGAN PEMBIAYAAN                                                                                                                                                            | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | TYPE OF FINANCING                |
|                                                                                                                                                                                |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                  |
| Usaha Kecil dan Menengah                                                                                                                                                       | 429.268 | 549.656 | 592.524 | 561.047 | 558.611 | 559.036 | 533.899 | 540.912 | 524.084 | 493.659 | 532.230 | 579.335 | 607.478 | 647.716 | 673.205 | 660.692 | Small and Medium Enterprises     |
| Selain Usaha Kecil dan Menengah                                                                                                                                                | 146.028 | 202.227 | 252.459 | 297.405 | 301.141 | 310.079 | 299.101 | 305.534 | 294.955 | 206.713 | 241.186 | 257.948 | 280.741 | 304.055 | 289.964 | 299.753 | Non Small and Medium Enterprises |
| Total                                                                                                                                                                          | 575.296 | 751.883 | 844.983 | 858.453 | 859.753 | 869.114 | 833.000 | 846.446 | 819.039 | 700.372 | 773.416 | 837.284 | 888.219 | 951.771 | 963.169 | 960.446 | Total                            |

| Tabel 40. Jumlah Rekening Bank Pembiayaan Rakyat Syariah<br>(Number of Account of Sharia Rural Bank) |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                                                                         |
|------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------------------------------------------------------------|
| Jenis                                                                                                | 2016      | 2017      | 2018      | 2019      |           |           |           |           |           |           | 2020      |           |           |           |           |           | Type                                                                    |
|                                                                                                      |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                                                         |
| Dana Pihak Ketiga                                                                                    | 1.256.091 | 1.385.182 | 1.552.335 | 1.556.309 | 1.570.731 | 1.586.962 | 1.606.695 | 1.619.705 | 1.638.005 | 1.608.833 | 1.628.004 | 1.643.193 | 1.643.193 | 1.661.271 | 1.663.746 | 1.683.083 | Depositor Funds                                                         |
| Giro iB                                                                                              | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | Demand Deposits                                                         |
| Tabungan iB                                                                                          | 1.210.460 | 1.335.086 | 1.497.618 | 1.502.088 | 1.515.558 | 1.530.969 | 1.549.576 | 1.561.732 | 1.579.585 | 1.550.374 | 1.568.507 | 1.584.218 | 1.591.639 | 1.603.187 | 1.605.785 | 1.624.704 | Saving Deposits                                                         |
| Deposito iB                                                                                          | 45.631    | 50.096    | 54.717    | 54.221    | 55.173    | 55.993    | 57.119    | 57.973    | 58.420    | 58.459    | 59.497    | 58.975    | 59.446    | 58.084    | 57.961    | 58.379    | Time Deposits                                                           |
| Pembiayaan                                                                                           | 250.425   | 293.482   | 327.606   | 350.386   | 353.702   | 357.812   | 353.051   | 356.367   | 357.247   | 357.960   | 365.955   | 373.152   | 374.925   | 369.586   | 361.456   | 359.464   | Financing                                                               |
| Akad Mudharabah                                                                                      | 1.042     | 1.432     | 2.750     | 2.995     | 3.043     | 3.149     | 3.285     | 3.390     | 3.467     | 2.854     | 3.418     | 3.511     | 3.505     | 3.357     | 3.200     | 3.168     | Mudharaba                                                               |
| Akad Musyarakah                                                                                      | 5.109     | 5.100     | 5.189     | 5.449     | 5.465     | 5.370     | 5.584     | 6.659     | 7.197     | 7.557     | 7.707     | 8.046     | 8.489     | 8.546     | 8.639     | 8.677     | Musharaka                                                               |
| Akad Murabahah                                                                                       | 197.605   | 231.745   | 258.617   | 274.681   | 277.030   | 281.313   | 277.633   | 281.264   | 280.954   | 281.369   | 287.074   | 291.276   | 291.127   | 286.107   | 282.275   | 279.710   | Murabaha                                                                |
| Akad Salam                                                                                           | 4         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | Salam                                                                   |
| Akad Istishna                                                                                        | 302       | 183       | 160       | 164       | 184       | 185       | 191       | 201       | 220       | 234       | 234       | 235       | 233       | 238       | 240       | 241       | Istishna                                                                |
| Akad Ijarah                                                                                          | 23.354    | 28.521    | 32.086    | 37.397    | 38.022    | 37.294    | 35.256    | 33.568    | 34.274    | 35.026    | 37.327    | 38.976    | 40.269    | 40.853    | 37.227    | 38.004    | Qardh                                                                   |
| Akad Qardh                                                                                           | 440       | 592       | 676       | 667       | 683       | 680       | 683       | 696       | 698       | 635       | 659       | 681       | 700       | 693       | 675       | 687       | Ijara                                                                   |
| Multijasa                                                                                            | 22.569    | 25.909    | 28.128    | 29.033    | 29.275    | 29.821    | 30.419    | 30.589    | 30.437    | 30.285    | 29.536    | 30.427    | 30.602    | 29.792    | 29.200    | 28.977    | Multi Purpose Financing                                                 |
| Total                                                                                                | 1.506.516 | 1.678.664 | 1.879.941 | 1.906.695 | 1.924.433 | 1.944.774 | 1.959.746 | 1.976.072 | 1.995.252 | 1.966.793 | 1.993.959 | 2.016.346 | 2.026.010 | 2.030.857 | 2.025.202 | 2.042.547 | Total                                                                   |
| "-": Data tidak tersedia<br>r) Angka-angka diperbaiki<br>*) Angka-angka sementara                    |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | "-": Data not available<br>r) Revised figures<br>*) Provisional figures |

| Tabel 41. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah<br>(Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank) |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------|
| Jenis                                                                                                                                                                  | 2016  | 2017  | 2018  | 2019  |       |       |       |       |       |       | 2020  |       |       |       |       |       | Type                                    |
|                                                                                                                                                                        |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                         |
| <b>Dana Pihak Ketiga</b>                                                                                                                                               |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Depositor Funds</b>                  |
| 1 Giro iB                                                                                                                                                              | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 1 Demand Deposits                       |
