

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS



MEI 2019

MAY 2019

KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

Jakarta, Juli 2019
Jakarta, July 2019

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Juni 2019 akan diterbitkan pada minggu ke III bulan Agustus 2019.

Tanda-tanda, dan Sumber Data

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

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

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

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

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

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Advance Release Calender (ARC)

June 2019 edition will be released on the 3rd week of August 2019.

Notes, Symbols and Sources of Data

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATION

UUS	: Unit Usaha Syariah	UUS	: <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

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

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

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

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

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
	Tabel 12a. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>			
	Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
13	Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>	Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	Tabel 20. Pembiayaan Perbankan Syariah berdasarkan Sektor Ekonomi	Penggabungan tabel Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	<i>Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary</i>		Tabel 28. Pembiayaan Non Lancar Perbankan Syariah berdasarkan Sektor Ekonomi	
	Tabel 13b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	<i>Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>			
14	Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank</i>		Tabel 22. Pembiayaan BUS dan UUS Berdasarkan Jenis Penggunaan	Penggabungan tabel Jenis Penggunaan dan Golongan debitur Tambahan rincian BUS-UUS
	Tabel 14a. Pembiayaan dan NPF - Bank Umum Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank</i>		Tabel 24. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Jenis Penggunaan	
	Tabel 14b. Pembiayaan dan NPF - Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank</i>		Tabel 26. Pembiayaan BUS dan UUS berdasarkan Kualitas Pembiayaan	
				Tabel 30. Pembiayaan BUS dan UUS Berdasarkan Golongan Pembiayaan	
				Tabel 32. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Golongan Pembiayaan	
15	Tabel 15. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Lokasi	Tabel 47. Pembiayaan BUS dan UUS berdasarkan Jenis Penggunaan dan Propinsi	Penggabungan tabel Jenis Penggunaan dan lokasi Tambahan rincian BUS-UUS
	Tabel 15a. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank</i>		Tabel 49. Pembiayaan BUS dan UUS berdasarkan Golongan Debitur dan Propinsi	
	Tabel 15b. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit</i>			
16	Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan	<i>Financing and Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>		Tabel 45. Pembiayaan BUS dan UUS berdasarkan Sektor Ekonomi dan Propinsi	Perubahan rincian Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 16a. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS Penyalur Pembiayaan	<i>Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>			
	Tabel 16b. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I UUS Penyalur Pembiayaan	<i>Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>			
17	Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks and Islamic Business Units</i>	2.7 Tingkat Bagi Hasil Rata-rata Bank Syariah	36. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	Penggabungan tabel Tambahan rincian BUS-UUS
	Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus Bank Umum Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks</i>			
	Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units</i>			
18	Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks and Islamic Business Units</i>	Tabel 2.9. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan, margin golongan debitur adalah baru		Tambahan margin golongan debitur Tambahan rincian BUS-UUS
	Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks</i>			

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
	Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units</i>			
19	Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<i>Average of Margin Rates of Islamic Commercial Banks and Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>	Tabel 2.8. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi		Perubahan rincian Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah	<i>Average of Margin Rates of Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
	Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Unit Usaha Syariah	<i>Average of Margin Rates of Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
20	Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah	<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 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	Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah	<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 Tambahan rincian BUS-UUS
	Tabel 22a. Komposisi DPK - Bank Umum Syariah				
	Tabel 22b. Komposisi DPK - Unit Usaha Syariah				
23	Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah	<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	Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	<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	Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	<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>			

Tabel 1. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2019
(Sharia Banking Network)

Periode	2016	2017	2018								2019					Indicator	
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		
Bank Umum Syariah																Sharia Commercial Bank	
CAR (%)	16,63	17,91	19,04	20,59	20,41	20,46	21,25	21,22	21,39	20,39	20,25	20,30	19,85	19,61	19,62	CAR (%)	
- Modal	27.153	31.105	34.233	36.219	35.844	36.317	38.133	37.877	38.055	36.764	37.153	37.198	37.114	36.954	37.241	- Capital	
- Aktiva Tetap Menurut Risiko	163.306	173.695	179.816	175.877	175.609	177.474	179.447	178.500	177.887	180.300	183.430	183.230	186.945	188.477	189.813	- Risk Weighted Assets	
ROA (%)	0,63	0,63	1,31	1,37	1,35	1,35	1,41	1,26	1,26	1,28	1,51	1,32	1,46	1,52	1,56	ROA (%)	
- Laba	1.426	1.697	3.799	3.997	3.941	3.950	4.145	3.735	3.742	3.806	4.712	4.121	4.588	4.778	4.895	- Profit	
- Rata-Rata Total Aset	225.804	267.570	290.862	291.438	291.547	291.538	294.507	295.486	296.349	298.044	311.401	313.074	314.735	314.702	314.404	- Average Assets	
NPF (%)	4,42	4,76	4,86	3,83	3,92	3,95	3,82	3,95	3,93	3,26	3,39	3,44	3,44	3,58	3,49	NPF (%)	
NPF Net (%)	2,17	2,57	2,82	2,13	2,30	2,33	2,35	2,40	2,33	1,95	2,07	2,09	2,03	2,19	2,13	NPF Net %	
- Non Performing Financing	7.843	9.030	9.363	7.270	7.486	7.624	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	- Non Performing Financing	
- Non Performing Financing Net	3.860	4.880	5.445	4.049	4.393	4.500	4.656	4.760	4.660	3.938	4.137	4.205	4.178	4.535	4.479	- Non Performing Financing Net	
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	192.749	189.677	191.149	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	- Total Financing to Non Bank	
FDR (%)	85,99	79,61	79,65	78,68	79,45	80,45	78,95	79,17	79,69	78,53	77,92	77,52	78,38	79,57	82,01	FDR (%)	
- Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	192.749	189.677	191.149	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	- Total Financing to Non Bank	
- Dana Pihak Ketiga	206.407	238.393	241.995	241.073	240.596	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	- Total Third Party Funds	
BOPO (%)	96,22	94,91	88,90	88,75	88,69	88,64	88,08	89,36	89,17	89,18	87,69	89,09	87,82	86,95	86,29	Operating Expenses to Operations Revenue (%)	
- Biaya Operasional	34.174	29.682	12.733	15.977	18.260	20.637	23.132	26.010	28.382	31.169	2.901	5.750	8.360	10.748	13.041	- Operations Expenses	
- Pendapatan Operasional	35.517	31.273	14.323	18.004	20.589	23.281	26.261	29.107	31.828	34.952	3.308	6.455	9.520	12.361	15.113	- Operations Income	
Rentabilitas																Profitability	
NOM (%)	0,68	0,67	1,48	1,57	1,54	1,53	1,59	1,41	1,42	1,42	1,75	1,52	1,66	1,71	1,76	NOM (%)	
- Pendapatan Operasional	1.343	1.591	3.815	4.052	3.992	3.965	4.172	3.717	3.759	3.783	4.887	4.225	4.639	4.839	4.974	- Net Operations Income	
- Rata-rata Aset Produktif	198.936	238.944	257.268	258.044	258.657	259.012	262.002	263.051	264.095	265.860	278.867	277.425	279.948	282.695	282.094	- Average Earning Assets	
KAP																Earning Asset Quality	
APYD terhadap Aktiva Produktif (%)	4,27	4,21	4,60	3,89	3,94	4,08	3,88	3,73	3,79	3,04	3,29	3,33	3,42	3,58	3,49	Classified Earning assets to Earning assets (%)	
- APYD	10.070	11.078	12.079	10.424	10.620	10.956	10.953	10.418	10.665	8.845	9.353	9.615	9.946	10.335	9.967	- Classified Earning Assets	
- Total Aset Produktif	236.048	263.110	262.562	268.144	269.385	268.662	282.091	279.469	281.717	291.353	284.579	289.144	290.427	288.814	285.214	- Total Earning assets	
Likuiditas																Liquidity	
Short Term Mismatch (%)	22,54	29,75	31,62	29,43	28,72	28,90	24,68	26,92	28,38	27,22	26,99	28,37	27,93	27,00	22,68	Short Term Mismatch (%)	
- Aktiva Jangka Pendek	45.669	65.551	69.524	65.086	63.152	64.499	55.133	60.314	63.761	63.815	62.565	66.267	65.597	62.527	51.791	- Short-Term Assets	
- Kewajiban Jangka Pendek	202.655	220.373	219.851	221.149	219.873	223.213	223.432	224.029	224.667	234.414	231.771	233.574	234.879	231.611	228.355	- Short-Term Liabilities	
Imbal Hasil																Yield Proportion	
Non Core Deposit terhadap Total DPK (%)	58,84	51,29	51,54	50,72	49,32	48,73	49,85	49,43	48,73	47,69	48,16	48,59	49,04	48,56	46,15	Non Core Deposits to Third Party Funds (%)	
- Non Core Deposit	121.443	122.280	124.723	122.265	118.661	116.859	125.352	124.032	122.204	122.846	123.800	126.322	128.832	126.472	118.466	- Non Core Deposits	
- Total DPK	206.407	238.393	241.995	241.073	240.596	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	- Total Third Party Funds	
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	199,86	210,95	215,73	218,12	219,04	211,45	218,30	217,35	222,51	238,46	245,86	239,08	236,35	237,63	236,88	Fixed Yield Portfolios to Floating Yield Portfolios (%)	
- Portofolio yang Memiliki Imbal Hasil Tetap	118.667	129.137	132.067	130.417	131.595	131.328	136.503	136.400	138.188	142.857	142.704	142.423	145.006	146.157	148.318	- Fixed-rate Yield Portfolios	
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	59.376	61.217	61.218	59.791	60.077	62.109	62.529	62.756	62.104	59.908	58.042	59.572	61.353	61.506	62.614	- Floating-rate Yield Portfolios	
Investasi																Investment Proportion and Risk	
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	34,64	35,22	35,18	35,18	35,29	36,01	35,33	35,46	35,62	36,56	36,15	36,78	37,62	37,67	37,78	Profit Sharing Financing to Total Financing to Non Bank (%)	
- Total Pembiayaan Basis Mudharabah	61.675	67.049	67.990	66.914	67.632	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	- Profit Sharing Financing Mudharabah-based	
- Total Pembiayaan	178.043	190.354	193.284	190.208	191.673	193.437	199.032	199.156	200.292	202.766	200.746	201.995	206.359	207.663	210.932	- Total Financing	
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	3,40	3,29	3,77	4,46	4,32	4,09	3,58	3,79	3,72	3,47	3,42	3,20	3,13	3,11	3,02	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)	
- Potensi Kerugian Pembiayaan Bagi Hasil	2.094	2.204	2.564	2.984	2.920	2.853	2.516	2.675	2.652	2.569	2.485	2.381	2.430	2.431	2.405	- Potential Loss from Profit Sharing Financing	
- Portofolio Investasi Mudharabah dan Musyarakah	61.675	67.049	67.990	66.914	67.632	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	- Total Mudharabah and Musyarakah	
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures

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

Note: r) Revised figures
) Provisional Figures

Tabel 1. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2019
(Sharia Banking Network)

Periode	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Unit Usaha Syariah																Sharia Business Unit
ROA (%)	1,77	2,47	2,43	2,40	2,45	2,46	2,43	2,25	2,22	2,24	2,47	1,68	1,82	1,76	1,76	ROA (%)
- Laba	1.529	2.726	3.194	3.182	3.271	3.309	3.281	3.078	3.056	3.127	3.833	2.635	2.882	2.805	2.804	- Profit
- Rata-Rata Total Aset	86.248	110.286	131.257	132.528	133.485	134.555	135.011	136.506	137.389	139.326	155.399	156.838	158.478	159.268	159.253	- Average Assets
NPF (%)	3,49	2,11	2,52	2,28	2,30	2,18	2,15	2,32	2,31	2,15	2,30	2,39	2,73	2,92	2,82	NPF (%)
NPF Net (%)	1,79	1,24	1,53	1,43	1,41	1,36	1,37	1,41	1,44	1,39	1,54	1,53	1,71	1,83	1,75	NPF Net %
- Non Performing Financing	2.464	2.024	2.494	2.402	2.443	2.411	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	- Non Performing Financing
- Non Performing Financing Net	1.262	1.193	1.514	1.502	1.503	1.508	1.530	1.605	1.625	1.635	1.805	1.823	2.070	2.201	2.083	- Non Performing Financing Net
Total Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	99.006	105.344	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	- Total Financing to Non Bank
FDR (%)	96,70	99,39	101,28	105,19	107,78	111,76	107,71	108,79	108,71	103,22	101,43	104,12	100,87	99,46	100,27	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	99.006	105.344	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	- Total Financing to Non Bank
- Dana Pihak Ketiga	72.928	96.495	97.755	100.143	98.599	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	- Total Third Party Funds
BOPO (%)	82,85	74,15	72,36	72,62	72,13	72,68	72,88	74,70	75,10	75,38	75,29	80,22	79,80	80,14	80,39	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	7.097	7.927	3.525	4.265	4.988	5.820	6.571	7.543	8.434	9.588	997	1.844	2.940	3.887	4.918	- Operations Expenses
- Pendapatan Operasional	8.566	10.690	4.872	5.873	6.916	8.008	9.017	10.098	11.231	12.720	1.324	2.299	3.684	4.851	6.117	- Operations Income
Rentabilitas																Profitability
NOM (%)	2,00	2,67	2,61	2,57	2,62	2,58	2,56	2,39	2,36	2,38	2,66	1,83	1,98	1,91	1,90	NOM (%)
- Pendapatan Operasional	1.469	2.764	3.232	3.216	3.304	3.282	3.261	3.066	3.051	3.132	3.926	2.728	2.976	2.890	2.878	- Net Operations Income
- Rata-rata Aset Produktif	73.485	103.531	123.894	125.148	126.048	127.036	127.302	128.517	129.347	131.323	147.853	148.886	150.519	151.445	151.315	- Average Earning Assets
KAP																
APYD terhadap Aktiva Produktif (%)	3,22	2,26	2,62	2,57	2,46	2,41	2,36	2,48	2,59	2,19	2,41	2,61	2,80	2,85	2,84	Classified Earning assets to Earning assets (%)
- APYD	3.036	2.897	3.312	3.387	3.247	3.240	3.324	3.485	3.601	3.379	3.595	3.960	4.340	4.446	4.377	- Classified Earning Assets
- Total Aset Produktif	94.319	128.442	126.440	132.021	132.006	134.509	140.974	140.420	138.932	154.342	149.378	151.441	155.258	155.845	154.045	- Total Earning assets
Likuiditas																Liquidity
Short Term Mistmach (%)	34,23	28,37	20,08	22,05	23,23	22,30	21,71	23,61	22,76	25,37	23,67	26,91	25,43	24,87	21,09	Short Term Mistmach (%)
- Aktiva Jangka Pendek	26.152	30.253	20.948	23.943	24.572	23.989	24.496	26.645	24.985	33.043	30.418	35.827	34.214	32.677	26.354	- Short-Term Assets
- Kewajiban Jangka Pendek	76.398	106.627	104.315	108.576	105.787	107.593	112.818	112.862	109.791	130.234	128.534	133.147	134.522	131.411	124.982	- Short-Term Liabilities
Imbal Hasil																Yield Proportion
Non Core Deposit terhadap Total DPK (%)	60,89	65,92	64,21	64,84	63,88	63,79	65,57	65,68	64,97	66,93	67,27	66,38	67,46	67,31	65,73	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	44.409	63.607	62.773	64.932	62.987	63.118	68.166	68.946	67.353	76.444	77.695	76.140	80.970	81.301	78.203	- Non Core Deposits
- Total DPK	72.928	96.495	97.755	100.143	98.599	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	211,41	186,69	216,82	191,10	199,83	189,21	182,50	180,42	196,46	183,20	190,58	184,04	192,41	200,07	216,92	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	48.230	62.819	68.195	69.586	71.283	72.774	72.759	73.883	75.093	76.683	77.248	77.801	80.113	80.574	82.188	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	22.813	33.648	31.452	36.414	35.671	38.463	39.869	40.950	38.223	41.858	40.534	42.273	41.638	40.274	37.889	- Floating-rate Yield Portfolios
Investasi																Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	45,16	53,49	54,23	56,59	56,53	58,04	59,11	59,68	58,94	60,22	60,11	60,97	60,87	60,66	60,26	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	32.083	51.602	54.036	59.985	60.465	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	71.044	96.467	99.647	106.000	106.954	111.237	112.628	114.833	113.316	118.541	117.782	120.074	121.751	120.848	120.077	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,97	1,43	1,69	1,56	1,60	1,60	1,53	1,74	1,69	1,71	1,62	1,72	1,83	2,00	2,11	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	631	736	914	938	967	1.032	1.016	1.196	1.129	1.220	1.145	1.261	1.359	1.465	1.526	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	32.083	51.602	54.036	59.985	60.465	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	- Total Mudharabah and Musyarakah
Note: r) Angka-angka diperbaiki *) Angka-angka sementara																

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

Note: r) Revised figures
) Provisional Figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Bank Umum Syariah																Sharia Commercial Bank
- Total Aset	254.184	288.027	292.871	294.319	292.197	291.475	306.121	304.292	304.980	316.691	311.401	314.748	318.058	314.602	313.210	- Total Assets
- Jumlah Bank	13	13	13	13	13	13	14	14	14	14	14	14	14	14	14	- Number of Banks
- Jumlah Kantor	1.869	1.825	1.826	1.827	1.830	1.822	1.862	1.866	1.868	1.875	1.885	1.886	1.886	1.884 ⁹⁾	1.881	- Number of Offices
- KC	473	471	467	467	467	467	479	477	477	478	477	476	476	477	477	Branch Offices
- KCP	1.207	1.176	1.176	1.175	1.177	1.171	1.193	1.196	1.198	1.199	1.207	1.208	1.209	1.205	1.201	Sub Branch Offices
- KK	189	178	183	185	186	184	190	193	193	198	201	202	201	202	203	Cash Offices
- ATM	3.127	2.585	2.588	2.598	2.611	2.620	2.772	2.779	2.779	2.791	2.787	2.788	2.793	2.780	2.770	- ATMs/ADMs
- Jumlah Tenaga Kerja	51.110	51.068	49.960	52.350	49.539	52.257	52.590	52.654	52.345	49.516	49.522	49.410	49.482	49.388	49.289	- Number of Employees
Unit Usaha Syariah																Sharia Business Unit
- Total Aset	102.320	136.154	133.035	138.884	139.230	142.047	150.801	149.957	146.221	160.636	155.399	158.277	161.758	161.638	159.194	- Total Assets
- Jumlah Bank Umum Konvensional yang memiliki UUS	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	332	344	349	349	349	350	340	345	347	354	359	360	364	368 ⁹⁾	370	- Number of Offices
- KC	149	154	150	150	150	150	148	151	153	153	155	157	157	157	156	Branch Offices
- KCP	135	139	146	146	146	146	139	140	139	146	149	148	152	154	157	Sub Branch Offices
- KK	48	51	53	53	53	54	53	54	55	55	55	55	55	57	57	Cash Offices
- ATM	132	143	157	159	161	162	165	165	171	171	171	171	171	172	172	- ATMs/ADMs
- Jumlah Tenaga Kerja	4.487	4.678	4.817	4.678	4.850	4.387	4.207	4.037	4.349	4.955	4.938	5.042	5.074	5.198	5.045	- Number of Employees
Total Aset BUS dan UUS	356.504	424.181	425.906	433.203	431.427	433.521	456.922	454.249	451.202	477.327	466.800	473.025	479.815	476.240	472.404	Total Assets
Total Kantor BUS dan UUS	2.201	2.169	2.175	2.176	2.179	2.172	2.202	2.211	2.215	2.229	2.244	2.246	2.250	2.252 ⁹⁾	2.251	Total Number of Offices
Total ATM BUS dan UUS	3.259	2.728	2.745	2.757	2.772	2.782	2.937	2.944	2.950	2.962	2.958	2.959	2.964	2.952	2.942	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	55.597	55.746	54.777	57.028	54.389	56.644	56.797	56.691	56.694	54.471	54.460	54.452	54.556	54.586	54.334	Total Number of Employees
Bank Pembiayaan Rakyat Syariah																Sharia Rural Bank
- Jumlah Bank	166	167	168	168	168	168	168	168	168	167	165	165	165	164	164	- Number of Banks
- Jumlah Kantor	453	441	462	459	466	466	468	450	457	495	469	470	496	502	507	- Number of Offices
- Jumlah Tenaga Kerja	4.372	4.619	4.863	4.777	4.873	4.867	4.915	4.696	4.749	4.918	4.830	4.872	4.867	5.073	5.085	- Number of Employees

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

*) Angka-angka sementara

*) Provisional Figures

Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS Mei 2019
(Individual Sharia Banking Network - May 2019)

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	477	1.201	203	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	89	27	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	13	22	4	2 PT BPD Nusa Tenggara Barat Syariah
3 PT. Bank Muamalat Indonesia	82	152	57	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	9	5	-	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	50	205	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	191	17	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	129	426	55	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	27	33	8	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	14	4	-	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	13	10	17	12 PT. BCA Syariah
13 PT. Bank Tabungan Pensiunan Nasional Syariah	24	2	-	13 PT. Bank Tabungan Pensiunan Nasional Syariah
14 PT. Maybank Syariah Indonesia	1	-	-	14 PT. Maybank Syariah Indonesia
Unit Usaha Syariah	156	157	57	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	9	1	-	15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	11	2	1	16 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	13	2	-	17 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	-	3	18 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	10	-	-	19 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	35	2	12	20 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	22	49	7	21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	2	13	5	22 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	5	3	23 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	5	13	9	24 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	10	-	25 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	2	-	26 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	-	27 PT BPD Jambi
28 PT BPD Sumatera Barat	5	4	-	28 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	3	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	2	33 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	34 PT BPD Sulawesi Selatan dan Sulawesi Barat
Bank Pembiayaan Rakyat Syariah	111	-	232	Sharia Rural Bank
TOTAL	744	1.358	492	TOTAL
Keterangan:				Note:
- KP = Kantor Pusat				- HO = Head Office
- UUS = Unit Usaha Syariah				- IBU = Islamic Banking Unit
- KPO = Kantor Pusat Operasional				- HOO = Head Operational Office
- KC = Kantor Cabang				- BO = Branch Office
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah				- SBO/SSU = Sub Branch Office/Syari'a Services Unit
- KK = Kantor Kas				- CO = Cash Office
- Tidak termasuk Layanan Syariah				- Not Include Office Channeling

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Mei 2019
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - May 2019)

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	477	1.201	203	Sharia Commercial Bank
1 Jawa Barat	61	213	27	1 West Java
2 Banten	20	61	8	2 Banten
3 DKI Jakarta	71	149	36	3 DKI Jakarta
4 Yogyakarta	9	23	13	4 DI Yogyakarta
5 Jawa Tengah	37	87	17	5 Central Java
6 Jawa Timur	42	136	23	6 East Java
7 Bengkulu	5	12	1	7 Bengkulu
8 Jambi	6	19	2	8 Jambi
9 Nanggroe Aceh Darussalam	37	104	29	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	50	4	10 North Sumatera
11 Sumatera Barat	10	28	4	11 West Sumatera
12 Riau	11	29	8	12 Riau
13 Sumatera Selatan	15	34	3	13 South Sumatera
14 Bangka Belitung	2	6	-	14 Bangka Belitung
15 Kepulauan Riau	6	16	2	15 Riau Islands
16 Lampung	10	31	2	16 Lampung
17 Kalimantan Selatan	8	18	5	17 South Kalimantan
18 Kalimantan Barat	9	13	1	18 West Kalimantan
19 Kalimantan Timur	14	33	2	19 East Kalimantan
20 Kalimantan Tengah	6	5	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	38	9	22 South Sulawesi
23 Sulawesi Utara	4	4	-	23 North Sulawesi
24 Gorontalo	2	2	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	41	5	27 West Nusa Tenggara
28 Bali	6	11	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	3	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Mei 2019
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - May 2019)

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Unit Usaha Syariah	156	157	57	Sharia Business Unit
1 Jawa Barat	20	16	9	1 West Java
2 Banten	3	8	1	2 Banten
3 DKI Jakarta	8	16	6	3 DKI Jakarta
4 Yogyakarta	5	7	3	4 DI Yogyakarta
5 Jawa Tengah	20	20	11	5 Central Java
6 Jawa Timur	22	20	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	2	-	8 Jambi
9 Nanggroe Aceh Darussalam	5	-	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	12	18	-	10 North Sumatera
11 Sumatera Barat	6	5	-	11 West Sumatera
12 Riau	3	3	5	12 Riau
13 Sumatera Selatan	6	2	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	4	-	15 Riau Islands
16 Lampung	1	-	-	16 Lampung
17 Kalimantan Selatan	8	10	1	17 South Kalimantan
18 Kalimantan Barat	5	3	6	18 West Kalimantan
19 Kalimantan Timur	7	19	4	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	1	-	21 Central Sulawesi
22 Sulawesi Selatan	9	1	1	22 South Sulawesi
23 Sulawesi Utara	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara	-	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	27 West Nusa Tenggara
28 Bali	4	1	-	28 Bali
29 Nusa Tenggara Timur	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	30 Maluku
31 Papua	-	-	-	31 Papua
32 Maluku Utara	-	-	-	32 North Maluku
33 Papua Barat	-	-	-	33 West Papua
34 Luar Indonesia	-	-	-	34 Outside Indonesia
Total BUS dan UUS	633	1.358	260	Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 PT. Bank Danamon Indonesia, Tbk	473	398	402	402	401	401	401	401	401	401	402	402	402	402	401	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	303	303	303	303	301	301	299	299	301	301	301	300	295	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	391	379	378	377	377	374	374	373	373	372	372	371	370	369	369	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	119	119	118	120	121	121	120	119	120	119	119	122	121	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	265	265	265	262	262	259	258	256	256	254	254	249	245	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	39	39	39	39	39	39	39	39	39	39	57	57	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	150	150	150	150	150	150	160	298	298	298	298	298	298	7 PT. Bank Tabungan Negara (Persero), Tbk
8 UUS BTPN ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 UUS BTPN ¹⁾
9 PT BPD DKI	182	214	214	216	218	222	222	226	231	242	241	241	241	240	240	9 PT BPD DKI
10 PT. BPD DIY	31	34	34	34	34	34	34	34	34	34	34	34	34	34	34	10 PT. BPD DIY
11 PT BPD Jateng	145	150	156	156	156	156	156	156	156	156	156	156	156	156	156	11 PT BPD Jateng
12 PT BPD Jatim, Tbk	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	12 PT BPD Jatim, Tbk
13 PT Bank Aceh Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 PT Bank Aceh Syariah
14 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	30	121	14 PT BPD Sumut
15 PT BPD Jambi	7	22	23	23	23	24	25	25	28	29	30	30	30	121	30	15 PT BPD Jambi
16 PT BPD Sumbar	34	33	31	31	31	31	31	31	31	31	31	31	31	31	31	16 PT BPD Sumbar
17 PT BPD Riau dan Kepri	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	15	15	16	16	16	16	17	17	17	18	18	18	18	18	18	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	19 PT BPD Kalsel
20 PT BPD Kalbar	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	20 PT BPD Kalbar
21 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	21 PD BPD Kaltim
22 PT BPD Sulselbar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22 PT BPD Sulselbar
23 PT BPD Nusa Tenggara Barat	6	6	6	6	6	6	-	-	-	-	-	-	-	-	-	23 PT BPD Nusa Tenggara Barat
JUMLAH	2.567	2.624	2.639	2.640	2.640	2.641	2.636	2.636	2.650	2.797	2.801	2.797	2.796	2.809	2.798	TOTAL

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

²⁾ Angka pada disamping:
1. "Revisi data BUS-UUS mulai bulan Juni 2014 berdasarkan LSMK"

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

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

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Komponen Aset																ASSETS
1 Kas	4.188	4.357	5.713	5.711	4.352	4.169	4.187	4.380	4.206	5.143	4.644	4.524	4.457	4.775	7.005	1. Cash
2 Penempatan pada Bank Indonesia	50.579	64.618	51.766	51.110	49.628	45.387	56.021	48.162	47.019	62.744	57.764	59.697	57.064	53.406	54.586	2. Deposit in Bank Indonesia
a. Giro	15.442	22.020	22.243	19.542	21.547	21.220	21.469	21.442	21.638	19.684	19.769	20.223	20.481	20.551	20.242	a. Deposit
b. SBIS	10.788	10.017	12.807	11.967	11.312	10.312	10.652	8.973	8.526	8.268	11.173	13.007	14.113	14.273	14.694	b. Bank Indonesia Certificates Syariah
c. FASBIS	23.926	28.748	15.175	18.176	13.864	11.049	20.918	15.267	14.474	32.591	23.617	19.378	18.613	14.070	18.025	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	424	3.834	1.540	1.425	2.906	2.806	2.982	2.481	2.382	2.201	3.205	7.089	3.857	4.512	1.625	d. Others
3 Penempatan pada Bank Lain	11.252	7.482	9.688	8.719	5.002	5.262	4.376	5.844	5.179	6.954	7.329	5.774	9.572	7.833	7.955	3. Placement in Other Banks
a. Giro	5.669	2.446	6.630	5.912	2.228	3.012	2.049	3.553	2.543	3.535	5.206	3.648	7.928	5.975	5.834	a. Demand Deposits
b. Tabungan	42	58	118	70	114	135	128	129	126	3	5	6	4	3	4	b. Saving Deposits
c. Deposito	5.494	4.784	2.827	2.667	2.556	1.957	2.056	1.998	2.242	3.062	1.907	1.964	1.636	1.749	1.730	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	4	4	4	4	4	4	4	4	4	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	193	112	69	103	156	139	160	264	350	208	153	-	101	383	f. Others
4 Surat Berharga yang Dimiliki	30.237	44.753	51.649	59.818	58.229	58.874	60.376	60.826	62.509	65.970	67.162	69.097	69.771	70.633	60.820	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	25.626	40.367	48.858	55.933	56.222	56.829	57.317	58.925	59.718	59.756	59.986	60.996	60.933	64.432	54.577	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	4.611	4.386	2.790	3.885	2.007	2.045	3.059	1.901	2.791	6.215	7.176	8.101	8.838	6.201	6.243	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	94.752	119.699	123.135	128.021	129.237	135.328	137.980	140.214	139.189	146.573	144.423	148.550	152.810	152.642	153.203	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	93.713	118.651	122.026	126.899	128.097	134.221	136.892	139.146	138.141	145.507	143.378	147.508	151.735	151.541	152.043	a. Profit sharing Financing to Non Banks
1. Mudharabah	15.292	17.090	16.672	15.803	15.044	14.624	15.673	16.578	16.450	15.866	14.824	14.581	14.489	13.967	14.155	1. Mudharabah
2. Musyarakah	78.421	101.561	105.355	111.097	113.053	119.598	121.218	122.568	121.691	129.641	128.555	132.927	137.246	137.574	137.889	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	1.039	1.048	1.108	1.122	1.140	1.107	1.088	1.068	1.048	1.066	1.044	1.042	1.076	1.101	1.159	b. Profit sharing Financing to Other Banks
1. Mudharabah	949	1.024	1.092	1.106	1.125	1.090	1.074	1.055	1.035	1.054	1.032	1.030	1.064	1.090	1.149	1. Mudharabah
2. Musyarakah	90	24	16	16	15	17	15	14	13	12	12	11	11	11	11	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	145.184	157.890	160.237	158.546	159.627	159.405	163.432	163.595	163.841	164.135	163.349	162.882	164.593	165.104	167.077	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	145.145	157.814	160.170	158.480	159.564	159.350	163.379	163.553	163.792	164.088	163.304	162.839	164.552	165.065	167.039	a. Receivables from Non Banks
1. Murabahah	139.536	150.276	151.987	150.666	151.555	150.772	154.845	154.756	154.893	154.805	154.167	153.996	155.131	155.597	156.553	1. Murabahah
2. Qardh	4.731	6.349	6.249	6.424	6.605	7.138	7.039	7.280	7.347	7.611	7.511	7.191	7.715	7.740	8.709	2. Qardh
3. Istishna'	878	1.189	1.363	1.391	1.404	1.440	1.496	1.517	1.551	1.609	1.627	1.653	1.706	1.728	1.776	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	39	76	67	65	63	55	53	42	49	47	45	43	41	39	39	b. Receivables from Other Banks
1. Murabahah	39	76	67	65	63	55	53	42	49	47	45	43	41	39	39	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.151	9.233	9.560	9.642	9.763	9.941	10.248	10.180	10.578	10.597	10.756	10.636	10.707	10.765	10.730	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.150	9.230	9.560	9.642	9.762	9.941	10.248	10.180	10.578	10.597	10.756	10.636	10.706	10.765	10.729	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	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	4.205	4.676	4.230	2.610	6.145	5.570	6.475	8.158	8.312	4.792	947	982	1.049	1.025	1.106	8. Other claims
9 Penyertaan	80	81	81	81	81	81	83	83	83	83	83	83	83	83	83	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	8.189	8.062	8.209	8.465	8.527	8.527	8.203	8.203	8.330	7.519	7.498	7.582	7.834	7.889	7.894	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	3	4	6	6	6	6	6	6	2	1	1	2	2	2	2	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	4.977	5.285	6.186	6.143	6.119	6.125	6.166	6.223	6.269	6.566	6.553	6.538	6.584	6.567	6.541	13. Fixed Assets and Equipment
14 Persediaan	5	29	22	21	14	13	15	11	8	7	7	145	176	7	7	14. Inventories
15 Rupa-rupa Aset	10.079	14.137	11.842	11.240	11.752	11.886	15.760	14.770	12.335	11.279	11.279	11.695	10.782	11.286	11.184	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	279.335	334.888	339.749	341.216	339.195	338.754	355.446	355.919	354.421	371.828	372.548	374.699	382.734	381.233	375.665	1. Third Party Funds
a. Dana Simpanan Wadiah	38.361	47.033	49.642	50.627	47.602	48.518	48.683	48.185	48.893	54.344	52.677	53.174	54.680	55.869	55.752	a. iB Wadia
1. Giro	20.153	24.897	25.410	25.716	22.610	22.943	22.825	22.087	22.294	26.435	24.903	24.775	26.048	26.757	25.010	1. iB Demand Deposits Wadia
2. Tabungan	18.208	22.137	24.232	24.911	24.992	25.575	25.858	26.099	26.599	27.909	27.773	28.399	28.632	29.113	30.742	2. iB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	240.974	287.854	290.108	290.589	291.593	290.237	306.763	307.733	305.528	317.484	319.872	321.526	328.053	325.363	319.913	b. Non Profit Sharing Investment Fund
1. Giro	7.820	15.291	18.939	18.762	17.684	15.690	21.433	20.109	20.149	17.161	18.981	19.720	22.386	22.081	20.692	1. Demand Deposits
2. Tabungan	66.980	76.361	75.253	76.502	78.114	78.217	79.953	80.156	80.823	86.529	85.148	85.265	85.028	84.659	86.824	2. Saving Deposits
3. Deposito	166.174	196.202	195.916	195.325	195.795	196.329	205.377	207.469	204.557	213.794	215.742	216.541	220.640	218.623	212.397	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	-	130	-	-	-	-	-	-	1.744	-	-	-	-	67	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	10.785	9.673	6.938	5.813	6.176	5.705	5.858	5.517	5.993	6.862	5.460	5.626	4.807	4.653	4.396	3. Liabilities to other Banks
a. Giro	989	1.369	736	779	806	780	855	781	844	860	725	767	713	726	775	a. Demand Deposits
b. Tabungan	1.356	1.149	850	889	1.104	1.165	1.212	1.164	1.174	1.018	1.048	914	825	787	695	b. Saving Deposits
c. Deposito	7.896	6.278	3.957	3.873	3.893	3.575	3.469	3.477	3.884	4.798	3.508	3.360	2.951	2.891	2.748	c. Time Deposits
d. Setoran Jaminan	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	544	877	1.396	272	373	185	323	94	91	186	179	586	317	249	178	f. Others

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

Indikator	2016	2017	2018								2019					Indikator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
4 Surat Berharga yang Diterbitkan	7.434	7.111	4.406	6.916	3.894	4.148	4.971	3.852	5.457	10.845	6.274	6.672	7.292	6.129	7.619	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	1.026	1.026	1.041	1.041	1.046	1.046	1.701	3.307	3.289	3.284	3.284	3.285	2.752	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	5.487	5.771	3.380	5.890	2.853	3.107	3.925	2.806	3.756	7.538	2.985	3.388	4.008	2.844	4.867	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.782	3.608	3.349	3.035	2.997	2.858	2.955	3.455	3.420	2.912	2.886	2.873	4.058	4.124	4.103	5. Received Borrowing
6 Liabilitas Lainnya	497	630	759	756	635	751	700	585	564	756	880	967	988	877	994	6. Other Liabilities
7 Rupa-Rupa Liabilitas	27.304	33.139	32.987	35.516	38.757	41.240	44.113	42.994	38.798	40.606	37.768	41.097	38.811	37.888	37.442	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	270	680	-	100	735	-	-	800	-	-	70	-	65	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	270	680	-	100	735	-	-	800	-	-	70	-	65	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	1.475	3.075	3.075	3.075	3.075	3.075	3.075	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	19.550	20.927	20.927	21.195	21.937	21.937	21.937	21.937	21.937	21.937	21.957	21.957	21.957	10. Paid-in capital
11 Tambahan Modal Disetor	2.056	4.222	4.159	2.595	2.594	2.313	2.280	2.232	2.336	2.352	2.248	2.285	2.308	2.315	2.312	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.531	1.579	1.579	1.526	1.526	1.526	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	2.965	2.965	3.065	3.197	3.778	3.878	3.878	3.889	3.889	3.889	3.907	4.040	4.040	13. Reserves
a. Cadangan Umum	3.276	3.275	2.815	2.815	2.915	3.002	3.583	3.683	3.683	3.694	3.694	3.694	3.712	3.845	3.845	a. General Reserves
b. Cadangan Tujuan	124	272	150	150	150	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves
14 Laba	5.171	7.201	7.731	8.271	8.674	8.747	9.635	9.367	9.883	9.789	9.854	9.925	9.883	9.957	10.518	14. Net Income
a. Tahun-tahun lalu	3.076	4.101	5.277	5.272	5.167	4.719	4.710	4.607	4.610	4.625	9.256	8.983	8.315	7.851	7.840	a. Previous years
b. Tahun berjalan	2.096	3.100	2.455	2.999	3.507	4.028	4.925	4.759	5.274	5.164	598	942	1.568	2.106	2.678	b. Current year

