

LAMPIRAN-LAMPIRAN

DAFTAR RIWAYAT HIDUP

1. Nama : AHMAD RIFKI
2. Tempat dan Tanggal Lahir : Marabahan, 15 Oktober 1998
3. Agama : Islam
4. Kebangsaan : Indonesia
5. Alamat : Jl. H.M Ruslan RT 03, Desa bantuil, Kecamatan Cerbon, Kabupaten Berito Kuala
6. Riwayat Pendidikan :
 - a. SDN BANTUIL 2
 - b. MTSs MIFTAHUL KHAIR
 - c. MAN 1 BARITO KUALA
 - d. UIN Antasari Banjarmasin (Sekarang)
7. Orang Tua
 - a. Nama Ayah : M. RIDUAN
Pekerjaan : KARYAWAN SWASTA
Alamat : Jl. H.MRuslan RT 03, Desa bantuil, Kecamatan Cerbon, Kabupaten Berito Kuala
 - b. Nama Ibu : RUSIDAH
Perkerjaan : Ibu Rumah Tangga
Alamat : Jl. H.MRuslan RT 03, Desa bantuil, Kecamatan Cerbon, Kabupaten Berito Kuala
8. Pengalaman Organisasi :
 - a. HMJ perbankan Syariah
 - b. FORpanKalsel



KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM

Jalan A. Yani Km. 4.5 Telp. (0511) 6783434;6777955 Banjarmasin 70235
e-mail: febi@uin-antasari.ac.id/febi.uinantasari@gmail.com website: www.febi.uin.antasari.ac.id

SURAT PENETAPAN BEBAS PLAGIASI
Nomor : B- 201 /Un.14/III.5/PS.S1/PP.00.9/05 /2024

Memperhatikan surat permohonan Saudara (i) dan hasil Rapat Tim Pemeriksa Plagiasi Tugas Akhir/ Skripsi Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Antasari Banjarmasin, maka kami dapat memberikan Surat Keterangan Bebas Plagiasi atas nama Saudara (i) :

Nama : AHMAD RIFKI
NIM : 170101060270
Jurusan : Perbankan Syariah
Judul : Pengaruh Sertifikat Bank Indonesia Syariah terhadap Pembiayaan pada Bank syariah di Indonesia

Dengan demikian, skripsi Saudara (i) dinyatakan :

BEBAS PLAGIASI
Dengan Presentasi Plagiat 21 %

Demikian penetapan ini dibuat untuk diketahui dan dilaksanakan dengan semestinya.



Banjarmasin, 31 Mei 2024

Annisa Sayyid

Annisa Sayyid

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah
(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)
Nominal dalam Miliar Rp (Nominal in Billion Rp)