| 2 Tabungan iB                                                                                                                                                          | 3,23  | 2,99  | 2,88  | 2,68  | 2,70  | 2,69  | 2,54  | 2,53  | 3,23  | 2,85  | 2,91  | 2,74  | 2,62  | 2,62  | 2,54  | 2,64  | 2 Saving Deposits                       |
| 3 Deposito iB                                                                                                                                                          |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 3 Time Deposits                         |
| a 1 Bulan                                                                                                                                                              | 10,81 | 9,91  | 9,43  | 9,14  | 9,28  | 9,39  | 9,46  | 9,29  | 9,24  | 7,16  | 7,89  | 6,36  | 7,49  | 6,93  | 6,89  | 7,60  | a 1 month                               |
| b 3 Bulan                                                                                                                                                              | 8,49  | 8,09  | 8,10  | 7,76  | 7,93  | 8,07  | 7,97  | 7,82  | 7,86  | 8,40  | 8,42  | 7,66  | 8,56  | 8,33  | 8,28  | 8,16  | b 3 months                              |
| c 6 Bulan                                                                                                                                                              | 8,69  | 9,45  | 9,21  | 8,70  | 8,98  | 8,70  | 8,45  | 8,63  | 9,05  | 9,80  | 9,80  | 8,71  | 9,83  | 9,76  | 9,31  | 9,30  | c 6 months                              |
| d 12 Bulan                                                                                                                                                             | 10,13 | 9,67  | 9,73  | 9,17  | 9,53  | 9,50  | 9,33  | 9,44  | 9,90  | 10,17 | 9,41  | 8,30  | 11,50 | 11,26 | 11,16 | 11,13 | d 12 months                             |
| e > 12 Bulan                                                                                                                                                           | 12,92 | 9,14  | 8,52  | 8,19  | 15,72 | 8,82  | 8,95  | 8,92  | 9,25  | 8,25  | 9,14  | 7,42  | 17,16 | 17,86 | 21,32 | 18,56 | e > 12 months                           |
| <b>Pembiayaan</b>                                                                                                                                                      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | <b>Financing</b>                        |
| 1 Akad <i>Mudharabah</i>                                                                                                                                               | 17,86 | 17,42 | 16,45 | 16,05 | 16,28 | 15,30 | 15,03 | 14,88 | 15,41 | 17,18 | 16,62 | 16,79 | 17,45 | 16,23 | 15,90 | 15,76 | 1 Mudharaba                             |
| 2 Akad <i>Musyarakah</i>                                                                                                                                               | 19,58 | 19,15 | 18,44 | 17,65 | 17,42 | 17,51 | 17,30 | 17,52 | 17,30 | 20,33 | 22,66 | 21,92 | 21,65 | 21,66 | 21,67 | 21,51 | 2 Musharaka                             |
| 3 Akad <i>Murabahah</i>                                                                                                                                                | 17,99 | 17,46 | 17,82 | 17,95 | 18,00 | 18,03 | 18,23 | 18,29 | 18,89 | 19,71 | 19,73 | 19,41 | 20,16 | 19,95 | 20,04 | 20,11 | 3 Murabaha                              |
| 4 Akad <i>Salam</i>                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 4 Salam                                 |
| 5 Akad <i>Istishna</i>                                                                                                                                                 | 8,88  | 13,26 | 9,95  | 10,57 | 10,54 | 10,57 | 10,77 | 10,96 | 11,24 | 20,51 | 12,88 | 12,95 | 12,86 | 13,34 | 13,63 | 14,04 | 5 Istishna                              |
| 6 Akad <i>Ijarah</i> <sup>1)</sup>                                                                                                                                     | 16,52 | 6,51  | 17,29 | 13,81 | 14,46 | 15,12 | 14,84 | 14,64 | 14,12 | 10,63 | 10,81 | 9,97  | 9,91  | 9,54  | 9,62  | 8,44  | 6 Ijara <sup>1)</sup>                   |
| 7 Akad <i>Qardh</i>                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 7 Qardh                                 |
| 8 Multijasa <sup>1)</sup>                                                                                                                                              | 14,70 | 14,10 | 13,44 | 13,20 | 13,10 | 13,15 | 13,28 | 13,05 | 13,05 | 18,54 | 20,10 | 19,56 | 20,27 | 18,45 | 16,93 | 16,36 | 8 Multi Purpose Financing <sup>1)</sup> |
| 1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa<br>"-": Data tidak tersedia                                            |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | "-": Data not available                 |

| Tabel 42. Rasio Keuangan Bank Pembiayaan Rakyat Syariah<br>(Financial Ratios of Sharia Rural Bank) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |        |
|----------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|
| Rasio                                                                                              | 2016    | 2017    | 2018    | 2019    |         |         |         |         |         |         | 2020    |         |         |         |         |         | Ratio  |
|                                                                                                    |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |        |
| 1 CAR                                                                                              | 21,73%  | 20,81%  | 19,33%  | 19,54%  | 19,22%  | 19,58%  | 19,48%  | 19,61%  | 19,27%  | 17,99%  | 23,28%  | 29,96%  | 26,80%  | 25,96%  | 24,80%  | 26,34%  | 1 CAR  |
| 2 ROA                                                                                              | 2,27%   | 2,55%   | 1,87%   | 2,51%   | 2,59%   | 2,54%   | 2,52%   | 2,52%   | 2,27%   | 2,61%   | 2,23%   | 2,70%   | 2,73%   | 2,62%   | 2,56%   | 2,22%   | 2 ROA  |
| 3 ROE                                                                                              | 16,18%  | 19,40%  | 12,86%  | 19,37%  | 20,10%  | 19,50%  | 19,38%  | 19,44%  | 17,07%  | 27,30%  | 21,66%  | 29,21%  | 29,94%  | 28,90%  | 29,27%  | 26,20%  | 3 ROE  |
| 4 NPF                                                                                              | 8,63%   | 9,68%   | 9,30%   | 8,83%   | 8,73%   | 8,74%   | 8,27%   | 8,28%   | 7,92%   | 7,05%   | 7,50%   | 8,07%   | 8,31%   | 8,94%   | 9,15%   | 9,14%   | 4 NPF  |
| 5 FDR                                                                                              | 114,40% | 111,12% | 111,67% | 120,08% | 117,02% | 116,33% | 116,71% | 117,62% | 116,09% | 113,59% | 113,27% | 115,73% | 117,29% | 119,72% | 118,81% | 118,15% | 5 FDR  |
| 6 BOPO                                                                                             | 87,09%  | 85,34%  | 87,66%  | 85,78%  | 85,47%  | 85,95%  | 85,89%  | 85,45%  | 85,05%  | 84,12%  | 83,22%  | 84,54%  | 85,34%  | 86,51%  | 86,81%  | 86,77%  | 6 BOPO |

| Tabel 43. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset<br>(Number of Sharia Rural Bank based on Total Assets) |      |      |      |      |     |     |     |     |     |     |      |     |     |     |     |     |                         |
|-------------------------------------------------------------------------------------------------------------------------------|------|------|------|------|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-------------------------|
| Total Aset (Rp)                                                                                                               | 2016 | 2017 | 2018 | 2019 |     |     |     |     |     |     | 2020 |     |     |     |     |     | Total Assets (in IDR)   |
|                                                                                                                               |      |      |      | Jun  | Jul | Ags | Sep | Okt | Nov | Des | Jan  | Feb | Mar | Apr | Mei | Jun |                         |
| < 1 Miliar                                                                                                                    | 2    | 2    | 1    | 1    | 2   | 1   | 1   | 1   | 1   | 12  | 4    | 3   | 1   | 1   | 1   | 1   | < 1 Billion             |
| 1 s.d. 5 Miliar                                                                                                               | 7    | 6    | 7    | 5    | 5   | 5   | 5   | 4   | 4   | 4   | 4    | 4   | 4   | 4   | 4   | 4   | 1 up to 5 Billion       |
| > 5 s.d. 10 Miliar                                                                                                            | 19   | 18   | 13   | 14   | 12  | 11  | 11  | 9   | 10  | 9   | 9    | 10  | 9   | 10  | 8   | 8   | >5 up to 10 Billion     |