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

Note: r) Revised figures
 *) Provisional Figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Komponen Aset																ASSETS
1 Kas	3.853	4.019	5.329	5.311	4.015	3.841	3.881	4.088	3.911	4.791	4.330	4.192	4.166	4.460	6.537	1. Cash
2 Penempatan pada Bank Indonesia	34.755	41.162	31.475	30.348	31.297	29.510	35.428	30.709	29.969	37.800	35.376	38.258	33.097	30.734	32.123	2. Deposit in Bank Indonesia
a. Giro	10.956	15.750	16.366	13.699	15.632	15.123	15.708	15.458	15.412	13.482	13.584	13.797	13.604	14.134	13.671	a. Deposit
b. SBIS	7.940	5.105	5.435	5.105	4.880	4.305	4.545	4.485	4.485	4.245	5.705	6.935	7.750	7.130	7.185	b. Bank Indonesia Certificates Syariah
c. FASBIS	15.441	17.225	8.907	10.913	8.534	8.094	13.012	9.051	8.477	18.663	14.075	12.132	10.031	7.633	10.224	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	418	3.081	767	632	2.250	1.988	2.162	1.645	1.595	1.411	2.012	5.394	1.711	1.837	1.042	d. Others
3 Penempatan pada Bank Lain	4.111	3.174	7.315	6.623	2.884	3.592	2.866	4.313	3.424	4.286	5.939	4.231	8.263	6.415	6.114	3. Placement in Other Banks
a. Giro	3.086	2.423	6.603	5.884	2.201	2.991	2.042	3.544	2.535	3.524	5.195	3.636	7.917	5.967	5.399	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	120	121	123	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	978	681	598	668	628	518	602	629	709	758	633	488	343	343	368	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	4	4	4	4	4	4	4	4	4	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	68	112	69	53	81	99	15	54	0	108	103	- ^{a)}	101	343	f. Others
4 Surat Berharga yang Dimiliki	24.106	35.656	43.137	51.325	49.917	49.450	51.221	51.460	52.815	54.503	54.772	55.645	56.117	54.952	47.441	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	20.381	32.697	41.634	48.600	48.656	48.487	49.133	50.327	51.097	50.342	49.537	49.547	49.153	50.567	43.300	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	3.725	2.958	1.503	2.725	1.261	963	2.089	1.133	1.718	4.161	5.234	6.098	6.964	4.385	4.112	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	62.151	67.535	68.458	67.381	68.092	70.116	70.755	71.055	71.776	74.541	72.982	74.701	78.024	78.625	80.067	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	61.629	67.049	67.990	66.914	67.632	70.312	70.619	71.352	74.619	74.122	72.574	74.298	77.626	78.234	79.687	a. Profit sharing Financing to Non Banks
1. Mudharabah	7.577	6.584	6.577	6.175	6.042	5.840	5.612	5.869	5.699	5.477	5.307	5.203	5.229	5.282	5.427	1. Mudharabah
2. Musyarakah	54.052	60.465	61.413	60.739	61.590	63.823	64.701	64.749	65.653	68.644	67.267	69.095	72.397	72.952	74.260	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	522	487	468	467	460	453	443	436	424	420	408	403	398	391	380	b. Profit sharing Financing to Other Banks
1. Mudharabah	435	466	457	456	450	441	433	427	416	412	401	396	391	384	373	1. Mudharabah
2. Musyarakah	87	21	11	11	10	12	10	9	8	8	8	7	7	7	7	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	114.009	120.028	121.709	119.735	120.438	120.199	125.049	124.896	125.164	125.044	124.392	124.007	125.079	125.778	127.600	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	113.971	119.952	121.643	119.671	120.375	120.143	124.996	124.854	125.115	124.997	124.347	123.964	125.038	125.739	127.561	a. Receivables from Non Banks
1. Murabahah	110.063	114.458	115.614	114.019	114.547	113.794	118.757	118.369	118.568	118.134	117.648	117.574	118.424	118.820	119.662	1. Murabahah
2. Qardh	3.883	5.476	6.011	5.635	5.810	6.333	6.223	6.469	6.532	6.848	6.685	6.376	6.600	6.907	7.886	2. Qardh
3. Istishna'	25	18	18	17	17	16	16	16	16	15	15	14	13	13	13	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	38	76	67	65	63	55	53	42	49	47	45	43	41	39	39	b. Receivables from Other Banks
1. Murabahah	38	76	67	65	63	55	53	42	49	47	45	43	41	39	39	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.883	2.791	3.117	3.092	3.143	3.122	3.227	3.206	3.352	3.180	3.371	3.287	3.256	3.260	3.266	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.882	2.788	3.117	3.092	3.142	3.122	3.227	3.205	3.352	3.180	3.371	3.286	3.256	3.260	3.265	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	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	3.017	3.185	2.991	2.448	4.390	3.685	4.332	5.804	5.982	2.895	854	939	961	949	1.022	8. Other claims
9 Penyertaan	80	81	81	81	81	81	83	83	83	83	83	83	83	83	83	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	6.206	6.388	6.453	6.728	6.758	6.722	6.445	6.258	6.421	5.631	5.652	5.626	5.766	5.716	5.646	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	0	2	2	2	2	2	1	0	0	0	0	0	0	0	0	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	4.736	5.035	5.946	5.900	5.878	5.882	5.927	5.986	6.031	6.322	6.304	6.291	6.336	6.317	6.293	13. Fixed Assets and Equipment
14 Persediaan	5	29	22	21	14	13	15	11	8	7	7	145	176	7	7	14. Inventories
15 Rupa-rupa Aset	7.685	11.718	9.741	8.779	8.804	8.704	9.780	8.939	8.886	8.870	8.641	8.595	8.266	8.737	8.304	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	206.407	238.393	241.995	241.073	240.596	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	1. Third Party Funds
a. Dana Simpanan Wadiah	29.470	35.933	38.572	38.759	36.528	36.962	37.073	36.741	37.453	40.954	39.261	41.291	42.580	44.013	43.969	a. iB Wadiah
1. Giro	15.375	18.792	19.710	19.362	16.943	16.804	16.584	16.097	16.221	18.553	17.010	18.477	19.584	20.645	19.210	1. iB Demand Deposits Wadiah
2. Tabungan	14.095	17.141	18.862	19.397	19.585	20.158	20.489	20.644	21.232	22.402	22.251	22.814	22.996	23.368	24.758	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	176.937	202.460	203.423	202.314	204.068	202.842	214.410	214.208	213.302	216.652	217.791	218.702	220.128	216.426	212.722	b. Non Profit Sharing Investment Fund
1. Giro	4.278	7.619	11.619	11.101	10.251	8.748	14.324	13.318	12.780	9.002	11.599	12.409	15.349	15.561	13.411	1. Demand Deposits
2. Tabungan	50.637	57.488	55.629	56.421	57.785	58.115	60.367	60.634	61.360	65.642	63.872	63.463	63.388	62.795	64.023	2. Saving Deposits
3. Deposito	122.022	137.353	136.175	134.792	136.032	135.979	139.719	140.256	139.162	142.008	142.320	142.830	141.392	138.070	135.287	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	-	130	-	-	-	-	-	-	1.556	-	-	-	67	294	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	7.515	5.223	4.286	3.164	3.729	3.368	3.343	3.092	3.220	3.662	3.303	3.063	2.647	2.521	2.333	3. Liabilities to other Banks
a. Giro	565	967	367	420	450	391	456	409	410	446	389	391	331	304	312	a. Demand Deposits
b. Tabungan	691	736	554	594	776	811	906	860	852	656	709	629	587	547	454	b. Saving Deposits
c. Deposito	6.116	3.326	2.090	2.039	2.231	2.070	1.831	1.731	1.868	2.374	2.027	1.451	1.414	1.423	1.390	c. Time Deposits
d. Setoran Jaminan	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	1.275	111	271	96	150	93	90	185	178	585	316	247	177	f. Others

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
4 Surat Berharga yang Diterbitkan	5.495	3.517	2.051	3.626	2.030	1.924	2.206	1.647	2.048	6.206	3.125	3.453	4.248	3.319	5.358	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	100	100	100	100	100	100	100	1.700	1.700	1.700	1.700	1.700	1.600	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	4.180	3.102	1.951	3.526	1.930	1.824	2.106	1.547	1.948	4.506	1.425	1.753	2.548	1.619	3.758	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.316	2.728	2.533	2.217	2.234	2.100	2.234	2.251	2.262	1.725	1.720	1.739	1.747	1.758	1.765	5. Received Borrowing
6 Liabilitas Lainnya	490	618	752	749	625	741	691	574	514	626	751	888	856	759	866	6. Other Liabilities
7 Rupa-Rupa Liabilitas	5.576	6.256	6.888	7.420	6.733	7.384	8.061	7.985	8.027	8.335	7.916	7.955	8.033	7.922	7.766	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	3.075	3.075	3.075	3.075	3.075	3.075	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	19.550	20.927	20.927	21.195	21.937	21.937	21.937	21.937	21.937	21.937	21.957	21.957	21.957	10. Paid-in capital
11 Tambahan Modal Disetor	2.045	4.182	4.190	2.633	2.626	2.345	2.330	2.282	2.366	2.387	2.274	2.303	2.329	2.331	2.325	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.531	1.579	1.579	1.526	1.526	1.526	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	2.965	2.965	3.065	3.197	3.778	3.878	3.878	3.889	3.889	3.889	3.907	4.040	4.040	13. Reserves
a. Cadangan Umum	3.276	3.275	2.815	2.815	2.915	3.002	3.583	3.683	3.694	3.694	3.694	3.712	3.845	3.845	3.845	a. General Reserves
b. Cadangan Tujuan	124	272	150	150	150	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves
14 Laba	3.442	4.032	4.747	5.031	5.119	4.904	5.544	5.183	5.458	5.757	6.379	6.472	6.625	6.488	6.814	14. Net Income
a. Tahun-tahun lalu	2.490	3.042	3.602	3.597	3.492	3.044	3.035	2.933	2.935	2.950	6.094	5.959	5.760	5.295	5.285	a. Previous years
b. Tahun berjalan	952	990	1.145	1.434	1.626	1.860	2.509	2.251	2.523	2.806	285	514	865	1.193	1.530	b. Current year

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

Note: r) Revised figures
 *) Provisional Figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Komponen Aset																ASSETS
1 Kas	335	338	384	400	337	328	306	292	295	351	314	332	291	315	468	1. Cash
2 Penempatan pada Bank Indonesia	15.825	23.456	20.291	20.762	18.331	15.877	20.593	17.453	17.050	24.944	22.388	21.439	23.967	22.672	22.463	2. Deposit in Bank Indonesia
a. Giro	4.486	6.270	5.877	5.843	5.915	6.096	5.761	5.983	6.225	6.202	6.185	6.426	6.877	6.417	6.571	a. Deposit
b. SBIS	2.848	4.912	7.372	6.862	6.432	6.007	6.107	4.418	4.041	4.023	5.468	6.072	6.363	7.143	7.509	b. Bank Indonesia Certificates Syariah
c. FASBIS	8.486	11.522	6.268	7.263	5.329	2.956	7.906	6.216	5.997	13.929	9.542	7.246	8.581	6.437	7.800	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	6	752	774	793	655	818	820	836	787	791	1.193	1.695	2.145	2.675	583	d. Others
3 Penempatan pada Bank Lain	7.141	4.308	2.374	2.096	2.118	1.670	1.509	1.531	1.755	2.668	1.390	1.543	1.309	1.418	1.841	3. Placement in Other Banks
a. Giro	2.583	22	27	28	27	21	7	9	8	11	11	11	11	8	436	a. Demand Deposits
b. Tabungan	42	58	118	70	114	135	8	8	4	3	5	6	4	3	4	b. Saving Deposits
c. Deposito	4.516	4.103	2.229	1.999	1.928	1.439	1.454	1.369	1.533	2.304	1.274	1.476	1.293	1.406	1.362	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	-	125	-	-	50	75	40	145	210	350	100	50	- ^{a)}	- ^{a)}	40	f. Others
4 Surat Berharga yang Dimiliki	6.131	9.097	8.512	8.493	8.312	9.424	9.155	9.366	9.694	11.467	12.390	13.452	13.654	15.681	13.378	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	5.245	7.670	7.225	7.333	7.566	8.342	8.184	8.597	8.621	9.413	10.448	11.449	11.779	13.865	11.247	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	886	1.427	1.287	1.160	746	1.081	971	769	1.073	2.054	1.942	2.003	1.875	1.816	2.131	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	32.601	52.163	54.677	60.640	61.145	65.212	67.225	69.159	67.413	72.032	71.440	73.849	74.786	74.017	73.136	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	32.083	51.602	54.036	59.985	60.465	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	a. Profit sharing Financing to Non Banks
1. Mudharabah	7.715	10.506	10.094	9.627	9.001	8.783	10.062	10.709	10.751	10.389	9.517	9.378	9.260	8.685	8.727	1. Mudharabah
2. Musyarakah	24.369	41.096	43.942	50.358	51.463	55.775	56.518	57.818	56.039	60.997	61.288	63.832	64.849	64.622	63.629	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	518	561	640	655	680	654	645	632	624	646	636	639	678	710	780	b. Profit sharing Financing to Other Banks
1. Mudharabah	514	558	635	650	675	649	640	628	619	642	632	635	674	706	776	1. Mudharabah
2. Musyarakah	3	3	5	5	5	5	5	5	5	4	4	4	4	4	4	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	31.175	37.862	38.527	38.810	39.189	39.206	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.325	39.478	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	31.174	37.861	38.527	38.810	39.189	39.206	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.325	39.478	a. Receivables from Non Banks
1. Murabahah	29.473	35.818	36.372	36.647	37.007	36.978	36.088	36.387	36.326	36.671	36.519	36.422	36.706	36.777	36.891	1. Murabahah
2. Qardh	847	872	809	789	794	805	816	811	816	826	826	815	1.115	833	823	2. Qardh
3. Istishna'	853	1.170	1.346	1.374	1.388	1.424	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.715	1.763	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	1	0	0	1	0	0	0	0	-	-	-	-	-	-	-	b. Receivables from Other Banks
1. Murabahah	1	0	0	1	0	0	0	0	-	-	-	-	-	-	-	1. Murabahah
2. Qardh	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	7.268	6.442	6.443	6.549	6.620	6.819	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.505	7.464	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	7.268	6.442	6.443	6.549	6.620	6.819	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.505	7.464	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	1.188	1.491	1.239	162	1.755	1.886	2.144	2.353	2.331	1.897	94	43	-	76	84	8. Other claims
9 Penyertaan	-	0	0	0	0	0	0	0	0	0	0	0	-	0	0	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	1.982	1.674	1.756	1.737	1.769	1.805	1.758	1.945	1.909	1.887	1.846	1.955	-	2.173	2.248	10. Impairment on Productive Assets
11 Salam	-	-	0	0	0	0	0	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	3	2	4	4	4	4	5	6	2	1	1	2	2	2	1	12. Istishna' Assets in Resolution
13 Aset Tetap dan Inventaris	241	250	240	243	241	243	240	237	239	244	249	247	248	250	248	13. Fixed Assets and Equipment
14 Persediaan	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-	14. Inventories
15 Rupa-rupa Aset	2.394	2.419	2.101	2.462	2.947	3.182	5.980	5.831	3.449	2.409	2.637	3.100	2.516	2.549	2.880	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	72.928	96.495	97.755	100.143	98.599	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	1. Third Party Funds
a. Dana Simpanan Wadiah	8.891	11.101	11.070	11.868	11.074	11.556	11.611	11.445	11.440	13.389	13.416	11.882	12.100	11.857	11.783	a. iB Wadiah
1. Giro	4.778	6.105	5.700	6.354	5.667	6.139	6.241	5.990	6.073	7.883	7.893	6.297	6.463	6.112	5.800	1. iB Demand Deposits Wadiah
2. Tabungan	4.112	4.996	5.370	5.514	5.407	5.417	5.369	5.454	5.367	5.507	5.523	5.585	5.637	5.744	5.983	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	64.037	85.394	86.685	88.275	87.525	87.394	92.353	93.525	92.226	100.832	102.081	102.823	107.925	108.937	107.191	b. Non Profit Sharing Investment Fund
1. Giro	3.542	7.672	7.319	7.661	7.433	6.943	7.109	6.791	7.369	8.160	7.382	7.311	7.037	6.520	7.280	1. Demand Deposits
2. Tabungan	16.343	18.873	19.625	20.081	20.329	20.102	19.586	19.522	19.462	20.887	21.276	21.802	21.640	21.864	22.801	2. Saving Deposits
3. Deposito	44.152	58.849	59.741	60.533	59.762	60.350	65.658	67.213	65.395	71.786	73.422	73.711	79.248	80.553	77.109	3. Time Deposits
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	188	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	3.270	4.450	2.652	2.650	2.446	2.337	2.515	2.425	2.773	3.200	2.157	2.563	2.160	2.132	2.063	3. Liabilities to other Banks
a. Giro	423	402	368	360	356	388	398	373	434	414	336	369	383	423	463	a. Demand Deposits
b. Tabungan	665	414	296	295	327	354	306	304	322	362	339	284	239	240	241	b. Saving Deposits
c. Deposito	1.780	2.952	1.867	1.834	1.662	1.505	1.638	1.747	2.016	2.424	1.481	1.909	1.538	1.468	1.358	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	402	682	121	161	101	89	173	1	1	1	1	1	1	1	1	f. Others

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
4 Surat Berharga yang Diterbitkan	1.940	3.594	2.355	3.290	1.865	2.224	2.765	2.205	3.409	4.639	3.149	3.220	3.045	2.810	2.261	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	926	926	941	941	946	946	1.601	1.607	1.589	1.584	1.584	1.585	1.152	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.307	2.669	1.429	2.364	924	1.283	1.819	1.259	1.808	3.032	1.560	1.635	1.460	1.226	1.109	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	466	881	816	818	764	758	721	1.204	1.158	1.188	1.166	1.134	2.311	2.366	2.338	5. Received Borrowing
6 Liabilitas Lainnya	7	12	7	6	10	11	9	11	50	130	129	79	132	118	128	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21.728	26.883	26.229	28.096	32.024	33.855	36.052	35.010	30.771	32.271	29.852	33.142	30.777	29.966	29.676	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	270	680	-	100	735	-	-	800	-	-	70	-	65	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	270	680	-	100	735	-	-	800	-	-	70	-	65	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	(32)	(38)	(32)	(31)	(50)	(50)	(31)	(35)	(25)	(19)	(21)	(16)	(14)	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	2.984	3.240	3.555	3.843	4.091	4.183	4.426	4.032	3.475	3.453	3.258	3.469	3.703	14. Net Income
a. Tahun-tahun lalu	586	1.059	1.675	1.675	1.675	1.675	1.675	1.675	1.675	1.675	3.162	3.024	2.555	2.555	2.555	a. Previous years
b. Tahun berjalan	1.144	2.109	1.309	1.565	1.881	2.168	2.416	2.509	2.751	2.358	314	429	703	914	1.148	b. Current year
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																Note: r) Revised figures *) Provisional Figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
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	424	438	173	8	452	39	32	6	157	83	51	32	43	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1.008	1.008	1.210	1.010	1.484	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	- Forward purchases
- Lainnya	9	-	28	-	-	-	-	-	-	-	-	-	-	-	-	- 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	7.400	10.326	13.385	11.144	10.651	10.973	11.749	12.603	14.549	13.182	14.905	12.463	11.914	12.422	11.550	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	231	177	162	185	183	189	201	188	197	187	188	180	156	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	370	325	355	373	260	204	278	594	507	473	507	458	464	244	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	156	173	83	116	204	107	164	94	358	256	643	454	549	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	-	1.008	1.008	1.010	1.185	1.142	1.113	1.185	1.186	1.142	1.221	1.219	1.223	- Forward sales
- Lainnya	1.193	1.686	1.123	1.134	994	1.016	1.087	1.066	1.109	1.156	1.227	1.946	1.276	2.245	1.303	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	213	219	219	219	222	226	212	212	205	214	219	213	214	- Kafalah guarantees received
- Pendapatan yang akan diterima	1.038	807	947	791	995	949	1.011	952	993	910	948	964	906	927	966	- Income will be received
- Lainnya	228	391	473	586	468	490	495	630	522	442	555	561	549	594	572	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.508	3.859	4.306	4.109	4.429	4.675	4.635	4.629	4.704	3.729	3.350	3.300	3.328	3.232	3.638	- Guarantees issued
- Lainnya	20	56	76	59	65	68	74	175	149	126	130	179	186	162	156	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	9.635	14.842	15.820	16.294	16.358	16.516	17.451	17.973	18.254	19.194	19.276	19.203	19.470	19.653	19.887	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	523	1.326	1.637	1.591	1.888	1.899	2.176	2.226	2.453	2.475	2.784	3.010	3.066	3.174	4.053	- Channeling of mudharabah muqayyadah
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																Note: r) Revised figures *) Provisional Figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
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	424	438	173	8	452	39	32	6	157	83	51	32	43	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1.008	1.008	1.210	1.010	1.484	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	- Forward purchases
- Lainnya	9	-	28	-	-	-	-	-	-	-	-	-	-	-	-	- 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	4.381	3.470	3.025	3.552	3.775	4.209	2.908	2.890	3.123	3.269	2.968	3.154	3.330	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	113	97	94	97	97	97	97	97	97	97	97	97	97	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	345	324	353	372	260	204	266	580	406	364	381	407	390	221	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	156	173	83	116	204	107	164	94	358	256	643	454	549	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	-	1.008	1.008	1.010	1.185	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	- Forward sales
- Lainnya	1.193	1.686	1.123	1.134	994	1.016	1.087	1.066	1.109	1.156	1.227	1.243	1.276	1.318	1.303	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	213	219	219	219	222	226	212	212	205	214	219	213	214	- Kafalah guarantees received
- Pendapatan yang akan diterima	814	668	774	621	806	746	777	763	805	727	755	759	683	687	712	- Income will be received
- Lainnya	16	7	5	5	6	6	10	9	10	9	11	11	10	11	11	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.406	3.690	4.191	3.988	4.300	4.549	4.501	4.481	4.392	3.468	3.118	2.998	2.978	2.873	2.988	- Guarantees issued
- Lainnya	3	13	23	24	27	27	30	99	100	101	103	105	110	111	112	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	7.992	12.304	13.120	13.404	13.477	13.560	14.407	14.875	15.120	15.992	16.045	15.904	16.003	16.193	16.408	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channeling of mudharabah muqayyadah

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

Note: r) Revised figures
 *) Provisional Figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Tagihan Komitmen																Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward purchases
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen																Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3.360	6.103	9.004	7.674	7.626	7.421	7.974	8.394	11.641	10.292	11.782	9.194	8.945	9.268	8.219	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	118	80	68	89	86	92	104	91	100	90	91	83	60	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	1	25	1	2	1	-	-	12	14	101	109	126	51	74	23	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	2	1	1	-	-	- Forward sales
- Lainnya	0	-	-	-	-	-	-	-	-	-	-	703	-	926	0	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	173	170	189	203	234	189	188	183	194	205	224	240	254	- Income will be received
- Lainnya	212	384	468	581	462	483	486	621	512	433	545	550	538	584	561	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	102	170	114	121	129	126	134	148	312	261	233	301	349	360	650	- Guarantees issued
- Lainnya	17	42	53	35	38	41	44	77	49	25	28	73	76	51	44	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	1.644	2.537	2.700	2.891	2.881	2.956	3.043	3.097	3.134	3.202	3.231	3.299	3.467	3.460	3.480	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	473	1.279	1.589	1.544	1.841	1.852	2.129	2.179	2.406	2.428	2.737	2.963	3.019	3.127	4.006	- 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 2019
(Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	40.228	46.268	20.023	23.977	28.090	32.253	36.259	40.460	44.680	49.058	4.428	8.720	13.249	17.765	22.407	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1.291	1.568	668	762	865	963	1.056	1.176	1.281	1.424	161	295	451	608	766	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	236	177	61	70	82	93	96	105	114	129	17	27	37	45	53	b. Placement in Other Banks
c. Surat Berharga	1.715	2.366	1.197	1.468	1.735	2.004	2.283	2.591	2.882	3.218	314	604	931	1.227	1.524	c. Investment in Securities
d. Pembiayaan yang Diberikan:	26.447	30.718	13.334	16.032	18.879	21.778	24.518	27.323	30.225	33.206	2.979	5.865	8.978	11.942	15.074	d. Financing :
i. Pendapatan Bagi Hasil	8.019	9.849	4.276	5.224	6.164	7.193	8.182	9.132	10.165	11.209	1.035	2.115	3.239	4.289	5.413	i. Profit Sharing
a. Mudharabah	1.875	1.825	717	856	1.000	1.135	1.262	1.397	1.537	1.677	132	256	378	497	613	a. Mudharabah
b. Musyarakah	6.144	8.023	3.559	4.369	5.164	6.058	6.920	7.735	8.629	9.532	902	1.859	2.861	3.792	4.800	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	17.196	19.744	8.590	10.255	12.073	13.865	15.530	17.298	19.070	20.932	1.837	3.544	5.428	7.243	9.143	ii. Receivables/Acceptables
a. Murabahah	16.679	19.115	8.272	9.893	11.628	13.357	14.953	16.661	18.371	20.164	1.768	3.413	5.226	6.975	8.796	a. Murabahah
b. Ujrah	411	508	258	290	360	410	466	512	561	615	55	103	157	209	271	b. Qardh
c. Istishna'	106	120	60	72	85	98	111	125	139	153	15	28	45	59	75	c. Istishna'
d. Piutang Lainnya	-	0	-	-	-	-	-	-	0	0	-	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1.232	1.126	468	552	642	720	806	892	989	1.064	107	207	311	411	518	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	10.540	11.439	4.763	5.645	6.529	7.414	8.306	9.266	10.178	11.081	957	1.928	2.853	3.942	4.989	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	22.509	25.224	10.622	12.623	14.680	16.736	18.857	21.110	23.326	25.620	2.401	4.709	7.097	9.565	12.007	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	22.509	25.218	10.611	12.611	14.665	16.719	18.839	21.107	23.304	25.617	2.350	4.608	6.946	9.379	11.788	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	11	13	15	17	18	3	21	3	51	101	151	187	220	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	17.719	21.044	9.401	11.354	13.411	15.516	17.402	19.350	21.354	23.437	2.027	4.011	6.152	8.200	10.400	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	14.395	7.153	3.967	5.576	5.992	6.501	7.361	8.066	8.595	9.737	1.194	1.998	2.842	3.433	3.853	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	154	168	90	97	110	122	123	131	144	155	12	20	45	56	74	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	1	1	14	14	17	18	19	30	5	8	23	25	31	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.566	2.015	805	1.021	1.158	1.368	1.524	1.724	1.900	2.116	193	349	555	752	991	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.675	4.968	3.072	4.457	4.710	4.997	5.696	6.192	6.532	7.437	985	1.620	2.220	2.600	2.757	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	32.114	28.197	13.368	16.929	19.402	22.017	24.763	27.416	29.950	33.175	3.221	6.009	8.994	11.633	14.252	5 Total of Operating Income
6 Total Beban Operasional	29.308	23.842	10.432	13.295	15.146	17.185	19.188	21.764	23.707	26.259	2.487	4.850	7.091	9.056	10.981	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	1	2	2	2	2	2	2	6	4	5	5	5	7	a. Yield to BI
b. Bonus Titipan Wadiah	349	330	161	189	221	247	296	312	331	358	31	55	81	116	148	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	29	82	8	9	7	6	7	8	8	8	1	1	1	2	5	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	217	139	170	201	242	270	297	344	381	36	63	101	139	193	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	16.473	9.646	4.289	5.890	6.463	7.122	7.831	9.056	9.674	10.731	1.179	2.186	3.116	3.666	4.093	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.200	1.244	479	572	676	777	869	968	1.075	1.190	95	190	289	387	491	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	30	14	5	6	7	7	8	10	12	18	1	3	4	10	11	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	10	12	14	16	16	18	18	18	0	0	0	1	1	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6.653	7.200	3.122	3.820	4.429	5.153	5.800	6.469	7.143	7.863	661	1.394	2.026	2.726	3.462	i. Cost of Human Resources
i. Biaya Tenaker	6.501	6.989	3.035	3.722	4.318	5.028	5.660	6.311	6.962	7.628	650	1.362	1.972	2.651	3.366	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	143	203	85	96	108	122	136	153	174	222	11	31	53	73	93	ii. Training Cost
iii. Penelitian dan Pengembangan	9	8	2	2	3	3	4	5	7	13	1	1	1	2	3	iii. Research and Development
j. Beban Operasional Lainnya	4.512	5.085	2.218	2.625	3.127	3.613	4.087	4.624	5.099	5.687	479	954	1.467	2.005	2.569	j. Other Operating Costs
i. Promosi	316	398	136	159	192	224	258	298	333	418	28	67	102	143	187	i. Promotion
ii. Biaya Lainnya	4.196	4.687	2.082	2.466	2.935	3.389	3.829	4.326	4.766	5.269	451	887	1.365	1.862	2.382	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	2.807	4.355	2.936	3.634	4.256	4.832	5.575	5.652	6.243	6.915	734	1.159	1.904	2.576	3.272	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	364	340	156	170	204	272	289	289	277	353	49	58	79	73	91	8 Non Operating Income
9 Beban Non Operasional	222	272	179	215	253	264	293	264	288	335	71	90	115	121	155	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	142	68	(23)	(45)	(49)	8	(5)	25	(12)	18	(22)	(33)	(36)	(49)	(64)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.949	4.423	2.914	3.589	4.207	4.840	5.570	5.677	6.231	6.934	712	1.126	1.868	2.528	3.208	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	2.984	4.246	-	-	-	-	-	-	-	5.238	12	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(490)	(765)	(459)	(590)	(700)	(812)	(645)	(918)	(958)	(1.062)	(102)	(184)	(300)	(421)	(530)	13 Income Tax
14 Laba/Rugi Bersih	2.096	3.084	2.455	2.999	3.507	4.028	4.925	4.759	5.274	5.119	598	942	1.568	2.106	2.678	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 2019
(Sharia Commercial Bank Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018								2019					Indikator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	31.326	35.697	15.212	18.180	21.214	24.310	27.340	30.412	33.525	36.648	3.178	6.261	9.412	12.627	15.919	1 Operating Income from:
a. Penempatan pada Bank Indonesia	852	1.046	422	476	538	602	659	741	810	905	107	194	302	395	494	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	65	27	7	9	11	13	14	16	18	22	4	7	9	10	11	b. Placement in Other Banks
c. Surat Berharga	1.427	2.005	1.015	1.248	1.477	1.703	1.937	2.189	2.431	2.708	260	504	768	1.011	1.249	c. Investment in Securities
d. Pembiayaan yang Diberikan:	19.702	22.554	9.513	11.426	13.397	15.426	17.372	19.289	21.289	23.297	2.068	4.063	6.142	8.161	10.305	d. Financing:
i. Pendapatan Bagi Hasil	5.657	6.106	2.427	2.959	3.487	4.057	4.589	5.068	5.614	6.138	540	1.148	1.702	2.239	2.823	i. Profit Sharing
a. Mudharabah	1.008	893	314	374	440	498	554	607	662	717	54	106	152	205	253	a. Mudharabah
b. Musyarakah	4.649	5.213	2.114	2.585	3.048	3.559	4.034	4.461	4.952	5.421	486	1.041	1.550	2.034	2.570	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13.803	16.063	6.932	8.286	9.704	11.138	12.526	13.942	15.367	16.849	1.491	2.853	4.349	5.798	7.323	ii. Receivables/Acceptables
a. Murabahah	13.403	15.577	6.700	8.007	9.379	10.765	12.106	13.476	14.856	16.289	1.442	2.760	4.207	5.610	7.078	a. Murabahah
b. Ujrah	388	484	231	278	324	371	419	464	509	558	49	93	142	187	244	b. Qardh
c. Istishna'	12	3	1	1	1	1	1	2	2	2	0	0	1	1	1	c. Istishna'
d. Piutang Lainnya	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	242	385	154	180	206	231	257	278	308	310	36	62	91	124	159	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	9.280	10.065	4.254	5.023	5.792	6.566	7.358	8.178	8.978	9.716	739	1.493	2.191	3.050	3.860	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	18.147	20.070	8.336	9.869	11.435	12.997	14.595	16.275	17.906	19.534	1.699	3.324	4.963	6.707	8.402	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	18.147	20.070	8.336	9.869	11.435	12.997	14.595	16.275	17.906	19.534	1.699	3.324	4.963	6.707	8.402	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	13.179	15.628	6.875	8.311	9.779	11.313	12.745	14.137	15.619	17.113	1.480	2.937	4.450	5.921	7.516	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	13.550	5.660	3.397	4.877	5.215	5.587	6.315	6.929	7.319	8.063	904	1.725	2.338	2.830	3.097	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	153	167	88	95	108	120	121	129	142	153	12	20	44	54	72	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	0	0	-	-	-	-	0	0	0	1	0	0	0	1	1	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.246	1.555	600	726	850	993	1.097	1.245	1.370	1.532	131	246	400	542	697	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.151	3.938	2.710	4.056	4.257	4.474	5.097	5.554	5.806	6.377	762	1.459	1.893	2.233	2.327	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	26.729	21.288	10.273	13.188	14.995	16.900	19.060	21.066	22.937	25.176	2.384	4.662	6.788	8.751	10.613	5 Total of Operating Income
6 Total Beban Operasional	25.391	19.697	8.683	11.162	12.666	14.256	15.931	17.968	19.492	21.393	1.977	3.958	5.628	7.138	8.541	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	1	2	2	2	2	2	2	5	3	5	5	5	6	a. Yield to BI
b. Bonus Titipan Wadiah	252	233	129	149	175	194	235	245	251	270	21	38	58	85	109	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	28	82	8	9	7	6	7	6	6	6	1	1	1	2	5	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	31	43	25	30	35	43	47	57	57	64	13	12	17	23	29	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	14.681	8.060	3.742	5.200	5.689	6.153	6.754	7.710	8.214	8.912	951	1.853	2.513	2.920	3.170	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.067	1.094	419	501	593	682	764	852	945	1.046	84	167	255	340	433	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	20	13	5	6	7	7	8	10	12	17	1	3	4	6	7	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	10	12	14	16	16	18	18	18	0	0	0	1	1	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5.830	6.239	2.690	3.296	3.817	4.453	5.027	5.603	6.187	6.801	573	1.215	1.758	2.366	2.989	i. Cost of Human Resources
i. Biaya Tenaker	5.690	6.043	2.608	3.204	3.713	4.336	4.895	5.455	6.017	6.579	563	1.186	1.708	2.297	2.899	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	133	188	80	90	101	114	127	143	163	210	10	29	49	68	87	ii. Training Cost
iii. Penelitian dan Pengembangan	7	8	2	2	3	3	4	5	7	13	1	1	1	1	3	iii. Research and Development
j. Beban Operasional Lainnya	3.456	3.909	1.653	1.956	2.327	2.701	3.070	3.466	3.800	4.254	329	664	1.018	1.391	1.790	j. Other Operating Costs
i. Promosi	247	309	106	124	149	174	204	234	258	326	22	58	85	120	155	i. Promotion
ii. Biaya Lainnya	3.209	3.600	1.547	1.832	2.177	2.527	2.866	3.232	3.542	3.928	307	606	933	1.271	1.635	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.338	1.591	1.590	2.026	2.329	2.644	3.129	3.098	3.446	3.783	407	704	1.160	1.613	2.072	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	172	202	103	109	134	154	161	152	132	201	41	42	55	42	52	8 Non Operating Income
9 Beban Non Operasional	90	96	110	137	164	164	181	137	148	178	55	60	68	62	84	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	82	106	(7)	(28)	(30)	(10)	(20)	15	(16)	23	(15)	(17)	(13)	(20)	(33)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.420	1.697	1.583	1.999	2.299	2.633	3.109	3.113	3.430	3.806	393	687	1.147	1.593	2.040	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	2.620	3.672	-	-	-	-	-	-	-	4.485	12	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(468)	(706)	(437)	(565)	(672)	(774)	(600)	(862)	(907)	(1.000)	(96)	(173)	(282)	(400)	(510)	13 Income Tax
14 Laba/Rugi Bersih	952	990	1.145	1.434	1.626	1.860	2.509	2.251	2.523	2.806	285	514	865	1.193	1.530	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 2019
(Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.902	10.571	4.811	5.797	6.876	7.943	8.919	10.048	11.155	12.410	1.250	2.459	3.837	5.138	6.488	1 Operating Income from:
a. Penempatan pada Bank Indonesia	440	522	246	287	327	361	397	435	472	520	54	101	149	213	272	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	171	150	54	62	71	80	82	89	96	107	13	20	28	35	42	b. Placement in Other Banks
c. Surat Berharga	287	361	182	220	259	301	346	402	451	511	54	100	164	217	275	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6.745	8.164	3.820	4.606	5.482	6.352	7.146	8.034	8.935	9.908	911	1.802	2.835	3.781	4.769	d. Financing :
i. Pendapatan Bagi Hasil	2.362	3.743	1.849	2.265	2.676	3.136	3.593	4.064	4.551	5.071	494	967	1.537	2.050	2.590	i. Profit Sharing
a. Mudharabah	867	933	404	481	560	637	707	790	875	960	78	150	227	292	361	a. Mudharabah
b. Musyarakah	1.495	2.810	1.445	1.784	2.116	2.499	2.886	3.274	3.677	4.111	416	817	1.311	1.758	2.230	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	3.392	3.680	1.658	1.969	2.369	2.727	3.004	3.356	3.703	4.084	346	691	1.079	1.445	1.820	ii. Receivables/Acceptables
a. Murabahah	3.276	3.539	1.573	1.886	2.249	2.591	2.847	3.184	3.515	3.874	326	653	1.019	1.365	1.719	a. Murabahah
b. Ujrah	23	25	27	13	36	39	48	48	51	58	5	10	15	21	27	b. Qardh
c. Istishna'	93	117	59	71	84	97	109	124	137	152	14	28	44	59	74	c. Istishna'
d. Piutang Lainnya	-	0	-	-	-	-	-	-	0	0	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	990	741	313	371	436	488	549	614	681	754	71	144	219	287	359	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.260	1.373	509	623	737	849	948	1.088	1.200	1.364	218	435	662	892	1.129	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.362	5.155	2.286	2.754	3.245	3.739	4.262	4.835	5.420	6.086	702	1.385	2.135	2.859	3.605	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4.362	5.148	2.275	2.742	3.230	3.723	4.244	4.832	5.398	6.083	651	1.284	1.983	2.672	3.385	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	11	13	15	17	18	3	21	3	51	101	151	187	220	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	4.540	5.416	2.526	3.043	3.631	4.203	4.656	5.213	5.736	6.324	548	1.074	1.702	2.279	2.883	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	845	1.493	570	698	776	914	1.046	1.138	1.277	1.674	290	273	505	603	756	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	2	2	2	2	2	2	2	0	0	1	2	2	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	1	1	14	14	17	18	19	29	5	8	22	24	30	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Muqertaan, Fee/Komisi/Provisi	319	460	205	295	308	376	427	480	530	584	62	103	154	210	295	c. Income from Investment, Fees,Commission, Provision
d. Pendapatan Lainnya	524	1.030	363	401	453	523	600	637	726	1.059	223	162	327	367	430	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	5.385	6.909	3.096	3.741	4.408	5.117	5.703	6.351	7.012	7.998	837	1.347	2.207	2.882	3.639	5 Total of Operating Income
6 Total Beban Operasional	3.916	4.145	1.749	2.133	2.480	2.929	3.257	3.796	4.215	4.866	510	893	1.463	1.918	2.440	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	-	-	-	-	-	-	-	0	1	1	1	1	1	a. Yield to BI
b. Bonus Titipan Wadiah	97	98	32	40	46	53	61	67	81	88	9	17	23	31	39	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	-	0	0	0	0	1	2	2	2	0	0	-	0	0	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	4	175	114	139	166	199	223	240	287	318	24	51	84	116	164	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.792	1.586	547	690	774	969	1.077	1.346	1.460	1.819	227	333	603	746	923	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	60	71	83	95	105	117	130	144	12	23	34	47	58	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	11	0	0	0	0	0	0	0	0	0	0	0	0	4	4	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	823	961	431	524	611	700	773	866	957	1.062	88	178	268	360	473	i. Cost of Human Resources
i. Biaya Tenaker	811	946	427	518	605	692	765	856	946	1.050	87	176	264	355	467	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	10	15	5	6	6	8	9	10	11	12	1	2	4	5	6	ii. Training Cost
iii. Penelitian dan Pengembangan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	1.057	1.176	565	669	800	912	1.017	1.158	1.299	1.432	149	291	449	614	779	j. Other Operating Costs
i. Promosi	70	89	30	35	42	50	54	64	75	92	6	10	17	23	32	i. Promotion
ii. Biaya Lainnya	987	1.087	535	633	758	862	963	1.094	1.224	1.340	144	281	433	591	747	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.469	2.764	1.347	1.608	1.928	2.188	2.445	2.555	2.797	3.132	327	455	744	963	1.199	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	192	138	53	61	69	118	128	138	144	152	8	15	23	31	39	8 Non Operating Income
9 Beban Non Operasional	132	176	69	79	89	100	112	127	140	156	16	31	47	60	70	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	(37)	(16)	(17)	(19)	18	16	10	4	(5)	(8)	(15)	(24)	(28)	(31)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.529	2.726	1.331	1.591	1.908	2.206	2.461	2.565	2.801	3.127	319	439	721	935	1.168	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	363	574	-	-	-	-	-	-	-	753	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(22)	(59)	(22)	(25)	(28)	(38)	(45)	(56)	(50)	(62)	(6)	(11)	(18)	(21)	(20)	13 Income Tax
14 Laba/Rugi Bersih	1.144	2.094	1.309	1.565	1.881	2.168	2.416	2.509	2.751	2.313	314	429	703	914	1.148	14 Net Profit/Loss