Periode	2015	2016	2017	2019												Indicator													
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Ok	Nov		Des												
Bank Umum Syariah															Sharia Commercial Bank														
CAR (%)	15,02	16,63	17,91	20,39	20,25	20,30	19,85	19,61	19,62	19,56	19,72	20,36	20,39	20,54	20,48	20,59	CAR (%)												
- Modal	23.409	27.153	31.105	36.764	37.153	37.198	37.114	36.954	37.241	37.255	37.759	39.167	39.381	39.860	40.102	40.715	- Capital												
- Aktiva Tetap Menukur Risiko	155.894	163.306	173.695	180.300	183.430	183.230	186.945	188.477	189.813	190.505	191.460	192.331	193.148	194.094	195.820	197.727	- Risk Weighted Assets												
ROA (%)	0,49	0,63	0,63	1,28	1,51	1,32	1,46	1,52	1,56	1,61	1,62	1,64	1,66	1,65	1,67	1,73	ROA (%)												
- Laba	977	1.426	1.697	3.806	4.712	4.121	4.588	4.778	4.895	5.079	5.115	5.209	5.263	5.275	5.375	5.598	- Profit												
- Rata-Rata Total Aset	201.348	225.804	267.570	298.044	311.401	313.074	314.735	314.702	314.404	315.828	316.529	317.073	317.957	319.541	320.990	323.438	- Average Assets												
NPF (%)	4,84	4,42	4,76	3,26	3,39	3,44	3,44	3,58	3,49	3,36	3,36	3,44	3,32	3,32	3,49	3,23	NPF (%)												
NPF Net (%)	3,19	2,17	2,57	1,95	2,07	2,09	2,03	2,19	2,13	2,10	2,00	2,07	2,04	2,20	2,08	1,88	NPF Net %												
- Non Performing Financing	7.456	7.843	9.030	6.597	6.798	6.926	7.090	7.424	7.355	7.137	7.130	7.330	7.240	7.641	7.638	7.263	- Non Performing Financing												
- Non Performing Financing Net	4.915	3.860	4.880	3.938	4.137	4.205	4.178	4.535	4.479	4.472	4.255	4.421	4.450	4.804	4.578	4.241	- Non Performing Financing Net												
- Total Pembiayaan kepada Pihak Ketiga	153.968	177.482	189.789	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	- Total Financing to Non Bank												
FDR (%)	88,03	85,99	79,61	78,53	77,92	77,52	78,38	79,57	82,01	79,74	79,90	80,85	81,56	79,10	80,06	77,91	FDR (%)												
- Pembiayaan kepada Pihak Ketiga Bukan Bank	153.968	177.482	189.789	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	- Total Financing to Non Bank												
- Dana Pihak Ketiga	174.895	206.407	238.393	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	263.596	267.343	276.466	275.088	288.978	- Total Third Party Funds												
BOPO (%)	97,01	96,22	94,91	89,18	87,69	89,09	87,82	86,95	86,29	85,72	85,58	85,59	85,14	85,55	85,32	84,45	Operating Expenses to Operations												
- Biaya Operasional	30.945	34.174	29.682	31.169	2.901	5.750	8.360	10.748	13.041	15.479	18.052	20.646	22.650	26.084	28.730	30.415	- Operations Expenses												
- Pendapatan Operasional	31.901	35.517	31.273	34.952	3.308	6.455	9.520	12.361	15.113	18.058	21.093	24.122	26.605	30.490	33.672	36.014	- Operations Income												
Rentabilitas NOM (%)	0,52	0,68	0,67	1,42	1,75	1,52	1,66	1,71	1,76	1,82	1,83	1,83	1,84	1,83	1,86	1,92	Rentabilitas NOM (%)												
- Pendapatan Operasional	955	1.343	1.591	3.783	4.887	4.225	4.639	4.839	4.974	5.156	5.214	5.214	5.273	5.287	5.392	5.599	- Net Operations Income												
- Rata-Rata Aset Produktif	182.301	198.936	238.944	265.860	278.867	277.425	279.948	282.695	282.094	283.727	284.657	285.469	286.522	288.283	289.821	292.108	- Average Earning Assets												
KAP APYD terhadap Aktiva Produktif (%)	5,19	4,27	4,27	3,04	3,29	3,33	3,42	3,58	3,49	3,45	3,43	3,50	3,41	3,09	3,11	2,77	Earning Asset Quality												