| > 10 Miliar                                                                                                                   | 138  | 141  | 146  | 144  | 146 | 148 | 148 | 150 | 149 | 139 | 147  | 146 | 149 | 148 | 149 | 149 | > 10 Billion            |
| Total                                                                                                                         | 166  | 167  | 167  | 164  | 165 | 165 | 165 | 164 | 164 | 164 | 164  | 163 | 163 | 163 | 162 | 162 | Total                   |
| r) Angka-angka diperbaiki                                                                                                     |      |      |      |      |     |     |     |     |     |     |      |     |     |     |     |     | r) Revised figure       |
| "-": Data tidak                                                                                                               |      |      |      |      |     |     |     |     |     |     |      |     |     |     |     |     | "-": Data not available |

| Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Juni 2020<br>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - June 2020 ) |                  |                           |                                        |        |       |                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|---------------------------|----------------------------------------|--------|-------|--------------------------|
| Propinsi                                                                                                                                                                                                                                                                        | Aset<br>(Assets) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR    | NPF   | Province                 |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                        | 374.408          | 261.640                   | 251.701                                | 103,95 | 7,36  | Nanggroe Aceh Darussalam |
| Sumatera Utara                                                                                                                                                                                                                                                                  | 211.566          | 148.322                   | 143.848                                | 103,11 | 5,17  | Sumatera Utara           |
| Sumatera Barat                                                                                                                                                                                                                                                                  | 235.554          | 180.975                   | 173.328                                | 104,41 | 8,81  | Sumatera Barat           |
| Sumatera Selatan                                                                                                                                                                                                                                                                | 24.066           | 15.727                    | 11.573                                 | 135,89 | 5,35  | Sumatera Selatan         |
| Bangka Belitung                                                                                                                                                                                                                                                                 | 428.709          | 341.322                   | 383.446                                | 89,01  | 38,00 | Bangka Belitung          |
| Jambi                                                                                                                                                                                                                                                                           | -                | -                         | -                                      | -      | -     | Jambi                    |
| Bengkulu                                                                                                                                                                                                                                                                        | 74.614           | 61.259                    | 55.601                                 | 110,18 | 16,27 | Bengkulu                 |
| Riau                                                                                                                                                                                                                                                                            | 50.790           | 30.105                    | 41.770                                 | 72,07  | 10,66 | Riau                     |
| Kepulauan Riau                                                                                                                                                                                                                                                                  | 145.001          | 123.681                   | 83.631                                 | 147,89 | 14,69 | Kepulauan Riau           |
| Lampung                                                                                                                                                                                                                                                                         | 726.749          | 531.936                   | 320.026                                | 166,22 | 4,55  | Lampung                  |
| DKI Jakarta                                                                                                                                                                                                                                                                     | 12.264           | 8.592                     | 9.243                                  | 92,96  | 24,70 | DKI Jakarta              |
| Jawa Barat                                                                                                                                                                                                                                                                      | 4.257.952        | 3.343.726                 | 2.693.019                              | 124,16 | 6,78  | Jawa Barat               |
| Banten                                                                                                                                                                                                                                                                          | 1.036.210        | 748.593                   | 785.759                                | 95,27  | 15,17 | Banten                   |
| Jawa Tengah                                                                                                                                                                                                                                                                     | 1.768.186        | 1.385.227                 | 1.184.947                              | 116,90 | 7,53  | Jawa Tengah              |
| DI Yogyakarta                                                                                                                                                                                                                                                                   | 857.181          | 604.767                   | 591.547                                | 102,23 | 10,40 | DI Yogyakarta            |
| Jawa Timur                                                                                                                                                                                                                                                                      | 2.234.663        | 1.772.325                 | 1.487.506                              | 119,15 | 10,50 | Jawa Timur               |
| Bali                                                                                                                                                                                                                                                                            | 13.825           | 10.132                    | 10.087                                 | 100,45 | 4,73  | Bali                     |
| Kalimantan Barat                                                                                                                                                                                                                                                                | -                | -                         | -                                      | -      | -     | Kalimantan Barat         |