*": Data Tidak Tersedia

*": Data not available

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

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

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

Indikator	2016	2017	2018									2019					Indicator
			Mei	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Lancar	295.826	352.038	347.043	360.180	360.180	361.536	362.347	381.347	380.889	380.175	411.771	397.744	402.671	406.668	404.466	399.133	1. Current
2. Dalam Perhatian Khusus	17.680	19.517	21.828	23.404	23.404	22.238	22.952	23.896	20.437	21.438	17.346	19.393	20.999	21.626	22.031	20.535	2. Special Mention
3. Kurang Lancar	3.015	3.376	3.271	3.019	3.019	2.642	2.744	2.650	2.721	2.662	2.070	2.427	2.508	2.528	2.794	2.600	3. Sub-Standard
4. Diragukan	1.326	1.919	2.097	1.752	1.752	2.177	1.917	2.450	2.312	1.809	1.474	1.374	1.490	1.673	1.742	1.547	4. Doubtful
5. Macet	6.187	5.847	6.579	4.986	4.986	5.195	5.482	5.013	5.578	6.096	5.676	5.781	5.875	6.283	6.486	6.665	5. Lost
Total Aset Produktif	324.034	382.697	380.819	393.341	393.341	393.789	395.443	415.356	411.937	412.180	438.338	426.720	433.544	438.778	437.519	430.480	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,25	2,91	3,14	2,48	2,48	2,54	2,56	2,43	2,58	2,56	2,10	2,25	2,28	2,39	2,52	2,51	Percentage of Non Performing Earning Assets

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018									2019					Indicator
			Mei	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Lancar	208.258	230.684	228.420	236.519	236.519	237.158	235.582	248.600	248.806	250.463	266.133	257.958	261.924	262.262	259.684	257.593	1. Current
2. Dalam Perhatian Khusus	13.725	15.346	17.116	18.053	18.053	17.609	18.185	18.792	15.726	16.114	12.462	14.024	14.691	15.554	16.100	14.653	2. Special Mention
3. Kurang Lancar	2.257	3.111	2.879	2.655	2.655	2.238	2.320	2.257	2.357	2.286	1.616	1.842	1.889	1.910	2.024	1.990	3. Sub-Standard
4. Diragukan	1.109	1.756	1.423	1.053	1.053	1.555	1.296	1.758	1.646	1.189	846	751	791	955	1.055	878	4. Doubtful
5. Macet	4.685	4.249	5.149	3.645	3.645	3.775	4.115	3.684	3.953	4.482	4.222	4.291	4.332	4.312	4.432	4.574	5. Lost
Total Aset Produktif	230.035	255.145	254.986	261.926	261.926	262.335	261.497	275.091	272.488	274.533	285.278	278.867	283.626	284.993	283.295	279.688	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,50	3,57	3,71	2,81	2,81	2,89	2,96	2,80	2,92	2,90	2,34	2,47	2,47	2,52	2,65	2,66	Percentage of Non Performing Earning Assets
Ket: r) Angka-angka diperbaiki																	
Note: r) revised figures																	

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

Indikator	2016	2017	2018									2019					Indicator
			Mei	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Lancar	87.568	121.355	118.623	123.661	123.661	124.378	126.765	132.747	132.083	129.712	145.638	139.786	140.748	144.406	144.782	141.540	1. Current
2. Dalam Perhatian Khusus	3.954	4.170	4.712	5.350	5.350	4.629	4.767	5.104	4.711	5.324	4.884	5.370	6.309	6.072	5.931	5.882	2. Special Mention
3. Kurang Lancar	757	266	392	365	365	403	424	394	364	376	454	585	619	618	771	610	3. Sub-Standard
4. Diragukan	218	163	674	699	699	622	621	692	665	620	628	623	700	718	687	669	4. Doubtful
5. Macet	1.502	1.598	1.430	1.341	1.341	1.420	1.368	1.329	1.625	1.614	1.455	1.490	1.544	1.971	2.053	2.092	5. Lost
Total Aset Produktif	93.999	127.552	125.832	131.416	131.416	131.453	133.945	140.266	139.449	137.646	153.060	147.853	149.918	153.785	154.225	150.793	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,63	1,59	1,98	1,83	1,83	1,86	1,80	1,72	1,90	1,90	1,66	1,82	1,91	2,15	2,28	2,24	Percentage of Non Performing Earning Assets

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Surat Berharga dimiliki berdasarkan Jenis	30.237	44.753	51.649	59.818	58.229	58.874	60.376	60.826	62.509	65.970	67.162	69.097	69.771	70.633	60.820	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	6.105	9.360	13.691	15.070	12.982	11.814	11.775	10.522	11.385	12.778	13.403	14.574	15.407	14.548	12.428	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.144	5.631	11.103	11.154	10.779	9.067	7.427	7.229	7.371	4.814	4.233	4.593	4.612	4.345	3.562	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.785	3.490	1.966	3.276	1.457	1.583	2.506	1.289	1.867	4.291	1.442	2.086	1.504	1.205	2.498	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	239	623	640	746	1.164	1.842	2.004	2.147	3.673	7.728	7.895	9.291	8.998	6.367	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM)	24.132	35.393	37.957	44.748	45.246	47.059	48.602	50.304	51.123	53.193	53.759	54.523	54.364	56.086	48.392	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	20.111	29.427	30.940	31.215	31.265	33.056	34.830	36.362	36.469	39.227	37.810	38.988	36.991	38.311	30.447	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.934	2.580	3.680	2.131	1.986	1.778	1.614	1.795	2.049	1.473	2.177	1.423	2.047	2.515	1.906	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	231	246	201	201	201	201	201	201	201	201	201	201	201	201	201	c. Subordinated Sukuk
d. Sukuk Lainnya	1.730	2.973	2.965	11.029	11.628	11.874	11.807	11.808	12.258	12.130	13.398	13.731	14.946	14.873	15.652	d. Others Sukuk
e. SBPM Syariah Lainnya	126	167	172	172	166	150	150	139	146	162	173	181	179	186	186	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	7.434	7.111	4.406	6.916	3.894	4.148	4.971	3.852	5.457	10.845	6.274	6.672	7.292	6.129	7.619	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	4.785	5.495	3.290	5.800	2.778	3.032	3.855	2.736	3.347	7.135	2.424	2.772	3.582	2.418	4.607	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4.785	4.697	1.806	5.001	1.980	2.233	3.056	1.937	2.548	6.336	1.625	1.973	2.618	1.619	3.908	a. Sharia SPN
b. SBPU Syariah Lainnya	-	798	1.484	799	799	799	799	799	799	799	799	799	964	799	699	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.650	1.616	1.116	1.116	1.116	1.116	1.116	1.116	2.110	3.710	3.850	3.900	3.711	3.711	3.011	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1.000	-	-	-	-	-	-	-	994	2.594	2.594	2.594	2.595	2.595	2.595	b. Sharia Mutual Fund Certificates
c. Sukuk Lainnya	1.650	1.616	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.256	1.306	1.116	1.116	416	c. Subordinated Sukuk
d. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	30.237	44.753	51.649	59.818	58.229	58.874	60.376	60.826	62.509	65.970	67.162	69.097	69.771	70.633	60.820	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	6.105	9.360	13.691	15.070	12.982	11.814	11.775	10.522	11.385	12.778	13.403	14.574	15.407	14.548	12.428	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	517	1.200	2.313	1.868	2.000	2.405	2.581	2.752	2.924	2.333	2.189	1.809	1.386	1.633	1.321	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	205	58	150	-	18	100	25	114	265	40	-	-	60	20	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	2.255	1.718	2.000	2.387	2.481	2.727	2.810	2.068	2.149	1.809	1.386	1.573	1.301	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5.588	8.160	11.378	13.202	10.982	9.409	9.194	7.770	8.462	10.445	11.213	12.765	14.021	12.914	11.107	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	24.132	35.393	37.957	44.748	45.246	47.059	48.602	50.304	51.123	53.193	53.759	54.523	54.364	56.086	48.392	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5.297	11.054	5.926	4.463	6.731	6.638	6.338	6.914	7.180	6.544	7.805	7.779	4.758	7.940	5.514	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	3.075	5.982	67	50	36	23	42	36	20	12	47	39	28	43	74	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2.222	5.072	5.859	4.413	6.696	6.615	6.296	6.878	7.160	6.532	7.758	7.741	4.730	7.898	5.440	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18.835	24.339	32.031	40.286	38.515	40.421	42.264	43.390	43.944	46.648	45.954	46.744	49.606	48.145	42.878	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	7.434	7.111	4.406	6.916	3.894	4.148	4.971	3.852	5.457	10.845	6.274	6.672	7.292	6.129	7.619	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	4.785	5.495	3.290	5.800	2.778	3.032	3.855	2.736	3.347	7.135	2.424	2.772	3.582	2.418	4.607	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	450	645	638	345	569	609	659	681	295	200	617	169	492	732	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	375	418	195	260	394	269	331	255	-	159	169	342	292	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	270	220	150	309	215	390	350	40	200	458	-	150	440	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.080	5.045	2.645	5.162	2.433	2.463	3.246	2.077	2.666	6.840	2.224	2.155	3.413	1.926	3.875	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.650	1.616	1.116	1.116	1.116	1.116	1.116	1.116	2.110	3.710	3.850	3.900	3.711	3.711	3.011	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	140	190	- ^{*)}	- ^{*)}	- ^{*)}	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	140	190	- ^{*)}	- ^{*)}	- ^{*)}	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.650	1.616	1.116	1.116	1.116	1.116	1.116	1.116	2.110	3.710	3.710	3.710	3.711	3.711	3.011	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Surat Berharga dimiliki berdasarkan Jenis	24.106	35.656	43.137	51.325	49.917	49.450	51.221	51.460	52.815	54.503	54.772	55.645	56.117	54.952	47.441	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	5.185	7.950	12.563	13.853	11.758	9.677	9.867	8.707	9.224	9.064	9.748	10.654	11.568	9.139	8.310	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.079	5.491	10.860	10.910	10.294	8.488	6.993	6.792	6.932	4.372	3.780	4.130	4.147	4.128	3.545	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2.930	2.245	1.111	2.333	867	561	1.676	731	1.024	2.417	377	942	930	488	1.101	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	214	593	610	597	628	1.198	1.184	1.268	2.274	5.592	5.582	6.492	4.524	3.664	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18.922	27.705	30.574	37.472	38.159	39.773	41.354	42.753	43.591	45.439	45.023	44.991	44.548	45.813	39.132	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	15.111	22.280	24.414	24.683	24.751	26.425	28.305	29.429	29.543	31.996	30.441	30.716	28.987	29.865	24.357	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.923	2.375	3.235	1.801	1.941	1.733	1.534	1.715	1.979	1.453	2.057	1.389	1.713	2.116	1.597	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	176	191	146	146	146	146	146	146	146	146	146	146	146	146	146	c. Subordinated Sukuk
d. Sukuk Lainnya	1.596	2.809	2.723	10.787	11.272	11.436	11.335	11.441	11.893	11.813	12.336	12.690	13.653	13.629	12.976	d. Others Sukuk
e. SBPM Syariah Lainnya	115	50	55	55	49	33	33	22	30	32	43	51	49	56	56	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	5.495	3.517	2.051	3.626	2.030	1.924	2.206	1.647	2.048	6.206	3.125	3.453	4.248	3.319	5.358	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	3.995	3.017	2.051	3.626	2.030	1.924	2.206	1.647	2.048	4.606	1.525	1.853	2.648	1.719	3.758	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.995	2.917	1.266	3.526	1.930	1.824	2.106	1.547	1.948	4.506	1.425	1.753	2.548	1.619	3.758	a. Sharia SPN
b. SBPU Syariah Lainnya	-	100	785	100	100	100	100	100	100	100	100	100	100	100	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.500	500	-	-	-	-	-	-	-	1.600	1.600	1.600	1.600	1.600	1.600	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1.000	-	-	-	-	-	-	-	-	1.600	1.600	1.600	1.600	1.600	1.600	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	24.106	35.656	43.137	51.325	49.917	49.450	51.221	51.460	52.815	54.503	54.772	55.645	56.117	54.952	47.441	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	5.185	7.950	12.563	13.853	11.758	9.677	9.867	8.707	9.224	9.064	9.748	10.654	11.568	9.139	8.310	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	451	935	2.313	1.868	1.760	1.971	2.148	2.315	2.484	1.602	1.386	1.121	1.123	1.216	1.124	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	205	58	150	-	18	100	25	114	265	40	-	-	60	20	1. Through Income Statement
2. Melalui Other Comprehensive Income	451	730	2.255	1.718	1.760	1.953	2.048	2.290	2.370	1.337	1.346	1.121	1.123	1.156	1.104	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.733	7.015	10.250	11.985	9.998	7.706	7.720	6.391	6.739	7.462	8.362	9.533	10.445	7.923	7.186	
2 Surat Berharga Pasar Modal Syariah	18.922	27.705	30.574	37.472	38.159	39.773	41.354	42.753	43.591	45.439	45.023	44.991	44.548	45.813	39.132	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4.104	8.510	3.499	2.025	2.199	2.003	1.811	1.983	2.246	1.603	2.318	1.603	1.834	2.286	1.774	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.432	5.982	67	50	36	23	42	36	20	12	47	39	28	43	74	1. Through Income Statement
2. Melalui Other Comprehensive Income	1.672	2.528	3.432	1.975	2.163	1.979	1.769	1.947	2.226	1.591	2.271	1.564	1.805	2.243	1.700	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14.818	19.196	27.074	35.448	35.959	37.770	39.542	40.770	41.345	43.836	42.706	43.389	42.715	43.527	37.358	
Surat Berharga Diterbitkan berdasarkan Kategori	5.495	3.517	2.051	3.626	2.030	1.924	2.206	1.647	2.048	6.206	3.125	3.453	4.248	3.319	5.358	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	3.995	3.017	2.051	3.626	2.030	1.924	2.206	1.647	2.048	4.606	1.525	1.853	2.648	1.719	3.758	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	125	375	418	295	260	394	269	331	255	-	547	169	492	732	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	375	418	195	260	394	269	331	255	-	159	169	342	292	1. Through Income Statement
2. Melalui Other Comprehensive Income	330	125	-	-	100	-	-	-	-	-	-	388	-	150	440	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	3.290	2.892	1.676	3.208	1.735	1.664	1.812	1.378	1.717	4.351	1.525	1.306	2.479	1.227	3.026	
2 Surat Berharga Pasar Modal Syariah	1.500	500	-	-	-	-	-	-	-	1.600	1.600	1.600	1.600	1.600	1.600	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.500	500	-	-	-	-	-	-	-	1.600	1.600	1.600	1.600	1.600	1.600	

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Surat Berharga dimiliki berdasarkan Jenis	6.131	9.097	8.512	8.493	8.312	9.424	9.155	9.366	9.694	11.467	12.390	13.452	13.654	15.681	13.378	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	920	1.409	1.128	1.217	1.224	2.137	1.907	1.815	2.162	3.714	3.655	3.920	3.838	5.408	4.118	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	65	140	243	244	485	580	433	437	439	441	454	463	466	217	18	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1.245	855	943	590	1.022	830	558	843	1.874	1.065	1.144	574	717	1.397	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	25	30	30	150	536	644	821	879	1.399	2.136	2.313	2.799	4.474	2.703	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	5.211	7.688	7.384	7.276	7.088	7.287	7.248	7.551	7.532	7.753	8.736	9.532	9.816	10.273	9.260	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	5.000	7.147	6.526	6.532	6.515	6.632	6.525	6.933	6.926	7.231	7.369	8.272	8.004	8.445	6.091	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	11	205	445	330	45	45	80	80	70	20	120	34	334	399	309	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	134	164	242	243	357	438	472	367	365	317	1.062	1.041	1.293	1.243	2.676	d. Others Sukuk
e. SBPM Syariah Lainnya	11	117	116	116	116	116	116	116	116	130	130	130	130	130	130	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	1.940	3.594	2.355	3.290	1.865	2.224	2.765	2.205	3.409	4.639	3.149	3.220	3.045	2.810	2.261	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	2.478	1.239	2.174	749	1.108	1.649	1.089	1.299	2.529	899	919	934	699	849	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.780	540	1.475	50	409	950	390	600	1.830	200	220	70	-	150	a. Sharia SPN
b. SBPU Syariah Lainnya	-	698	699	699	699	699	699	699	699	699	699	699	864	699	699	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	2.110	2.110	2.250	2.300	2.111	2.111	1.411	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	-	-	-	-	-	-	994	994	994	994	995	995	995	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.256	1.306	1.116	1.116	416	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	6.131	9.097	8.512	8.493	8.312	9.424	9.155	9.366	9.694	11.467	12.390	13.452	13.654	15.681	13.378	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	920	1.409	1.128	1.217	1.224	2.137	1.907	1.815	2.162	3.714	3.655	3.920	3.838	5.408	4.118	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	65	265	-	-	240	434	433	437	439	731	804	688	263	417	198	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	-	-	240	434	433	437	439	731	804	688	263	417	198	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1.145	1.128	1.217	984	1.703	1.474	1.379	1.722	2.983	2.851	3.232	3.576	4.991	3.920	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	5.211	7.688	7.384	7.276	7.088	7.287	7.248	7.551	7.532	7.753	8.736	9.532	9.816	10.273	9.260	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.193	2.545	2.427	2.438	4.532	4.636	4.526	4.931	4.934	4.941	5.487	6.177	2.924	5.654	3.740	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	643	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2.545	2.427	2.438	4.532	4.636	4.526	4.931	4.934	4.941	5.487	6.177	2.924	5.654	3.740	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.017	5.143	4.957	4.838	2.556	2.651	2.721	2.620	2.598	2.812	3.248	3.356	6.891	4.618	5.520	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	1.940	3.594	2.355	3.290	1.865	2.224	2.765	2.205	3.409	4.639	3.149	3.220	3.045	2.810	2.261	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	2.478	1.239	2.174	749	1.108	1.649	1.089	1.299	2.529	899	919	934	699	849	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	325	270	220	50	309	215	390	350	40	200	70	- ^{a)}	0	0	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	325	270	220	50	309	215	390	350	40	200	70	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	2.153	969	1.954	699	799	1.434	699	949	2.489	699	849	934	699	849	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	2.110	2.110	2.250	2.300	2.111	2.111	1.411	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	140	190	- ^{a)}	- ^{a)}	- ^{a)}	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	140	190	- ^{a)}	- ^{a)}	- ^{a)}	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	2.110	2.110	2.110	2.110	2.111	2.111	1.411	b. Measured at Face Value - Held to Maturity

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	93.713	118.651	122.026	126.899	128.097	134.221	136.892	139.146	138.141	145.507	143.378	147.508	151.735	151.541	152.043	1. Profit Sharing Financing
NPF	3.272	4.175	5.193	4.030	4.097	4.119	4.150	4.619	4.592	4.205	4.385	4.649	5.310	5.637	5.354	NPF
a. Mudharabah	15.292	17.090	16.672	15.803	15.044	14.624	15.673	16.578	16.450	15.866	14.824	14.581	14.489	13.967	14.155	a. Mudharabah
NPF	401	327	465	280	293	285	270	374	382	359	404	478	549	548	578	NPF
b. Musyarakah	78.421	101.561	105.355	111.097	113.053	119.598	121.218	122.568	121.691	129.641	128.555	132.927	137.246	137.574	137.889	b. Musyarakah
NPF	2.871	3.847	4.729	3.750	3.804	3.834	3.880	4.245	4.210	3.845	3.981	4.171	4.761	5.089	4.775	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	145.145	157.814	160.170	158.480	159.564	159.350	163.379	163.553	163.792	164.088	163.304	162.839	164.552	165.065	167.039	2. Receivables/Acceptables
NPF	6.364	6.698	6.439	5.411	5.602	5.626	5.584	5.666	5.646	4.712	4.876	4.967	4.908	5.107	5.178	NPF
a. Murabahah	139.536	150.276	151.987	150.666	151.555	150.772	154.845	154.756	154.893	154.805	154.167	153.996	155.131	155.597	156.553	a. Murabahah
NPF	6.258	6.588	6.287	5.321	5.507	5.541	5.494	5.554	5.521	4.489	4.696	4.811	4.795	4.986	5.060	NPF
b. Qardh	4.731	6.349	6.820	6.424	6.605	7.138	7.039	7.280	7.347	7.674	7.511	7.191	7.715	7.740	8.709	b. Qardh
NPF	90	96	132	70	71	61	65	86	99	199	151	126	83	88	87	NPF
c. Istishna'	878	1.189	1.363	1.391	1.404	1.440	1.496	1.517	1.551	1.609	1.627	1.653	1.706	1.728	1.776	c. Istishna'
NPF	16	14	20	20	24	24	25	26	26	24	29	30	30	32	32	NPF
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	9.560	9.642	9.762	9.941	10.248	10.180	10.578	10.597	10.756	10.636	10.706	10.765	10.729	3. Ijarah including Leasing receivables
NPF	661	181	224	232	230	289	271	216	221	215	233	170	177	189	192	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	0	0	0	4	15	33	84	165	249	240	223	205	186	b. Financing through Channeling
NPF	-	0	-	-	-	-	0	0	-	3	0	0	0	0	1	NPF
c. Pembiayaan secara Executing	-	29	28	27	27	27	27	26	26	25	25	25	24	24	24	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	NPF
d. Pembiayaan Sewa Lainnya	9.144	9.201	9.532	9.614	9.735	9.910	10.206	10.121	10.469	10.407	10.482	10.371	10.459	10.536	10.520	d. Other Ijarah
NPF	661	181	224	232	230	289	271	216	221	211	229	166	173	185	188	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	248.007	285.695	291.756	295.021	297.423	303.512	310.519	312.879	312.511	320.193	317.439	320.983	326.993	327.371	329.811	Total Financing
NPF	10.298	11.054	11.857	9.673	9.929	10.034	10.005	10.502	10.458	9.132	9.494	9.785	10.396	10.933	10.724	Total NPF

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	61.629	67.049	67.990	66.914	67.632	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	1. Profit Sharing Financing
NPF	2.572	3.542	3.954	2.835	2.883	2.911	2.900	3.038	3.038	2.673	2.772	2.887	3.129	3.297	3.155	NPF
a. Mudharabah	7.577	6.584	6.577	6.175	6.042	5.840	5.612	5.869	5.699	5.477	5.307	5.203	5.229	5.282	5.427	a. Mudharabah
NPF	197	207	232	90	91	95	88	89	86	81	93	97	96	98	119	NPF
b. Musyarakah	54.052	60.465	61.413	60.739	61.590	63.823	64.701	64.749	65.653	68.644	67.267	69.095	72.397	72.952	74.260	b. Musyarakah
NPF	2.376	3.335	3.722	2.745	2.792	2.816	2.813	2.949	2.952	2.593	2.679	2.790	3.032	3.199	3.036	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	113.971	119.952	121.643	119.671	120.375	120.143	124.996	124.854	125.115	124.997	124.347	123.964	125.038	125.739	127.561	2. Receivables/Acceptables
NPF	5.245	5.459	5.347	4.368	4.532	4.589	4.571	4.691	4.686	3.804	3.890	3.957	3.882	4.040	4.111	NPF
a. Murabahah	110.063	114.458	115.614	114.019	114.547	113.794	118.757	118.369	118.568	118.134	117.648	117.574	118.424	118.820	119.662	a. Murabahah
NPF	5.173	5.378	5.236	4.320	4.481	4.544	4.528	4.621	4.603	3.626	3.762	3.853	3.824	3.979	4.051	NPF
b. Qardh	3.883	5.476	6.011	5.635	5.810	6.333	6.223	6.469	6.532	6.848	6.685	6.376	6.600	6.907	7.886	b. Qardh
NPF	64	77	106	43	45	41	40	68	81	175	125	101	56	58	58	NPF
c. Istishna'	25	18	18	17	17	16	16	16	16	15	15	14	13	13	13	c. Istishna'
NPF	7	4	5	5	5	5	3	2	2	2	2	2	2	3	3	NPF
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.117	3.092	3.142	3.122	3.227	3.205	3.352	3.180	3.371	3.286	3.256	3.260	3.265	3. Ijarah including Leasing receivables
NPF	17	29	63	67	71	123	121	120	125	120	137	82	79	87	88	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	24	24	23	23	23	22	22	22	22	21	21	21	20	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.093	3.069	3.119	3.099	3.203	3.182	3.329	3.157	3.348	3.264	3.234	3.238	3.244	d. Other Ijarah
NPF	17	29	63	67	71	123	121	120	125	120	137	82	79	87	88	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	177.482	189.789	192.749	189.677	191.149	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	Total Financing
NPF	7.834	9.030	9.363	7.270	7.486	7.624	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	Total NPF

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	32.083	51.602	54.036	59.985	60.465	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	1. Profit Sharing Financing
NPF	700	633	1.239	1.195	1.214	1.208	1.250	1.581	1.554	1.531	1.613	1.762	2.182	2.340	2.198	NPF
a. Mudharabah	7.715	10.506	10.094	9.627	9.001	8.783	10.062	10.709	10.751	10.389	9.517	9.378	9.260	8.685	8.727	a. Mudharabah
NPF	204	120	233	190	202	190	182	285	296	279	311	382	453	450	459	NPF
b. Musyarakah	24.369	41.096	43.942	50.358	51.463	55.775	56.518	57.818	56.039	60.997	61.288	63.832	64.849	64.622	63.629	b. Musyarakah
NPF	496	513	1.006	1.005	1.012	1.018	1.068	1.296	1.258	1.253	1.302	1.380	1.729	1.890	1.740	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31.174	37.861	38.527	38.810	39.189	39.206	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.325	39.478	2. Receivables/Acceptables
NPF	1.120	1.238	1.093	1.043	1.070	1.036	1.013	975	959	908	987	1.010	1.026	1.067	1.067	NPF
a. Murabahah	29.473	35.818	36.372	36.647	37.007	36.978	36.088	36.387	36.326	36.671	36.519	36.422	36.706	36.777	36.891	a. Murabahah
NPF	1.084	1.210	1.051	1.001	1.026	997	966	934	918	863	934	958	972	1.007	1.009	NPF
b. Qardh	847	872	809	789	794	805	816	811	816	826	826	815	1.115	833	823	b. Qardh
NPF	26	19	26	26	26	20	25	18	18	24	26	24	27	31	28	NPF
c. Istishna'	853	1.170	1.346	1.374	1.388	1.424	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.715	1.763	c. Istishna'
NPF	9	10	15	15	19	19	22	23	24	21	27	28	29	30	29	NPF
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	6.443	6.549	6.620	6.819	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.505	7.464	3. Ijarah including Leasing receivables
NPF	644	152	161	165	159	166	150	96	95	95	96	88	97	102	104	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	-	0	0	4	14	32	83	164	247	239	222	204	185	b. Financing through Channeling
NPF	-	0	-	-	-	-	0	0	-	3	0	0	0	0	1	NPF
c. Pembiayaan secara Executing	-	4	4	4	4	4	4	4	3	3	3	3	3	3	3	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	NPF
d. Pembiayaan Sewa Lainnya	7.262	6.438	6.439	6.545	6.616	6.811	7.002	6.939	7.140	7.250	7.134	7.107	7.225	7.298	7.276	d. Other Ijarah
NPF	644	152	161	165	159	166	150	96	95	92	92	84	94	98	99	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	70.525	95.906	99.006	105.344	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	Total Financing
NPF	2.464	2.024	2.494	2.402	2.443	2.411	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	Total NPF
Ket: *) Angka-angka sementara																
Note: *) Provisional Figures																

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	86.973	111.081	114.165	118.571	120.349	125.725	127.331	129.519	128.889	136.854	135.539	139.013	142.999	143.485	143.872	1. Profit Sharing Financing
NPF	3.147	4.158	4.421	3.351	3.415	3.432	3.428	3.885	3.909	3.528	3.803	4.068	4.724	5.030	4.747	NPF
a. Mudharabah	15.263	15.984	15.471	14.557	14.313	13.877	14.307	15.189	15.020	14.940	14.266	14.040	13.905	13.454	13.649	a. Mudharabah
NPF	401	327	465	280	293	285	270	374	382	359	404	478	549	548	578	NPF
b. Musyarakah	71.710	95.097	98.694	104.014	106.037	111.848	113.025	114.330	113.869	121.914	121.273	124.973	129.093	130.031	130.224	b. Musyarakah
NPF	2.746	3.830	3.957	3.071	3.122	3.148	3.158	3.511	3.527	3.169	3.399	3.590	4.175	4.482	4.169	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	139.565	152.837	155.572	153.984	155.081	155.824	159.954	160.152	160.640	160.854	160.314	159.849	161.371	161.963	164.014	2. Receivables/Acceptables
NPF	5.362	6.117	6.261	5.237	5.431	5.452	5.165	5.257	5.225	4.290	4.616	4.705	4.644	4.844	4.916	NPF
a. Murabahah	133.956	145.301	147.481	146.211	147.096	147.269	151.435	151.372	151.756	151.580	151.176	151.005	152.130	152.708	153.711	a. Murabahah
NPF	5.256	6.007	6.109	5.147	5.336	5.367	5.075	5.145	5.100	4.067	4.436	4.549	4.531	4.723	4.797	NPF
b. Qardh	4.731	6.346	6.728	6.382	6.580	7.116	7.023	7.264	7.332	7.665	7.511	7.191	7.534	7.527	8.527	b. Qardh
NPF	90	96	132	70	71	61	65	86	99	199	151	126	83	88	87	NPF
c. Istishna'	878	1.189	1.363	1.391	1.404	1.440	1.496	1.517	1.551	1.609	1.627	1.653	1.706	1.728	1.776	c. Istishna'
NPF	16	14	20	20	24	24	25	25	26	24	29	30	30	32	32	NPF
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	8.794	8.655	8.621	8.781	8.928	8.876	9.255	9.288	9.458	9.379	9.417	9.539	9.554	3. Ijarah including Leasing receivables
NPF	243	176	205	231	230	289	270	216	219	213	231	168	176	188	192	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	0	0	0	4	15	33	84	165	249	240	223	205	186	b. Financing through Channeling
NPF	-	0	-	-	-	-	0	0	-	-	0	0	0	0	1	NPF
c. Pembiayaan secara Executing	-	29	28	27	27	27	27	26	26	25	25	25	24	24	24	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	NPF
d. Pembiayaan Sewa Lainnya	8.099	8.506	8.766	8.628	8.594	8.750	8.886	8.817	9.146	9.097	9.184	9.114	9.170	9.310	9.344	d. Other Ijarah
NPF	243	175	205	231	230	289	270	216	219	210	228	164	173	185	187	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	234.643	272.453	278.531	281.210	284.052	290.331	296.213	298.547	298.784	306.996	305.310	308.240	313.787	314.987	317.439	Total Financing
NPF	8.752	10.450	10.888	8.819	9.076	9.173	8.863	9.357	9.354	8.032	8.650	8.941	9.545	10.062	9.855	Total NPF