- APYD	10.228	10.070	11.078	8.845	9.353	9.615	9.946	10.335	9.967	10.255	10.160	10.397	10.284	9.614	9.727	9.018	- Classified Earning Assets												
- Total Aset Produktif	197.100	236.048	263.110	291.353	284.579	289.144	290.427	288.814	285.214	297.434	296.497	297.358	301.313	311.147	312.524	325.365	- Total Earning Assets												
Likuiditas																	Likuiditas												
Short Term Mismatch (%)	20,04	22,54	29,75	27,22	26,99	28,37	27,93	27,00	22,68	33,23	25,39	24,19	25,35	27,43	29,28	30,08	Short Term Mismatch (%)												
- Aktiva Jangka Pendek	32.610	45.669	65.551	63.815	62.565	66.267	65.597	62.527	51.791	79.538	59.432	56.054	59.206	66.094	70.407	76.035	- Short-Term Assets												
- Kewajiban Jangka Pendek	162.749	202.655	220.373	234.414	231.771	233.574	234.879	231.611	228.355	238.756	234.034	231.730	233.601	240.990	240.458	252.789	- Short-Term Liabilities												
Imbal Hasil																	Yield Proportion												
Non Core Deposit terhadap Total DPK (%)	50,35	58,84	51,29	47,69	48,16	48,59	49,04	48,56	46,15	47,77	46,48	45,80	45,98	47,10	46,19	46,46	Non Core Deposits to Third Party Funds												
- Non Core Deposit	88.053	121.443	122.280	122.846	123.800	126.332	128.832	126.472	118.466	127.248	123.514	120.731	122.929	130.227	127.076	134.272	- Non Core Deposits												
- Total DPK	174.895	206.407	238.393	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	263.596	267.343	276.466	275.088	288.978	- Total Third Party Funds												
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	180,50	199,86	210,95	238,46	245,86	239,08	236,35	237,63	236,88	234,73	237,47	236,40	234,18	234,64	244,82	241,64	Fixed Yield Portfolios to Floating Yield Portfolios (%)												
- Portofolio yang Memiliki Imbal Hasil Tetap	98.641	118.667	129.137	142.857	142.704	142.423	145.006	146.157	148.318	149.359	149.697	150.057	153.100	153.653	156.644	159.570	- Fixed-rate Yield Portfolios												
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	54.650	59.376	61.217	59.908	58.042	59.572	61.353	61.506	62.614	63.631	63.038	63.477	65.378	65.485	63.984	66.037	- Floating-rate Yield Portfolios												
Investasi																	Investment Proportion and Risk												
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	35,81	34,64	35,22	36,56	36,15	36,78	37,62	37,67	37,78	38,14	37,99	37,86	38,51	38,62	39,33	39,89	Profit Sharing Financing to Total Financing to Non Bank (%)												
- Total Pembiayaan Basis Mudharabah	55.336	61.675	67.049	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	80.841	84.135	84.640	86.766	89.995	- Profit Sharing Financing Mudharabah-based												
- Total Pembiayaan	154.527	178.043	190.354	202.766	200.746	201.995	206.359	207.663	210.932	212.990	212.735	213.534	218.478	219.138	220.628	225.607	- Total Financing												
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	2,81	3,40	3,29	3,47	3,42	3,20	3,13	3,11	3,02	2,65	2,80	2,86	2,72	2,37	2,68	2,70	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)												
- Potensi Kerugian Pembiayaan Bagi Hasil	1.557	2.094	2.204	2.569	2.485	2.381	2.430	2.431	2.405	2.154	2.263	2.312	2.285	2.006	2.329	2.425	- Potential Loss from Profit Sharing Financing												
- Portofolio Investasi Mudharabah dan Musyarakah	55.336	61.675	67.049	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	80.841	84.135	84.640	86.766	89.995	- Total Mudharabah and Musyarakah												