| Kalimantan Tengah                                                                                                                                                                                                                                                               | 5.685            | 2.814                     | 3.436                                  | 81,90  | 9,01  | Kalimantan Tengah        |
| Kalimantan Timur                                                                                                                                                                                                                                                                | 14.037           | 6.526                     | 8.155                                  | 80,03  | 8,18  | Kalimantan Timur         |
| Kalimantan Selatan                                                                                                                                                                                                                                                              | 62.019           | 45.520                    | 47.704                                 | 95,42  | 5,76  | Kalimantan Selatan       |
| Sulawesi Utara                                                                                                                                                                                                                                                                  | -                | -                         | -                                      | -      | -     | Sulawesi Utara           |
| Gorontalo                                                                                                                                                                                                                                                                       | -                | -                         | -                                      | -      | -     | Gorontalo                |
| Sulawesi Barat                                                                                                                                                                                                                                                                  | 377              | -                         | 62                                     | -      | -     | Sulawesi Barat           |
| Sulawesi Tengah                                                                                                                                                                                                                                                                 | -                | -                         | -                                      | -      | -     | Sulawesi Tengah          |
| Sulawesi Tenggara                                                                                                                                                                                                                                                               | -                | -                         | -                                      | -      | -     | Sulawesi Tenggara        |
| Sulawesi Selatan                                                                                                                                                                                                                                                                | 129.311          | 100.479                   | 40.741                                 | 246,63 | 11,41 | Sulawesi Selatan         |
| Maluku                                                                                                                                                                                                                                                                          | -                | -                         | -                                      | 0,00   | 0,00  | Maluku                   |
| Maluku Utara                                                                                                                                                                                                                                                                    | 191.365          | 122.541                   | 106.518                                | 115,04 | 2,32  | Maluku Utara             |
| NTB                                                                                                                                                                                                                                                                             | 753.449          | 657.032                   | 456.094                                | 144,06 | 2,72  | NTB                      |
| NTT                                                                                                                                                                                                                                                                             | -                | -                         | -                                      | -      | -     | NTT                      |
| Papua Barat                                                                                                                                                                                                                                                                     | -                | -                         | -                                      | -      | -     | Papua Barat              |
| Papua                                                                                                                                                                                                                                                                           | -                | -                         | -                                      | 0,00   | 0,00  | Papua                    |
| Total                                                                                                                                                                                                                                                                           | 13.607.982       | 10.503.242                | 8.889.742                              | 118,15 | 9,14  | TOTAL                    |
| "-": 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 2020  
(Financing of Sharia Rural Bank based on Economic Sector and Province - June 2020)

| Propinsi                 | Pertanian, kehutanan dan sarana pertanian<br>Agriculture, forestry and agricultural facilities | Pertambangan<br>Mining | Perindustrian<br>Manufacturing | Listrik, gas dan air<br>Water, gas and electricity | Konstruksi<br>Construction | Perdagangan, restoran dan hotel<br>Trade, restaurants and hotels | Pengangkutan, pergudangan dan komunikasi<br>Transport, cargo storage and communication | Jasa dunia usaha<br>Business Services | Jasa sosial / masyarakat<br>Social Services | Lain-lain<br>Others | Province                 |
|--------------------------|------------------------------------------------------------------------------------------------|------------------------|--------------------------------|----------------------------------------------------|----------------------------|------------------------------------------------------------------|----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------|---------------------|--------------------------|
| Nanggroe Aceh Darussalam | 3.608                                                                                          | 776                    | 4.363                          | 116                                                | 5.671                      | 147.236                                                          | 1.615                                                                                  | 5.277                                 | 14.998                                      | 77.980              | Nanggroe Aceh Darussalam |
| Sumatera Utara           | 57.559                                                                                         | -                      | 2.169                          | 136                                                | 1.650                      | 22.102                                                           | 1.528                                                                                  | 6.877                                 | 8.128                                       | 48.173              | Sumatera Utara           |
| Sumatera Barat           | 23.792                                                                                         | 110                    | 2.582                          | 75                                                 | 7.609                      | 51.861                                                           | 5.641                                                                                  | 9.715                                 | 13.233                                      | 66.356              | Sumatera Barat           |