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	58.123	63.908	65.088	63.927	64.660	66.061	66.640	66.754	67.778	70.577	69.230	70.976	74.271	74.928	76.433	1. Profit Sharing Financing
NPF	2.447	3.525	3.579	2.564	2.611	2.642	2.600	2.733	2.755	2.394	2.574	2.690	2.929	3.074	2.933	NPF
a. Mudharabah	7.577	6.584	6.577	6.175	6.042	5.840	5.612	5.869	5.699	5.477	5.307	5.203	5.229	5.282	5.427	a. Mudharabah
NPF	197	207	232	90	91	95	88	89	86	81	93	97	96	98	119	NPF
b. Musyarakah	50.546	57.324	58.511	57.752	58.617	60.221	61.028	60.884	62.079	65.100	63.923	65.773	69.041	69.646	71.005	b. Musyarakah
NPF	2.251	3.318	3.347	2.474	2.520	2.547	2.512	2.644	2.668	2.313	2.481	2.593	2.833	2.977	2.814	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109.020	115.571	117.245	115.380	116.097	116.849	121.816	121.698	122.187	122.106	121.685	121.298	122.173	122.954	124.852	2. Receivables/Acceptables
NPF	4.632	5.270	5.169	4.195	4.361	4.415	4.152	4.282	4.266	3.382	3.629	3.695	3.618	3.777	3.849	NPF
a. Murabahah	105.112	110.079	111.309	109.769	110.295	110.522	115.593	115.229	115.654	115.253	114.985	114.908	115.740	116.248	117.136	a. Murabahah
NPF	4.560	5.188	5.058	4.146	4.311	4.370	4.109	4.212	4.183	3.205	3.501	3.591	3.560	3.716	3.789	NPF
b. Qardh	3.883	5.474	5.919	5.593	5.786	6.312	6.207	6.453	6.517	6.839	6.685	6.376	6.419	6.694	7.704	b. Qardh
NPF	64	77	106	43	45	41	40	68	81	175	125	101	56	58	58	NPF
c. Istishna'	25	18	18	17	17	16	16	16	16	15	15	14	13	13	13	c. Istishna'
NPF	7	4	5	5	5	5	3	2	2	2	2	2	2	3	3	NPF
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	2.962	2.939	2.996	2.980	3.085	3.074	3.236	3.071	3.217	3.140	3.117	3.130	3.144	3. Ijarah including Leasing receivables
NPF	17	28	63	66	70	123	120	120	125	119	136	81	79	87	88	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	24	24	23	23	23	22	22	22	22	21	21	21	20	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.636	2.584	2.938	2.915	2.972	2.957	3.061	3.051	3.213	3.048	3.194	3.118	3.095	3.108	3.123	d. Other Ijarah
NPF	17	28	63	66	70	123	120	120	125	119	136	81	79	87	88	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	168.779	182.088	185.295	182.246	183.753	185.890	191.541	191.525	193.201	195.754	194.132	195.414	199.560	201.011	204.429	Total Financing
NPF	7.096	8.823	8.810	6.825	7.042	7.180	6.872	7.135	7.145	5.895	6.339	6.466	6.626	6.938	6.870	Total NPF
Ket: *) Angka Sementara r) Angka-angka diperbaiki																Note: *) Provisional Figures r) revised figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	28.851	47.173	49.077	54.644	55.690	59.664	60.691	62.765	61.111	66.277	66.309	68.037	68.728	68.558	67.439	1. Profit Sharing Financing
NPF	700	633	843	787	804	790	828	1.152	1.155	1.134	1.229	1.379	1.795	1.955	1.814	NPF
a. Mudharabah	7.686	9.401	8.893	8.382	8.270	8.037	8.695	9.320	9.321	9.462	8.959	8.837	8.676	8.172	8.221	a. Mudharabah
NPF	204	120	233	190	202	190	182	285	296	279	311	382	453	450	459	NPF
b. Musyarakah	21.165	37.773	40.184	46.262	47.420	51.627	51.996	53.445	51.790	56.814	57.350	59.200	60.052	60.386	59.218	b. Musyarakah
NPF	496	513	610	597	602	600	646	867	859	856	918	997	1.342	1.505	1.356	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30.545	37.266	38.326	38.604	38.983	38.975	38.138	38.455	38.453	38.748	38.629	38.551	39.198	39.009	39.162	2. Receivables/Acceptables
NPF	730	847	1.093	1.043	1.070	1.036	1.013	975	959	908	987	1.010	1.026	1.067	1.067	NPF
a. Murabahah	28.845	35.223	36.172	36.442	36.802	36.747	35.842	36.143	36.102	36.328	36.191	36.097	36.390	36.461	36.575	a. Murabahah
NPF	695	819	1.051	1.001	1.026	997	966	934	918	863	934	958	972	1.007	1.009	NPF
b. Qardh	847	872	809	789	794	805	816	811	816	826	826	815	1.115	833	823	b. Qardh
NPF	26	19	26	26	26	20	25	18	18	24	26	24	27	31	28	NPF
c. Istishna'	853	1.170	1.346	1.374	1.388	1.424	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.715	1.763	c. Istishna'
NPF	9	10	15	15	19	19	22	23	24	21	27	28	27	30	29	NPF
3. Pembiayaan Sewa (Ijarah)	6.469	5.926	5.832	5.716	5.626	5.801	5.843	5.802	6.019	6.217	6.240	6.239	6.301	6.409	6.410	3. Ijarah including Leasing receivables
NPF	225	147	142	165	159	166	150	96	94	94	95	87	97	102	104	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	0	0	0	4	14	32	83	164	247	239	222	204	185	b. Financing through Channeling
NPF	-	0	0	-	-	-	0	0	-	-	0	0	0	0	1	NPF
c. Pembiayaan secara Executing	-	4	4	4	4	4	4	4	3	3	3	3	3	3	3	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	NPF
d. Pembiayaan Sewa Lainnya	6.462	5.922	5.828	5.712	5.622	5.793	5.825	5.766	5.933	6.050	5.990	5.996	6.075	6.202	6.221	d. Other Ijarah
NPF	225	147	142	165	159	166	150	96	94	91	91	83	94	98	99	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	65.864	90.365	93.235	98.964	100.299	104.440	104.672	107.022	105.583	111.242	111.178	112.827	114.227	113.976	113.011	Total Financing
NPF	1.656	1.628	2.078	1.994	2.033	1.993	1.991	2.223	2.209	2.137	2.310	2.475	2.919	3.124	2.985	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018								2019					Type of Usage and Debtor Group
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	87.363	99.825	98.656	102.091	101.031	102.515	103.479	103.566	100.738	105.055	102.222	104.236	106.532	105.312	103.900	1. Working Capital
a. UMKM	35.827	37.868	38.333	37.441	37.345	37.773	38.132	37.895	37.304	37.583	38.084	37.869	37.872	38.368	39.237	a. Micro, Small and Medium Enterprise
NPF	2.123	2.196	2.442	2.118	2.139	2.169	2.240	2.427	2.274	2.068	2.102	2.232	2.570	2.672	2.756	NPF
b. Bukan UMKM	51.535	61.957	60.323	64.650	63.685	64.742	65.347	65.671	63.434	67.472	64.138	66.367	68.661	66.944	64.663	b. Non Micro, Small and Medium Enterprise
NPF	2.872	2.916	2.934	2.120	2.191	2.102	1.854	1.532	1.752	1.621	1.781	1.811	2.006	2.056	1.910	NPF
2. Investasi	60.042	66.848	67.831	68.031	68.956	71.827	72.668	73.614	74.796	75.730	75.960	76.241	77.950	77.893	80.193	2. Investment
a. UMKM	18.703	21.111	22.657	22.464	22.533	20.762	21.186	21.070	24.055	24.646	22.664	22.554	23.252	23.241	23.281	a. Micro, Small and Medium Enterprise
NPF	1.744	1.140	1.394	1.135	1.154	1.167	1.137	1.126	1.151	1.014	1.147	1.103	1.154	1.275	1.309	NPF
b. Bukan UMKM	41.339	45.737	45.174	45.566	46.422	51.065	51.481	52.544	50.741	51.084	53.296	53.687	54.699	54.653	56.912	b. Non Micro, Small and Medium Enterprise
NPF	1.622	2.593	2.392	1.999	2.012	2.127	2.369	3.107	2.933	2.222	2.017	2.034	2.087	2.199	2.016	NPF
3. Konsumsi (Bukan UMKM)	100.602	119.021	125.268	124.899	127.437	129.169	134.372	135.699	136.977	139.408	139.256	140.506	142.511	144.165	145.718	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.937	2.208	2.695	2.300	2.433	2.468	2.405	2.309	2.348	2.206	2.448	2.605	2.579	2.731	2.733	NPF
Total Pembiayaan	248.007	285.695	291.756	295.021	297.423	303.512	310.519	312.879	312.511	320.193	317.439	320.983	326.993	327.371	329.811	Total Financing
Total NPF	10.298	11.054	11.857	9.673	9.929	10.034	10.005	10.502	10.458	9.132	9.494	9.785	10.396	10.933	10.724	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018								2019					Type of Usage and Debtor Group
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	68.420	72.188	73.079	71.475	71.490	71.939	71.917	71.439	71.693	72.425	70.964	71.323	73.099	73.493	75.672	1. Working Capital
a. UMKM	28.458	28.973	29.192	28.137	28.300	28.697	29.110	28.776	27.656	27.392	28.427	28.082	28.398	29.133	29.985	a. Micro, Small and Medium Enterprise
NPF	1.751	1.826	2.018	1.715	1.733	1.755	1.836	1.706	1.567	1.429	1.396	1.456	1.458	1.583	1.667	NPF
b. Bukan UMKM	39.962	43.215	43.887	43.338	43.191	43.242	42.807	42.663	44.036	45.033	42.537	43.241	44.701	44.360	45.687	b. Non Micro, Small and Medium Enterprise
NPF	2.239	2.437	2.362	1.558	1.621	1.545	1.306	991	1.227	1.088	1.256	1.283	1.444	1.497	1.349	NPF
2. Investasi	45.768	47.427	46.970	46.613	46.902	47.637	47.971	47.926	48.369	48.773	48.571	48.565	50.097	49.943	50.287	2. Investment
a. UMKM	15.589	16.004	16.641	16.281	16.315	16.186	16.812	16.750	16.909	17.427	18.150	17.927	18.514	18.436	18.447	a. Micro, Small and Medium Enterprise
NPF	1.541	900	1.111	865	868	884	878	841	868	744	859	841	831	941	978	NPF
b. Bukan UMKM	30.178	31.422	30.329	30.332	30.587	31.451	31.159	31.175	31.460	31.346	30.421	30.638	31.583	31.507	31.840	b. Non Micro, Small and Medium Enterprise
NPF	995	2.446	2.177	1.816	1.832	1.928	2.153	2.929	2.755	2.022	1.800	1.793	1.833	1.783	1.750	NPF
3. Konsumsi (Bukan UMKM)	63.294	70.174	72.701	71.589	72.757	73.353	78.647	79.313	79.757	81.100	80.758	81.661	82.725	83.797	84.555	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.309	1.421	1.696	1.316	1.432	1.511	1.419	1.383	1.433	1.314	1.487	1.552	1.525	1.620	1.612	NPF
Total Pembiayaan	177.482	189.789	192.749	189.677	191.149	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	Total Financing
Total NPF	7.834	9.030	9.363	7.270	7.486	7.624	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018								2019					Type of Usage and Debtor Group
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	18.943	27.637	25.577	30.616	29.540	30.577	31.562	32.127	29.046	32.630	31.259	32.913	33.433	31.820	28.228	1. Working Capital
a. UMKM	7.369	8.895	9.141	9.304	9.046	9.077	9.022	9.119	9.648	10.191	9.657	9.787	9.473	9.235	9.253	a. Micro, Small and Medium Enterprise
NPF	373	369	425	403	406	414	405	721	707	639	705	776	1.112	1.090	1.090	NPF
b. Bukan UMKM	11.573	18.742	16.436	21.312	20.495	21.500	22.540	23.007	19.398	22.439	21.602	23.126	23.960	22.585	18.975	b. Non Micro, Small and Medium Enterprise
NPF	633	479	572	562	570	558	549	541	526	533	525	528	563	560	561	NPF
2. Investasi	14.275	19.422	20.861	21.418	22.054	24.190	24.696	25.688	26.427	26.957	27.389	27.676	27.854	27.950	29.907	2. Investment
a. UMKM	3.114	5.107	6.016	6.184	6.218	4.576	4.374	4.319	7.147	7.219	4.514	4.627	4.738	4.804	4.835	a. Micro, Small and Medium Enterprise
NPF	203	240	283	270	286	283	258	286	283	270	287	263	323	334	331	NPF
b. Bukan UMKM	11.160	14.315	14.845	15.234	15.836	19.614	20.322	21.369	19.281	19.738	22.875	23.049	23.116	23.146	25.072	b. Non Micro, Small and Medium Enterprise
NPF	627	148	215	184	180	198	216	178	178	200	217	240	254	416	266	NPF
3. Konsumsi (Bukan UMKM)	37.308	48.846	52.568	53.310	54.680	55.816	55.725	56.386	57.220	58.308	58.499	58.845	59.786	60.368	61.163	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	628	787	998	983	1.002	957	986	927	915	892	961	1.053	1.054	1.111	1.121	NPF
Total Pembiayaan	70.525	95.906	99.006	105.344	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	Total Financing
Total NPF	2.464	2.024	2.494	2.402	2.443	2.411	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	Total NPF
Ket: r) Angka-angka diperbaiki																Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018								2019					Financing by Industrial Origin
			Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Pertanian, Perburuan dan Kehutanan	8.531	10.419	10.904	11.924	11.866	11.618	11.844	12.082	11.846	11.497	11.091	11.361	12.168	12.166	12.175	Agricultures, Hunting and Forestry
NPF	380	322	304	296	328	352	354	289	269	283	267	297	301	463	298	NPF
Perikanan	1.405	1.462	1.196	1.191	1.166	1.189	1.187	1.193	1.186	1.204	1.191	1.174	1.169	1.155	1.142	Fishery
NPF	35	48	51	38	37	37	39	35	35	34	35	36	36	41	42	NPF
Pertambangan dan Penggalian	6.604	6.864	6.297	5.555	5.766	5.852	5.769	6.041	5.562	5.410	5.314	5.196	5.306	5.482	5.944	Mining and Quarrying
NPF	578	317	350	101	85	85	54	65	66	41	43	45	36	40	36	NPF
Industri Pengolahan	19.745	21.463	22.155	22.934	22.857	22.662	23.595	22.771	23.210	24.363	24.386	25.067	25.343	24.709	24.954	Processing Industry
NPF	1.336	1.382	1.230	1.043	1.121	1.124	1.151	1.030	1.073	987	1.283	1.323	1.484	1.460	1.347	NPF
Listrik, gas dan air	8.117	11.044	10.379	13.576	13.894	16.584	16.430	17.061	14.635	16.600	16.285	16.334	16.274	16.145	14.078	Electricity, Gas and Water
NPF	901	916	777	564	558	563	725	844	869	829	604	605	609	500	541	NPF
Konstruksi	14.435	22.198	20.970	22.033	22.294	23.341	22.579	23.957	23.701	24.648	25.349	26.720	27.180	27.193	27.826	Construction
NPF	507	1.036	968	873	872	864	609	865	902	732	775	783	1.088	1.083	1.071	NPF
Perdagangan Besar dan Eceran	30.319	32.839	33.293	32.935	31.861	32.646	33.258	32.882	33.781	33.166	32.932	33.343	33.462	33.782	33.998	Wholesale and Retail Trade
NPF	2.140	1.919	2.342	2.124	2.126	2.114	2.012	2.329	2.082	2.114	2.158	2.223	2.216	2.424	2.458	NPF
Penyediaan akomodasi dan penyediaan makan minum	3.043	3.613	4.095	4.125	4.211	4.197	4.162	4.129	4.454	4.728	4.952	4.660	4.789	4.741	4.840	Provision of accommodation and the provision of eating and drinking
NPF	82	98	80	86	82	91	87	87	85	59	65	62	171	174	181	NPF
Transportasi, pergudangan dan komunikasi	10.921	10.087	9.619	9.841	10.080	10.214	10.221	9.476	9.177	9.374	9.077	9.121	9.254	8.988	9.089	Transportation, Warehousing and Communications
NPF	565	820	504	402	391	380	609	388	404	382	348	342	276	318	270	NPF
Perantara Keuangan	18.948	19.583	18.855	17.769	17.406	17.351	18.217	19.118	18.498	19.569	17.870	17.528	18.352	18.016	18.471	Financial intermediaries
NPF	459	498	312	140	149	153	140	144	206	178	178	184	252	242	231	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.797	12.326	12.285	12.217	12.397	12.368	12.662	12.459	13.218	13.315	12.674	12.896	12.903	12.713	12.856	Real Estate, Business, Ownership, and Business Services
NPF	1.000	1.023	1.473	1.249	1.268	1.267	1.258	1.419	1.403	647	638	613	621	610	608	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	7	5	4	7	7	7	4	4	4	9	9	10	10	23	Government administration, Defense and Compulsory social security
NPF	1	2	2	0	0	0	0	0	0	0	0	0	0	0	1	NPF
Jasa Pendidikan	3.786	4.905	4.892	4.947	5.253	5.140	5.147	5.012	5.026	5.460	5.494	5.501	5.760	5.913	6.006	Education Services
NPF	28	59	46	50	49	52	51	37	37	37	40	34	42	45	46	NPF
Jasa Kesehatan dan Kegiatan Sosial	3.030	4.021	3.858	3.862	3.885	4.174	4.174	4.244	4.345	4.788	4.962	4.901	5.343	5.294	5.425	Health Services and Social Activities
NPF	20	61	67	66	74	127	122	110	109	90	92	51	45	46	78	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.617	4.973	6.839	6.454	6.290	6.253	6.143	5.891	5.644	5.353	5.373	5.477	6.038	5.928	6.009	Community, Sociocultural, Entertainment and Other Individual Services
NPF	259	181	495	200	218	230	262	287	287	257	323	381	449	551	539	NPF
Jasa Perorangan yang Melayani Rumah Tangga	337	331	347	354	351	352	360	363	369	369	368	372	374	410	802	Individual Services which Serve Households
NPF	13	11	14	13	13	13	13	11	11	10	11	11	10	12	12	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	0	0	-	-	-	1 ^{a)}	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	760	538	498	402	401	394	391	497	878	938	854	816	757	562	453	Business Activities which are not clearly defined
NPF	58	153	146	128	126	113	113	252	272	246	186	187	180	192	233	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	51.195	60.663	65.119	65.221	66.716	67.756	68.744	69.596	70.738	71.887	71.821	72.302	73.256	74.962	76.028	For Home Ownership
NPF	1.123	1.353	1.693	1.372	1.493	1.437	1.460	1.440	1.533	1.415	1.555	1.622	1.622	1.707	1.724	NPF
Untuk Pemilikan Flat atau Apartemen	1.512	1.956	2.231	2.240	2.327	2.430	2.514	2.553	2.615	2.670	2.711	2.775	2.818	2.842	2.899	For Apartment Ownership
NPF	33	43	44	31	27	27	41	28	28	44	45	46	41	39	42	NPF
Untuk Pemilikan Ruko atau Rukan	3.101	3.142	3.105	3.121	3.168	3.208	3.261	3.277	3.222	3.272	3.296	3.315	3.348	3.371	3.447	For Shop House Ownership
NPF	103	121	151	132	136	130	134	134	131	128	147	174	167	185	203	NPF
Untuk Pemilikan Kendaraan Bermotor	8.607	10.122	9.881	10.012	10.145	10.209	10.330	9.952	9.914	9.919	9.963	9.807	9.731	9.658	9.727	For Vehicles Ownership
NPF	90	104	170	188	182	295	181	159	116	113	126	128	132	131	132	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	33.183	40.303	42.097	41.796	42.262	42.735	43.441	44.174	44.675	45.862	45.933	46.841	47.852	47.752	48.395	Others
NPF	466	517	536	486	497	483	466	425	434	398	414	442	444	465	481	NPF
Bukan Lapangan Usaha Lainnya	3.005	2.835	2.835	2.510	2.819	2.829	6.082	6.148	5.811	5.797	5.534	5.465	5.505	5.579	5.221	Non Industrial Origin - Others
NPF	122	70	101	91	98	97	123	123	107	107	161	149	173	204	150	NPF
Total Pembiayaan	248.007	285.695	291.756	295.021	297.423	303.512	310.519	312.879	312.511	320.193	317.439	320.983	326.993	327.371	329.811	Total Financing
Total NPF	10.298	11.054	11.857	9.673	9.929	10.034	10.005	10.502	10.458	9.132	9.494	9.785	10.396	10.933	10.724	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018								2019					Financing by Industrial Origin
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Pertanian, Perburuan dan Kehutanan	6.884	7.625	7.998	8.920	8.766	8.506	8.731	8.659	8.464	8.062	7.591	7.859	8.718	8.735	8.678	Agricultures, Hunting and Forestry
NPF	287	205	190	182	215	239	231	168	146	138	144	148	149	144	143	NPF
Perikanan	1.239	1.296	1.045	1.042	1.019	1.044	1.046	1.047	1.040	1.060	1.045	1.031	1.029	1.017	1.014	Fishery
NPF	28	44	46	33	32	32	34	29	29	29	30	34	31	36	37	NPF
Pertambangan dan Penggalian	4.987	5.034	4.371	3.386	3.384	3.411	3.365	3.370	3.091	3.028	2.991	2.911	2.919	2.913	3.376	Mining and Quarrying
NPF	563	301	314	84	68	70	42	51	50	25	27	29	21	25	25	NPF
Industri Pengolahan	15.735	16.591	16.305	16.813	16.924	16.842	16.811	16.373	16.577	17.076	17.339	17.451	17.347	17.434	17.151	Processing Industry
NPF	761	1.273	1.106	919	998	1.011	1.040	916	959	876	1.172	1.212	1.358	1.348	1.220	NPF
Listrik, gas dan air	7.709	8.186	7.957	7.133	7.427	8.210	8.059	8.681	8.279	8.247	7.950	7.915	7.870	7.749	7.885	Electricity, Gas and Water
NPF	510	525	777	564	558	563	725	843	869	829	604	605	609	500	541	NPF
Konstruksi	8.396	10.582	10.846	10.868	11.063	11.784	12.130	12.654	13.269	14.174	13.535	13.859	14.520	14.497	15.119	Construction
NPF	382	888	752	671	671	661	420	406	448	328	327	349	323	342	341	NPF
Perdagangan Besar dan Eceran	25.881	26.144	26.489	26.553	25.559	25.533	25.661	25.154	25.346	25.240	25.071	25.222	25.093	25.599	26.242	Wholesale and Retail Trade
NPF	1.799	1.711	1.996	1.821	1.809	1.796	1.707	2.079	1.823	1.843	1.818	1.883	1.866	2.053	2.079	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.948	2.041	2.388	2.393	2.498	2.489	2.560	2.535	2.544	2.781	3.006	2.696	2.934	2.893	2.963	Provision of accomodation and the provision of eating and drinking
NPF	72	71	66	70	67	75	72	74	73	48	49	51	161	163	171	NPF
Transportasi, pergudangan dan komunikasi	9.446	8.834	8.259	8.254	8.358	8.277	8.207	7.587	7.217	7.420	7.120	7.147	7.293	7.125	7.245	Transportation, Warehousing and Communications
NPF	508	767	436	338	327	302	531	310	326	304	271	267	207	247	198	NPF
Perantara Keuangan	11.729	11.273	11.507	10.450	11.015	11.009	10.673	10.990	11.388	11.519	11.280	11.031	11.264	11.381	11.475	Financial intermediaries
NPF	408	460	259	86	95	110	99	94	155	151	150	151	209	203	185	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9.316	9.351	8.646	8.489	8.492	8.487	8.744	8.598	8.933	8.338	8.160	8.286	8.509	8.473	8.365	Real Estate, Business, Ownership, and Business Services
NPF	895	952	1.016	782	805	800	788	941	957	200	197	172	160	149	146	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	4	3	6	6	6	3	3	3	8	9	9	9	22	Government administration, Defense and Compulsory social security
NPF	1	2	2	0	0	0	0	0	0	0	0	0	0	0	1	NPF
Jasa Pendidikan	3.396	4.213	4.163	4.203	4.440	4.370	4.381	4.237	4.253	4.663	4.695	4.708	4.962	5.014	5.113	Education Services
NPF	23	51	38	43	40	40	39	25	25	25	27	21	21	25	26	NPF
Jasa Kesehatan dan Kegiatan Sosial	2.715	3.648	3.500	3.496	3.516	3.773	3.773	3.846	3.916	4.348	4.522	4.467	4.901	4.851	4.982	Health Services and Social Activities
NPF	16	57	61	61	63	116	111	96	96	79	84	37	30	32	63	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.932	4.072	5.910	5.539	5.379	5.303	5.204	4.984	4.701	4.435	4.500	4.602	5.184	5.116	5.243	Community, Sociocultural, Entertainment and Other Individual Services
NPF	204	143	454	164	173	178	212	204	210	176	243	247	271	375	363	NPF
Jasa Perorangan yang Melayani Rumah Tangga	333	326	340	347	343	344	353	355	360	358	357	361	364	401	797	Individual Services which Serve Households
NPF	12	11	14	13	12	12	12	11	11	9	10	10	10	11	11	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	0	0	0	-	-	-	1 ^{a)}	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	532	391	322	201	200	183	184	293	678	446	366	333	280	230	290	Business Activities which are not clearly defined
NPF	56	150	141	122	121	107	108	219	240	223	159	157	140	153	194	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	27.564	30.179	31.384	30.935	31.437	31.571	32.103	32.194	32.474	32.680	32.441	32.521	32.532	33.596	33.924	For Home Ownership
NPF	683	770	983	686	780	766	765	738	831	759	849	884	843	892	926	NPF
Untuk Pemilikan Flat atau Apartemen	884	829	842	810	804	799	796	799	795	804	796	789	775	759	760	For Apartment Ownership
NPF	23	37	40	24	24	24	25	23	22	22	24	22	20	20	20	NPF
Untuk Pemilikan Ruko atau Rukan	1.346	1.332	1.230	1.208	1.219	1.228	1.261	1.258	1.195	1.204	1.212	1.214	1.209	1.224	1.277	For Shop House Ownership
NPF	49	61	84	71	79	73	80	80	81	73	89	108	102	104	106	NPF
Untuk Pemilikan Kendaraan Bermotor	4.260	3.926	4.182	4.197	4.223	4.321	4.417	4.508	4.529	4.711	4.864	4.967	5.144	5.317	5.592	For Vehicles Ownership
NPF	46	53	56	63	57	167	54	85	46	41	44	44	46	46	46	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	27.554	32.129	33.136	32.812	33.141	33.498	34.886	35.467	35.840	36.792	36.806	37.601	38.475	38.265	38.732	Others
NPF	416	460	466	416	428	412	405	365	371	340	353	374	372	389	395	NPF
Bukan Lapangan Usaha Lainnya	1.686	1.787	1.927	1.626	1.932	1.936	5.184	5.087	4.925	4.909	4.639	4.568	4.590	4.637	4.271	Non Industrial Origin - Others
NPF	91	41	67	57	64	70	91	92	83	78	130	120	141	169	118	NPF
Total Pembiayaan	177.482	189.798	192.749	189.677	191.149	192.929	198.535	198.678	199.818	202.298	200.292	201.548	205.920	207.233	210.514	Total Financing
Total NPF	7.834	9.030	9.363	7.270	7.486	7.624	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	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
(Financing of Sharia Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp (Billion IDR)

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018								2019					Financing by Industrial Origin
			Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Pertanian, Perburuan dan Kehutanan	1.647	2.794	2.906	3.004	3.100	3.112	3.112	3.423	3.383	3.436	3.500	3.503	3.449	3.431	3.498	Agricultures, Hunting and Forestry
NPF	93	117	115	114	113	113	122	122	123	145	123	149	152	320	155	NPF
Perikanan	166	166	151	150	147	145	141	147	146	145	146	144	140	138	128	Fishery
NPF	7	4	5	5	5	5	5	6	6	5	5	6	6	6	6	NPF
Pertambangan dan Penggalian	1.616	1.830	1.926	2.169	2.382	2.441	2.405	2.671	2.470	2.382	2.323	2.284	2.387	2.569	2.568	Mining and Quarrying
NPF	15	16	36	17	17	15	11	15	16	16	16	16	16	15	12	NPF
Industri Pengolahan	4.010	4.871	5.850	6.121	5.933	5.820	6.784	6.398	6.633	7.287	7.047	7.617	7.996	7.275	7.802	Processing Industry
NPF	575	110	124	123	123	113	110	114	114	111	111	111	126	113	127	NPF
Listrik, gas dan air	409	2.859	2.422	6.443	6.467	8.374	8.370	8.379	6.356	8.353	8.335	8.419	8.404	8.397	6.194	Electricity, Gas and Water
NPF	390	391	-	-	-	-	0	0	-	-	-	-	-	-	-	NPF
Konstruksi	6.039	11.616	10.124	11.165	11.231	11.556	10.449	11.304	10.431	10.473	11.814	12.861	12.660	12.697	12.708	Construction
NPF	124	148	216	201	201	203	190	459	454	404	448	434	764	741	730	NPF
Perdagangan Besar dan Eceran	4.438	6.694	6.804	6.382	6.302	7.113	7.597	7.728	8.435	7.926	7.861	8.121	8.370	8.183	7.756	Wholesale and Retail Trade
NPF	341	208	346	303	316	318	305	250	259	271	340	340	350	371	379	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.095	1.572	1.707	1.732	1.714	1.708	1.603	1.594	1.910	1.947	1.945	1.963	1.855	1.848	1.878	Provision of accommodation and the provision of eating and drinking
NPF	11	27	14	15	15	16	15	13	12	11	16	11	11	10	10	NPF
Transportasi, pergudangan dan komunikasi	1.475	1.253	1.361	1.586	1.722	1.937	2.014	1.889	1.960	1.954	1.957	1.973	1.961	1.862	1.844	Transportation, Warehousing and Communications
NPF	57	53	69	64	64	78	78	78	78	78	78	75	68	71	72	NPF
Perantara Keuangan	7.219	8.310	7.349	7.319	6.391	6.342	7.544	8.127	7.110	8.050	6.590	6.497	7.088	6.635	6.996	Financial intermediaries
NPF	51	38	53	53	54	44	41	51	51	26	27	33	43	39	46	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.480	2.975	3.639	3.728	3.904	3.882	3.918	3.861	4.284	4.977	4.514	4.610	4.395	4.240	4.492	Real Estate, Business, Ownership, and Business Services
NPF	105	71	457	467	463	466	470	478	446	447	442	440	462	462	462	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	389	692	729	744	813	770	767	775	773	797	800	793	798	899	894	Education Services
NPF	5	8	8	8	9	13	12	12	12	12	13	13	21	20	20	NPF
Jasa Kesehatan dan Kegiatan Sosial	315	372	358	366	368	398	401	399	429	440	440	434	442	443	442	Health Services and Social Activities
NPF	4	4	6	6	11	12	11	13	13	11	9	14	15	15	15	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	929	915	911	950	939	907	942	918	873	875	854	812	767	Community, Sociocultural, Entertainment and Other Individual Services
NPF	55	37	41	36	44	52	50	83	77	81	79	134	177	176	175	NPF
Jasa Perorangan yang Melayani Rumah Tangga	4	5	7	7	8	7	7	8	10	11	11	11	10	8	5	Individual Services which Serve Households
NPF	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	228	147	176	201	201	211	207	204	200	492	488	483	477	332	163	Business Activities which are not clearly defined
NPF	2	2	6	6	5	5	5	32	31	23	27	29	39	39	39	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	23.631	30.483	33.735	34.285	35.279	36.186	36.641	37.402	38.264	39.208	39.380	39.781	40.724	41.367	42.104	For Home Ownership
NPF	439	583	710	687	713	671	695	702	702	656	706	782	779	815	799	NPF
Untuk Pemilikan Flat atau Apartemen	627	1.127	1.389	1.430	1.523	1.632	1.718	1.754	1.820	1.866	1.915	1.986	2.043	2.083	2.139	For Apartment Ownership
NPF	10	6	5	7	3	3	16	5	6	22	22	24	21	19	21	NPF
Untuk Pemilikan Ruko atau Rukan	1.755	1.810	1.875	1.913	1.949	1.980	2.000	2.019	2.028	2.068	2.084	2.101	2.139	2.147	2.170	For Shop House Ownership
NPF	53	61	67	61	57	57	54	54	51	54	58	66	64	81	97	NPF
Untuk Pemilikan Kendaraan Bermotor	4.347	6.221	5.699	5.814	5.921	5.888	5.912	5.443	5.386	5.208	5.099	4.840	4.588	4.341	4.135	For Vehicles Ownership
NPF	44	52	113	125	125	128	127	74	70	72	83	84	86	85	86	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5.629	8.158	8.962	8.983	9.121	9.237	8.555	8.707	8.835	9.070	9.126	9.240	9.377	9.487	9.664	Others
NPF	50	57	70	70	69	71	61	60	63	58	61	68	72	76	86	NPF
Bukan Lapangan Usaha Lainnya	1.320	1.048	908	884	886	894	898	1.061	886	888	895	897	915	942	950	Non Industrial Origin - Others
NPF	31	29	34	34	34	27	32	31	23	29	31	29	32	35	32	NPF
Total Pembiayaan	70.525	95.906	99.006	105.344	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	Total Financing
Total NPF	2.464	2.024	2.494	2.402	2.443	2.411	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	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 Mei 2019
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - May 2019)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.562	2.357	3.047	2.047	20.994	Jawa Barat
NPF	494	2	163	20	448	NPF
Banten	1.165	557	624	343	7.130	Banten
NPF	95	93	39	-	90	NPF
DKI Jakarta	9.814	47.249	6.902	40.386	35.822	DKI Jakarta
NPF	345	1.190	198	1.329	736	NPF
D.I Yogyakarta	595	125	454	871	1.982	D.I Yogyakarta
NPF	29	0	28	-	42	NPF
Jawa Tengah	3.395	4.106	2.104	2.640	7.539	Jawa Tengah
NPF	160	60	89	137	134	NPF
Jawa Timur	5.220	5.273	2.160	2.885	11.953	Jawa Timur
NPF	437	383	99	224	266	NPF
Bengkulu	161	12	248	28	837	Bengkulu
NPF	27	1	20	-	17	NPF
Jambi	231	343	437	95	2.004	Jambi
NPF	21	0	16	-	34	NPF
Aceh	916	306	392	69	12.739	Aceh
NPF	118	1	41	0	39	NPF
Sumatera Utara	2.468	690	904	1.975	5.659	Sumatera Utara
NPF	282	29	157	161	172	NPF
Sumatera Barat	779	23	443	163	2.660	Sumatera Barat
NPF	70	2	37	1	41	NPF
Riau	726	127	605	646	4.259	Riau
NPF	39	0	89	28	44	NPF
Sumatera Selatan	1.029	550	738	1.035	3.866	Sumatera Selatan
NPF	74	3	54	4	111	NPF
Bangka Belitung	69	499	93	0	329	Bangka Belitung
NPF	3	-	0	-	6	NPF
Kepulauan Riau	152	73	178	726	2.764	Kepulauan Riau
NPF	14	0	5	-	37	NPF
Lampung	947	242	266	303	1.373	Lampung
NPF	55	-	23	27	24	NPF
Kalimantan Selatan	589	520	400	1.188	2.211	Kalimantan Selatan
NPF	77	9	53	11	84	NPF
Kalimantan Barat	873	130	928	26	2.427	Kalimantan Barat
NPF	10	-	22	-	35	NPF
Kalimantan Timur	904	147	618	269	2.991	Kalimantan Timur
NPF	164	69	46	4	94	NPF
Kalimantan Tengah	191	2	76	373	693	Kalimantan Tengah
NPF	6	-	3	-	23	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	115	30	101	-	1.180	<i>Sulawesi Tengah</i>
NPF	18	0	11	-	33	<i>NPF</i>
Sulawesi Selatan	684	523	564	433	4.372	<i>Sulawesi Selatan</i>
NPF	77	62	42	27	99	<i>NPF</i>
Sulawesi Utara	64	2	43	0	429	<i>Sulawesi Utara</i>
NPF	5	0	4	-	9	<i>NPF</i>
Gorontalo	11	11	9	-	224	<i>Gorontalo</i>
NPF	1	-	0	-	5	<i>NPF</i>
Sulawesi Barat	5	2	7	0	334	<i>Sulawesi Barat</i>
NPF	0	-	1	-	2	<i>NPF</i>
Sulawesi Tenggara	163	1	142	5	800	<i>Sulawesi Tenggara</i>
NPF	20	-	11	-	20	<i>NPF</i>
Nusa Tenggara Barat	973	26	460	56	6.034	<i>Nusa Tenggara Barat</i>
NPF	77	1	22	-	52	<i>NPF</i>
Bali	291	45	164	264	1.163	<i>Bali</i>
NPF	29	5	28	44	26	<i>NPF</i>
Nusa Tenggara Timur	45	-	15	-	107	<i>Nusa Tenggara Timur</i>
NPF	4	-	-	-	1	<i>NPF</i>
Maluku	4	-	10	-	184	<i>Maluku</i>
NPF	0	-	0	-	1	<i>NPF</i>
Papua	48	5	102	14	285	<i>Papua</i>
NPF	2	-	4	-	6	<i>NPF</i>
Maluku Utara	37	25	28	-	278	<i>Maluku Utara</i>
NPF	2	-	1	-	1	<i>NPF</i>
Papua Barat	11	-	18	-	97	<i>Papua Barat</i>
NPF	1	-	0	-	3	<i>NPF</i>
Lainnya	-	660	-	70	0	<i>Outside Indonesia</i>
NPF	-	-	-	-	-	<i>NPF</i>
Total	39.237	64.663	23.281	56.912	145.718	Total
NPF	2.756	1.910	1.309	2.016	2.733	NPF

Miliar Rupiah (in Billion IDR)

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.556	1.865	2.799	1.393	13.554	Jawa Barat
NPF	331	2	140	20	292	NPF
Banten	937	438	524	225	3.886	Banten
NPF	39	93	34	-	75	NPF
DKI Jakarta	6.435	32.470	4.884	22.433	13.535	DKI Jakarta
NPF	216	693	131	1.190	320	NPF
D.I Yogyakarta	491	15	397	395	1.023	D.I Yogyakarta
NPF	13	0	27	-	27	NPF
Jawa Tengah	2.693	3.145	1.147	1.361	3.596	Jawa Tengah
NPF	109	30	80	137	69	NPF
Jawa Timur	4.409	4.000	1.856	1.169	6.304	Jawa Timur
NPF	255	365	85	213	181	NPF
Bengkulu	153	12	242	28	836	Bengkulu
NPF	26	1	20	-	17	NPF
Jambi	209	140	410	-	1.627	Jambi
NPF	20	0	15	-	30	NPF
Aceh	831	300	391	69	12.550	Aceh
NPF	118	1	41	0	37	NPF
Sumatera Utara	1.051	519	652	1.186	2.785	Sumatera Utara
NPF	89	29	106	103	62	NPF
Sumatera Barat	608	22	302	80	1.586	Sumatera Barat
NPF	52	2	26	1	35	NPF
Riau	504	113	487	473	1.539	Riau
NPF	18	-	34	27	25	NPF
Sumatera Selatan	687	527	584	732	1.412	Sumatera Selatan
NPF	22	0	46	-	39	NPF
Bangka Belitung	66	499	90	-	224	Bangka Belitung
NPF	3	-	0	-	5	NPF
Kepulauan Riau	104	52	143	722	1.230	Kepulauan Riau
NPF	5	0	4	-	24	NPF
Lampung	943	115	256	119	1.191	Lampung
NPF	55	-	23	27	17	NPF
Kalimantan Selatan	434	396	314	483	1.084	Kalimantan Selatan
NPF	51	1	38	-	39	NPF
Kalimantan Barat	867	20	911	22	1.541	Kalimantan Barat
NPF	9	-	18	-	32	NPF
Kalimantan Timur	648	140	479	155	1.574	Kalimantan Timur
NPF	21	68	14	4	49	NPF
Kalimantan Tengah	191	2	76	373	693	Kalimantan Tengah
NPF	6	-	3	-	23	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	115	30	101	-	1.180	Sulawesi Tengah
NPF	18	0	11	-	33	NPF
Sulawesi Selatan	477	131	446	239	2.188	Sulawesi Selatan
NPF	49	58	30	24	64	NPF
Sulawesi Utara	64	2	43	0	429	Sulawesi Utara
NPF	5	0	4	-	9	NPF
Gorontalo	11	11	9	-	224	Gorontalo
NPF	1	-	0	-	5	NPF
Sulawesi Barat	5	-	7	-	258	Sulawesi Barat
NPF	0	-	1	-	2	NPF
Sulawesi Tenggara	163	1	142	5	800	Sulawesi Tenggara
NPF	20	-	11	-	20	NPF
Nusa Tenggara Barat	938	21	459	56	5.912	Nusa Tenggara Barat
NPF	77	-	22	-	52	NPF
Bali	249	12	123	38	844	Bali
NPF	27	4	9	5	18	NPF
Nusa Tenggara Timur	45	-	15	-	107	Nusa Tenggara Timur
NPF	4	-	-	-	1	NPF
Maluku	4	-	10	-	184	Maluku
NPF	0	-	0	-	1	NPF
Papua	48	5	102	14	285	Papua
NPF	2	-	4	-	6	NPF
Maluku Utara	37	25	28	-	278	Maluku Utara
NPF	2	-	1	-	1	NPF
Papua Barat	11	-	18	-	97	Papua Barat
NPF	1	-	0	-	3	NPF
Lainnya	-	660	-	70	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	29.985	45.687	18.447	31.840	84.555	Total
NPF	1.667	1.349	978	1.750	1.612	NPF

Miliar Rupiah (in Billion IDR)

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	1.006	492	248	653	7.440	Jawa Barat
NPF	163	-	23	-	157	NPF
Banten	229	120	101	118	3.244	Banten
NPF	55	-	5	-	15	NPF
DKI Jakarta	3.379	14.779	2.018	17.953	22.287	DKI Jakarta
NPF	129	497	67	139	416	NPF
D.I Yogyakarta	104	110	57	476	959	D.I Yogyakarta
NPF	16	-	2	-	15	NPF
Jawa Tengah	702	962	956	1.279	3.943	Jawa Tengah
NPF	51	30	9	0	65	NPF
Jawa Timur	810	1.272	304	1.716	5.649	Jawa Timur
NPF	182	18	14	11	85	NPF
Bengkulu	8	-	6	-	1	Bengkulu
NPF	1	-	0	-	0	NPF
Jambi	22	203	26	95	377	Jambi
NPF	1	-	1	-	4	NPF
Aceh	85	6	2	-	189	Aceh
NPF	-	-	-	-	2	NPF
Sumatera Utara	1.417	170	253	788	2.874	Sumatera Utara
NPF	193	-	52	58	110	NPF
Sumatera Barat	171	1	141	83	1.075	Sumatera Barat
NPF	19	-	11	-	6	NPF
Riau	222	14	118	173	2.720	Riau
NPF	21	0	56	1	18	NPF
Sumatera Selatan	342	24	154	302	2.454	Sumatera Selatan
NPF	52	3	8	4	72	NPF
Bangka Belitung	3	-	3	0	105	Bangka Belitung
NPF	-	-	-	-	1	NPF
Kepulauan Riau	47	21	35	4	1.533	Kepulauan Riau
NPF	10	-	0	-	13	NPF
Lampung	4	127	11	184	182	Lampung
NPF	0	-	0	-	7	NPF
Kalimantan Selatan	155	124	87	706	1.127	Kalimantan Selatan
NPF	26	7	15	11	45	NPF
Kalimantan Barat	6	110	17	5	886	Kalimantan Barat
NPF	1	-	4	-	2	NPF
Kalimantan Timur	256	7	138	114	1.418	Kalimantan Timur
NPF	142	1	32	0	45	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 Mei 2019
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - May 2019)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah						Sulawesi Tengah
NPF						NPF
Sulawesi Selatan	207	392	118	195	2.184	Sulawesi Selatan
NPF	28	3	12	3	35	NPF
Sulawesi Utara						Sulawesi Utara
NPF						NPF
Gorontalo						Gorontalo
NPF						NPF
Sulawesi Barat	0	2	-	0	76	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara						Sulawesi Tenggara
NPF						NPF
Nusa Tenggara Barat	35	5	1	0	122	Nusa Tenggara Barat
NPF	-	1	-	-	-	NPF
Bali	42	33	41	226	319	Bali
NPF	2	1	19	39	8	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
Total	9.253	18.975	4.835	25.072	61.163	Total
NPF	1.090	561	331	266	1.121	NPF