Ket: *) Angka-angka diperbaiki
*) Angka-angka sementara
Note: *) Revised figures
*) Provisional figures

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

Indikator	2020												Indikator				
	2016	2017	2018	2019	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Agus		Sep	Oktober	Nov	Des
Komponen Aset																	
1. Kas	4.188	4.357	5.143	6.375	5.115	4.854	5.288	6.185	6.340	5.616	5.120	5.119	5.350	4.974	5.947	7.468	
2. Peremajaan pada Bank Indonesia	50.579	64.618	62.744	63.801	48.536	57.383	55.534	59.520	46.331	54.217	45.186	57.176	71.210	58.404	69.211	59.680	
a. Giro	15.442	20.020	19.604	20.503	18.551	18.446	18.427	19.384	15.578	13.329	12.488	12.887	14.884	15.811	15.615	15.615	
b. SBCS	10.788	10.017	8.268	10.386	11.107	11.502	11.635	11.635	11.334	11.414	8.604	7.954	7.954	11.769	12.834	12.844	
c. FASIS	23.926	28.748	32.591	27.272	9.690	13.386	16.136	17.527	12.444	18.226	14.421	18.226	14.421	19.369	29.370	12.834	
d. Lainnya	4.24	3.834	2.201	5.640	9.187	10.180	11.126	9.002	9.969	11.238	9.523	9.881	11.555	14.649	11.935	11.853	
3. Peremajaan pada Bank Lain	11.252	7.482	6.954	5.152	8.488	5.944	6.197	6.563	4.897	4.557	5.716	6.093	6.835	7.644	5.702	10.248	
a. Giro	5.669	2.446	3.353	3.345	7.198	4.872	5.131	6.078	4.460	4.020	5.299	5.343	6.300	6.799	4.788	9.302	
b. Tabungan	4.2	58	3	2	3	3	3	3	3	3	3	2	2	2	2	2	
c. Deposito	5.494	4.784	3.062	1.751	1.276	1.066	894	4.71	4.31	5.31	3.80	3.80	3.14	5.81	6.03	7.41	
d. Setoran Jaminan	1	1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
e. Dana Pelunasan Sukuk	193	193	350	50	8	0	64	78.896	82.090	87.052	90.586	96.72	91.132	358	305	199	
f. Lainnya	46	44.752	65.330	81.016	96.308	78.612	78.896	82.090	82.090	90.586	96.72	96.72	91.132	109.331	104.325	119.761	
4. Surat Berharga yang Dimiliki	30.232	44.752	89.370	69.592	66.052	56.912	59.432	69.432	60.430	62.908	66.408	69.732	69.012	77.232	80.232	85.732	
a. Surat Berharga yang Dimiliki	25	43.866	62.715	69.592	66.052	56.912	59.432	69.432	60.430	62.908	66.408	69.732	69.012	77.232	80.232	85.732	
b. Di mana	4.611	4.386	6.215	20.257	20.257	22.446	19.384	22.446	21.591	24.148	24.184	16.732	22.115	31.596	29.790	34.001	
5. Peremajaan pada Bank Lain	94.752	119.659	146.573	172.482	171.156	177.327	177.207	179.440	178.184	181.858	182.300	180.930	182.836	184.149	186.177	187.819	
a. Peremajaan pada Bank Lain	93.713	118.651	145.507	171.270	169.937	170.686	176.095	175.980	178.184	180.664	181.157	179.890	181.721	183.059	185.113	186.773	
1. Mudharabah	15.292	11.865	15.866	13.779	13.168	13.274	12.835	12.835	12.259	11.866	11.866	12.885	12.278	11.723	12.256	11.854	
2. Mudharabah	78.421	101.561	129.641	157.491	156.768	162.371	163.145	169.145	165.925	168.798	169.367	167.717	169.442	171.276	172.857	174.919	
3. Peremajaan pada Bank Lain	1.039	1.048	1.066	1.222	1.220	1.185	1.232	1.227	1.220	1.194	1.143	1.128	1.116	1.080	1.064	1.046	
a. Mudharabah	949	1.024	1.054	1.193	1.193	1.200	1.200	1.197	1.192	1.157	1.107	1.094	1.093	1.058	1.042	1.029	
2. Mudharabah	90	24	12	29	27	32	30	30	28	37	36	34	23	22	17	17	
3. Peremajaan pada Bank Lain	15.789	15.781	164.135	173.356	172.987	174.397	175.417	174.264	175.777	177.155	178.757	179.866	183.579	185.363	187.589	188.558	
a. Peremajaan pada Bank Lain	145.145	157.814	164.088	173.323	172.995	174.366	175.387	174.226	175.732	177.138	178.741	179.850	183.563	185.348	187.568	188.536	
1. Mudharabah	139.536	150.276	154.805	160.654	160.166	161.513	162.066	161.226	163.134	165.227	167.371	168.338	170.843	172.095	173.772	174.301	
2. Mudharabah	4.731	7.538	9.230	10.671	10.713	11.146	11.146	10.806	10.407	9.673	9.121	9.242	10.423	10.936	11.454	11.872	
3. Istisna'	878	1.189	1.609	2.097	2.118	2.175	2.204	2.204	2.210	2.238	2.249	2.270	2.317	2.342	2.342	2.364	
b. Peremajaan pada Bank Lain	39	76	47	33	32	30	28	28	26	17	16	16	15	15	22	22	
1. Mudharabah	39	76	47	33	32	30	28	28	26	17	16	16	15	15	22	22	
2. Mudharabah	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3. Istisna'	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Peremajaan pada Bank Lain	9.151	9.233	10.597	10.589	10.484	10.246	10.169	9.811	9.510	9.220	8.990	8.808	8.767	8.917	8.750	8.635	