| Sumatera Selatan         | 1.946                                                                                          | -                      | 1.482                          | 61                                                 | 65                         | 1.108                                                            | 77                                                                                     | 335                                   | 1.275                                       | 9.377               | Sumatera Selatan         |
| Bangka Belitung          | 61.140                                                                                         | 689                    | 2.168                          | 496                                                | 34.176                     | 107.928                                                          | 7.983                                                                                  | 6.248                                 | 60.305                                      | 60.190              | Bangka Belitung          |
| Jambi                    | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Jambi                    |
| Bengkulu                 | 13.754                                                                                         | -                      | 99                             | -                                                  | 2.652                      | 6.133                                                            | 17                                                                                     | 80                                    | 4.122                                       | 34.403              | Bengkulu                 |
| Riau                     | 1.321                                                                                          | -                      | 32                             | 96                                                 | 376                        | 1.284                                                            | 284                                                                                    | -                                     | 1.758                                       | 24.954              | Riau                     |
| Kepulauan Riau           | 2.408                                                                                          | 825                    | 8.709                          | 879                                                | 2.869                      | 16.516                                                           | 5.363                                                                                  | 9.192                                 | 58.312                                      | 18.608              | Kepulauan Riau           |
| Lampung                  | 9.104                                                                                          | 266                    | 1.250                          | 152                                                | 3.291                      | 21.554                                                           | 585                                                                                    | 25.197                                | 177.981                                     | 292.557             | Lampung                  |
| DKI Jakarta              | 299                                                                                            | 330                    | 24                             | -                                                  | 852                        | 1.405                                                            | 108                                                                                    | 1.194                                 | 2.320                                       | 2.060               | DKI Jakarta              |
| Jawa Barat               | 26.176                                                                                         | 11.029                 | 24.184                         | 1.248                                              | 112.709                    | 666.668                                                          | 12.691                                                                                 | 223.733                               | 211.793                                     | 2.053.495           | Jawa Barat               |
| Banten                   | 5.210                                                                                          | 1.135                  | 30.361                         | -                                                  | 97.331                     | 162.391                                                          | 12.684                                                                                 | 110.140                               | 154.045                                     | 175.297             | Banten                   |
| Jawa Tengah              | 51.872                                                                                         | 3.419                  | 19.563                         | 3.141                                              | 219.163                    | 141.386                                                          | 13.492                                                                                 | 205.503                               | 284.647                                     | 443.040             | Jawa Tengah              |
| DI Yogyakarta            | 9.862                                                                                          | 769                    | 11.530                         | 662                                                | 62.693                     | 75.396                                                           | 13.317                                                                                 | 41.378                                | 140.609                                     | 248.551             | DI Yogyakarta            |
| Jawa Timur               | 74.238                                                                                         | 6.548                  | 80.878                         | 2.329                                              | 190.651                    | 220.111                                                          | 506.858                                                                                | 53.611                                | 450.000                                     | 187.101             | Jawa Timur               |
| Bali                     | -                                                                                              | -                      | -                              | -                                                  | 617                        | 1.385                                                            | -                                                                                      | 4.371                                 | 2.678                                       | 1.081               | Bali                     |
| Kalimantan Barat         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Kalimantan Barat         |
| Kalimantan Tengah        | 46                                                                                             | -                      | -                              | 13                                                 | 72                         | 679                                                              | 61                                                                                     | 183                                   | 60                                          | 1.701               | Kalimantan Tengah        |
| Kalimantan Timur         | 49                                                                                             | -                      | 160                            | -                                                  | -                          | 94                                                               | -                                                                                      | -                                     | 6.003                                       | 220                 | Kalimantan Timur         |
| Kalimantan Selatan       | 2.331                                                                                          | -                      | 100                            | -                                                  | 12.298                     | 17.675                                                           | 3.079                                                                                  | 574                                   | 2.970                                       | 6.493               | Kalimantan Selatan       |