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 Mei 2019
(Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - May 2019)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan 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	211	60	42	1.066	250	2.263	4.422	299	766	700	1.419	3	610	742	970	147	-	42	13.778	230	396	640	5.819	131	35.005	Jawa Barat	
NPF	21	8	5	46	1	189	230	8	9	15	42	-	1	12	60	1	-	31	292	7	29	1	101	19	1.127	NPF	
Banten	8	3	19	319	48	383	481	35	173	441	167	1	226	98	267	4	-	17	5.385	124	82	273	1.252	14	9.821	Banten	
NPF	0	0	-	105	1	37	24	1	3	16	7	-	1	-	25	0	-	6	68	1	4	0	16	1	317	NPF	
DKI Jakarta	6.965	629	4.621	13.643	12.044	17.416	13.643	2.968	5.607	12.168	8.725	5	2.277	1.505	2.232	65	-	117	20.257	1.776	959	6.911	4.826	1.093	140.174	DKI Jakarta	
NPF	67	2	14	379	537	1.056	8	162	103	448	0	14	2	104	2	-	-	32	435	16	40	119	81	47	3.798	NPF	
D.I Yogyakarta	31	7	2	115	4	280	389	136	39	185	23	-	549	147	113	24	-	2	1.339	4	49	80	481	30	4.028	D.I Yogyakarta	
NPF	0	0	0	1	-	11	34	3	1	3	2	-	-	0	2	1	-	0	28	2	1	0	10	1	100	NPF	
Jawa Tengah	160	25	10	3.768	79	1.424	2.340	343	521	1.074	578	1	842	523	361	149	-	48	5.194	63	236	271	1.711	65	19.783	Jawa Tengah	
NPF	6	0	0	213	0	43	117	4	3	22	5	-	0	2	23	2	-	3	96	1	13	0	18	6	580	NPF	
Jawa Timur	484	215	11	4.143	469	1.601	4.150	280	596	954	470	0	538	893	504	181	-	47	7.937	349	370	369	2.781	147	27.491	Jawa Timur	
NPF	10	3	0	500	-	202	235	6	14	19	24	-	5	13	93	2	-	16	176	5	25	3	44	13	1.409	NPF	
Bengkulu	96	2	0	17	3	4	180	18	9	18	15	-	23	40	20	0	-	3	292	3	34	25	482	0	1.286	Bengkulu	
NPF	4	0	-	2	0	0	35	1	1	-	1	-	0	-	2	-	-	2	10	0	2	0	4	0	65	NPF	
Jambi	236	6	43	33	1	298	253	17	11	24	52	8	49	20	49	1	-	5	488	5	18	32	1.443	18	3.110	Jambi	
NPF	13	0	-	2	-	0	13	0	1	-	2	0	-	0	2	0	-	5	21	1	1	0	9	1	71	NPF	
Aceh	135	6	18	200	95	354	590	55	22	10	18	0	16	42	100	20	-	4	2.088	25	46	173	9.749	657	14.422	Aceh	
NPF	12	0	3	5	1	37	61	3	2	0	1	-	-	3	27	0	-	3	10	0	2	0	21	5	199	NPF	
Sumatera Utara	1.289	16	2	556	23	1.127	1.256	185	243	423	112	0	78	380	235	48	-	65	3.084	107	227	181	2.027	32	11.696	Sumatera Utara	
NPF	41	6	0	26	0	102	152	115	37	3	29	-	2	1	61	0	-	53	132	3	13	1	18	6	801	NPF	
Sumatera Barat	209	8	2	67	2	123	582	48	14	57	32	1	47	80	116	15	-	4	503	9	47	47	1.936	119	4.067	Sumatera Barat	
NPF	12	0	-	4	-	2	68	3	3	4	1	-	4	0	4	0	-	4	23	0	6	0	8	4	151	NPF	
Riau	519	2	23	93	2	326	371	23	56	162	119	0	82	157	149	13	-	6	2.074	6	50	130	1.997	2	6.363	Riau	
NPF	70	0	0	1	0	16	22	2	2	-	3	-	-	0	35	0	-	5	30	0	1	0	12	0	201	NPF	
Sumatera Selatan	296	21	37	199	118	583	793	120	61	62	512	-	207	205	122	18	-	1	2.386	25	116	80	1.230	29	7.219	Sumatera Selatan	
NPF	12	1	3	4	0	45	35	3	2	0	7	-	4	0	16	0	-	1	73	1	3	0	31	2	246	NPF	
Bangka Belitung	68	2	499	1	-	4	13	2	0	53	1	-	2	1	14	0	-	-	89	1	1	10	228	0	990	Bangka Belitung	
NPF	0	0	-	0	-	1	1	-	-	0	1	-	-	-	1	-	-	-	3	-	-	0	3	-	0	10	NPF
Kepulauan Riau	3	6	0	70	605	70	108	37	92	3	29	0	51	16	34	2	-	3	1.387	17	46	39	1.272	3	3.893	Kepulauan Riau	
NPF	0	0	-	2	1	10	3	1	-	1	0	-	-	0	1	-	-	1	26	3	0	0	7	-	56	NPF	
Lampung	280	17	0	298	5	28	671	21	25	61	30	0	61	139	85	32	-	5	823	13	18	57	461	1	3.132	Lampung	
NPF	4	2	-	35	0	4	24	1	0	12	2	-	-	14	2	0	-	4	18	-	0	5	1	0	1	129	NPF
Kalimantan Selatan	142	13	510	34	1	640	478	16	307	189	105	0	67	133	44	9	-	9	1.484	11	183	82	426	25	4.908	Kalimantan Selatan	
NPF	0	4	5	9	1	25	57	1	19	0	8	-	8	-	7	0	-	7	48	1	11	0	15	10	233	NPF	
Kalimantan Barat	234	13	2	14	3	52	199	17	153	1.167	19	3	22	5	46	8	-	1	879	21	32	26	1.464	5	4.385	Kalimantan Barat	
NPF	7	1	-	2	0	1	14	2	0	0	0	0	-	0	4	0	-	0	21	1	6	-	7	0	67	NPF	
Kalimantan Timur	187	5	75	87	1	321	228	52	179	393	110	0	46	44	156	7	-	47	1.273	35	61	53	1.555	14	4.929	Kalimantan Timur	
NPF	6	1	5	3	-	129	37	1	2	5	16	-	0	4	26	0	-	46	78	2	5	0	9	1	377	NPF	
Kalimantan Tengah	367	1	0	2	0	19	104	4	1	98	9	-	11	6	17	3	-	0	317	5	23	20	323	4	1.335	Kalimantan Tengah	
NPF	0	-	-	0	-	-	5	0	0	-	0	-	-	-	1	0	-	0	17	0	0	0	4	0	31	NPF	
Sulawesi Tengah	6	30	0	7	4	17	139	8	2	1	5	0	4	5	13	3	-	1	187	1	33	12	945	1	1.426	Sulawesi Tengah	
NPF	1	1	-	1	-	2	17	0	0	0	4	-	-	0	4	0	-	0	14	-	4	1	14	0	63	NPF	
Sulawesi Selatan	14	8	15	183	1	328	811	49	67	138	187	-	148	135	88	16	-	16	2.464	23	298	82	1.480	24	6.576	Sulawesi Selatan	
NPF	1	2	1	2	0	27	94	3	8	26	2	-	0	24	9	0	-	7	50	0	27	3	13	5	306	NPF	
Sulawesi Utara	5	7	0	4	0	0	51	10	1	-	2	-	2	1	24	0	-	1	63	3	1	6	347	8	538	Sulawesi Utara	
NPF	0	1	-	1	0	-	3	0	0	-	0	-	-	-	3	-	-	1	4	0	0	1	4	0	18	NPF	
Gorontalo	-	-	-	0	0	1	4	11	-	-	2	-	1	-	12	0	-	-	33	1	1	3	181	4	255	Gorontalo	
NPF	-	-	-	0	-	0	-	0	-	-	-	-	-	-	1	-	-	-	3	-	0	-	0	1	6	NPF	
Sulawesi Barat	0	-	-	0	-	1	4	0	-	2	2	-	-	-	5	-	-	-	91	0	2	9	232	-	349	Sulawesi Barat	
NPF	-	-	-	-	-	0	0	-	-	-	0	-	-	-	0	-	-	-	1	-	-	-	1	-	2	NPF	
Sulawesi Tenggara	2	7	1	11	0	12	162	11	8	0	29	-	3	2	59	4	-	1	404	3	36	15	336	7	1.112	Sulawesi Tenggara	
NPF	0	1	0	1	0	1	18	1	0	-	1	-	-	-	7	0	-	1	12	-	5	-	2	0	51	NPF	
Nusa Tenggara Barat																											

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 Mei 2019
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - May 2019)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	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 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	210	54	42	651	250	1.253	3.818	273	667	645	1.331	3	605	726	904	147	-	33	6.824	169	207	633	5.606	115	25.167	Jawa Barat
NPF	21	8	5	43	1	54	215	7	9	13	31	-	1	163	44	1	-	28	1	100	1	784	14	784	NPF	
Banten	8	3	19	257	48	121	371	30	158	425	116	1	221	98	240	4	-	3	2.534	25	61	265	988	13	6.010	Banten
NPF	0	0	-	105	1	2	20	1	2	14	6	-	1	-	14	0	-	1	54	0	4	0	15	0	242	NPF
DKI Jakarta	4.655	535	2.145	9.053	6.147	10.837	9.251	1.438	4.815	6.476	5.270	4	2.053	1.483	1.943	63	-	53	6.518	249	133	2.882	3.338	414	79.757	DKI Jakarta
NPF	6	2	9	296	537	84	920	5	127	98	37	0	10	1	83	2	-	12	180	2	14	34	59	31	2.550	NPF
D.I Yogyakarta	27	6	2	69	2	9	309	89	6	170	19	-	422	39	104	24	-	0	647	2	22	68	255	29	2.321	D.I Yogyakarta
NPF	0	0	0	1	-	-	33	3	0	-	0	-	-	0	1	1	-	0	15	-	1	-	10	1	67	NPF
Jawa Tengah	152	21	9	3.214	78	338	1.996	276	128	735	234	1	466	302	242	148	-	5	2.187	45	102	227	1.007	28	11.942	Jawa Tengah
NPF	3	0	0	210	0	1	99	4	3	7	5	-	0	2	15	2	-	3	50	1	3	0	12	3	425	NPF
Jawa Timur	469	212	10	2.563	179	1.009	3.493	192	418	529	401	0	496	864	377	181	-	42	3.386	52	131	369	2.258	108	17.739	Jawa Timur
NPF	9	3	0	494	-	111	214	6	10	7	24	-	3	1	20	2	-	13	114	1	16	3	36	11	1.099	NPF
Bengkulu	90	2	-	16	3	4	176	17	9	18	15	-	22	40	20	0	-	3	292	3	34	25	481	0	1.271	Bengkulu
NPF	4	0	-	2	0	0	34	1	1	-	1	-	0	-	2	0	-	2	10	0	2	0	4	0	64	NPF
Jambi	212	6	43	23	1	17	241	16	11	24	35	8	49	20	48	1	-	5	448	4	16	32	1.121	6	2.386	Jambi
NPF	13	0	-	2	-	0	11	0	1	-	1	-	0	-	2	0	-	5	20	1	1	0	9	0	66	NPF
Aceh	135	6	18	199	95	271	580	55	22	10	18	0	16	42	100	20	-	4	1.904	25	45	173	9.746	657	14.141	Aceh
NPF	12	0	3	5	1	37	61	3	2	0	1	-	3	2	27	0	-	3	9	0	1	0	21	5	197	NPF
Sumatera Utara	736	5	1	171	22	484	824	175	126	107	29	0	50	370	203	47	-	58	779	32	52	174	1.742	6	6.193	Sumatera Utara
NPF	16	1	0	8	0	9	58	114	7	3	1	-	2	1	56	0	-	52	34	3	8	1	14	2	388	NPF
Sumatera Barat	168	5	1	43	2	15	411	38	11	52	28	1	45	70	101	15	-	4	493	9	43	45	990	4	2.598	Sumatera Barat
NPF	4	0	-	3	-	2	53	2	3	1	8	-	3	0	4	0	-	4	23	0	6	0	4	2	115	NPF
Riau	418	23	23	47	2	48	335	21	39	162	82	0	82	154	145	13	-	6	551	5	23	129	830	2	3.116	Riau
NPF	23	0	0	1	0	0	13	1	1	2	13	-	-	0	32	0	-	5	16	0	1	0	8	0	104	NPF
Sumatera Selatan	237	14	36	38	118	301	714	78	35	61	400	-	181	191	108	18	-	1	664	12	22	79	629	8	3.943	Sumatera Selatan
NPF	10	1	2	4	0	2	31	3	2	0	4	-	-	0	8	0	-	1	19	1	1	0	17	1	107	NPF
Bangka Belitung	68	2	499	1	-	3	11	2	0	53	1	-	-	1	13	-	-	-	76	1	0	10	136	0	879	Bangka Belitung
NPF	0	0	-	0	-	1	1	-	-	0	0	-	-	-	1	-	-	-	3	-	-	0	2	-	9	NPF
Kepulauan Riau	3	6	0	69	605	13	95	13	89	3	22	0	51	16	33	2	-	1	534	10	12	26	648	1	2.252	Kepulauan Riau
NPF	0	0	-	2	1	1	2	1	-	1	0	-	-	0	1	-	-	1	16	3	0	0	4	-	33	NPF
Lampung	78	17	0	190	5	28	668	21	13	61	30	0	61	138	85	32	-	5	668	12	12	57	440	1	2.624	Lampung
NPF	4	2	-	35	0	4	24	1	0	12	2	-	-	14	2	0	-	4	11	-	-	0	4	1	122	NPF
Kalimantan Selatan	135	13	447	22	1	48	272	10	267	150	28	0	49	126	41	9	-	8	562	5	55	73	363	25	2.709	Kalimantan Selatan
NPF	0	4	4	1	1	1	44	1	18	0	4	-	-	-	5	0	-	7	20	1	3	0	5	10	129	NPF
Kalimantan Barat	233	13	2	12	3	50	179	12	52	1.167	18	3	20	4	43	8	-	1	847	21	26	26	615	5	3.361	Kalimantan Barat
NPF	6	1	-	1	0	1	13	0	0	0	0	0	0	0	4	0	-	0	20	1	6	-	6	0	60	NPF
Kalimantan Timur	22	5	53	83	1	83	215	49	175	390	102	0	44	44	106	7	-	42	641	16	38	52	812	14	2.986	Kalimantan Timur
NPF	0	1	0	2	-	1	25	0	1	2	15	-	0	4	4	0	-	41	35	1	5	-	7	1	156	NPF
Kalimantan Tengah	367	1	0	2	0	19	104	4	1	98	9	-	11	6	17	3	-	0	317	5	23	20	323	4	1.335	Kalimantan Tengah
NPF	0	-	-	0	-	-	5	0	0	-	0	-	1	-	1	0	-	0	17	0	0	0	4	0	31	NPF
Sulawesi Tengah	6	30	0	7	4	17	139	8	2	1	5	0	4	5	13	3	-	1	187	0	33	12	945	1	1.426	Sulawesi Tengah
NPF	1	1	-	1	-	2	17	0	0	0	4	-	-	0	4	0	-	0	14	-	4	1	14	0	63	NPF
Sulawesi Selatan	13	8	13	124	1	63	483	40	60	81	52	-	116	135	82	16	-	6	915	8	96	80	1.065	24	3.480	Sulawesi Selatan
NPF	1	2	1	2	0	4	78	3	8	26	2	-	0	24	7	0	-	5	31	-	14	3	11	5	225	NPF
Sulawesi Utara	5	7	0	4	0	0	51	10	1	-	2	1	2	1	24	0	-	1	63	3	1	6	347	8	538	Sulawesi Utara
NPF	0	1	-	1	0	-	3	0	0	-	0	-	-	-	3	-	-	1	4	0	0	0	4	0	18	NPF
Gorontalo	-	-	-	0	0	1	4	11	-	-	2	-	1	-	12	0	-	-	33	1	1	3	181	4	255	Gorontalo
NPF	-	-	-	0	-	-	0	-	-	-	-	-	-	-	1	-	-	-	3	-	0	-	0	1	6	NPF
Sulawesi Barat	-	-	-	0	-	-	0	-	0	-	2	-	-	1	5	-	-	-	50	0	1	9	197	-	270	Sulawesi Barat
NPF	0	-	-	-	-	0	0	-	-	-	0	-	-	-	0	0	-	-	1	-	2	-	1	-	1	NPF
Sulawesi Tenggara	2	7	1	11	0	12	162	11	8	0	29	-	3	2	59	4	-	1	404	3	36	15	336	7	1.112	Sulawesi Tenggara
NPF	0	1	0	1	0	1	18	1	7	0	1	-	-	-	7	0	-	1	12	-	5	-	2	0	51	NPF
Nusa Tenggara Barat	180	27	10	70	12	50	879	39	10	4	32	-	14	65	62	17	-	5								

Tabel 16b. Pembiayaan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Mei 2019
(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - May 2019)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6		
Jawa Barat	1	6	-	415	0	1.010	603	26	99	55	87	-	5	16	66	0	-	10	6.954	62	189	7	212	17	9.839	Jawa Barat
NPF	0	-	-	3	-	135	15	0	0	2	10	-	0	1	16	0	-	3	129	2	20	-	1	4	343	NPF
Banten	-	-	-	62	-	262	110	5	15	16	51	-	5	-	27	-	-	14	2.852	98	21	8	264	1	3.811	Banten
NPF	-	-	-	-	-	35	4	-	1	2	2	-	-	-	11	-	-	5	14	1	-	0	0	0	75	NPF
DKI Jakarta	2.311	94	2.476	4.311	5.897	6.578	4.392	1.530	792	5.691	3.456	1	224	22	288	1	-	65	13.739	1.526	826	4.030	1.488	678	60.416	DKI Jakarta
NPF	61	-	5	83	-	48	136	3	35	5	411	-	4	0	21	-	-	20	254	13	26	85	21	15	1.248	NPF
D.I Yogyakarta	5	1	0	45	3	270	79	47	33	16	5	-	127	107	9	0	-	2	692	1	27	11	226	1	1.708	D.I Yogyakarta
NPF	-	-	-	-	-	11	1	-	0	3	1	-	-	-	1	-	-	-	13	1	0	0	1	0	32	NPF
Jawa Tengah	8	4	0	554	1	1.086	344	66	392	339	344	-	376	221	119	0	-	44	3.007	18	134	44	704	37	7.841	Jawa Tengah
NPF	3	-	-	3	-	41	17	1	-	15	-	-	-	1	9	0	-	-	46	1	10	0	6	3	155	NPF
Jawa Timur	15	3	1	1.580	291	591	657	87	178	425	69	-	43	30	126	1	-	6	4.551	297	239	0	522	39	9.752	Jawa Timur
NPF	1	0	-	6	-	91	21	0	3	12	0	-	2	12	73	-	-	2	62	3	10	-	8	2	309	NPF
Bengkulu	6	-	0	1	-	-	4	1	-	-	-	-	1	-	0	0	-	-	-	-	-	0	1	-	15	Bengkulu
NPF	0	-	-	0	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	1	NPF
Jambi	24	0	-	10	-	282	12	1	0	-	17	-	0	0	1	-	-	-	40	0	1	0	322	12	724	Jambi
NPF	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	2	-	0	-	1	1	6	NPF
Aceh	-	-	-	0	-	83	9	0	0	-	-	-	-	-	-	-	-	-	184	-	2	-	3	-	281	Aceh
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1	-	-	-	2	NPF
Sumatera Utara	553	11	1	385	1	643	431	10	117	316	83	0	28	9	32	1	-	7	2.305	75	176	7	285	26	5.502	Sumatera Utara
NPF	25	5	-	18	-	93	94	1	30	0	28	-	1	0	6	0	-	1	97	-	5	0	4	4	413	NPF
Sumatera Barat	41	2	1	23	0	108	171	11	3	4	4	-	3	10	15	0	-	-	9	-	4	1	946	114	1.470	Sumatera Barat
NPF	8	0	-	1	-	0	15	0	0	4	0	-	0	0	1	-	-	-	0	-	-	-	5	1	36	NPF
Riau	101	0	-	46	-	278	36	2	17	-	37	-	0	3	5	0	-	1	1.523	1	27	0	1.167	1	3.247	Riau
NPF	47	-	-	0	-	16	9	1	1	-	2	-	-	-	3	0	-	-	14	-	-	0	4	0	97	NPF
Sumatera Selatan	59	7	1	160	0	282	78	43	26	2	111	-	26	13	14	-	-	0	1.722	13	94	1	601	21	3.276	Sumatera Selatan
NPF	2	0	1	1	-	43	4	-	-	-	3	-	4	0	8	-	-	-	55	0	2	0	14	1	139	NPF
Bangka Belitung	0	0	-	-	-	1	2	0	-	-	-	-	2	-	0	0	-	-	12	-	0	0	92	-	112	Bangka Belitung
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1	NPF
Kepulauan Riau	-	0	-	1	-	57	12	24	3	0	7	-	-	-	1	0	-	1	853	7	34	13	624	2	1.641	Kepulauan Riau
NPF	-	-	-	0	-	9	1	0	-	-	-	-	-	-	0	-	-	-	10	-	0	0	3	-	23	NPF
Lampung	201	-	-	107	-	-	3	1	12	-	-	-	-	1	0	-	-	-	155	0	5	0	21	-	507	Lampung
NPF	-	-	-	-	-	0	-	-	-	-	-	-	-	0	-	-	-	-	6	-	-	-	1	-	7	NPF
Kalimantan Selatan	7	0	63	12	0	592	206	5	40	39	77	-	18	7	3	0	-	0	922	6	128	9	63	0	2.199	Kalimantan Selatan
NPF	-	-	0	8	-	23	13	1	1	-	3	-	8	-	2	-	-	-	27	-	8	0	10	-	104	NPF
Kalimantan Barat	1	-	-	2	-	20	5	2	102	1	1	-	2	2	2	-	-	-	31	-	5	-	849	-	1.024	Kalimantan Barat
NPF	1	-	-	1	-	1	2	-	-	-	-	-	-	-	0	-	-	-	1	-	-	-	1	-	7	NPF
Kalimantan Timur	165	-	22	3	-	237	13	3	4	3	8	-	2	0	51	0	-	5	632	19	23	1	742	0	1.933	Kalimantan Timur
NPF	6	-	5	1	-	122	9	1	1	3	1	-	0	0	23	0	-	5	43	0	-	0	2	-	221	NPF
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Selatan	0	-	3	59	0	265	328	9	7	57	135	-	32	1	6	0	-	10	1.549	15	202	2	415	0	3.096	Sulawesi Selatan
NPF	-	-	-	0	-	23	17	-	0	-	-	-	0	-	3	-	-	3	19	0	13	-	2	0	81	NPF
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	0	-	0	0	-	-	2	-	-	-	-	-	-	-	-	41	-	0	0	35	-	79	Sulawesi Barat
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Nusa Tenggara Barat	0	0	-	0	-	37	3	1	-	-	1	-	-	-	-	-	-	-	118	-	0	0	4	-	164	Nusa Tenggara Barat
NPF	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF
Bali	-	-	-	24	-	42	240	1	4	31	-	-	-	-	-	-	-	-	212	-	32	0	75	0	662	Bali
NPF	-	-	-	1	-	39	21	-	-	-	-	-	-	-	-	-	-	-	6	-	2	-	0	-	68	NPF
Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Nusa Tenggara Timur
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	-	-	-	-	-	-	-														

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

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

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

*) Angka-angka sementara

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

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

Note: r) Revised figures
) Provisional figures

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

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

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

Note: r) Revised figures
) Provisional figures

Tabel 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					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	15,44	13,73	13,63	13,54	12,99	13,15	12,92	12,72	13,32	12,77	12,57	12,79	12,47	12,61	12,93	1. Working Capital
a. UMKM	19,65	19,66	19,69	20,16	19,73	19,60	19,56	19,42	20,05	19,83	19,41	19,74	19,95	20,16	20,36	a. Micro, Small and Medium Enterprise
i. Rupiah	19,72	19,73	19,82	20,28	19,84	19,71	19,67	19,54	20,12	19,91	19,52	19,85	20,13	20,33	20,50	i. Rupiah
ii. Valas	7,76	4,66	3,92	4,50	4,71	4,84	5,27	5,38	2,69	2,54	2,82	2,74	3,12	3,18	3,15	ii. Foreign Exchange
b. Bukan UMKM	12,51	10,10	9,78	9,71	9,03	9,38	9,04	8,86	9,36	8,84	8,51	8,82	8,34	8,29	8,43	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,88	10,46	10,21	10,12	9,37	9,70	9,43	9,22	9,79	9,15	8,77	9,15	8,64	8,54	8,71	i. Rupiah
ii. Valas	7,10	5,52	4,80	4,78	4,59	4,70	4,59	4,44	4,44	4,52	4,51	4,40	4,41	4,48	4,48	ii. Foreign Exchange
2. Investasi	12,12	11,11	10,94	10,85	10,61	10,61	10,67	10,46	10,47	10,41	10,07	9,84	10,14	10,21	10,16	2. Investment
a. UMKM	14,77	13,58	12,74	12,60	12,51	12,80	12,84	12,70	12,28	12,04	12,31	11,77	12,28	12,35	12,23	a. Micro, Small and Medium Enterprise
i. Rupiah	14,85	13,59	12,74	12,65	12,55	12,84	12,89	12,75	12,32	12,08	12,35	11,81	12,34	12,39	12,27	i. Rupiah
ii. Valas	6,74	4,79	4,52	4,96	5,47	5,47	5,37	5,37	5,36	5,36	5,36	5,41	5,81	5,39	5,39	ii. Foreign Exchange
b. Bukan UMKM	10,92	9,98	10,04	9,99	9,68	9,73	9,78	9,56	9,61	9,62	9,12	9,02	9,23	9,31	9,31	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,17	10,74	10,81	10,80	10,47	10,44	10,49	10,24	10,32	10,30	9,68	9,56	9,78	9,87	9,84	i. Rupiah
ii. Valas	6,83	6,69	6,53	6,39	6,19	6,20	6,24	6,23	6,05	6,16	5,91	5,92	5,89	5,89	5,88	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,60	11,19	10,93	10,88	10,77	10,74	10,81	10,59	10,83	10,64	10,69	9,69	10,46	10,57	10,53	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,60	11,19	10,93	10,88	10,77	10,74	10,81	10,59	10,83	10,64	10,69	9,69	10,46	10,57	10,53	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka
diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	16,36	15,25	15,05	15,39	14,50	14,73	14,47	14,27	14,71	14,26	13,84	14,30	13,91	13,91	14,12	1. Working Capital
a. UMKM	21,19	22,14	22,19	22,98	22,36	22,12	22,03	21,98	23,06	23,04	22,24	22,80	23,03	23,11	23,32	a. Micro, Small and Medium Enterprise
i. Rupiah	21,28	22,16	22,32	23,07	22,43	22,19	22,11	22,07	23,07	23,05	22,29	22,84	23,17	23,23	23,40	i. Rupiah
ii. Valas	7,76	10,27	5,08	6,56	7,19	7,32	8,00	7,95	5,37	3,84	2,33	1,91	3,19	3,35	3,37	ii. Foreign Exchange
b. Bukan UMKM	12,93	10,63	10,30	10,45	9,35	9,82	9,32	9,08	9,47	8,92	8,22	8,78	8,11	7,87	8,09	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,32	10,83	10,54	10,71	9,58	10,02	9,49	9,26	9,67	9,09	8,39	8,99	8,27	8,02	8,24	i. Rupiah
ii. Valas	7,30	7,29	6,41	6,43	5,74	6,15	6,31	5,92	6,06	5,80	5,24	5,14	5,22	5,19	5,21	ii. Foreign Exchange
2. Investasi	12,85	11,83	11,70	11,61	11,30	11,26	11,45	11,14	11,17	11,07	10,56	10,06	10,56	10,63	10,59	2. Investment
a. UMKM	15,14	14,26	13,44	13,34	13,29	13,27	13,25	13,05	13,16	12,82	12,65	11,67	12,44	12,42	12,28	a. Micro, Small and Medium Enterprise
i. Rupiah	15,23	14,26	13,45	13,35	13,29	13,27	13,25	13,06	13,16	12,82	12,65	11,67	12,44	12,43	12,28	i. Rupiah
ii. Valas	6,75	4,00	4,00	4,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	ii. Foreign Exchange
b. Bukan UMKM	11,67	10,59	10,75	10,68	10,24	10,22	10,47	10,11	10,10	10,10	9,32	9,12	9,46	9,58	9,60	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,57	11,14	11,34	11,31	10,85	10,81	11,07	10,65	10,59	10,58	9,74	9,50	9,86	10,00	10,01	i. Rupiah
ii. Valas	7,87	7,81	7,46	7,25	6,85	6,84	6,96	6,96	6,95	6,96	6,41	6,41	6,50	6,48	6,46	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,30	12,30	12,17	12,18	12,23	11,89	12,35	12,01	12,12	10,40	12,01	11,99	11,95	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,34	12,47	12,30	12,30	12,17	12,18	12,23	11,89	12,35	12,01	12,12	10,40	12,01	11,99	11,95	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	12,11	9,76	9,58	9,23	9,34	9,43	9,39	9,28	9,88	9,47	9,69	9,52	9,33	9,62	9,75	1. Working Capital
a. UMKM	13,73	11,59	11,68	11,62	11,52	11,63	11,58	11,36	11,41	11,20	11,10	10,98	10,74	10,86	10,76	a. Micro, Small and Medium Enterprise
i. Rupiah	13,73	11,73	11,81	11,75	11,66	11,77	11,73	11,50	11,53	11,35	11,23	11,11	10,88	11,03	10,93	i. Rupiah
ii. Valas	-	1,94	1,96	2,02	1,96	2,04	2,09	2,07	2,29	2,45	3,04	3,05	3,04	3,03	3,01	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,42	8,19	8,38	8,51	8,51	8,46	9,12	8,68	9,07	8,90	8,78	9,11	9,26	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,38	9,55	9,25	8,85	8,90	9,04	9,29	9,14	10,11	9,27	9,53	9,46	9,36	9,59	9,91	i. Rupiah
ii. Valas	6,37	3,36	2,84	2,99	2,93	2,97	3,24	3,06	3,02	3,11	3,50	3,63	3,63	3,57	3,62	ii. Foreign Exchange
2. Investasi	9,77	9,38	9,22	9,19	9,13	9,34	9,16	9,20	9,19	9,21	9,20	9,44	9,38	9,47	9,44	2. Investment
a. UMKM	12,93	11,45	10,79	10,65	10,46	11,12	11,24	11,33	10,21	10,16	10,95	12,17	11,63	12,07	12,03	a. Micro, Small and Medium Enterprise
i. Rupiah	12,98	11,46	10,79	10,77	10,57	11,29	11,44	11,53	10,31	10,25	11,11	12,38	11,91	12,27	12,22	i. Rupiah
ii. Valas	6,62	5,76	5,61	5,02	5,26	5,26	5,17	5,18	5,17	5,17	5,17	5,24	5,71	5,22	5,23	ii. Foreign Exchange
b. Bukan UMKM	8,89	8,64	8,59	8,59	8,60	8,93	8,71	8,77	8,82	8,86	8,85	8,89	8,92	8,93	8,94	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10,84	9,78	9,60	9,66	9,65	9,82	9,54	9,61	9,83	9,80	9,59	9,64	9,67	9,68	9,62	i. Rupiah
ii. Valas	5,31	4,98	5,31	5,32	5,41	5,46	5,46	5,46	5,13	5,38	5,43	5,46	5,32	5,35	5,36	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10,34	9,35	9,05	8,99	8,89	8,85	8,81	8,77	8,73	8,72	8,73	8,70	8,33	8,61	8,57	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10,34	9,35	9,05	8,99	8,89	8,85	8,81	8,77	8,73	8,72	8,73	8,70	8,33	8,61	8,57	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka
diperbaiki

Note: r) Revised figures

Tabel 19. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah (Average of Margin Rates of BUS and UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing) Persen (Percent)																
Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Penerima Pembiayaan Lapangan Usaha																Financing to Business Sector
Pertanian, perburuan dan Kehutanan	14.15	14.01	13.68	12.89	12.77	13.14	13.20	13.21	13.27	12.86	13.38	13.00	13.09	13.47	13.39	Agricultures, Hunting and Forestry
a. Rupiah	14.47	14.22	14.16	13.34	13.19	13.29	13.35	13.34	13.42	12.99	13.53	13.13	13.21	13.59	13.50	a. Rupiah
b. Valas	6.00	6.00	4.51	4.36	4.26	5.56	5.50	5.50	5.75	5.76	5.65	5.65	5.78	5.80	5.81	b. Foreign Exchange
Perikanan	12.80	12.03	12.64	12.90	12.91	12.55	12.59	12.55	13.48	13.14	10.69	10.60	9.63	10.79	11.16	Fishery
a. Rupiah	12.85	12.03	12.64	12.90	12.91	12.55	12.59	12.55	13.48	13.14	10.69	10.60	9.63	10.79	11.16	a. Rupiah
b. Valas	7.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	9.62	9.60	9.67	8.71	8.12	8.14	8.25	8.09	8.25	7.85	6.16	5.98	6.10	6.11	6.25	Mining and Quarrying
a. Rupiah	12.57	11.81	12.30	11.49	11.34	11.42	11.42	10.69	12.34	11.94	8.08	7.63	7.99	7.65	7.68	a. Rupiah
b. Valas	6.83	7.12	7.22	7.07	6.28	6.28	6.45	6.47	6.03	5.75	5.17	5.16	5.09	5.15	5.13	b. Foreign Exchange
Industri Penolahan	11.06	10.86	10.83	10.76	9.85	9.86	9.75	9.80	9.78	9.74	9.46	9.00	9.37	9.32	9.32	Processing Industry
a. Rupiah	12.01	11.85	11.78	11.75	10.66	10.67	10.66	10.69	10.62	10.54	10.13	9.72	10.26	10.03	10.09	a. Rupiah
b. Valas	5.90	4.75	4.91	4.91	4.97	5.04	5.10	5.14	5.11	5.26	5.41	5.28	5.17	5.32	5.20	b. Foreign Exchange
Listrik, gas dan air	10.34	8.51	8.21	8.16	8.21	9.75	8.08	7.85	8.44	7.99	7.70	10.15	7.83	7.70	8.41	Electricity, Gas and Water
a. Rupiah	12.16	9.02	8.81	8.59	8.61	10.36	8.39	8.19	8.94	8.26	7.93	10.75	8.05	7.91	8.77	a. Rupiah
b. Valas	7.65	7.27	6.39	6.24	6.35	6.34	6.36	6.03	6.02	6.40	6.20	6.23	6.39	6.37	6.44	b. Foreign Exchange
Konstruksi	12.34	10.14	10.56	10.35	9.60	9.44	9.77	9.61	9.83	9.75	9.52	9.61	9.83	9.67	9.61	Construction
a. Rupiah	12.51	10.21	10.62	10.41	9.66	9.49	9.82	9.66	9.88	9.80	9.58	9.66	9.89	9.73	9.66	a. Rupiah
b. Valas	5.84	5.63	5.99	5.99	5.97	5.96	5.96	5.95	5.95	5.96	3.85	4.28	4.26	4.28	4.28	b. Foreign Exchange
Perdagangan Besar dan Eceran	20.04	18.89	18.49	18.91	18.87	18.65	18.63	18.56	18.82	18.74	18.30	18.15	18.40	18.72	18.44	Wholesale and Retail Trade
a. Rupiah	20.10	19.03	18.75	19.11	19.11	18.88	18.85	18.78	19.10	19.01	18.57	18.41	18.68	18.99	18.69	a. Rupiah
b. Valas	7.33	6.25	6.15	6.49	6.42	6.44	6.41	6.45	5.39	5.36	5.09	5.01	4.94	4.96	4.94	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	14.23	12.79	12.15	12.32	11.83	11.89	11.81	11.75	11.87	11.63	11.72	11.77	11.97	12.17	12.19	Provision of accommodation and the provision of eating and drinking
a. Rupiah	14.24	12.80	12.15	12.32	11.84	11.90	11.81	11.75	11.87	11.63	11.72	11.77	11.97	12.17	12.19	a. Rupiah
b. Valas	7.00	6.00	6.00	6.00	5.50	5.50	5.50	5.50	5.50	5.50	5.50	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11.19	10.62	10.42	10.33	9.53	9.93	10.74	9.81	10.03	10.08	9.30	9.73	10.08	10.06	10.22	Transportation, Warehousing and Communications
a. Rupiah	11.88	11.08	11.00	11.03	10.13	10.60	11.53	10.51	10.73	10.76	9.89	10.44	10.97	10.96	11.05	a. Rupiah
b. Valas	7.89	8.02	7.00	6.71	6.21	6.20	6.25	6.22	6.19	6.15	5.74	5.34	5.14	5.12	5.23	b. Foreign Exchange
Perantara Keuangan	13.95	10.88	10.36	10.66	10.43	10.43	10.08	9.79	10.30	9.84	10.19	9.90	9.92	9.85	9.93	Financial intermediaries
a. Rupiah	13.96	11.14	10.58	10.92	10.44	10.44	10.34	10.03	10.55	9.85	10.21	9.92	9.93	9.86	9.94	a. Rupiah
b. Valas	6.99	2.35	3.41	5.43	4.40	4.40	3.01	3.01	3.01	4.40	4.40	3.21	4.40	4.40	4.40	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.88	11.23	10.54	10.75	10.40	10.24	10.17	10.14	10.06	10.35	9.24	9.02	9.13	9.09	9.18	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13.23	11.58	11.09	11.33	11.00	10.84	10.76	10.75	10.59	10.89	9.46	9.26	9.37	9.33	9.41	a. Rupiah
b. Valas	5.77	3.63	2.60	2.75	2.59	2.59	2.61	2.51	2.47	2.35	3.54	3.79	3.87	3.82	3.89	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.38	11.83	12.26	11.16	12.00	12.01	12.00	11.04	12.54	12.26	16.72	16.31	16.00	15.91	14.09	Government administration, Defense and Compulsory social security
a. Rupiah	14.38	11.83	12.26	11.16	12.00	12.01	12.00	11.04	12.54	12.26	16.72	16.31	16.00	15.91	14.09	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13.45	12.63	12.12	12.43	11.94	12.10	11.99	11.61	11.93	11.25	11.41	10.62	11.25	11.24	11.26	Education Services
a. Rupiah	13.53	12.63	12.12	12.43	11.94	12.10	11.99	11.61	11.93	11.25	11.41	10.62	11.25	11.24	11.26	a. Rupiah
b. Valas	8.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13.19	12.52	12.03	12.10	11.84	11.70	11.57	11.41	11.49	10.69	11.52	10.71	10.51	11.30	11.20	Health Services and Social Activities
a. Rupiah	13.19	12.52	12.03	12.10	11.84	11.70	11.57	11.41	11.49	10.69	11.52	10.71	10.51	11.30	11.20	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16.87	15.01	14.56	14.58	14.56	14.50	14.46	14.39	14.53	14.37	13.32	12.99	12.19	12.18	12.14	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	17.24	15.51	14.64	14.66	14.63	14.57	14.52	14.45	14.53	14.37	13.32	12.99	12.19	12.18	12.14	a. Rupiah
b. Valas	8.15	5.87	2.18	2.00	1.82	1.82	1.82	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	34.94	39.25	40.39	41.05	40.79	41.06	41.30	41.61	42.41	42.76	43.02	44.80	45.33	46.23	50.52	Individual Services which Serve Households
a. Rupiah	34.94	39.25	40.39	41.05	40.79	41.06	41.30	41.61	42.41	42.76	43.02	44.80	45.33	46.23	50.52	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	11.00	5.41	19.00	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	-	11.00	5.41	19.00	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14.44	12.10	10.82	11.29	12.00	13.27	13.19	10.39	12.23	7.55	8.27	7.96	7.67	10.03	10.90	Business Activities which are not clearly defined
a. Rupiah	14.44	12.10	10.82	11.29	12.00	13.27	13.19	10.39	12.23	7.55	8.27	7.96	7.67	10.03	10.90	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																Financing to Non Industrial Origin
Rumah Tangga																House Hold
Untuk Pemilikan Rumah Tinggal	11.32	10.57	10.22	10.15	9.98	9.92	9.87	9.78	9.92	9.85	9.72	8.21	9.46	9.64	9.61	For Home Ownership
a. Rupiah	11.32	10.57	10.22	10.15	9.98	9.92	9.87	9.78	9.92	9.85	9.72	8.21	9.46	9.64	9.61	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	11.29	9.94	9.56	9.49	9.34	9.20	9.14	9.12	9.14	9.11	8.93	8.79	8.84	8.80	8.78	For Apartement Ownership
a. Rupiah	11.29	9.94	9.56	9.49	9.34	9.20	9.14	9.12	9.14	9.11	8.93	8.79	8.84	8.80	8.78	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	11.72	10.85	10.27	10.18	10.10	10.03	10.01	9.88	10.08	10.05	9.95	7.78	9.78	9.77	9.62	For Shop House Ownership
a. Rupiah	11.72	10.85	10.27	10.18	10.10	10.03	10.01	9.88	10.08	10.05	9.95	7.78	9.78	9.77	9.62	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	10.85	10.70	10.13	10.07	10.01	10.02	10.02	9.77	9.95	9.82	10.18	9.85	10.04	10.02	9.98	For Vehicles Ownership
a. Rupiah	10.85	10.70	10.13	10.07	10.01	10.02	10.02	9.77	9.95	9.82	10.18	9.85	10.04	10.02	9.98	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	12.44	12.45	12.44	12.44	12.40	12.42	12.41	11.96	12.44	11.98	12.32	11.88	12.12	12.22	12.20	Multipurpose Loans and Others
a. Rupiah	12.44	12.4														