| Sulawesi Utara           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Sulawesi Utara           |
| Gorontalo                | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Gorontalo                |
| Sulawesi Barat           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Sulawesi Barat           |
| Sulawesi Tengah          | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Sulawesi Tengah          |
| Sulawesi Tenggara        | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Sulawesi Tenggara        |
| Sulawesi Selatan         | 696                                                                                            | 137                    | 592                            | -                                                  | 4.628                      | 11.802                                                           | 546                                                                                    | 4.132                                 | 2.041                                       | 75.906              | Sulawesi Selatan         |
| Maluku                   | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Maluku                   |
| Maluku Utara             | -                                                                                              | -                      | -                              | -                                                  | 1.960                      | 4.353                                                            | -                                                                                      | 944                                   | 38.791                                      | 76.493              | Maluku Utara             |
| NTB                      | 1.355                                                                                          | 5.540                  | 2.676                          | -                                                  | 6.175                      | 35.326                                                           | 486                                                                                    | 101.241                               | 175.364                                     | 328.869             | NTB                      |
| NTT                      | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | NTT                      |
| Irian Jaya Barat         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Irian Jaya Barat         |
| Papua                    | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Papua                    |
| TOTAL                    | 346.765                                                                                        | 31.573                 | 192.921                        | 9.404                                              | 767.509                    | 1.714.393                                                        | 586.415                                                                                | 809.925                               | 1.811.434                                   | 4.232.904           | TOTAL                    |

"-" : Data tidak tersedia

"-" : Data not available

Juta Rupiah (in Million IDR)

| Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Juni 2020<br>(Financing of Sharia Rural Bank based on Type of Usage and Province - June 2020) |                                |                         |                         |                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|-------------------------|-------------------------|--------------------------|
| Propinsi                                                                                                                                                                                            | Modal Kerja<br>Working Capital | Investasi<br>Investment | Konsumsi<br>Consumption | Province                 |
| Nanggroe Aceh Darussalam                                                                                                                                                                            | 126.752                        | 49.624                  | 85.264                  | Nanggroe Aceh Darussalam |
| Sumatera Utara                                                                                                                                                                                      | 93.014                         | 4.271                   | 51.037                  | Sumatera Utara           |
| Sumatera Barat                                                                                                                                                                                      | 80.049                         | 49.818                  | 51.108                  | Sumatera Barat           |
| Sumatera Selatan                                                                                                                                                                                    | 6.349                          | -                       | 9.377                   | Sumatera Selatan         |
| Bangka Belitung                                                                                                                                                                                     | 145.850                        | 104.285                 | 91.187                  | Bangka Belitung          |
| Jambi                                                                                                                                                                                               | -                              | -                       | -                       | Jambi                    |
| Bengkulu                                                                                                                                                                                            | 10.319                         | 16.123                  | 34.818                  | Bengkulu                 |
| Riau                                                                                                                                                                                                | 7.785                          | 3.122                   | 19.198                  | Riau                     |
| Kepulauan Riau                                                                                                                                                                                      | 37.352                         | 12.024                  | 74.305                  | Kepulauan Riau           |
| Lampung                                                                                                                                                                                             | 45.565                         | 161.908                 | 324.462                 | Lampung                  |
| DKI Jakarta                                                                                                                                                                                         | 5.865                          | -                       | 2.727                   | DKI Jakarta              |
| Jawa Barat                                                                                                                                                                                          | 1.052.524                      | 263.609                 | 2.027.594               | Jawa Barat               |
| Banten                                                                                                                                                                                              | 440.646                        | 114.314                 | 193.633                 | Banten                   |
| Jawa Tengah                                                                                                                                                                                         | 758.389                        | 236.528                 | 390.309                 | Jawa Tengah              |
| DI Yogyakarta                                                                                                                                                                                       | 293.618                        | 103.314                 | 207.835                 | DI Yogyakarta            |
| Jawa Timur                                                                                                                                                                                          | 1.276.253                      | 181.278                 | 314.794                 | Jawa Timur               |