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018								2019					Indikator
			Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Financing to Business Sector																
Penerima Pembiayaan Lapangan Usaha	15.19	15.47	15.07	13.89	13.83	14.37	13.20	13.21	14.49	13.96	14.82	14.26	14.26	14.75	14.70	Agricultures, Hunting and Forestry
a. Rupiah	15.19	15.47	15.53	14.34	14.24	14.37	13.35	13.34	14.52	13.99	14.86	14.30	14.29	14.79	14.73	a. Rupiah
b. Valas	12.87	12.07	3.33	3.29	3.00	-	5.50	5.50	7.00	7.00	6.32	6.32	6.94	6.94	6.94	b. Foreign Exchange
Perikanan	12.87	12.07	12.78	13.07	13.08	12.67	12.59	12.55	13.72	13.33	10.56	10.45	9.35	10.67	11.08	Fishery
a. Rupiah	12.87	12.07	12.78	13.07	13.08	12.67	12.59	12.55	13.72	13.33	10.56	10.45	9.35	10.67	11.08	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	10.66	10.99	11.55	10.83	10.04	10.05	8.25	8.09	10.51	10.00	6.81	6.53	6.60	6.60	6.70	Mining and Quarrying
a. Rupiah	12.56	11.93	12.60	11.86	11.89	11.92	11.42	10.69	12.52	12.56	7.70	7.19	7.42	7.24	7.29	a. Rupiah
b. Valas	7.98	9.26	9.75	9.70	7.99	7.98	6.45	6.47	8.36	7.36	5.92	5.88	5.82	5.97	5.90	b. Foreign Exchange
Industri Pengolahan	11.82	11.87	11.99	11.93	10.65	10.66	9.75	9.80	10.62	10.55	10.06	9.58	10.23	9.93	10.08	Processing Industry
a. Rupiah	12.18	12.26	12.35	12.30	10.94	10.92	10.66	10.69	10.83	10.75	10.23	9.71	10.39	10.08	10.26	a. Rupiah
b. Valas	6.90	5.82	5.74	5.74	5.75	5.82	5.10	5.14	6.07	6.09	6.35	6.66	6.81	6.63	6.25	b. Foreign Exchange
Listrik, gas dan air	10.50	8.78	8.31	8.91	8.53	11.11	8.08	7.85	8.26	7.56	6.96	11.77	7.01	6.75	7.71	Electricity, Gas and Water
a. Rupiah	12.16	9.34	9.04	10.03	9.43	12.84	8.39	8.19	9.08	7.99	7.22	13.53	7.22	6.89	8.13	a. Rupiah
b. Valas	7.74	7.48	6.44	6.28	6.35	6.34	6.36	6.03	5.94	6.37	6.11	6.15	6.33	6.31	6.39	b. Foreign Exchange
Konstruksi	13.27	11.01	11.05	10.71	9.31	8.87	9.77	9.61	9.32	9.17	8.93	8.70	9.15	8.85	8.76	Construction
a. Rupiah	13.60	11.17	11.19	10.85	9.40	8.96	9.82	9.66	9.39	9.24	9.04	8.79	9.25	8.95	8.85	a. Rupiah
b. Valas	5.84	5.63	5.99	5.99	5.97	5.96	5.96	5.95	5.95	5.96	3.85	4.28	4.26	4.28	4.28	b. Foreign Exchange
Perdagangan Besar dan Eceran	21.41	20.97	20.62	20.96	20.99	20.95	18.63	18.56	21.61	21.56	20.86	20.81	21.41	21.51	21.00	Wholesale and Retail Trade
a. Rupiah	21.47	21.13	20.98	21.22	21.31	21.27	18.85	18.78	21.92	21.87	21.15	21.09	21.71	21.80	21.27	a. Rupiah
b. Valas	7.95	6.73	6.29	6.71	6.63	6.64	6.41	6.45	6.64	6.67	6.30	6.22	6.17	6.17	6.19	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	16.31	14.48	13.50	13.78	12.98	13.06	11.81	11.75	13.16	12.65	12.73	12.95	13.06	13.36	13.47	Provision of accommodation and the provision of eating and drinking
a. Rupiah	16.31	14.48	13.50	13.78	12.98	13.06	11.81	11.75	13.16	12.65	12.73	12.95	13.06	13.36	13.47	a. Rupiah
b. Valas	-	-	-	-	-	-	5.50	5.50	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11.12	10.68	10.46	10.32	9.52	9.86	10.74	9.81	10.14	10.07	9.28	9.83	10.11	10.19	10.39	Transportation, Warehousing and Communications
a. Rupiah	11.80	11.15	11.10	11.02	10.14	10.55	11.53	10.51	10.93	10.81	9.93	10.66	11.14	11.24	11.35	a. Rupiah
b. Valas	8.10	8.20	7.11	6.94	6.35	6.34	6.25	6.22	6.33	6.29	5.82	5.37	5.13	5.12	5.24	b. Foreign Exchange
Perantara Keuangan	14.84	11.46	10.86	11.55	10.76	10.70	10.08	9.79	10.65	9.84	10.24	9.82	10.04	9.64	9.76	Financial intermediaries
a. Rupiah	14.87	11.47	10.86	11.56	10.78	10.72	10.34	10.03	10.67	9.86	10.26	9.84	10.06	9.66	9.78	a. Rupiah
b. Valas	6.99	7.44	9.43	9.43	5.43	4.40	3.01	3.01	4.40	4.40	4.40	3.21	4.40	4.40	4.40	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	13.82	11.93	11.59	11.94	11.47	11.25	10.17	10.14	10.82	11.43	9.30	8.98	9.26	9.19	9.30	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13.95	11.99	11.63	11.99	11.51	11.29	10.76	10.75	10.85	11.47	9.32	9.00	9.28	9.22	9.30	a. Rupiah
b. Valas	6.60	8.34	6.16	6.76	6.77	6.95	2.61	2.51	5.76	4.91	6.20	4.44	5.38	4.91	7.33	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.43	12.16	12.51	11.66	12.26	12.21	12.00	11.04	13.17	12.79	17.49	16.94	16.55	16.41	14.23	Government administration, Defense and Compulsory social security
a. Rupiah	14.43	12.16	12.51	11.66	12.26	12.21	12.00	11.04	13.17	12.79	17.49	16.94	16.55	16.41	14.23	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13.55	12.93	12.36	12.72	12.18	12.34	11.99	11.61	12.12	11.31	11.50	10.59	11.32	11.34	11.37	Education Services
a. Rupiah	13.65	12.93	12.36	12.72	12.18	12.34	11.99	11.61	12.12	11.31	11.50	10.59	11.32	11.34	11.37	a. Rupiah
b. Valas	8.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13.18	12.55	12.17	12.15	11.83	11.74	11.57	11.41	11.52	10.66	11.57	10.67	10.50	11.33	11.25	Health Services and Social Activities
a. Rupiah	13.18	12.55	12.17	12.15	11.83	11.74	11.57	11.41	11.52	10.66	11.57	10.67	10.50	11.33	11.25	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	15.61	14.18	14.07	14.07	14.08	14.06	14.46	14.39	14.15	14.00	12.78	12.45	11.61	11.56	11.53	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	15.99	14.75	14.16	14.16	14.17	14.14	14.52	14.45	14.15	14.00	12.78	12.45	11.61	11.56	11.53	a. Rupiah
b. Valas	8.15	5.87	2.18	2.00	1.82	1.82	1.82	1.82	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	35.23	39.69	40.96	41.61	41.39	41.64	41.30	41.61	43.20	43.63	43.92	45.77	46.28	46.91	50.73	Individual Services which Serve Households
a. Rupiah	35.23	39.69	40.96	41.61	41.39	41.64	41.30	41.61	43.20	43.63	43.92	45.77	46.28	46.91	50.73	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	11.00	5.41	19.00	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	-	11.00	5.41	19.00	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	13.09	9.36	7.99	6.29	6.22	6.50	13.19	10.39	10.20	8.30	6.01	5.16	4.09	5.42	6.46	Business Activities which are not clearly defined
a. Rupiah	13.09	9.36	7.99	6.29	6.22	6.50	13.19	10.39	10.20	8.30	6.01	5.16	4.09	5.42	6.46	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Financing to Non Industrial Origin House Hold																
Penerima Pembiayaan Bukan Lapangan Usaha	12.08	11.86	11.61	11.58	11.37	11.37	9.87	9.78	11.62	11.57	11.34	8.02	11.30	11.31	11.30	For Home Ownership
Rumah Tangga	12.08	11.86	11.61	11.58	11.37	11.37	9.87	9.78	11.62	11.57	11.34	8.02	11.30	11.31	11.30	a. Rupiah
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
b. Valas	11.99	11.66	11.51	11.55	11.47	11.44	9.14	9.12	11.66	11.55	11.08	10.75	11.10	11.02	11.06	For Apartment Ownership
Untuk Pemilikan Flat atau Apartemen	11.99	11.66	11.51	11.55	11.47	11.44	9.14	9.12	11.66	11.55	11.08	10.75	11.10	11.02	11.06	a. Rupiah
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
b. Valas	12.80	12.19	11.51	11.52	11.44	11.30	10.01	9.88	11.76	11.75	11.52	5.75	11.37	11.35	10.87	For Shop House Ownership
Untuk Pemilikan Ruko atau Rukan	12.80	12.19	11.51	11.52	11.44	11.30	10.01	9.88	11.76	11.75	11.52	5.75	11.37	11.35	10.87	a. Rupiah
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
b. Valas	11.48	12.30	10.99	10.98	10.94	10.89	10.02	9.77	10.18	9.45	9.81	9.14	9.56	9.55	9.51	For Vehicles Ownership
Untuk Pemilikan Kendaraan Bermotor	11.48	12.30	10.99	10.98	10.94	10.89	10.02	9.77	10.18	9.45	9.81	9.14	9.56	9.55	9.51	a. Rupiah
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
b. Valas	12.78	13.10	13.17	13.17	13.12	13.15	12.41	11.96	13.09	12.52	12.95	12.41	12.86	12.86	12.83	Multipurpose Loans and Others
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	12.78	13.10	13.17	13.17	13.12	13.15	12.41	11.96	13.09	12.52	12.95	12.41	12.86	12.86	12.83	a. Rupiah
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
b. Valas	11.31	12.32	12.44	12.57	12.40	12.41	12.46	12.30	13.93	13.74	13.67	13.40	12.98	12.94	12.80	Non Industrial Origin Others
Bukan Lapangan Usaha Lainnya	11.31	12.32	12.44	12.57	12.40	12.41	12.46	12.30	13.93	13.74	13.67	13.40	12.98	12.94	12.80	a. Rupiah
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-</					

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

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

(Ket: *) Angka-angka sementara

Note: *) Provisional figures

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

Tipe	2016	2017	2018							2019						Type	
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		
Dana Pihak Ketiga	22.198.718	25.836.223	27.159.869	27.284.967	27.612.459	27.563.572	27.967.194	28.477.264	28.859.160	29.068.132	29.352.261	29.674.834	30.152.344	30.502.033	30.193.047	Third Party Fund	
1. Dana Simpanan Wadiah	12.266.656	14.447.605	15.132.657	15.187.516	15.359.090	15.524.197	15.952.298	16.165.174	16.405.031	16.497.628	16.659.783	16.823.087	17.123.698	17.323.451	17.007.862	1. Demand Deposits Wadia	
a. Giro	235.862	194.284	200.891	201.715	203.070	205.723	206.262	218.476	220.406	220.970	223.410	226.116	228.457	229.737	232.828	a. Demand Deposits Wadia	
b. Tabungan	12.030.794	14.253.961	14.931.766	14.985.801	15.156.020	15.318.474	15.746.036	15.946.698	16.184.625	16.276.658	16.436.373	16.597.763	16.896.045	17.093.714	17.097.023	b. iB Saving Deposits Wadia	
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.027.212	12.097.451	12.253.369	12.039.375	12.014.894	12.312.087	12.454.121	12.570.503	12.693.603	12.851.747	13.028.646	13.178.582	13.185.185	2. Non Profit Sharing Investment Fund	
a. Giro	64.776	64.361	65.687	65.530	65.959	66.828	68.714	68.830	69.389	67.372	67.535	67.756	68.150	68.142	69.065	a. Demand Deposits	
b. Tabungan	9.555.911	10.986.347	11.607.173	11.675.061	11.825.457	11.609.319	11.579.100	11.875.521	12.015.268	12.129.152	12.248.770	12.407.374	12.580.932	12.729.421	12.756.270	b. Saving Deposits	
c. Deposito	311.375	338.298	354.352	356.860	361.953	363.228	367.080	367.736	369.464	373.979	377.298	376.980	379.923	381.019	384.719	c. Time Deposits	
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	2	3	8	1	1	-	-	-	-	3. Profit Sharing Investment Fund	
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits	
b. Tabungan	-	-	-	-	-	-	-	-	8	1	1	-	-	-	-	b. Saving Deposits	
c. Deposito	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	c. Time Deposits	
Pembiayaan, Piutang dan Salam	4.515.930	5.400.966	5.242.994	5.279.797	5.306.785	5320815	5.354.461	5.327.903	5.339.696	5.343.836	5.391.046	5.431.272	5.429.544	5.495.040	5.536.682	Financing, Receivables/Acceptables, Ijarah and Salam	
1. Pembiayaan Bagi Hasil	97.299	95.925	96.532	93.426	94.056	94677	97.074	96.963	98.347	101.626	102.046	104.014	106.325	108.343	109.667	1. Profit Sharing Financing	
a. Mudharabah	35.948	28.171	24.747	23.578	22.980	22.379	21.871	21.238	20.305	19.638	19.222	18.867	18.425	17.981	17.460	a. Mudharabah	
b. Musyarakah	61.351	67.754	71.785	69.848	71.078	72.299	75.203	75.725	78.042	81.988	82.824	85.147	87.900	90.362	93.283	b. Musyarakah	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others	
2. Piutang	4.382.865	5.283.827	5.128.562	5.168.675	5.195.199	5207860	5.237.173	5.210.602	5.210.371	5.198.275	5.232.544	5.268.962	5.265.357	5.328.999	5.360.636	2. Receivables/Acceptables	
a. Murabahah	4.096.459	4.693.889	4.504.797	4.538.100	4.557.104	4.566.359	4.582.808	4.542.491	4.532.425	4.519.794	4.553.172	4.586.087	4.581.273	4.636.054	4.669.471	a. Murabahah	
b. Qardh	282.253	585.885	618.215	624.939	633.915	637.099	648.445	662.134	671.874	672.264	673.107	677.712	678.935	686.456	684.568	b. Qardh	
c. Istishna'	4.153	5.065	5.550	5.636	5.676	5.776	5.920	5.977	6.072	6.217	6.266	6.339	6.451	6.489	6.597	c. Istishna'	
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	17.900	17.696	17.667	18.427	20.214	20.338	30.978	43.935	57.613	58.437	58.002	57.698	56.909	3. Ijarah including Leasing receivables	
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing	
b. Pembiayaan secara Channeling	208	14	26	29	28	648	2.232	5.026	12.630	25.224	38.840	39.535	39.126	38.611	37.694	b. Financing through Channeling	
c. Pembiayaan secara Executing	-	3	3	3	3	3	3	3	3	3	3	3	3	3	3	c. Financing through Executing	
d. Pembiayaan Sewa Lainnya	35.558	21.343	17.871	17.664	17.636	17.776	17.979	18.145	18.345	18.708	18.770	18.899	18.873	19.084	19.212	d. Other Ijarah	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018								2019					Type
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	18.543.305	21.337.918	22.355.312	22.447.445	22.687.692	22.546.733	23.041.972	23.472.129	23.778.680	24.067.983	24.313.460	24.530.119	24.730.868	25.030.817	24.721.831	Third Party Fund
1. Dana Simpanan Wadiah	10.583.944	12.393.912	12.958.823	13.000.763	13.134.873	13.259.367	13.658.238	13.838.161	14.045.565	14.233.316	14.395.296	14.548.960	14.673.036	14.864.549	14.548.960	1. Demand Deposits Wadia
a. Giro	219.538	176.470	181.902	182.180	183.584	185.877	186.379	198.634	200.311	200.466	202.026	204.016	205.968	208.127	211.148	a. Demand Deposits Wadia
b. Tabungan	10.364.406	12.218.082	12.776.921	12.818.583	12.951.289	13.073.490	13.471.859	13.639.527	13.845.254	14.032.670	14.193.270	14.345.736	14.467.871	14.656.422	14.781.519	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.396.489	9.446.682	9.552.819	9.287.366	9.383.734	9.633.968	9.733.115	9.834.667	9.919.115	9.981.159	10.057.832	10.166.268	10.172.871	2. Non Profit Sharing Investment Fund
a. Giro	56.687	55.030	55.673	55.433	55.729	56.470	58.247	58.221	58.640	56.514	56.577	56.745	57.041	56.913	57.689	a. Demand Deposits
b. Tabungan	7.649.029	8.618.506	9.064.042	9.112.721	9.214.820	8.947.751	9.037.481	9.287.320	9.384.554	9.484.449	9.565.783	9.628.151	9.703.547	9.811.516	9.816.016	b. Saving Deposits
c. Deposito	253.645	270.697	276.774	278.528	282.270	283.145	288.006	288.427	289.921	293.704	296.755	296.457	297.432	297.839	299.166	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
Pembiayaan, Piutang dan Salam	4.037.949	4.382.584	4.167.048	4.167.884	4.163.829	4.167.346	4.186.069	4.159.070	4.163.204	4.160.742	4.206.276	4.255.863	4.263.804	4.337.978	4.379.620	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	65.860	58.408	55.903	52.372	51.712	51.140	52.667	51.815	52.593	55.465	55.506	56.679	58.097	59.314	60.638	1. Profit Sharing Financing
a. Mudharabah	19.662	13.780	11.727	10.975	10.542	10.183	9.785	9.466	8.842	8.554	8.267	8.022	7.718	7.459	7.224	a. Mudharabah
b. Musyarakah	46.198	44.628	44.176	41.397	41.172	40.958	42.882	42.349	43.751	46.911	47.239	48.657	50.379	51.855	53.414	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.948.055	4.313.022	4.102.812	4.107.300	4.104.012	4.107.987	4.124.929	4.098.658	4.102.007	4.096.679	4.143.204	4.190.463	4.196.954	4.269.528	4.309.740	2. Receivables/Acceptables
a. Murabahah	3.772.278	4.125.965	3.906.428	3.915.424	3.911.560	3.912.850	3.926.899	3.898.948	3.900.253	3.895.349	3.940.804	3.984.544	3.989.872	4.056.205	4.102.765	a. Murabahah
b. Qardh	175.618	187.934	196.263	191.760	193.836	196.403	197.930	199.612	201.660	201.240	202.310	207.007	208.297	213.238	206.891	b. Qardh
c. Istishna'	159	135	121	116	112	108	100	98	94	90	90	87	87	85	84	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.333	8.212	8.242	8.368	8.473	8.597	8.604	8.598	8.721	8.860	8.891	9.136	9.242	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	-	-	-	9 ^{r)}	10 ^{r)}	12	12	12	12	11	11	11	b. Financing through Channeling
c. Pembiayaan secara Executing	-	2	2	2	2	2	2	2	2	2	2	2	2	2	2	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.331	8.210	8.240	8.366	8.462	8.585	8.590	8.584	8.707	8.846	8.878	9.123	9.229	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
(Number of Account of Financing and Third Party Fund Sharia Business Unit)

Tipe	2016	2017	2018								2019					Type
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	3.655.413	4.498.305	4.804.557	4.837.522	4.924.767	5.016.839	4.925.222	5.005.135	5.080.480	5.000.149	5.038.801	5.144.715	5.421.476	5.471.216	5.471.216	Third Party Fund
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.173.834	2.186.753	2.224.217	2.264.830	2.294.060	2.327.013	2.359.466	2.264.312	2.264.487	2.274.127	2.450.662	2.458.902	2.458.902	1. Demand Deposits Wadia
a. Giro	16.324	17.814	18.989	19.535	19.486	19.846	19.883	19.842	20.095	20.324	21.384	22.100	22.489	21.610	21.680	a. Demand Deposits Wadia
b. Tabungan	1.666.388	2.035.879	2.154.845	2.167.218	2.204.731	2.244.984	2.274.177	2.307.171	2.339.371	2.243.988	2.243.103	2.252.027	2.428.174	2.437.292	2.315.504	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.630.723	2.650.769	2.700.550	2.752.009	2.631.160	2.678.119	2.721.006	2.735.836	2.774.488	2.870.588	2.970.814	3.012.314	3.012.314	2. Non Profit Sharing Investment Fund
a. Giro	8.089	9.331	10.014	10.097	10.230	10.358	10.467	10.609	10.749	10.858	10.958	11.011	11.109	11.229	11.376	a. Demand Deposits
b. Tabungan	1.906.882	2.367.841	2.543.131	2.562.340	2.610.637	2.661.568	2.541.619	2.588.201	2.630.714	2.644.703	2.682.987	2.779.223	2.877.385	2.917.905	2.940.254	b. Saving Deposits
c. Deposito	57.730	67.601	77.578	78.332	79.683	80.083	79.074	79.309	79.543	80.275	80.543	80.523	82.491	83.180	85.553	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	2	3	8	1	1	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	1	3	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	8	1	1	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan S Salam	477.981	1.018.382	1.075.946 ¹⁾	1.111.913	1.142.956	1.153.469	1.168.392	1.168.833	1.176.492	1.183.094	1.184.770	1.175.409	1.165.740	1.157.062	1.157.062	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	31.439	37.517	40.629	41.054	42.344	43.537	44.407	45.148	45.754	46.161	46.540	47.335	48.228	49.029	49.029	1. Profit Sharing Financing
a. Mudharabah	16.286	14.391	13.020	12.603	12.438	12.196	12.086	11.772	11.463	11.084	10.955	10.845	10.707	10.522	10.236	a. Mudharabah
b. Musyarakah	15.153	23.126	27.609	28.451	29.906	31.341	32.321	33.376	34.291	35.077	35.585	36.490	37.521	38.507	39.869	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	434.810	970.805	1.025.750	1.061.375	1.091.187	1.099.873	1.112.244	1.111.944	1.108.364	1.101.596	1.089.340	1.078.499	1.068.403	1.059.471	1.050.896	2. Receivables/Acceptables
a. Murabahah	324.181	567.924	598.369	622.676	645.544	653.509	655.909	643.543	632.172	624.445	612.368	601.543	591.401	579.849	566.706	a. Murabahah
b. Qardh	106.635	397.951	421.952	433.179	440.079	440.696	450.515	462.522	470.214	471.024	470.797	470.705	470.638	473.218	477.677	b. Qardh
c. Istishna'	3.994	4.930	5.429	5.520	5.564	5.668	5.820	5.879	5.978	6.127	6.176	6.252	6.364	6.404	6.513	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	9.567	9.484	9.425	10.059	11.741	11.741	22.374	35.337	48.892	49.577	49.111	48.562	47.667	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	26	29	28	648	2.223	5.016	12.618	25.212	38.828	39.523	39.115	38.600	37.683	b. Financing through Channeling
c. Pembiayaan secara Executing	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11.524	10.055	9.540	9.454	9.396	9.410	9.517	9.560	9.755	10.124	10.063	10.053	9.995	9.961	9.983	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

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

Tipe	2016	2017	2018								2019					Type
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	18.521.091	21.692.463	22.852.861	22.951.585	23.225.738	23.178.632	23.368.231	23.825.941	24.164.548	24.334.556	24.574.684	24.859.408	25.272.206	25.560.944	25.578.902	Third Party Fund
Pembiayaan, Piutang dan Salam	3.801.121	4.520.667	4.654.624	4.704.720	4.754.492	4.785.732	4.839.011	4.841.753	4.863.840	4.866.831	4.897.212	4.915.408	4.905.705	4.937.638	4.941.085	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
(Number of Customer of Financing and Third Party Fund Sharia Commercial Bank)

Tipe	2016	2017	2018								2019					Type
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	15.488.398	17.955.556	18.811.035	18.877.304	19.074.492	18.947.098	19.096.800	19.479.862	19.749.332	19.996.197	20.200.975	20.386.215	20.551.031	20.794.404	20.906.873	Third Party Fund
Pembiayaan, Piutang dan Salam	3.360.698	3.543.254	3.617.978	3.631.933	3.651.002	3.671.964	3.708.146	3.707.946	3.725.609	3.722.263	3.751.186	3.778.866	3.778.791	3.819.394	3.831.135	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
(Number of Customer of Financing and Third Party Fund Sharia Business Unit)

Tipe	2016	2017	2018								2019					Type
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	3.032.693	3.736.907	4.041.826	4.074.281	4.151.246	4.231.534	4.271.431	4.346.079	4.415.216	4.338.359	4.373.709	4.473.193	4.721.175	4.766.540	4.672.029	Third Party Fund
Pembiayaan, Piutang dan Salam	440.423	977.413	1.036.646	1.072.787	1.103.490	1.113.768	1.130.865	1.133.807	1.138.231	1.144.568	1.146.026	1.136.542	1.126.914	1.118.244	1.109.950	Financing, Receivables/Acceptables, Ijarah and Salam

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Dana Simpanan Wadiah	38.361	47.033	49.642	50.627	47.602	48.518	48.683	48.185	48.893	54.344	52.677	53.174	54.680	55.869	55.752	iB Wadia
a. Giro	20.153	24.897	25.410	25.716	22.610	22.943	22.825	22.087	22.294	26.435	24.903	24.775	26.048	26.757	25.010	a. Demand Deposits Wadia
i. Rupiah	17.221	21.581	19.357	20.212	18.955	19.446	19.512	18.797	19.127	23.543	21.463	21.187	20.681	20.656	20.049	i. Rupiah
ii. Valas	2.932	3.315	6.053	5.504	3.654	3.497	3.313	3.290	3.167	2.892	3.441	3.588	5.367	6.101	4.962	ii. Foreign Currency
b. Tabungan	18.208	22.137	24.232	24.911	24.992	25.575	25.858	26.099	26.599	27.909	27.773	28.399	28.632	29.113	30.742	b. iB Saving Deposits Wadia
i. Rupiah	18.037	21.938	24.013	24.677	24.748	25.338	25.608	25.837	26.341	27.635	27.499	28.109	28.335	28.814	30.449	i. Rupiah
ii. Valas	170	199	219	234	244	237	250	261	258	274	274	290	297	299	293	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	240.974	287.854	290.108	290.589	291.593	290.237	306.763	307.733	305.528	317.484	319.872	321.526	328.053	325.363	319.913	Non Profit Sharing Investment Fund
a. Giro	7.820	15.291	18.939	18.762	17.684	15.690	21.433	20.109	20.149	17.161	18.981	19.720	22.386	22.081	20.692	a. Demand Deposits
i. Rupiah	7.388	13.280	16.565	16.323	15.232	13.671	19.486	18.460	18.220	15.501	17.485	18.282	18.660	20.497	19.402	i. Rupiah
ii. Valas	432	2.011	2.373	2.439	2.453	2.019	1.947	1.649	1.928	1.661	1.496	1.439	3.725	1.584	1.289	ii. Foreign Currency
b. Tabungan	66.980	76.361	75.253	76.502	78.114	78.217	79.953	80.156	80.823	86.529	85.148	85.265	85.028	84.659	86.824	b. Saving Deposits
i. Rupiah	66.088	75.463	74.332	75.526	77.080	77.203	78.939	79.100	79.801	85.507	84.052	84.134	83.853	83.489	85.618	i. Rupiah
ii. Valas	892	898	921	977	1.034	1.014	1.013	1.056	1.022	1.022	1.097	1.131	1.176	1.170	1.206	ii. Foreign Currency
c. Deposito	166.174	196.202	195.916	195.325	195.795	196.329	205.377	207.469	204.557	213.794	215.742	216.541	220.640	218.623	212.397	c. Time Deposits
i. Rupiah	155.646	186.721	186.809	185.359	186.326	186.774	195.661	196.950	196.116	203.133	201.686	200.505	208.395	207.863	201.963	i. Rupiah
a. 1 Bulan	109.417	137.718	134.118	135.420	134.718	136.935	146.443	143.161	143.742	146.936	142.177	145.503	147.414	145.836	136.696	a. 1 month
b. 3 Bulan	30.095	30.436	33.577	31.220	32.819	31.432	29.898	32.646	31.223	34.036	38.187	33.993	38.796	37.373	37.373	b. 3 month
c. 6 Bulan	9.531	9.710	10.256	10.646	10.639	10.049	10.245	11.728	11.760	11.612	10.557	10.432	10.783	10.748	10.816	c. 6 month
d. 12 Bulan	6.588	8.758	8.765	7.956	8.087	8.346	9.069	9.404	9.375	10.543	10.749	10.556	11.387	12.855	17.054	d. 12 month
e. >12 Bulan	15	99	93	117	63	12	6	12	16	5	16	21	16	18	24	e. >12 month
ii. Valas	10.528	9.481	9.106	9.966	9.469	9.555	9.715	10.518	8.441	10.661	14.056	16.036	12.245	10.760	10.434	ii. Foreign Currency
a. 1 Bulan	8.295	7.842	6.488	7.449	7.396	7.508	7.053	7.747	5.899	8.171	11.058	11.995	9.292	6.973	6.460	a. 1 month
b. 3 Bulan	1.730	1.316	1.636	1.880	1.122	880	1.036	1.389	1.226	1.377	1.830	2.918	1.285	1.938	2.068	b. 3 month
c. 6 Bulan	315	188	803	320	698	861	1.243	1.017	817	663	666	779	900	1.073	1.073	c. 6 month
d. 12 Bulan	189	136	179	317	252	306	383	366	499	450	502	459	889	949	833	d. 12 month
e. >12 Bulan	0	0	0	1	0	0	0	0	0	-	-	-	0	-	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

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Dana Simpanan Wadiah	29.470	35.933	38.572	38.759	36.528	36.962	37.073	36.741	37.453	40.954	39.261	41.291	42.580	44.013	43.969	iB Wadia
a. Giro	15.375	18.792	19.710	19.362	16.943	16.804	16.584	16.097	16.221	18.553	17.010	18.477	19.584	20.645	19.210	a. Demand Deposits Wadia
i. Rupiah	12.638	15.920	13.896	14.112	13.567	13.591	13.700	13.050	13.366	15.942	13.811	15.134	14.501	14.797	14.518	i. Rupiah
ii. Valas	2.736	2.872	5.814	5.250	3.376	3.213	2.883	3.047	2.855	2.611	3.199	3.344	5.083	5.847	4.693	ii. Foreign Currency
b. Tabungan	14.095	17.141	18.862	19.397	19.585	20.158	20.489	20.644	21.232	22.402	22.251	22.814	22.996	23.368	24.758	b. iB Saving Deposits Wadia
i. Rupiah	13.968	17.000	18.715	19.238	19.421	19.995	20.318	20.470	21.064	22.228	22.073	22.622	22.800	23.171	24.556	i. Rupiah
ii. Valas	127	141	147	159	164	163	171	174	168	174	178	192	196	197	202	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	176.937	202.460	203.423	202.314	204.068	202.842	214.410	214.208	213.302	216.652	217.791	218.702	220.128	216.426	212.722	Non Profit Sharing Investment Fund
a. Giro	4.278	7.619	11.619	11.101	10.251	8.748	14.324	13.318	12.780	9.002	11.599	12.409	15.349	15.561	13.411	a. Demand Deposits
i. Rupiah	4.149	7.038	11.043	10.633	9.686	8.548	13.925	13.227	12.531	8.819	11.292	12.119	12.727	14.907	13.128	i. Rupiah
ii. Valas	128	581	576	468	566	200	399	91	249	183	307	290	2.622	654	284	ii. Foreign Currency
b. Tabungan	50.637	57.488	55.629	56.421	57.785	58.115	60.367	60.634	61.360	65.642	63.872	63.463	63.388	62.795	64.023	b. Saving Deposits
i. Rupiah	50.601	57.440	55.580	56.365	57.732	58.059	60.308	60.570	61.301	65.575	63.732	63.312	63.260	62.666	63.862	i. Rupiah
ii. Valas	36	48	49	56	53	57	59	64	59	66	140	151	127	129	161	ii. Foreign Currency
c. Deposito	122.022	137.353	136.175	134.792	136.032	135.979	139.719	140.256	139.162	142.008	142.320	142.830	141.392	138.070	135.287	c. Time Deposits
i. Rupiah	112.709	129.960	128.919	126.863	128.365	128.305	131.946	131.838	132.578	133.798	132.966	132.485	134.977	132.270	129.757	i. Rupiah
a. 1 Bulan	82.724	95.065	98.061	97.107	97.541	96.984	101.336	100.026	99.907	101.784	98.791	97.434	99.801	97.967	93.810	a. 1 month
b. 3 Bulan	19.126	20.686	17.480	16.899	17.558	18.460	16.988	17.476	18.648	18.157	20.074	20.866	20.848	20.064	21.681	b. 3 month
c. 6 Bulan	5.939	6.508	6.952	6.915	7.208	6.648	6.695	7.353	7.153	6.779	6.744	6.932	7.324	6.880	6.435	c. 6 month
d. 12 Bulan	4.906	7.696	6.420	5.932	6.046	6.206	6.922	6.972	6.861	7.073	7.344	7.238	6.989	7.349	7.810	d. 12 month
e. >12 Bulan	14	6	7	10	12	7	5	11	10	5	14	15	15	9	21	e. >12 month
ii. Valas	9.313	7.392	7.256	7.929	7.667	7.674	7.773	8.418	6.584	8.210	9.354	10.345	6.414	5.800	5.530	ii. Foreign Currency
a. 1 Bulan	7.518	5.844	5.729	6.351	6.500	6.884	6.357	6.801	5.100	7.054	7.860	8.848	5.247	4.269	3.734	a. 1 month
b. 3 Bulan	1.339	1.306	776	1.361	958	548	583	753	676	856	1.216	1.207	311	628	888	b. 3 month
c. 6 Bulan	268	110	663	123	110	103	668	706	651	145	131	181	299	322	292	c. 6 month
d. 12 Bulan	188	132	89	94	98	140	164	157	158	154	146	108	558	581	616	d. 12 month
e. >12 Bulan	0	0	0	1	0	0	0	0	0	-	-	-	0	-	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

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Dana Simpanan Wadiah	8.891	11.101	11.070	11.868	11.074	11.556	11.611	11.445	11.440	13.389	13.416	11.882	12.100	11.857	11.783	iB Wadia
a. Giro	4.778	6.105	5.700	6.354	5.667	6.139	6.241	5.990	6.073	7.883	7.893	6.297	6.463	6.112	5.800	a. Demand Deposits Wadia
i. Rupiah	4.583	5.661	5.461	6.100	5.389	5.854	5.811	5.748	5.762	7.601	7.651	6.053	6.180	5.859	5.531	i. Rupiah
ii. Valas	196	444	239	254	278	284	430	243	311	281	242	245	283	254	269	ii. Foreign Currency
b. Tabungan	4.112	4.996	5.370	5.514	5.407	5.417	5.369	5.454	5.367	5.507	5.523	5.585	5.637	5.744	5.983	b. iB Saving Deposits Wadia
i. Rupiah	4.069	4.937	5.298	5.439	5.327	5.342	5.291	5.368	5.277	5.406	5.426	5.487	5.536	5.643	5.893	i. Rupiah
ii. Valas	43	59	72	75	80	75	79	87	90	100	96	98	101	101	90	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	64.037	85.394	86.685	88.275	87.525	87.394	92.353	93.525	92.226	100.832	102.081	102.823	107.925	108.937	107.191	Non Profit Sharing Investment Fund
a. Giro	3.542	7.672	7.319	7.661	7.433	6.943	7.109	6.791	7.369	8.160	7.382	7.311	7.037	6.520	7.280	a. Demand Deposits
i. Rupiah	3.238	6.241	5.522	5.689	5.546	5.123	5.561	5.233	5.690	6.682	6.193	6.163	5.933	5.591	6.275	i. Rupiah
ii. Valas	304	1.431	1.797	1.971	1.887	1.819	1.548	1.558	1.679	1.478	1.189	1.148	1.103	929	1.005	ii. Foreign Currency
b. Tabungan	16.343	18.873	19.625	20.081	20.329	20.102	19.586	19.522	19.462	20.887	21.276	21.802	21.640	21.864	22.801	b. Saving Deposits
i. Rupiah	15.487	18.023	18.753	19.160	19.348	19.144	18.632	18.530	18.500	19.932	20.320	20.821	20.592	20.823	21.756	i. Rupiah
ii. Valas	857	850	872	921	981	958	954	992	962	955	957	980	1.048	1.041	1.045	ii. Foreign Currency
c. Deposito	44.152	58.849	59.741	60.533	59.762	60.350	65.658	67.213	65.395	71.786	73.422	73.711	79.248	80.553	77.109	c. Time Deposits
i. Rupiah	42.937	56.761	57.891	58.496	57.961	58.469	63.715	65.112	63.538	69.335	68.720	68.020	73.418	75.593	72.206	i. Rupiah
a. 1 Bulan	26.693	42.653	36.058	38.313	37.177	39.951	45.107	43.136	43.836	45.152	43.386	48.069	47.613	47.869	42.886	a. 1 month
b. 3 Bulan	10.969	9.750	16.097	14.321	15.261	12.972	12.910	15.169	12.576	15.879	18.114	13.127	17.948	18.342	15.691	b. 3 month
c. 6 Bulan	3.593	3.202	3.304	3.731	3.431	3.401	3.550	4.375	4.608	4.834	3.813	3.500	3.459	3.868	4.381	c. 6 month
d. 12 Bulan	1.682	1.062	2.345	2.024	2.040	2.140	2.147	2.432	2.514	3.470	3.406	3.319	4.397	5.506	9.245	d. 12 month
e. >12 Bulan	1	93	86	107	51	5	1	1	5	0	3	6	1	9	3	e. >12 month
ii. Valas	1.215	2.089	1.850	2.037	1.801	1.881	1.942	2.101	1.856	2.451	4.702	5.691	5.830	4.960	4.903	ii. Foreign Currency
a. 1 Bulan	777	1.998	759	1.098	895	624	696	946	799	1.117	3.197	3.147	4.045	2.704	2.726	a. 1 month
b. 3 Bulan	391	10	861	519	164	332	453	636	550	520	614	1.710	974	1.310	1.179	b. 3 month
c. 6 Bulan	47	78	141	197	588	759	574	311	166	518	535	484	480	578	781	c. 6 month
d. 12 Bulan	0	4	90	223	154	166	219	208	341	296	356	350	331	367	217	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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
(Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Total Dana Pihak Ketiga	279.335	334.888	339.749	341.216	339.195	338.754	355.446	355.919	354.421	371.828	372.548	374.699	382.734	381.233	375.665	Total Third Party Fund
i. Rupiah	264.380	318.982	321.076	322.096	322.341	322.432	339.207	339.145	339.606	355.318	352.185	352.216	359.925	361.319	357.481	i. Rupiah
ii. Valas	14.955	15.906	18.673	19.120	16.854	16.323	16.239	16.774	14.815	16.510	20.363	22.484	22.809	19.913	18.183	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	338.306	339.714	337.908	337.514	354.191	354.189	352.899	370.285	371.033	373.123	381.153	379.664	374.099	1. Residents' Third Party Funds
a. Pemerintah	42.284	84.046	78.836	79.778	75.067	75.834	88.030	88.726	83.308	74.507	77.992	81.538	88.390	86.688	74.285	a. Government
i. Rupiah	41.193	78.181	71.228	71.779	68.464	69.233	81.543	82.185	78.610	69.087	68.968	70.752	76.531	77.897	68.007	i. Rupiah
ii. Valas	1.091	5.865	7.608	7.998	6.603	6.601	6.486	6.541	4.698	5.420	9.024	10.785	11.859	8.790	6.278	ii. Foreign Exchange
b. Swasta	235.888	249.733	259.470	259.937	262.841	261.680	266.162	265.463	269.590	295.779	293.041	291.585	292.763	292.976	299.814	b. Private Sector
1. Institusi Keuangan Non Bank	23.436	28.326	27.459	25.686	25.559	25.973	26.953	25.251	26.470	26.698	28.600	27.223	27.360	27.689	28.910	1. Non bank Financial Institutions
i. Rupiah	23.320	28.224	27.375	25.616	25.466	25.899	26.854	25.176	26.157	26.290	28.498	27.125	27.240	27.607	28.821	i. Rupiah
ii. Valas	116	102	85	70	93	75	99	75	313	408	102	99	120	81	89	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	64.969	72.214	79.891	81.383	81.229	78.730	79.683	79.739	80.487	98.102	93.443	92.681	93.875	91.708	92.721	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	56.935	66.023	73.222	74.927	75.467	73.464	74.501	74.658	75.398	92.262	87.106	86.108	88.159	85.993	86.209	i. Rupiah
ii. Valas	8.034	6.191	6.669	6.456	5.762	5.266	5.182	5.081	5.089	5.840	6.337	6.574	5.716	5.715	6.512	ii. Foreign Exchange
3. Perseorangan	147.483	149.193	152.120	152.868	156.053	156.976	159.526	160.473	162.634	170.979	170.998	171.681	171.528	173.580	178.182	3. Individuals
i. Rupiah	142.496	146.194	148.846	149.393	152.561	153.404	155.916	156.735	159.066	167.295	167.240	167.838	167.590	169.392	173.997	i. Rupiah
ii. Valas	4.986	3.000	3.274	3.475	3.493	3.572	3.610	3.738	3.568	3.684	3.758	3.843	3.938	4.187	4.185	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.444	1.502	1.287	1.240	1.255	1.729	1.522	1.543	1.516	1.576	1.581	1.569	1.566	2. Non Residents' Third Party Funds
i. Rupiah	436	361	406	381	384	431	393	391	375	385	373	393	405	428	446	i. Rupiah
ii. Valas	727	748	1.038	1.120	903	809	862	1.338	1.147	1.157	1.143	1.183	1.176	1.140	1.120	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Total Dana Pihak Ketiga	206.407	238.393	241.995	241.073	240.596	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	Total Third Party Fund
i. Rupiah	194.066	227.359	228.152	227.211	228.771	228.498	240.197	239.155	240.839	246.362	243.874	245.672	248.266	247.811	245.820	i. Rupiah
ii. Valas	12.341	11.033	13.843	13.862	11.825	11.306	11.286	11.794	9.916	11.245	13.178	14.322	14.443	12.628	10.871	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	240.839	239.867	239.637	238.930	250.565	249.560	249.545	256.399	255.864	258.764	261.491	259.235	255.539	1. Residents' Third Party Funds
a. Pemerintah	28.123	64.079	58.722	58.782	55.719	56.188	64.402	63.672	61.316	53.756	56.434	58.255	62.986	61.840	52.302	a. Government
i. Rupiah	27.302	58.565	51.596	51.246	49.525	50.007	58.528	57.763	57.063	48.787	50.165	51.111	54.408	55.012	47.991	i. Rupiah
ii. Valas	820	5.514	7.126	7.536	6.194	6.181	5.874	5.910	4.253	4.968	6.269	7.145	8.578	6.828	4.311	ii. Foreign Exchange
b. Swasta	177.440	173.519	182.116	181.085	183.917	182.743	186.163	185.887	188.229	202.643	199.429	200.508	198.505	197.395	203.237	b. Private Sector
1. Institusi Keuangan Non Bank	14.178	18.046	16.926	16.349	16.694	15.592	15.889	15.287	15.641	17.510	17.680	17.120	16.467	16.002	18.072	1. Non bank Financial Institutions
i. Rupiah	14.073	17.962	16.861	16.298	16.621	15.538	15.812	15.237	15.588	17.121	17.619	17.061	16.397	15.939	18.009	i. Rupiah
ii. Valas	105	84	65	50	73	54	77	49	53	389	62	59	70	64	62	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	48.217	42.585	51.030	50.027	49.403	48.506	49.039	48.638	49.290	55.803	52.977	54.576	53.746	52.269	52.364	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41.254	39.490	47.169	46.671	46.511	46.093	46.443	46.093	46.673	52.918	49.191	50.600	51.083	49.654	49.042	i. Rupiah
ii. Valas	6.963	3.095	3.861	3.355	2.892	2.413	2.595	2.545	2.617	2.885	3.786	3.976	2.664	2.615	3.322	ii. Foreign Exchange
3. Perseorangan	115.045	112.888	114.161	114.709	117.820	118.645	121.235	121.962	123.297	129.330	128.773	128.812	128.292	129.123	132.802	3. Individuals
i. Rupiah	111.283	111.258	112.390	112.891	116.024	116.760	119.317	119.969	121.414	127.441	126.816	126.815	126.298	127.117	130.674	i. Rupiah
ii. Valas	3.762	1.629	1.770	1.819	1.796	1.885	1.918	1.994	1.883	1.889	1.956	1.998	1.994	2.006	2.128	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	1.156	1.206	960	874	918	1.389	1.211	1.208	1.188	1.230	1.218	1.203	1.151	2. Non Residents' Third Party Funds
i. Rupiah	154	84	137	105	90	100	96	93	101	94	83	85	80	89	104	i. Rupiah
ii. Valas	690	711	1.020	1.101	869	774	822	1.296	1.109	1.114	1.105	1.145	1.137	1.114	1.047	ii. Foreign Exchange
Ket: r) Angka-angka diperbaiki																Note: r) Revised figures