| Bali                                                                                                                                                                                                | 4.302                          | 1.655                   | 4.175                   | Bali                     |
| Kalimantan Barat                                                                                                                                                                                    | -                              | -                       | -                       | Kalimantan Barat         |
| Kalimantan Tengah                                                                                                                                                                                   | 675                            | 439                     | 1.701                   | Kalimantan Tengah        |
| Kalimantan Timur                                                                                                                                                                                    | 1.908                          | 4.158                   | 460                     | Kalimantan Timur         |
| Kalimantan Selatan                                                                                                                                                                                  | 38.685                         | 927                     | 5.908                   | Kalimantan Selatan       |
| Sulawesi Utara                                                                                                                                                                                      | -                              | -                       | -                       | Sulawesi Utara           |
| Gorontalo                                                                                                                                                                                           | -                              | -                       | -                       | Gorontalo                |
| Sulawesi Barat                                                                                                                                                                                      | -                              | -                       | -                       | Sulawesi Barat           |
| Sulawesi Tengah                                                                                                                                                                                     | -                              | -                       | -                       | Sulawesi Tengah          |
| Sulawesi Tenggara                                                                                                                                                                                   | -                              | -                       | -                       | Sulawesi Tenggara        |
| Sulawesi Selatan                                                                                                                                                                                    | 17.983                         | 6.575                   | 75.921                  | Sulawesi Selatan         |
| Maluku                                                                                                                                                                                              | -                              | -                       | -                       | Maluku                   |
| Maluku Utara                                                                                                                                                                                        | 30.043                         | 16.038                  | 76.459                  | Maluku Utara             |
| NTB                                                                                                                                                                                                 | 187.647                        | 127.742                 | 341.643                 | NTB                      |
| NTT                                                                                                                                                                                                 | -                              | -                       | -                       | NTT                      |
| Irian Jaya Barat                                                                                                                                                                                    | -                              | -                       | -                       | Irian Jaya Barat         |
| Papua                                                                                                                                                                                               | -                              | -                       | -                       | Papua                    |
| TOTAL                                                                                                                                                                                               | 4.661.575                      | 1.457.750               | 4.383.917               | TOTAL                    |
| "-": Data tidak tersedia                                                                                                                                                                            |                                |                         |                         | "-": Data not available  |

Juta Rupiah (in Million IDR)

| Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Juni 2020<br>(Financing of Sharia Rural Bank based on Type of Financing and Province - June 2020) |                          |                                                                     |                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|---------------------------------------------------------------------|--------------------------|
| Propinsi                                                                                                                                                                                                           | Usaha Kecil dan Menengah | Selain Usaha Kecil dan Menengah<br>Non Small and Medium Enterprises | Province                 |
| Nanggroe Aceh Darussalam                                                                                                                                                                                           | 159.543                  | 102.097                                                             | Nanggroe Aceh Darussalam |
| Sumatera Utara                                                                                                                                                                                                     | 46.863                   | 101.459                                                             | Sumatera Utara           |
| Sumatera Barat                                                                                                                                                                                                     | 102.004                  | 78.971                                                              | Sumatera Barat           |
| Sumatera Selatan                                                                                                                                                                                                   | 6.349                    | 9.377                                                               | Sumatera Selatan         |
| Bangka Belitung                                                                                                                                                                                                    | 341.322                  | -                                                                   | Bangka Belitung          |
| Jambi                                                                                                                                                                                                              | -                        | -                                                                   | Jambi                    |
| Bengkulu                                                                                                                                                                                                           | 14.880                   | 46.380                                                              | Bengkulu                 |