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

Indikator	2016	2017	2018								2019					Indicator
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Total Dana Pihak Ketiga	72.928	96.495	97.755	100.143	98.599	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	Total Third Party Fund
i. Rupiah	70.314	91.623	92.924	94.885	93.570	93.934	99.010	99.990	98.767	108.956	108.311	106.544	111.659	113.508	111.661	i. Rupiah
ii. Valas	2.614	4.872	4.831	5.258	5.029	5.016	4.953	4.980	4.899	5.265	7.186	8.162	8.366	7.286	7.313	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	72.609	96.181	97.467	99.848	98.272	98.584	103.626	104.630	103.354	113.887	115.169	114.359	119.662	120.429	118.560	1. Residents' Third Party Funds
a. Pemerintah	14.161	19.967	20.113	20.996	19.348	19.647	23.628	25.054	21.993	20.751	21.558	23.282	25.404	24.847	21.983	a. Government
i. Rupiah	13.890	19.616	19.632	20.533	18.939	19.227	23.015	24.422	21.548	20.299	18.802	19.642	22.123	22.885	20.017	i. Rupiah
ii. Valas	271	351	482	462	409	420	613	632	445	452	2.755	3.640	3.281	1.962	1.966	ii. Foreign Exchange
b. Swasta	58.448	76.214	77.354	78.852	78.924	78.937	79.999	79.576	81.361	93.136	93.611	91.077	94.258	95.581	96.577	b. Private Sector
1. Institusi Keuangan Non Bank	9.258	10.280	10.533	9.337	8.865	10.381	11.064	9.964	10.828	9.188	10.919	10.103	10.893	11.686	10.839	1. Non bank Financial Institutions
i. Rupiah	9.247	10.262	10.514	9.317	8.845	10.360	11.042	9.939	10.569	9.169	10.880	10.063	10.843	11.669	10.812	i. Rupiah
ii. Valas	11	18	19	20	20	21	22	25	260	20	40	40	50	18	27	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	16.752	29.629	28.861	31.356	31.826	30.224	30.644	31.101	31.196	42.299	40.466	38.106	40.129	39.439	40.357	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	15.682	26.533	26.053	28.255	28.956	27.371	28.058	28.565	28.725	39.343	37.915	35.508	37.077	36.340	37.167	i. Rupiah
ii. Valas	1.071	3.097	2.808	3.101	2.870	2.853	2.587	2.536	2.472	2.955	2.551	2.598	3.053	3.099	3.190	ii. Foreign Exchange
3. Perseorangan	32.438	36.306	37.959	38.159	38.233	38.332	38.291	38.511	39.337	41.649	42.226	42.868	43.236	44.456	45.380	3. Individuals
i. Rupiah	31.214	34.935	36.456	36.503	36.536	36.645	36.599	36.766	37.652	39.854	40.424	41.023	41.292	42.275	43.323	i. Rupiah
ii. Valas	1.224	1.370	1.503	1.657	1.697	1.687	1.692	1.745	1.685	1.795	1.802	1.846	1.944	2.181	2.057	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	287	295	327	366	337	340	312	335	328	346	363	365	415	2. Non Residents' Third Party Funds
i. Rupiah	282	277	269	276	294	331	297	298	274	292	290	308	325	339	342	i. Rupiah
ii. Valas	37	37	18	19	33	35	40	42	38	43	38	38	38	26	73	ii. Foreign Exchange

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	53.650	35.005	40.630	86,16%	Jawa Barat
Banten	14.615	9.821	12.741	77,08%	Banten
DKI Jakarta	341.857	140.174	171.758	81,61%	DKI Jakarta
DI Yogyakarta	6.835	4.028	5.727	70,34%	DI Yogyakarta
Jawa Tengah	27.438	19.783	19.498	101,46%	Jawa Tengah
Jawa Timur	38.130	27.491	29.029	94,70%	Jawa Timur
Bengkulu	1.569	1.286	805	159,78%	Bengkulu
Jambi	3.618	3.110	2.036	152,72%	Jambi
Nanggroe Aceh Darussalam	27.406	14.422	20.614	69,96%	Nanggroe Aceh Darussalam
Sumatera Utara	16.722	11.696	13.150	88,94%	Sumatera Utara
Sumatera Barat	5.362	4.067	4.232	96,11%	Sumatera Barat
Riau	8.135	6.363	6.212	102,43%	Riau
Sumatera Selatan	10.637	7.219	6.944	103,96%	Sumatera Selatan
Bangka Belitung	1.408	990	740	133,76%	Bangka Belitung
Kepulauan Riau	4.194	3.893	2.284	170,48%	Kepulauan Riau
Lampung	3.861	3.132	2.687	116,56%	Lampung
Kalimantan Selatan	8.243	4.908	5.856	83,82%	Kalimantan Selatan
Kalimantan Barat	5.198	4.385	2.463	178,04%	Kalimantan Barat
Kalimantan Timur	8.882	4.929	7.350	67,06%	Kalimantan Timur
Kalimantan Tengah	1.683	1.335	1.050	127,20%	Kalimantan Tengah
Sulawesi Tengah	1.631	1.426	995	143,33%	Sulawesi Tengah
Sulawesi Selatan	8.268	6.576	5.061	129,93%	Sulawesi Selatan
Sulawesi Utara	584	538	284	189,37%	Sulawesi Utara
Gorontalo	400	255	270	94,67%	Gorontalo
Sulawesi Barat	450	349	257	135,45%	Sulawesi Barat
Sulawesi Tenggara	1.536	1.112	1.052	105,73%	Sulawesi Tenggara
NTB	11.460	7.549	7.514	100,46%	NTB
Bali	2.405	1.927	1.305	147,70%	Bali
NTT	180	167	112	149,06%	NTT
Maluku	445	198	400	49,45%	Maluku
Papua	765	453	625	72,57%	Papua
Maluku Utara	705	367	528	69,65%	Maluku Utara
Papua Barat	390	126	344	36,72%	Papua Barat
Luar Indonesia	1.583	730	1.113	65,58%	Outside Indonesia

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	40.266	25.167	31.817	79,10%	Jawa Barat
Banten	9.517	6.010	8.557	70,23%	Banten
DKI Jakarta	204.063	79.757	108.037	73,82%	DKI Jakarta
DI Yogyakarta	4.843	2.321	4.575	50,72%	DI Yogyakarta
Jawa Tengah	15.596	11.942	11.479	104,04%	Jawa Tengah
Jawa Timur	23.904	17.739	18.955	93,58%	Jawa Timur
Bengkulu	1.521	1.271	758	167,75%	Bengkulu
Jambi	2.423	2.386	1.252	190,58%	Jambi
Nanggroe Aceh Darussalam	26.837	14.141	20.354	69,47%	Nanggroe Aceh Darussalam
Sumatera Utara	8.235	6.193	6.551	94,53%	Sumatera Utara
Sumatera Barat	3.442	2.598	2.993	86,78%	Sumatera Barat
Riau	4.407	3.116	4.045	77,05%	Riau
Sumatera Selatan	4.864	3.943	3.690	106,85%	Sumatera Selatan
Bangka Belitung	1.177	879	522	168,24%	Bangka Belitung
Kepulauan Riau	2.473	2.252	1.503	149,83%	Kepulauan Riau
Lampung	3.303	2.624	2.584	101,55%	Lampung
Kalimantan Selatan	4.143	2.709	3.741	72,41%	Kalimantan Selatan
Kalimantan Barat	3.436	3.361	1.843	182,33%	Kalimantan Barat
Kalimantan Timur	5.164	2.996	4.771	62,80%	Kalimantan Timur
Kalimantan Tengah	1.683	1.335	1.050	127,20%	Kalimantan Tengah
Sulawesi Tengah	1.631	1.426	995	143,33%	Sulawesi Tengah
Sulawesi Selatan	4.336	3.480	3.294	105,63%	Sulawesi Selatan
Sulawesi Utara	584	538	284	189,37%	Sulawesi Utara
Gorontalo	400	255	270	94,67%	Gorontalo
Sulawesi Barat	339	270	196	137,78%	Sulawesi Barat
Sulawesi Tenggara	1.536	1.112	1.052	105,73%	Sulawesi Tenggara
NTB	11.219	7.385	7.415	99,60%	NTB
Bali	1.600	1.266	985	128,57%	Bali
NTT	180	167	112	149,06%	NTT
Maluku	445	198	400	49,45%	Maluku
Papua	765	453	625	72,57%	Papua
Maluku Utara	705	367	528	69,65%	Maluku Utara
Papua Barat	390	126	344	36,72%	Papua Barat
Luar Indonesia	1.583	730	1.113	65,58%	Outside Indonesia

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	13.385	9.839	8.813	111,64%	Jawa Barat
Banten	5.098	3.811	4.183	91,10%	Banten
DKI Jakarta	137.794	60.416	63.720	94,81%	DKI Jakarta
DI Yogyakarta	1.992	1.708	1.152	148,29%	DI Yogyakarta
Jawa Tengah	11.843	7.841	8.019	97,78%	Jawa Tengah
Jawa Timur	14.226	9.752	10.074	96,80%	Jawa Timur
Bengkulu	48	15	47	31,23%	Bengkulu
Jambi	1.195	724	784	92,29%	Jambi
Nanggroe Aceh Darussalam	569	281	260	108,32%	Nanggroe Aceh Darussalam
Sumatera Utara	8.487	5.502	6.598	83,39%	Sumatera Utara
Sumatera Barat	1.920	1.470	1.239	118,63%	Sumatera Barat
Riau	3.728	3.247	2.168	149,78%	Riau
Sumatera Selatan	5.773	3.276	3.254	100,68%	Sumatera Selatan
Bangka Belitung	231	112	218	51,19%	Bangka Belitung
Kepulauan Riau	1.722	1.641	780	210,24%	Kepulauan Riau
Lampung	558	507	102	495,59%	Lampung
Kalimantan Selatan	4.100	2.199	2.114	103,99%	Kalimantan Selatan
Kalimantan Barat	1.763	1.024	619	165,27%	Kalimantan Barat
Kalimantan Timur	3.718	1.933	2.580	74,95%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah
Sulawesi Selatan	3.932	3.096	1.767	175,22%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara
Gorontalo	-	-	-	0,00%	Gorontalo
Sulawesi Barat	111	79	62	128,07%	Sulawesi Barat
Sulawesi Tenggara	-	-	-	0,00%	Sulawesi Tenggara
NTB	241	164	99	165,01%	NTB
Bali	804	662	320	206,48%	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 - Mei 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - May 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.309	2.507	3.092	81,10%	Kab. Tangerang	Banten
	Kab. Serang	2.078	1.595	1.502	106,22%	Kab. Serang	
	Kota Cilegon	2.262	1.569	1.413	111,04%	Kota Cilegon	
	Kota Tangerang	6.337	3.888	6.123	63,50%	Kota Tangerang	
	Kota Serang	74	15	71	20,91%	Kota Serang	
	Kota Tangerang Selatan	555	246	540	45,55%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	562	537	539	99,69%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	447	400	408	98,02%	Kab. Purwakarta	
	Kab. Karawang	569	458	432	105,92%	Kab. Karawang	
	Kab. Sukabumi	278	285	168	169,85%	Kab. Sukabumi	
	Kab. Cianjur	831	663	547	121,20%	Kab. Cianjur	
	Kab. Bandung	71	13	71	18,42%	Kab. Bandung	
	Kab. Garut	235	212	225	94,26%	Kab. Garut	
	Kab. Majalengka	46	9	46	19,40%	Kab. Majalengka	
	Kota Bandung	20.003	13.524	13.403	100,90%	Kota Bandung	
	Kota Bogor	7.940	5.172	6.048	85,52%	Kota Bogor	
	Kota Sukabumi	563	344	466	73,89%	Kota Sukabumi	
	Kota Cirebon	4.780	3.517	3.077	114,28%	Kota Cirebon	
	Kota Tasikmalaya	2.875	2.276	1.399	162,66%	Kota Tasikmalaya	
	Kota Cimahi	325	213	316	67,24%	Kota Cimahi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	113.576	39.057	73.250	53,32%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	6.995	5.935	4.437	133,76%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	15.468	9.959	11.674	85,31%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	158.419	78.089	71.494	109,22%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	47.400	7.134	10.903	65,43%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	6.835	4.028	5.727	70,34%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	993	626	552	113,25%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	104	60	96	62,10%	Kab. Kendal	
	Kab. Tegal	541	534	105	506,57%	Kab. Tegal	
	Kab. Pati	152	146	124	117,76%	Kab. Pati	
	Kab. Kudus	927	663	771	85,98%	Kab. Kudus	
	Kab. Banyumas	1.526	959	1.310	73,24%	Kab. Banyumas	
	Kab. Cilacap	262	137	252	54,42%	Kab. Cilacap	
	Kota Semarang	11.681	7.300	9.198	79,37%	Kota Semarang	
	Kota Salatiga	75	59	72	81,68%	Kota Salatiga	
	Kota Pekalongan	1.506	1.027	1.070	95,97%	Kota Pekalongan	
	Kota Tegal	1.316	1.182	671	176,17%	Kota Tegal	
Jawa Timur	Kota Surakarta	8.354	7.090	5.276	134,38%	Kota Surakarta	Jawa Timur
	Kab. Gresik	893	789	781	100,94%	Kab. Gresik	
	Kab. Sidoarjo	3.454	3.052	1.901	160,60%	Kab. Sidoarjo	
	Kab. Pamekasan	572	383	538	71,20%	Kab. Pamekasan	
	Kab. Banyuwangi	332	314	220	142,83%	Kab. Banyuwangi	
	Kab. Jember	1.404	981	1.167	84,08%	Kab. Jember	
	Kab. Madiun	556	458	322	142,37%	Kab. Madiun	
	Kab. Bojonegoro	294	273	282	96,93%	Kab. Bojonegoro	
	Kota Surabaya	22.353	15.976	17.024	93,85%	Kota Surabaya	
	Kota Malang	5.167	3.759	3.930	95,65%	Kota Malang	
	Kota Blitar	216	146	209	69,89%	Kota Blitar	
	Kota Kediri	2.615	1.113	2.434	45,75%	Kota Kediri	
	Kota Madiun	274	245	222	110,37%	Kota Madiun	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.569	1.286	805	159,78%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3.618	3.110	2.036	152,72%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.001	647	971	66,65%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	828	725	492	147,22%	Kab. Aceh Timur	
	Kab. Aceh Selatan	810	716	455	157,51%	Kab. Aceh Selatan	
	Kab. Aceh Barat	708	635	617	102,97%	Kab. Aceh Barat	
	Kab. Aceh Tengah	617	546	558	97,87%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	907	886	257	344,52%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	404	359	196	183,72%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	814	660	752	87,80%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	652	530	449	117,96%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	342	291	260	112,26%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	482	421	445	94,77%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	338	235	331	70,86%	Kab. Aceh Jaya	
	Kab. Nagan Raya	515	459	281	163,26%	Kab. Nagan Raya	
	Kab. Simeuleu	586	490	481	102,04%	Kab. Simeuleu	
	Kab. Bener Meriah	515	468	281	166,35%	Kab. Bener Meriah	
	Kab. Pidie Jaya	407	255	399	64,01%	Kab. Pidie Jaya	
	Kab. Subulussalam	279	251	95	262,45%	Kab. Subulussalam	
	Kota Banda Aceh	13.786	3.391	10.400	32,60%	Kota Banda Aceh	
	Kota Sabang	222	176	217	81,20%	Kota Sabang	
	Kota Lhokseumawe	2.267	1.662	1.968	84,45%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	926	619	712	86,96%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	549	452	477	94,74%	Kab. Deli Serdang	
	Kab. Langkat	244	98	238	40,95%	Kab. Langkat	
	Kab. Karo	42	34	40	84,82%	Kab. Karo	
	Kab. Labuhan Batu	255	204	244	83,48%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	360	329	238	138,10%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.361	1.001	997	100,44%	Kota Pematang Siantar	
	Kota Tanjung Balai	89	35	82	43,20%	Kota Tanjung Balai	
	Kota Sibolga	240	180	123	146,43%	Kota Sibolga	
Sumatera Barat	Kota Medan	12.704	8.745	10.078	86,77%	Kota Medan	Sumatera Barat
	Kota Padang Sidempuan	880	618	632	97,69%	Kota Padang Sidempuan	
	Kab. Tanah Datar	126	116	46	254,51%	Kab. Tanah Datar	
	Kota Bukittinggi	1.018	742	966	76,76%	Kota Bukittinggi	
	Kota Padang	3.257	2.262	2.788	81,15%	Kota Padang	
	Kota Solok	290	290	83	349,58%	Kota Solok	
	Kota Payakumbuh	672	657	350	188,00%	Kota Payakumbuh	
	Kab. Bengkalis	406	80	401	20,05%	Kab. Bengkalis	
	Kota Pekanbaru	7.219	5.942	5.319	111,72%	Kota Pekanbaru	
Riau	Kota Dumai	510	340	493	69,07%	Kota Dumai	Riau
	Kota Tanjung Pinang	1.068	956	712	134,28%	Kota Tanjung Pinang	
Kepulauan Riau	Kota Pulau Batam	3.126	2.937	1.572	186,87%	Kota Pulau Batam	Kepulauan Riau
	Kab. Ogan Komering Ulu	419	361	307	117,61%	Kab. Ogan Komering Ulu	
Sumatera Selatan	Kab. Ogan Komering Ulu Timur	75	69	76	91,56%	Kab. Ogan Komering Ulu Timur	Sumatera Selatan
	Kota Palembang	9.479	6.343	6.022	105,33%	Kota Palembang	
	Kota Lubuklinggau	341	247	290	84,92%	Kota Lubuklinggau	
	Kota Prabumulih	321	199	249	79,98%	Kota Prabumulih	
	Kota Pangkal Pinang	1.408	990	740	133,76%	Kota Pangkal Pinang	
Bangka Belitung	Kab. Lampung Tengah	262	235	232	101,20%	Kab. Lampung Tengah	Lampung
Lampung	Kota Bandar Lampung	3.413	2.722	2.299	118,44%	Kota Bandar Lampung	
	Kota Metro	186	174	156	111,71%	Kota Metro	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	450	268	363	73,75%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	404	223	242	91,96%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	206	106	202	52,66%	Kab. Tabalong	
	Kota Banjarmasin	6.551	4.049	4.427	91,48%	Kota Banjarmasin	
	Kota Banjarbaru	631	262	622	42,10%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	324	317	118	268,99%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	108	103	19	532,88%	Kab. Ketapang	
	Kota Pontianak	4.491	3.698	2.216	166,88%	Kota Pontianak	
	Kota Singkawang	275	267	110	243,13%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	281	143	267	53,61%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	5.139	2.091	4.351	48,06%	Kota Samarinda	
	Kota Balikpapan	3.095	2.530	2.374	106,57%	Kota Balikpapan	
	Kota Bontang	367	165	359	46,10%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	468	465	128	362,82%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	107	108	92	117,93%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.108	762	830	91,87%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	504	473	290	163,06%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.127	952	704	135,20%	Kota Palu	
Sulawesi Barat	Kab Mamuju	450	349	257	135,45%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	7.330	5.686	4.545	125,12%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	69	68	50	135,75%	Kota Pare-Pare	
	Kab. Bone	544	506	322	157,31%	Kab. Bone	
	Kota Palopo	127	124	66	187,87%	Kota Palopo	
	Kab. Maros	198	192	79	243,67%	Kab. Maros	
Gorontalo	Kota Gorontalo	400	255	270	94,67%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.536	1.112	1.052	105,73%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	584	538	284	189,37%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	496	452	422	107,05%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	607	538	509	105,72%	Kab. Lombok Tengah	
	Kab. Lombok Timur	1.126	796	961	82,82%	Kab. Lombok Timur	
	Kab. Sumbawa	809	763	446	171,01%	Kab. Sumbawa	
	Kab. Dompu	603	568	306	185,59%	Kab. Dompu	
	Kab. Sumbawa Barat	344	336	262	128,32%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	428	156	420	37,14%	Kab. Lombok Utara	
	Kota Mataram	6.272	3.205	3.546	90,37%	Kota Mataram	
Bali	Kota Bima	776	735	641	114,62%	Kota. Bima	Bali
	Kota Denpasar	2.405	1.927	1.305	147,70%	Kota Denpasar	
Nusa Tenggara Timur	Kota Kupang	180	167	112	149,06%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	445	198	400	49,45%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	705	367	528	69,65%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	390	126	344	36,72%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	765	453	625	72,57%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.583	730	1.113	65,58%	DI LUAR INDONESIA	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	914	839	742	113,09%	Kab. Tangerang	Banten
	Kab. Serang	2.078	1.595	1.502	106,22%	Kab. Serang	
	Kota Cilegon	1.326	637	1.304	48,84%	Kota Cilegon	
	Kota Tangerang	4.571	2.677	4.399	60,87%	Kota Tangerang	
	Kota Serang	74	15	71	20,91%	Kota Serang	
	Kota Tangerang Selatan	555	246	540	45,55%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	562	537	539	99,69%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	447	400	408	98,02%	Kab. Purwakarta	
	Kab. Karawang	512	454	376	120,79%	Kab. Karawang	
	Kab. Sukabumi	278	285	168	169,85%	Kab. Sukabumi	
	Kab. Cianjur	831	663	547	121,20%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	235	212	225	94,26%	Kab. Garut	
	Kab. Majalengka	46	9	46	19,40%	Kab. Majalengka	
	Kota Bandung	14.739	9.687	9.159	105,77%	Kota Bandung	
	Kota Bogor	5.354	2.990	5.011	59,67%	Kota Bogor	
	Kota Sukabumi	507	339	410	82,66%	Kota Sukabumi	
	Kota Cirebon	2.965	2.150	2.351	91,42%	Kota Cirebon	
	Kota Tasikmalaya	1.923	1.382	1.291	107,07%	Kota Tasikmalaya	
	Kota Cimahi	325	213	316	67,24%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	3.525	1.786	3.431	52,05%	Kota Depok	DKI Jakarta
	Kota Bekasi	8.017	4.061	7.540	53,86%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	60.196	12.468	42.612	29,26%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	6.995	5.935	4.437	133,76%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	15.468	9.959	11.674	85,31%	Wil. Kota Jakarta Barat	
D.I. Yogyakarta	Wil. Kota Jakarta Selatan	111.127	47.172	41.411	113,91%	Wil. Kota Jakarta Selatan	DI Yogyakarta
	Wil. Kota Jakarta Timur	10.277	4.224	7.904	53,44%	Wil. Kota Jakarta Timur	
Jawa Tengah	Kota Yogyakarta	4.843	2.321	4.575	50,72%	Kota Yogyakarta	Jawa Tengah
	Kab. Semarang	993	626	552	113,25%	Kab. Semarang	
	Kab. Kendal	104	60	96	62,10%	Kab. Kendal	
	Kab. Tegal	541	534	105	506,57%	Kab. Tegal	
	Kab. Pati	152	146	124	117,76%	Kab. Pati	
	Kab. Kudus	692	445	648	68,77%	Kab. Kudus	
	Kab. Banyumas	1.339	820	1.235	66,39%	Kab. Banyumas	
	Kab. Cilacap	262	137	252	54,42%	Kab. Cilacap	
	Kota Semarang	3.782	2.943	3.352	87,78%	Kota Semarang	
	Kota Salatiga	75	59	72	81,68%	Kota Salatiga	
	Kota Pekalongan	1.016	570	932	61,15%	Kota Pekalongan	
Jawa Timur	Kota Tegal	603	476	531	89,75%	Kota Tegal	Jawa Timur
	Kota Surakarta	6.036	5.127	3.580	143,23%	Kota Surakarta	
	Kab. Gresik	761	659	680	97,00%	Kab. Gresik	
	Kab. Sidoarjo	2.734	2.472	1.687	146,49%	Kab. Sidoarjo	
	Kab. Pamekasan	572	383	538	71,20%	Kab. Pamekasan	
	Kab. Banyuwangi	332	314	220	142,83%	Kab. Banyuwangi	
	Kab. Jember	1.182	824	1.037	79,47%	Kab. Jember	
	Kab. Madiun	556	458	322	142,37%	Kab. Madiun	
	Kab. Bojonegoro	294	273	282	96,93%	Kab. Bojonegoro	
	Kota Surabaya	11.482	8.828	8.644	102,12%	Kota Surabaya	
	Kota Malang	3.229	2.248	2.969	75,71%	Kota Malang	
	Kota Blitar	216	146	209	69,89%	Kota Blitar	
	Kota Kediri	2.357	949	2.226	42,64%	Kota Kediri	
	Kota Madiun	188	184	141	130,13%	Kota Madiun	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.521	1.271	758	167,75%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.423	2.386	1.252	190,58%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.001	647	971	66,65%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	828	725	492	147,22%	Kab. Aceh Timur	
	Kab. Aceh Selatan	810	716	455	157,51%	Kab. Aceh Selatan	
	Kab. Aceh Barat	708	635	617	102,97%	Kab. Aceh Barat	
	Kab. Aceh Tengah	617	546	558	97,87%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	907	886	257	344,52%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	404	359	196	183,72%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	814	660	752	87,80%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	652	530	449	117,96%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	342	291	260	112,26%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	482	421	445	94,77%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	338	235	331	70,86%	Kab. Aceh Jaya	
	Kab. Nagan Raya	515	459	281	163,26%	Kab. Nagan Raya	
	Kab. Simeuleu	586	490	481	102,04%	Kab. Simeuleu	
	Kab. Bener Meriah	515	468	281	166,35%	Kab. Bener Meriah	
	Kab. Pidie Jaya	407	255	399	64,01%	Kab. Pidie Jaya	
	Kab. Subulussalam	279	251	95	262,45%	Kab. Subulussalam	
	Kota Banda Aceh	13.340	3.111	10.261	30,32%	Kota Banda Aceh	
	Kota Sabang	222	176	217	81,20%	Kota Sabang	
	Kota Lhokseumawe	2.144	1.660	1.846	89,91%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	926	619	712	86,96%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	549	452	477	94,74%	Kab. Deli Serdang	
	Kab. Langkat	244	98	238	40,95%	Kab. Langkat	
	Kab. Karo	42	34	40	84,82%	Kab. Karo	
	Kab. Labuhan Batu	255	204	244	83,48%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	985	627	841	74,61%	Kota Pematang Siantar	
	Kota Tanjung Balai	89	35	82	43,20%	Kota Tanjung Balai	
	Kota Sibolga	88	86	33	256,81%	Kota Sibolga	
Sumatera Barat	Kota Medan	5.427	4.213	4.159	101,32%	Kota Medan	Sumatera Barat
	Kota Padang Sidempuan	559	444	437	101,54%	Kota Padang Sidempuan	
	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	
	Kota Bukittinggi	918	646	890	72,65%	Kota Bukittinggi	
	Kota Padang	2.233	1.677	1.888	88,82%	Kota Padang	
Riau	Kota Solok	-	-	-	0,00%	Kota Solok	Riau
	Kota Payakumbuh	291	274	215	127,30%	Kota Payakumbuh	
	Kab. Bengkalis	406	80	401	20,05%	Kab. Bengkalis	
	Kota Pekanbaru	3.491	2.696	3.151	85,54%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	510	340	493	69,07%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	435	347	398	87,22%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	2.038	1.905	1.105	172,39%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	147	79	143	55,17%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	75	69	76	91,56%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.266	3.540	3.180	111,34%	Kota Palembang	
	Kota Lubuklinggau	55	55	43	129,77%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	321	199	249	79,98%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	1.177	879	522	168,24%	Kota Pangkal Pinang	
	Kota Metro	186	174	156	111,71%	Kota Metro	
Lampung	Kab. Lampung Tengah	262	235	232	101,20%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2.855	2.215	2.196	100,86%	Kota Bandar Lampung	
	Kota Metro	186	174	156	111,71%	Kota Metro	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	274	200	269	74,40%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	206	106	202	52,66%	Kab. Tabalong	
	Kota Banjarmasin	3.242	2.161	2.856	75,68%	Kota Banjarmasin	
	Kota Banjarbaru	420	242	415	58,23%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	159	156	76	205,45%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	
	Kota Pontianak	3.153	3.084	1.713	179,99%	Kota Pontianak	
	Kota Singkawang	123	122	54	223,90%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	281	143	267	53,61%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.411	1.122	2.165	51,79%	Kota Samarinda	
	Kota Balikpapan	2.104	1.566	1.980	79,10%	Kota Balikpapan	
	Kota Bontang	367	165	359	46,10%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	468	465	128	362,82%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	107	108	92	117,93%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.108	762	830	91,87%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	504	473	290	163,06%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.127	952	704	135,20%	Kota Palu	
Sulawesi Barat	Kab Mamuju	339	270	196	137,78%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.596	2.782	2.857	97,39%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	69	68	50	135,75%	Kota Pare-Pare	
	Kab. Bone	544	506	322	157,31%	Kab. Bone	
	Kota Palopo	127	124	66	187,87%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	400	255	270	94,67%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.536	1.112	1.052	105,73%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	584	538	284	189,37%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	496	452	422	107,05%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	607	538	509	105,72%	Kab. Lombok Tengah	
	Kab. Lombok Timur	1.126	796	961	82,82%	Kab. Lombok Timur	
	Kab. Sumbawa	809	763	446	171,01%	Kab. Sumbawa	
	Kab. Dompu	603	568	306	185,59%	Kab. Dompu	
	Kab. Sumbawa Barat	344	336	262	128,32%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	428	156	420	37,14%	Kab. Lombok Utara	
	Kota Mataram	6.031	3.041	3.447	88,22%	Kota Mataram	
	Kota. Bima	776	735	641	114,62%	Kota. Bima	
Bali	Kota Denpasar	1.600	1.266	985	128,57%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	180	167	112	149,06%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	445	198	400	49,45%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	705	367	528	69,65%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	390	126	344	36,72%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	765	453	625	72,57%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.583	730	1.113	65,58%	DI LUAR INDONESIA	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2.395	1.668	2.350	70,99%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	936	932	109	857,01%	Kota Cilegon	
	Kota Tangerang	1.767	1.211	1.725	70,22%	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	57	4	57	7,72%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	71	13	71	18,42%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	5.264	3.836	4.244	90,39%	Kota Bandung	
	Kota Bogor	2.587	2.182	1.037	210,50%	Kota Bogor	
	Kota Sukabumi	57	5	56	9,59%	Kota Sukabumi	
	Kota Cirebon	1.815	1.367	726	188,36%	Kota Cirebon	
	Kota Tasikmalaya	952	894	109	823,85%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	-	-	-	0,00%	Kota Depok	DKI Jakarta
	Kota Bekasi	2.582	1.536	2.514	61,10%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	53.380	26.589	30.638	86,78%	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	47.292	30.917	30.083	102,77%	Wil. Kota Jakarta Selatan	
D.I. Yogyakarta	Wil. Kota Jakarta Timur	37.123	2.910	2.999	97,04%	Wil. Kota Jakarta Timur	DI Yogyakarta
	Kota Yogyakarta	1.992	1.708	1.152	148,29%	Kota 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	236	218	124	176,16%	Kab. Kudus	
	Kab. Banyumas	187	140	75	185,67%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	7.899	4.358	5.845	74,55%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	490	457	138	330,49%	Kota Pekalongan	
	Kota Tegal	714	706	140	503,04%	Kota Tegal	
Jawa Timur	Kota Surakarta	2.318	1.963	1.696	115,71%	Kota Surakarta	Jawa Timur
	Kab. Gresik	132	129	102	127,26%	Kab. Gresik	
	Kab. Sidoarjo	720	581	213	272,29%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	221	157	130	120,83%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	10.870	7.149	8.380	85,31%	Kota Surabaya	
	Kota Malang	1.938	1.511	961	157,23%	Kota Malang	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	259	164	208	79,00%	Kota Kediri	
	Kota Madiun	86	61	80	75,61%	Kota Madiun	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	48	15	47	31,23%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.195	724	784	92,29%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	-	-	-	0,00%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	-	-	-	0,00%	Kab. Aceh Timur	
	Kab. Aceh Selatan	-	-	-	0,00%	Kab. Aceh Selatan	
	Kab. Aceh Barat	-	-	-	0,00%	Kab. Aceh Barat	
	Kab. Aceh Tengah	-	-	-	0,00%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	-	-	-	0,00%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	-	-	-	0,00%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa / Bireuen	-	-	-	0,00%	Kab. Aceh Jeumpa / Bireuen	
	Kab. Aceh Tamiang	-	-	-	0,00%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	-	-	-	0,00%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	-	-	-	0,00%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	-	-	-	0,00%	Kab. Aceh Jaya	
	Kab. Nagan Raya	-	-	-	0,00%	Kab. Nagan Raya	
	Kab. Simeuleu	-	-	-	0,00%	Kab. Simeuleu	
	Kab. Bener Meriah	-	-	-	0,00%	Kab. Bener Meriah	
	Kab. Pidie Jaya	-	-	-	0,00%	Kab. Pidie Jaya	
	Kab. Subulussalam	-	-	-	0,00%	Kab. Subulussalam	
	Kota Banda Aceh	446	280	138	202,04%	Kota Banda Aceh	
	Kota Sabang	-	-	-	0,00%	Kota Sabang	
	Kota Lhokseumawe	123	2	121	1,38%	Kota Lhokseumawe	
	Kota Langsa	-	-	-	0,00%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	360	329	238	138,10%	Kota Tebing Tinggi	
	Kota Pematang Siantar	376	374	156	239,75%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	153	94	89	105,25%	Kota Sibolga	
Sumatera Barat	Kota Medan	7.277	4.532	5.920	76,56%	Kota Medan	Sumatera Barat
	Kota Padang Sidempuan	321	174	195	89,07%	Kota Padang Sidempuan	
	Kab. Tanah Datar	126	116	46	254,51%	Kab. Tanah Datar	
	Kota Bukittinggi	100	95	77	124,32%	Kab. Tanah Datar	
	Kota Padang	1.024	585	899	65,03%	Kota Padang	
	Kota Solok	290	290	83	349,58%	Kota Solok	
	Kota Payakumbuh	381	383	134	285,38%	Kota Payakumbuh	
	Kab. Bengkulu	-	-	-	0,00%	Kab. Bengkulu	
Riau	Kota Pekanbaru	3.728	3.247	2.168	149,78%	Kota Pekanbaru	Riau
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	633	608	314	194,01%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	1.089	1.032	467	221,15%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	272	282	163	172,36%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.213	2.803	2.843	98,61%	Kota Palembang	
	Kota Lubuklinggau	287	191	248	77,22%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	231	112	218	51,19%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	558	507	102	495,59%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0,00%	Kota Metro	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	176	68	94	71,91%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	404	223	242	91,96%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	3.309	1.888	1.571	120,19%	Kota Banjarmasin	
	Kota Banjarbaru	211	20	207	9,79%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	165	161	42	383,53%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	108	103	19	532,88%	Kab. Ketapang	
	Kota Pontianak	1.338	614	503	122,20%	Kota Pontianak	
	Kota Singkawang	152	146	56	261,92%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.728	970	2.185	44,37%	Kota Samarinda	
	Kota Balikpapan	990	964	394	244,48%	Kota Balikpapan	
	Kota Bontang	-	-	-	0,00%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	-	-	-	0,00%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	-	-	-	0,00%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	-	-	-	0,00%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	-	-	-	0,00%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	-	-	-	0,00%	Kota Palu	
Sulawesi Barat	Kab Mamuju	111	79	62	128,07%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.734	2.904	1.688	172,03%	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	198	192	79	243,67%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	-	-	-	0,00%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	-	-	-	0,00%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kab. Sumbawa	-	-	-	0,00%	Kab. Sumbawa	
	Kab. Dompu	-	-	-	0,00%	Kab. Dompu	
	Kab. Sumbawa Barat	-	-	-	0,00%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	-	-	-	0,00%	Kab. Lombok Utara	
	Kota Mataram	241	164	99	165,01%	Kota Mataram	
	Kota. Bima	-	-	-	0,00%	Kota. Bima	
Bali	Kota Denpasar	804	662	320	206,48%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	0,00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	0,00%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	-	-	-	0,00%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	-	-	-	0,00%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	-	-	-	0,00%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	-	-	-	0,00%	DI LUAR INDONESIA	Outside Indonesia

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

Provinsi	2015	2016	2017	2018								2019					Province
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Jawa Barat	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	29	29	29	29	29	29	29	29	29	29	28	27	27	27	27	27	6 Jawa Timur
7 Bengkulu	2	2	3	3	3	3	3	3	3	3	3	2	2	2	2	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 Sumatera Utara
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 Sumatera Barat
12 Riau	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 Kalimantan Selatan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 Kalimantan Barat
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 Kalimantan Timur
20 Kalimantan Tengah	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Kalimantan Tengah
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Sulawesi Tengah
22 Sulawesi Selatan	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	22 Sulawesi Selatan
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 Sulawesi Utara
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	25 Sulawesi Barat
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 Sulawesi Tenggara
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 Nusa Tenggara Barat
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 Nusa Tenggara Timur
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	1	1	1	1	1	1	1	1	1	1	1	-	-	31 Papua
32 Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	1	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	33 Maluku Utara
Total	163	166	167	168	168	168	168	168	168	168	167	165	165	165	164	164	Total

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018								2019						Indicator
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		
AKTIVA																	AKTIVA	
1 Kas	80.990	93.656	96.883	125.461	119.298	121.219	117.636	123.809	111.728	120.638	110.317	123.329	115.215	115.618	101.293	93.312	1 Cash	
2 Penempatan pada Bank Lain	1.601.809	2.026.653	2.525.357	1.992.962	2.064.722	2.376.915	2.460.713	2.554.215	2.471.201	2.572.281	2.681.735	2.638.343	2.434.197	2.265.526	1.981.997	1.725.502	2 Placement in Other Bank	
3 Pembiayaan	5.765.171	6.662.556	7.763.951	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	3 Financing	
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities	
5 Aktiva Istisna dalam Penyelesaian	-	-	-	1.230	1.497	493	493	493	743	743	487	892	1.412	1.433	1.433	1.595	5 Istishna Assets in Progress	
6 Penyisihan Penyusutan A.P	126.404	151.015	168.610	194.855	190.898	198.819	202.553	208.020	209.386	268.266	252.409	185.411	188.335	190.399	188.970	192.468	6 Allowances for earning assets losses	
7 Aktiva Tetap dan inventaris	188.247	251.845	297.797	343.063	345.059	389.594	391.180	395.298	398.809	401.140	410.657	404.124	403.367	408.573	414.052	418.397	7 Fixed Assets and Equipment	
8 Rupa-rupa Aktiva **	229.457	274.105	324.997	365.321	362.008	336.420	338.957	349.516	365.295	359.784	326.479	351.803	387.841	412.130	417.227	436.356	8 Other assets	
TOTAL AKTIVA*	7.739.270	9.157.801	10.840.375	11.169.372	11.222.993	11.601.532	11.721.460	11.894.953	11.929.417	12.120.353	12.361.734	12.370.123	12.343.583	12.409.824	12.282.518	12.218.936	TOTAL AKTIVA*	
PASIVA																	PASIVA	
1 Dana Pihak Ketiga	4.801.888	5.823.964	6.987.280	7.149.497	7.165.907	7.485.582	7.597.800	7.739.373	7.751.935	7.977.272	8.134.938	8.103.396	8.082.299	8.135.985	8.030.510	7.958.806	1 Depositor Funds	
2 Kewajiban kepada Bank Lain	1.479.977	1.654.957	1.964.754	1.989.656	2.010.744	2.037.586	2.035.480	2.057.093	2.152.650	2.126.805	2.160.484	2.122.325	2.130.739	2.174.552	2.146.088	2.147.317	2 Liabilities to other Bank	
3 Pinjaman Diterima	120.012	129.350	115.354	238.104	248.460	260.410	252.036	232.347	119.381	118.163	123.616	122.451	119.178	116.360	130.707	125.765	3 Received Borrowing	
4 Kewajiban lainnya	53.866	69.485	93.275	101.482	94.116	95.610	89.809	95.368	96.998	91.999	118.594	94.232	95.944	103.374	94.386	97.588	4 Other Current Liabilities	
5 Pinjaman Subordinasi	1.050	550	550	550	550	550	550	550	550	550	550	550	550	550	550	550	5 Subordinated Loan	
6 Rupa-rupa Pasiva**	113.437	136.720	152.555	181.674	181.323	177.956	172.973	177.890	186.538	192.480	167.408	181.014	186.842	190.656	186.755	188.861	6 Other Liabilities	
7 Modal disetor (Paid-in capital)	839.553	908.335	1.062.060	1.116.134	1.118.389	1.116.782	1.132.672	1.136.982	1.150.611	1.168.510	1.176.830	1.164.621	1.165.097	1.179.712	1.196.250	1.218.330	7 Paid-in capital	
8 Tambahan modal disetor	138.477	142.328	104.469	113.486	111.444	120.625	115.524	116.907	107.356	122.440	127.968	121.138	142.548	142.200	137.862	122.137	8 Additional paid-in capital	
9 Selisih Penilaian kembali Aktiva Tetap	2.100	19.239	23.891	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	19.330	19.330	19.330	19.330	19.330	9 Different Appraisal Fixed Asset	
10 Cadangan																	10 Reserves	
a. Cadangan Umum	94.155	120.245	135.789	148.601	154.022	154.176	154.037	154.222	153.167	153.124	153.936	154.040	157.433	161.059	165.444	168.446	a. General Reserves	
b. Cadangan Tujuan	26.929	33.265	44.567	51.813	46.739	46.791	46.715	46.709	46.511	46.483	46.176	47.415	48.036	49.292	52.129	53.735	b. Special Purpose Reserves	
11 Laba																	11 Net Income	
a. Tahun-tahun lalu	(69.892)	(39.656)	(57.349)	(29.815)	(33.165)	(33.840)	(33.433)	(37.015)	(37.172)	(40.822)	(42.828)	212.353	171.887	84.979	44.774	21.705	a. Previous years	
b. Tahun berjalan	137.719	159.003	213.179	87.800	104.073	118.913	136.906	154.135	180.502	142.958	173.671	27.257	23.699	51.777	77.732	96.366	b. Current year	
TOTAL PASIVA*	7.739.270	9.157.784	10.840.375	11.169.372	11.222.993	11.601.532	11.721.460	11.894.953	11.929.417	12.120.353	12.361.734	12.370.123	12.343.583	12.409.824	12.282.518	12.218.936	TOTAL PASIVA*	

*) Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih

* : Data tidak tersedia

*) : Angka-angka sementara

* : Data not available

*) Provisional Figures

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018								2019					Indicator	
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		
A. Pendapatan																	A. Revenue	
1 Pendapatan Operasional	1.212.905	1.391.233	1.590.687	710.802	854.191	1.005.340	1.158.992	1.308.236	1.459.214	1.613.583	1.781.691	162.598	317.791	480.259	640.244	813.317	1 Operating Revenue	
2 Pendapatan Operasional Lainnya	107.936	121.522	146.455	70.047	82.142	96.526	109.594	125.526	142.048	160.128	188.813	17.129	31.421	46.950	62.489	79.532	2 Other operating Revenue	
3 Pendapatan non operasional	21.825	11.294	21.889	4.959	6.076	6.841	8.519	9.471	10.530	11.715	11.322	918	1.800	3.173	3.867	6.635	3 Non operating Revenue	
4 Bagi hasil investasi tidak terikat -/-	468.405	547.598	622.946	272.254	328.127	384.948	443.086	500.413	559.261	617.813	678.852	61.163	120.551	181.725	241.040	300.992	4 Profit Sharing for Unrestricted Investment -/-	
Total Pendapatan	874.261	976.450	1.136.085	513.554	614.283	723.758	834.019	942.820	1.052.530	1.167.613	1.302.975	119.481	230.461	348.657	465.560	598.492	Total Revenue	
B. Beban																	B. Expenses	
1 Beban operasional	649.602	713.858	799.359	366.815	440.652	519.597	595.423	674.139	742.273	881.649	960.895	80.221	183.067	260.742	339.212	437.256	1 Operating Expenses	
2 Beban operasional lainnya	45.625	56.337	60.220	31.456	36.368	44.684	54.728	61.271	69.642	75.087	87.695	5.567	10.742	16.271	22.376	30.859	2 Other Operating Expenses	
3 Beban non operasional	6.706	7.824	10.499	5.330	6.238	8.618	9.759	10.683	11.776	13.295	14.189	1.367	2.842	3.983	4.698	6.205	3 Non Operating Expenses	
Total Beban	701.933	778.018	870.078	403.601	483.258	572.899	659.910	746.092	823.692	970.031	1.062.779	87.156	196.652	280.996	366.287	474.319	Total Expenses	
C. Laba tahun berjalan	172.327	198.432	266.007	109.953	131.024	150.859	174.109	196.727	228.839	197.582	240.196	32.325	33.809	67.661	99.274	124.172	C. Income	
D. Penambahan/pengurangan Laba tahun berjalan	2.849	3.383	4.116	1.679	2.089	2.428	2.949	3.257	3.619	4.092	5.067	491	980	1.477	2.012	2.636	D. Additional/Reduction	
E. Laba tahun berjalan sebelum pajak	169.478	195.049	261.890	108.273	128.935	148.430	171.161	193.471	225.220	193.491	235.129	31.834	32.829	66.184	97.261	121.536	E. Net Income before Tax	
F. Taksiran pajak penghasilan -/-	31.760	36.046	48.712	20.474	24.863	29.518	34.254	39.335	44.718	50.533	61.458	4.577	9.130	14.407	19.529	25.171	F. Tax Expense -/-	
G. Laba setelah taksiran pajak penghasilan	137.719	159.003	213.179	87.800	104.073	118.913	136.906	154.135	180.502	142.958	173.671	27.257	23.699	51.777	77.732	96.366	G. Net Income	
r) Angka-angka diperbaiki																		r) Revised Figures
*) Angka-angka sementara																		*) Provisional Figures

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018								2019					Indicator
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Biaya promosi	19.766	16.816	18.277	7.387	9.278	11.016	12.676	14.221	15.633	17.373	19.212	1.301	2.344	3.560	5.038	8.346	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	14.205	17.763	23.536	11.276	12.603	14.301	16.697	19.229	21.593	24.935	27.073	2.142	4.529	6.241	8.787	10.800	2 Cost of education and training
Total	33.971	34.579	41.813	18.663	21.882	25.317	29.373	33.449	37.226	42.309	46.285	3.443	6.873	9.801	13.825	19.145	Total

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018								2019					Indicator
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Tagihan Komitmen																	Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	51.759	38.067	32.210	27.684	29.184	88.106	100.096	88.096	60.394	63.394	71.184	46.500	91.300	- Unused Fund Borrowings Facilities
- Lainnya	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.580	1.050	1.050	1.050	- Others
Kewajiban Komitmen																	Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	10.065	11.597	11.036	10.473	10.454	10.238	8.860	8.671	10.870	10.326	9.753	8.601	8.217	- <i>Unused Financing facilities granted to customer</i>
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	-	-	530	-	-	-	-	-	-	- <i>Unused Financing facilities granted to other Sharia banks</i>
- Lainnya	2.230	2.038	1.855	8.676	7.937	7.569	8.163	8.392	7.563	7.046	9.538	10.095	5.681	5.627	5.911	5.939	- Others
Tagihan Komitmen																	Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Kafalah guarantees received</i>
- Pendapatan yang akan diterima	77.359	88.751	2.076.594	160.490	161.190	165.293	171.311	131.914	165.268	163.641	325.799	124.951	123.090	124.553	127.800	129.450	- <i>Accrued Income</i>
- Lainnya	5.698	6.542	6.919	7.060	8.093	7.422	7.749	7.267	7.289	7.244	7.089	7.581	5.247	7.609	6.301	5.307	- Others
Aktiva produktif yang dihapusbuku	128.476	148.023	176.221	181.878	190.831	192.262	193.322	197.980	199.716	210.783	222.374	217.239	245.791	245.262	247.912	252.663	Written off earning assets
Penerusan dana <i>mudharabah muqayyadah</i>	67.071	63.266	48.639	43.458	41.774	40.480	39.654	39.150	37.943	37.185	36.596	35.166	35.593	34.812	34.335	32.773	Channeling of mudharabah muqayyadah
"-": Data tidak tersedia *) :Angka-angka sementara																	"-": Data not available *) : Provisional Figures

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018								2019					Indicator
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	1.857.757	2.161.305	2.578.278	2.455.334	2.450.099	2.636.851	2.686.351	2.730.760	2.694.404	2.863.975	2.998.201	2.958.607	2.911.644	2.910.941	2.804.612	2.709.411	2 iB Saving Deposits
a Akad Wadiah	997.125	1.178.603	1.457.999	1.384.201	1.385.683	1.523.923	1.556.464	1.570.822	1.517.335	1.650.837	1.738.702	1.705.658	1.656.305	1.646.840	1.575.939	1.575.068	a Wadia
b Akad Mudharabah	860.632	982.702	1.120.278	1.071.133	1.064.415	1.112.928	1.129.888	1.159.939	1.177.070	1.213.137	1.259.499	1.252.948	1.255.339	1.264.100	1.228.673	1.134.343	b Mudharaba
3 Deposito iB - Akad Mudharabah	2.944.131	3.662.658	4.409.003	4.694.163	4.715.808	4.848.731	4.911.448	5.008.613	5.057.531	5.113.297	5.136.737	5.144.789	5.170.655	5.225.045	5.225.898	5.249.394	3 iB Time Deposits - Mudharaba
a 1 Bulan	417.437	461.386	549.304	556.682	540.954	554.881	548.354	561.320	564.721	560.521	538.766	536.611	558.397	580.137	578.771	564.938	a 1 month
b 3 Bulan	406.192	506.445	730.517	742.084	732.554	732.164	752.890	763.311	775.890	806.172	782.724	798.772	801.946	790.673	777.674	769.929	b 3 months
c 6 Bulan	567.380	723.491	777.670	888.786	913.534	937.180	921.235	927.079	930.416	910.417	901.025	888.601	890.200	887.269	868.000	868.406	c 6 months
d 12 Bulan	1.519.041	1.947.335	2.329.815	2.476.922	2.498.198	2.592.828	2.655.388	2.726.018	2.751.861	2.803.283	2.880.772	2.884.118	2.891.024	2.935.805	2.968.451	3.006.632	d 12 months
e > 12 Bulan	34.081	24.001	21.695	29.689	30.567	31.677	33.580	30.885	34.644	32.904	33.449	36.688	29.087	31.161	33.002	39.490	e > 12 months
Total	4.801.888	5.823.964	6.987.280	7.149.497	7.165.907	7.485.582	7.597.800	7.739.373	7.751.935	7.977.272	8.134.938	8.103.396	8.082.299	8.135.985	8.030.510	7.958.806	Total

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

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

Akad	2015	2016	2017	2018								2019					Contract
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Akad <i>Mudharabah</i>	168.516	156.256	124.497	180.855	184.636	189.893	182.458	179.484	175.279	187.726	180.956	179.662	171.802	177.796	186.294	203.112	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	652.316	774.949	776.696	779.759	787.075	789.533	795.641	809.215	808.636	829.804	837.915	806.428	845.489	858.292	882.586	918.301	<i>Musharaka</i>
Akad <i>Murabahah</i>	4.491.697	5.053.764	5.904.751	6.523.203	6.487.520	6.539.388	6.576.979	6.621.867	6.716.831	6.815.750	6.940.379	6.901.676	6.998.501	7.154.381	7.263.563	7.392.992	<i>Murabaha</i>
Akad <i>Salam</i>	15	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<i>Salam</i>
Akad <i>Istishna</i>	11.135	9.423	21.426	22.422	23.406	26.947	28.101	28.917	30.450	33.868	35.387	35.812	36.366	37.022	38.082	40.577	<i>Istishna</i>
Akad <i>Ijarah</i>	6.175	6.763	22.316	24.449	24.229	24.524	27.780	31.598	35.662	38.052	46.579	47.548	51.758	53.305	55.225	56.851	<i>Ijara</i>
Akad <i>Qardh</i>	123.588	145.865	189.866	180.259	180.498	184.848	181.898	178.224	183.275	184.997	185.360	185.534	191.398	205.160	216.122	198.366	<i>Qardh</i>
Multijasa	311.729	515.523	724.398	825.243	833.945	820.577	822.177	830.337	840.895	843.837	857.890	879.933	894.574	910.985	913.613	926.043	<i>Multi Purpose Financing</i>
Total	5.765.171	6.662.556	7.763.951	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	Total

Juta Rupiah (in Million IDR)

Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Sharia Rural Bank based on Economic Sector)																	
SEKTOR EKONOMI	2015	2016	2017	2018								2019					ECONOMIC SECTOR
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Pertanian, kehutanan dan sarana pertanian	356.632	366.192	360.973	389.278	377.560	376.236	446.501	380.878	377.785	377.606	374.467	307.209	311.961	318.461	318.853	323.106	Agriculture, forestry and agricultural facilities
Pertambangan	9.561	7.117	17.501	18.192	18.221	19.724	20.515	19.622	19.801	20.280	19.889	25.266	26.892	26.487	27.187	27.734	Mining
Perindustrian	50.331	57.687	72.722	92.289	91.153	94.479	97.464	104.949	104.137	108.584	119.758	126.629	142.012	146.368	157.551	170.440	Manufacturing
Listrik, gas dan air	10.957	10.460	12.494	14.320	12.146	12.337	11.112	11.407	10.858	12.212	13.104	14.395	14.333	14.831	14.551	13.863	Water, gas and electricity
Konstruksi	339.756	459.986	591.662	632.669	641.166	660.111	618.884	667.629	704.503	702.525	694.666	687.225	692.749	727.184	756.914	795.173	Construction
Perdagangan, restoran dan hotel	1.696.081	1.650.750	1.761.280	1.937.835	1.922.709	1.919.364	1.931.011	1.937.929	1.973.016	2.003.970	2.032.457	1.987.154	2.005.629	2.022.491	2.049.135	2.102.432	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	88.405	92.697	91.667	98.067	96.034	97.113	100.686	101.186	104.137	109.811	103.582	107.836	107.400	108.211	111.436	117.591	Transport, cargo storage and communication
Jasa dunia usaha	566.188	586.186	560.407	742.912	753.134	757.201	750.703	785.260	763.394	781.045	618.505	625.914	659.572	704.207	723.243	756.064	Business Services
Jasa sosial/masyarakat	550.037	631.688	718.380	741.562	746.919	763.568	753.275	762.882	742.045	764.551	769.445	752.684	760.200	778.692	807.895	838.927	Social Services
Lain-lain	2.097.224	2.799.794	3.576.863	3.869.066	3.862.266	3.875.576	3.884.882	3.907.902	3.991.353	4.053.449	4.338.594	4.402.283	4.469.140	4.550.011	4.588.722	4.590.913	Others
Total	5.765.171	6.662.556	7.763.951	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	Total

Juta Rupiah (in Million IDR)

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

JENIS PENGGUNAAN	2015	2016	2017	2018								2019					TYPE OF USAGE
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Modal Kerja	2.559.350	2.737.167	2.956.073	3.258.346	3.245.505	3.271.684	3.295.857	3.321.873	3.341.611	3.403.369	3.428.706	3.305.359	3.370.078	3.445.617	3.548.103	3.714.392	Working Capital
Investasi	1.108.597	1.125.595	1.231.015	1.408.778	1.413.537	1.428.449	1.434.295	1.449.869	1.458.065	1.477.217	1.317.166	1.328.952	1.350.669	1.401.315	1.418.661	1.430.938	Investment
Konsumsi	2.097.224	2.799.794	3.576.863	3.869.066	3.862.266	3.875.576	3.884.882	3.907.902	3.991.353	4.053.449	4.338.594	4.402.283	4.469.140	4.550.011	4.588.722	4.590.913	Consumption
Total	5.765.171	6.662.556	7.763.951	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	Total

r) Angka-angka
diperbaiki

r) : Revised Figures

Juta Rupiah (in Million IDR)

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

GOLONGAN PEMBIAYAAN	2015	2016	2017	2018								2019					TYPE OF FINANCING
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Usaha Kecil dan Menengah	3.377.987	3.570.606	3.767.877	4.149.628	4.141.595	4.182.367	4.153.962	4.185.589	4.153.212	4.242.849	4.086.485	3.961.619	4.035.005	4.140.508	4.218.223	4.218.223	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	2.387.184	3.091.950	3.996.074	4.386.562	4.379.712	4.393.342	4.461.071	4.494.055	4.637.816	4.691.185	4.997.982	5.074.975	5.154.881	5.256.435	5.337.263	5.337.263	Non Small and Medium Enterprises
Total	5.765.171	6.662.556	7.763.951	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.555.486	Total

Juta Rupiah (in Million IDR)

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

KOLEKTIBILITAS PEMBIAYAAN	2015	2016	2017	2018								2019					COLLECTIBILITY OF FINANCING
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Lancar	5.292.330	6.087.260	7.012.068	7.550.474	7.517.498	7.564.068	7.602.532	7.673.139	7.793.107	7.957.070	8.239.483	8.228.438	8.361.003	8.578.896	8.705.781	8.889.312	<i>Performing Financing</i>
Non Lancar	472.841	575.296	751.883	985.716	1.003.809	1.011.642	1.012.502	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	<i>Non Performing Financing</i>
- Kurang Lancar	134.512	109.241	158.628	278.508	267.679	252.834	239.632	253.120	249.585	241.408	147.712	189.659	215.854	205.486	225.474	234.613	<i>Sub-Standard</i>
- Diragukan	95.060	100.645	123.194	163.305	185.417	175.843	186.044	168.314	158.393	160.561	146.322	134.843	128.532	116.093	128.415	122.825	<i>Doubtful</i>
- Macet	243.269	365.409	470.061	543.903	550.714	582.965	586.826	585.070	589.943	574.995	550.949	483.655	484.497	496.468	495.816	489.492	<i>Lost</i>
Total Pembiayaan	5.765.171	6.662.556	7.763.951	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	<i>Total Financing</i>
Persentase NPF	8,20%	8,63%	9,68%	11,55%	11,78%	11,80%	11,75%	11,60%	11,35%	10,94%	9,30%	8,94%	9,02%	8,71%	8,89%	8,70%	<i>Percentage of NPFs</i>

Juta Rupiah (in Million IDR)

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

SEKTOR EKONOMI	2015	2016	2017	2018								2019					ECONOMIC SECTOR
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Pertanian, kehutanan dan sarana pertanian	47.795	59.130	83.043	104.686	103.048	100.503	126.390	102.287	103.077	99.980	99.908	43.798	44.234	44.156	46.124	45.357	Agriculture, forestry and agricultural facilities
Pertambangan	849	673	997	1.746	1.746	2.543	2.255	2.438	2.730	1.712	1.483	1.856	3.001	3.154	4.744	4.678	Mining
Perindustrian	5.944	10.307	11.812	13.252	13.106	13.291	12.679	12.969	12.780	12.308	10.468	10.437	10.864	10.735	11.645	11.430	Manufacturing
Listrik, gas dan air	780	1.648	2.439	4.216	4.293	4.199	3.558	4.120	3.757	3.821	3.948	3.795	4.344	4.345	4.453	2.703	Water, gas and electricity
Konstruksi	25.157	34.778	60.509	96.586	96.769	107.344	87.544	107.183	102.978	100.453	75.624	79.512	80.468	80.633	88.037	97.747	Construction
Perdagangan, restoran dan hotel	211.570	213.901	282.329	327.991	339.116	337.249	338.215	340.175	340.444	334.955	291.534	289.385	299.853	287.646	294.524	293.956	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	7.661	14.130	16.690	23.337	22.978	22.842	21.042	22.255	23.526	22.579	16.674	20.208	18.610	16.831	17.245	17.757	Transport, cargo storage and communication
Jasa dunia usaha	25.412	55.079	38.199	72.970	74.791	75.635	64.087	76.672	64.425	54.214	46.988	48.592	48.225	49.651	43.213	44.346	Business Services
Jasa sosial/masyarakat	44.644	60.098	81.269	105.896	110.448	117.097	124.010	108.206	107.155	115.960	97.106	95.896	92.385	91.800	98.492	99.347	Social Services
Lain-lain	103.028	125.552	174.597	235.035	237.515	230.938	232.722	230.198	237.048	230.983	201.251	214.676	226.900	229.095	241.230	229.610	Others
Total	472.841	575.296	751.883	985.716	1.003.809	1.011.642	1.012.502	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	Total

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

JENIS PENGGUNAAN	2015	2016	2017	2018								2019					TYPE OF USAGE
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Modal Kerja	311.785	376.063	487.550	640.422	648.035	657.294	656.932	653.002	637.004	618.468	538.563	491.184	492.870	481.418	497.427	503.289	Working Capital
Investasi	58.028	73.680	89.735	110.258	118.259	123.410	122.848	123.305	123.870	127.513	105.169	102.296	109.113	107.534	111.049	114.032	Investment
Konsumsi	103.028	125.552	174.597	235.035	237.515	230.938	232.722	230.198	237.048	230.983	201.251	214.676	226.900	229.095	241.230	229.610	Consumption
Total	472.841	575.296	751.883	985.716	1.003.809	1.011.642	1.012.502	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	Total

Juta Rupiah (in Million IDR)

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

GOLONGAN PEMBIAYAAN	2015	2016	2017	2018								2019					TYPE OF FINANCING
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Usaha Kecil dan Menengah	350.237	429.268	549.656	718.326	732.242	745.130	724.968	720.942	701.720	682.983	592.524	542.657	545.592	534.891	546.853	555.482	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	122.604	146.028	202.227	267.390	271.568	266.512	287.534	285.562	296.201	293.981	252.459	265.499	283.291	283.156	302.852	291.448	Non Small and Medium Enterprises
Total	472.841	575.296	751.883	985.716	1.003.809	1.011.642	1.012.502	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	Total

Tabel 40. Jumlah Rekening Bank Pembiayaan Rakyat Syariah (Number of Account of Sharia Rural Bank)																	
Jenis	2015	2016	2017	2018								2019					Type
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	1.163.287	1.256.091	1.385.182	1.480.613	1.479.911	1.476.637	1.477.223	1.507.624	1.516.453	1.531.312	1.552.335	1.492.075	1.527.974	1.519.171	1.525.177	1.541.916	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	1.123.015	1.210.460	1.335.086	1.430.598	1.429.942	1.425.692	1.425.607	1.455.073	1.462.850	1.477.172	1.497.618	1.437.212	1.472.745	1.463.598	1.470.424	1.488.183	Saving Deposits
Deposito iB	40.272	45.631	50.096	50.015	49.969	50.945	51.616	52.551	53.603	54.140	54.717	54.863	55.229	55.573	54.753	53.733	Time Deposits
Pembiayaan	233.209	250.425	293.482	315.303	314.092	317.196	318.400	319.268	319.992	324.800	327.606	326.946	332.941	339.698	344.323	345.713	Financing
Akad Mudharabah	1.343	1.042	1.432	2.481	2.493	2.563	2.563	2.561	2.622	2.662	2.750	2.835	2.890	2.903	2.940	2.991	Mudharaba
Akad Musyarakah	4.712	5.109	5.100	5.238	5.212	5.276	5.257	5.358	5.317	5.308	5.189	4.918	4.984	5.046	5.273	5.444	Musharaka
Akad Murabahah	189.985	197.605	231.745	246.302	246.451	247.796	250.083	252.221	253.219	256.577	258.617	256.922	260.667	265.197	268.928	273.324	Murabaha
Akad Salam	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	340	302	183	157	157	156	152	152	155	162	160	157	153	153	153	158	Istishna
Akad Ijarah	17.758	23.354	28.521	32.560	31.172	32.802	31.638	30.064	29.571	30.975	32.086	33.375	35.048	36.918	37.576	34.227	Qardh
Akad Qardh	391	440	592	617	608	621	638	653	658	661	676	678	686	690	673	669	Ijara
Multijasa	18.676	22.569	25.909	27.948	27.999	27.982	28.069	28.259	28.450	28.455	28.128	28.061	28.513	28.791	28.780	28.900	Multi Purpose Financing
Total	1.396.496	1.506.516	1.678.664	1.795.916	1.794.003	1.793.833	1.795.623	1.826.892	1.836.445	1.856.112	1.879.941	1.819.021	1.860.915	1.858.869	1.869.500	1.887.629	Total
"-": Data tidak tersedia r) Angka-angka diperbaiki *) Angka-angka sementara																	
"-": Data not available r) Revised figures *) Provisional figures																	

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

Jenis	2015	2016	2017	2018								2019					Type
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	4,06	3,23	2,99	3,80	2,75	2,76	2,77	2,71	2,81	2,72	2,88	2,75	2,70	2,78	2,76	2,78	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	12,09	10,81	9,91	9,22	9,02	8,84	9,06	8,86	8,97	8,79	9,43	9,11	9,04	9,11	9,19	9,49	a 1 month
b 3 Bulan	9,19	8,49	8,09	7,95	7,53	7,65	7,81	7,63	7,76	7,67	8,10	7,89	7,78	7,85	7,72	8,09	b 3 months
c 6 Bulan	9,72	8,69	9,45	9,20	8,70	8,96	8,91	8,58	8,50	8,62	9,21	8,86	8,61	8,50	8,38	9,09	c 6 months
d 12 Bulan	10,36	10,13	9,67	9,33	9,00	9,18	9,26	9,09	8,97	9,14	9,73	9,36	9,27	9,26	9,12	9,67	d 12 months
e > 12 Bulan	13,94	12,92	9,14	8,94	8,66	8,28	8,55	8,42	8,50	8,40	8,52	11,79	8,26	7,91	8,41	12,24	e > 12 months
Pembiayaan																	Financing
1 Akad <i>Mudharabah</i>	17,39	17,86	17,42	16,32	17,71	17,47	17,83	17,91	17,49	17,27	16,45	17,16	16,17	15,76	15,63	15,76	1 Mudharaba
2 Akad <i>Musyarakah</i>	21,10	19,58	19,15	18,99	19,20	19,33	15,12	18,29	17,69	18,23	18,44	18,23	17,86	17,84	18,04	17,81	2 Musharaka
3 Akad <i>Murabahah</i>	18,12	17,99	17,46	17,76	17,75	17,72	17,79	17,68	17,86	17,88	17,82	17,81	17,84	17,77	17,81	17,82	3 Murabaha
4 Akad <i>Salam</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad <i>Istishna</i>	8,29	8,88	13,26	8,13	8,29	9,04	9,07	9,12	9,30	9,54	9,95	9,90	10,02	10,24	10,44	10,58	5 Istishna
6 Akad <i>Ijarah</i> ¹⁾	15,25	16,52	6,51	7,10	7,04	10,33	13,63	15,44	17,92	18,50	17,29	15,41	16,05	16,42	14,98	15,42	6 Ijara ¹⁾
7 Akad <i>Qardh</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	14,99	14,70	14,10	14,16	13,98	13,84	13,62	13,57	13,46	13,40	13,44	13,49	13,43	13,40	13,38	13,43	8 Multi Purpose Financing ¹⁾

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

"-" : Data tidak tersedia

"-": Data not available

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

Rasio	2015	2016	2017	2018								2019					Ratio
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 CAR	21,47%	21,73%	20,81%	19,97%	19,96%	19,76%	18,81%	19,78%	19,67%	19,27%	19,33%	20,33%	21,72%	20,19%	19,85%	21,21%	1 CAR
2 ROA	2,20%	2,27%	2,55%	2,32%	2,41%	2,27%	2,27%	2,30%	2,26%	1,73%	1,87%	2,56%	2,32%	2,36%	2,47%	2,48%	2 ROA
3 ROE	14,66%	16,18%	19,40%	17,05%	17,86%	16,88%	16,68%	17,10%	16,72%	11,36%	12,86%	19,97%	17,62%	18,08%	19,11%	19,12%	3 ROE
4 NPF	8,20%	8,63%	9,68%	11,55%	11,78%	11,80%	11,75%	11,60%	11,35%	10,94%	9,30%	8,94%	9,02%	8,71%	8,89%	8,70%	4 NPF
5 FDR	120,06%	114,40%	111,12%	119,40%	118,91%	114,56%	113,39%	112,15%	113,40%	111,99%	111,67%	111,52%	113,70%	115,50%	118,99%	122,33%	5 FDR
6 BOPO	88,09%	87,09%	85,34%	85,85%	85,97%	86,13%	86,16%	86,18%	85,61%	88,76%	87,66%	81,74%	90,01%	87,00%	85,74%	86,12%	6 BOPO

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

Total Aset (Rp)	2015	2016	2017	2018								2019					Total Assets (in IDR)
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
< 1 Miliar	1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	8	7	6	7	7	7	7	7	7	7	7	7	7	7	6	5	1 up to 5 Billion
> 5 s.d. 10 Miliar	29	19	18	20	18	16	15	15	15	15	13	11	11	10	11	13	>5 up to 10 Billion
> 10 Miliar	125	138	141	140	142	144	145	145	145	145	146	146	146	147	146	145	> 10 Billion
Total	163	166	167	168	168	168	168	168	168	168	167	165	165	165	164	164	Total
r) Angka-angka diperbaiki "-" : Data tidak																	r) Revised figure "-": Data not available

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

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	303.919	214.982	208.159	103,28	10,84	Nanggroe Aceh Darussalam
Sumatera Utara	186.224	130.740	123.889	105,53	4,45	Sumatera Utara
Sumatera Barat	209.660	169.146	160.385	105,46	8,91	Sumatera Barat
Sumatera Selatan	21.796	16.196	10.663	151,89	5,17	Sumatera Selatan
Bangka Belitung	533.206	380.632	450.382	84,51	23,89	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	66.735	53.448	48.789	109,55	18,64	Bengkulu
Riau	39.672	28.876	33.032	87,42	9,19	Riau
Kepulauan Riau	139.729	126.440	79.641	158,76	15,36	Kepulauan Riau
Lampung	629.960	484.793	270.498	179,22	4,48	Lampung
DKI Jakarta	14.620	10.271	10.652	96,43	24,12	DKI Jakarta
Jawa Barat	3.832.887	3.182.048	2.361.993	134,72	6,44	Jawa Barat
Banten	929.279	725.562	707.506	102,55	18,27	Banten
Jawa Tengah	1.498.524	1.224.503	1.021.218	119,91	7,83	Jawa Tengah
DI Yogyakarta	750.508	561.974	532.353	105,56	9,62	DI Yogyakarta
Jawa Timur	2.079.625	1.712.068	1.342.518	127,53	7,16	Jawa Timur
Bali	10.137	6.882	6.626	103,86	8,11	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	9.044	7.038	4.783	147,15	16,02	Kalimantan Tengah
Kalimantan Timur	8.084	1.359	4.974	27,32	26,17	Kalimantan Timur
Kalimantan Selatan	47.862	35.482	36.385	97,52	9,06	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	296	631	57	1.110	96	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	141.130	111.468	47.335	235,49	16,75	Sulawesi Selatan
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	164.036	78.850	111.940	70,44	3,09	Maluku Utara
NTB	602.004	472.853	385.028	122,81	3,72	NTB
NTT	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	0,00	0,00	Papua

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

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

Propinsi	Pertanian, kehutanan dan sarana pertanian Agriculture, forestry and agricultural facilities	Pertambangan Mining	Perindustrian Manufacturing	Listrik, gas dan air Water, gas and electricity	Konstruksi Construction	Perdagangan, restoran dan hotel Trade, restaurants and hotels	Pengangkutan, pergudangan dan komunikasi Transport, cargo storage and communication	Jasa dunia usaha Business Services	Jasa sosial / masyarakat Social Services	Lain-lain Others	Province
Nanggroe Aceh Darussalam	2.614	-	3.697	252	10.724	89.710	5.406	8.985	24.999	68.595	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	2.270	-	126	88	1.200	13.480	1.304	3.571	22.329	86.371	<i>Sumatera Utara</i>
Sumatera Barat	20.731	544	2.283	88	7.622	52.234	5.629	11.200	12.737	56.077	<i>Sumatera Barat</i>
Sumatera Selatan	1.436	67	982	-	106	1.679	95	607	1.769	9.455	<i>Sumatera Selatan</i>
Bangka Belitung	66.093	683	2.429	897	44.646	125.217	8.389	9.206	45.436	77.636	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	-	-	-	-	-	<i>Jambi</i>
Bengkulu	24.457	-	-	-	4.737	4.790	278	85	778	18.324	<i>Bengkulu</i>
Riau	2.207	-	4	111	700	2.890	453	638	4.568	17.305	<i>Riau</i>
Kepulauan Riau	2.507	-	2.275	180	2.058	7.894	1.928	2.229	20.902	86.466	<i>Kepulauan Riau</i>
Lampung	21.424	456	420	155	929	30.222	585	9.871	19.690	401.041	<i>Lampung</i>
DKI Jakarta	-	300	-	-	1.226	1.457	-	1.526	2.959	2.804	<i>DKI Jakarta</i>
Jawa Barat	77.898	9.162	101.514	3.620	150.526	651.055	29.541	187.355	239.638	1.731.738	<i>Jawa Barat</i>
Banten	873	1.151	4.027	1.646	69.895	264.156	8.572	105.731	42.398	227.112	<i>Banten</i>
Jawa Tengah	40.766	4.738	15.143	2.321	183.337	242.987	20.768	212.542	146.734	355.167	<i>Jawa Tengah</i>
DI Yogyakarta	7.693	1.994	5.747	3.027	64.549	102.715	9.444	57.964	93.036	215.805	<i>DI Yogyakarta</i>
Jawa Timur	47.322	3.042	23.618	1.429	204.332	428.680	22.803	83.591	101.306	795.946	<i>Jawa Timur</i>
Bali	-	-	-	-	654	1.031	-	1.463	868	2.866	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	240	-	-	23	1.103	1.032	110	1.054	909	2.567	<i>Kalimantan Tengah</i>
Kalimantan Timur	31	-	-	-	-	340	57	-	7	924	<i>Kalimantan Timur</i>
Kalimantan Selatan	656	820	-	-	6.838	13.587	1.709	1.797	4.532	5.544	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	-	-	-	-	-	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	-	-	1	-	-	406	-	-	-	224	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	601	958	254	-	5.359	15.833	128	461	1.930	85.944	<i>Sulawesi Selatan</i>
Maluku	-	-	-	-	-	-	-	-	-	-	<i>Maluku</i>
Maluku Utara	41	-	-	3	4.500	5.560	3	7.425	4.651	56.667	<i>Maluku Utara</i>
NTB	3.247	3.819	7.919	21	30.133	45.478	388	48.763	46.752	286.333	<i>NTB</i>
NTT	-	-	-	-	-	-	-	-	-	-	<i>NTT</i>
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	<i>Irian Jaya Barat</i>
Papua	-	-	-	-	-	-	-	-	-	-	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available

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

Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	108.450	37.937	68.595	Nanggroe Aceh Darussalam
Sumatera Utara	30.307	14.062	86.371	Sumatera Utara
Sumatera Barat	77.674	35.395	56.077	Sumatera Barat
Sumatera Selatan	6.640	101	9.455	Sumatera Selatan
Bangka Belitung	184.060	118.936	77.636	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	11.725	23.400	18.324	Bengkulu
Riau	8.685	2.886	17.305	Riau
Kepulauan Riau	24.685	15.290	86.466	Kepulauan Riau
Lampung	47.170	36.582	401.041	Lampung
DKI Jakarta	7.062	405	2.804	DKI Jakarta
Jawa Barat	967.002	483.307	1.731.738	Jawa Barat
Banten	430.153	68.297	227.112	Banten
Jawa Tengah	600.864	268.472	355.167	Jawa Tengah
DI Yogyakarta	267.755	78.413	215.805	DI Yogyakarta
Jawa Timur	727.253	188.869	795.946	Jawa Timur
Bali	2.883	1.133	2.866	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	2.989	1.481	2.567	Kalimantan Tengah
Kalimantan Timur	435	-	924	Kalimantan Timur
Kalimantan Selatan	29.938	-	5.544	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	407	-	224	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	19.744	5.780	85.944	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	13.047	9.135	56.667	Maluku Utara
NTB	145.464	41.056	286.333	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	-	-	-	Papua

"-": Data tidak tersedia

"-": Data not available

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

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	129.401	85.581	Nanggroe Aceh Darussalam
Sumatera Utara	25.138	105.602	Sumatera Utara
Sumatera Barat	102.241	66.904	Sumatera Barat
Sumatera Selatan	6.200	9.996	Sumatera Selatan
Bangka Belitung	292.545	88.087	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	19.071	34.377	Bengkulu
Riau	8.284	20.592	Riau
Kepulauan Riau	18.513	107.928	Kepulauan Riau
Lampung	70.949	413.844	Lampung
DKI Jakarta	5.309	4.962	DKI Jakarta
Jawa Barat	1.380.764	1.801.283	Jawa Barat
Banten	392.483	333.079	Banten
Jawa Tengah	780.034	444.469	Jawa Tengah
DI Yogyakarta	245.517	316.457	DI Yogyakarta
Jawa Timur	783.948	928.120	Jawa Timur
Bali	3.826	3.055	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	4.471	2.567	Kalimantan Tengah
Kalimantan Timur	389	970	Kalimantan Timur
Kalimantan Selatan	29.859	5.623	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	403	228	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	24.830	86.638	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	13.964	64.886	Maluku Utara
NTB	30.932	441.921	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	-	-	Papua



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