| Riau                                                                                                                                                                                                               | 10.100                   | 20.005                                                              | Riau                     |
| Kepulauan Riau                                                                                                                                                                                                     | 42.348                   | 81.333                                                              | Kepulauan Riau           |
| Lampung                                                                                                                                                                                                            | 69.996                   | 461.940                                                             | Lampung                  |
| DKI Jakarta                                                                                                                                                                                                        | 5.680                    | 2.912                                                               | DKI Jakarta              |
| Jawa Barat                                                                                                                                                                                                         | 2.348.444                | 995.282                                                             | Jawa Barat               |
| Banten                                                                                                                                                                                                             | 497.833                  | 250.760                                                             | Banten                   |
| Jawa Tengah                                                                                                                                                                                                        | 891.922                  | 493.305                                                             | Jawa Tengah              |
| DI Yogyakarta                                                                                                                                                                                                      | 309.415                  | 295.352                                                             | DI Yogyakarta            |
| Jawa Timur                                                                                                                                                                                                         | 1.031.105                | 741.220                                                             | Jawa Timur               |
| Bali                                                                                                                                                                                                               | 2.926                    | 7.206                                                               | Bali                     |
| Kalimantan Barat                                                                                                                                                                                                   | -                        | -                                                                   | Kalimantan Barat         |
| Kalimantan Tengah                                                                                                                                                                                                  | 2.768                    | 46                                                                  | Kalimantan Tengah        |
| Kalimantan Timur                                                                                                                                                                                                   | 1.317                    | 5.210                                                               | Kalimantan Timur         |
| Kalimantan Selatan                                                                                                                                                                                                 | 39.211                   | 6.309                                                               | Kalimantan Selatan       |
| Sulawesi Utara                                                                                                                                                                                                     | -                        | -                                                                   | Sulawesi Utara           |
| Gorontalo                                                                                                                                                                                                          | -                        | -                                                                   | Gorontalo                |
| Sulawesi Barat                                                                                                                                                                                                     | -                        | -                                                                   | Sulawesi Barat           |
| Sulawesi Tengah                                                                                                                                                                                                    | -                        | -                                                                   | Sulawesi Tengah          |
| Sulawesi Tenggara                                                                                                                                                                                                  | -                        | -                                                                   | Sulawesi Tenggara        |
| Sulawesi Selatan                                                                                                                                                                                                   | 45.562                   | 54.917                                                              | Sulawesi Selatan         |
| Maluku                                                                                                                                                                                                             | -                        | -                                                                   | Maluku                   |
| Maluku Utara                                                                                                                                                                                                       | 39.148                   | 83.393                                                              | Maluku Utara             |
| NTB                                                                                                                                                                                                                | 60.638                   | 596.394                                                             | NTB                      |
| NTT                                                                                                                                                                                                                | -                        | -                                                                   | NTT                      |
| Irian Jaya Barat                                                                                                                                                                                                   | -                        | -                                                                   | Irian Jaya Barat         |
| Papua                                                                                                                                                                                                              | -                        | -                                                                   | Papua                    |
| TOTAL                                                                                                                                                                                                              | 6.069.374                | 4.433.869                                                           | TOTAL                    |



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

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