a. Peremajaan pada Bank Lain	9.150	9.230	10.597	10.589	10.484	10.246	10.169	9.811	9.510	9.220	8.990	8.808	8.767	8.917	8.750	8.635	
1. Mudharabah	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
b. Peremajaan pada Bank Lain	4.205	4.676	4.792	805	924	833	687	530	442	502	525	529	563	489	512	511	
Kepada Bank Lain	80	81	83	806	806	806	806	806	806	806	806	806	748	748	747	747	
Tagihan Akseptasi	8.189	8.062	7.519	8.115	8.402	8.601	8.826	8.763	9.108	9.794	10.194	10.647	10.943	11.236	11.578	11.982	
11. Salam	3	4	1	0	0	0	0	4	4	6	7	7	1	1	1	1	
12. Aset Ishtina dalam Penyelesaian	4.977	5.285	5.566	6.645	6.826	6.935	7.176	7.247	7.210	7.358	7.758	7.988	7.958	8.083	8.138	8.295	
13. Aset Tetap dan Inventaris	5	29	7	7	7	7	7	23	24	12	11	10	9	9	5	5	
14. Persewaan	10.079	14.137	11.279	11.634	12.087	12.705	12.309	12.953	9.108	13.216	13.494	13.691	13.798	14.302	11.584	14.201	
15. Rupa-rupa Aset	279.335	334.888	371.828	416.558	414.942	420.902	414.465	415.253	410.195	421.319	418.152	427.766	451.395	458.676	464.193	465.977	
Komponen Kewajiban dan Modal																	
1. Dana Pihak Ketiga	38.361	47.033	54.344	65.751	67.071	68.366	69.656	74.453	74.633	77.419	76.888	79.838	83.214	83.926	89.820	90.331	
a. Dana Simpanan Wadiah	20.153	24.887	26.435	30.331	31.775	32.329	33.177	36.539	35.717	37.394	38.063	38.863	44.197	42.245	46.827	45.073	
1. Giro	18.208	22.137	22.909	27.909	28.423	28.936	29.432	32.659	31.807	33.504	33.926	34.724	41.661	37.452	41.959	37.525	
2. Tabungan	1.944	2.748	3.526	2.422	3.346	3.433	3.704	3.880	3.910	3.890	4.114	4.138	2.836	2.767	4.868	7.128	
b. Peremajaan pada Bank Lain	2.826	3.746	4.900	5.422	5.296	5.430	5.919	6.884	6.919	7.894	8.114	8.114	9.546	9.546	10.863	11.333	
1. Mudharabah	15.292	11.865	15.866	13.779	13.168	13.274	12.835	12.835	12.259	11.866	11.866	12.885	12.278	11.723	12.256	11.854	
2. Mudharabah	78.421	101.561	129.641	157.491	156.768	162.371	163.145	169.145	165.925	168.798	169.367	167.717	169.442	171.276	172.857	174.919	
3. Peremajaan pada Bank Lain	1.039	1.048	1.066	1.222	1.220	1.185	1.232	1.227	1.220	1.194	1.143	1.128	1.116	1.080	1.064	1.046	
a. Mudharabah	949	1.024	1.054	1.193	1.193	1.200	1.200	1.197	1.192	1.157	1.107	1.094	1.093	1.058	1.042	1.029	
2. Mudharabah	90	24	12	29	27	32	30	30	28	37	36	34	23	22	17	17	
3. Peremajaan pada Bank Lain	15.789	15.781	164.135	173.356	172.987	174.397	175.417	174.264	175.777	177.155	178.757	179.866	183.579	185.363	187.589	188.558	
a. Peremajaan pada Bank Lain	145.145	157.814	164.088	173.323	172.995	174.366	175.387	174.226	175.732	177.138	178.741	179.850	183.563	185.348	187.568	188.536	
1. Mudharabah	139.536	150.276	154.805	160.654	160.166	161.513	162.066	161.226	163.134	165.227	167.371	168.338	170.843	172.095	173.772	174.301	
2. Mudharabah	4.731	7.538	9.230	10.671	10.713	11.146	11.146	10.806	10.407	9.673	9.121	9.242	10.423	10.936	11.454	11.872	
3. Istisna'	878	1.189	1.609	2.097	2.118	2.175	2.204	2.204	2.210	2.238	2.249	2.270	2.317	2.342	2.342	2.364	
b. Peremajaan pada Bank Lain	39	76	47	33	32	30	28	28	26	17	16	16	15	15	22	22	
1. Mudharabah	39	76	47	33	32	30	28	28	26	17	16	16	15	15	22	22	
2. Mudharabah	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3. Istisna'	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Peremajaan pada Bank Lain	9.151	9.233	10.597	10.589	10.484	10.246	10.169	9.811	9.510	9.220	8.990	8.808	8.767	8.917	8.750		

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah
(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)
Nominal dalam Miliar Rp (Nominal in Billion Rp)

Periode	2020												Indicator			
	2016	2017	2019	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agus	Sep		Okt	Nov	Des
	Bank Umum Syariah															
CAR (%)	16,63	17,91	20,59	20,29	20,47	20,36	20,47	20,62	21,20	20,93	20,37	20,41	20,41	21,16	21,64	CAR (%)
- Modal	27.153	31.105	40.715	41.059	41.564	41.748	41.960	41.989	42.488	42.297	42.846	42.779	43.400	45.398	46.854	- Capital
- Aktiva Tetap Menurut Risiko	163.306	173.695	197.727	202.339	203.053	205.071	204.944	203.642	200.432	202.098	210.346	209.606	212.660	214.513	216.554	- Risk Weighted Assets
ROA (%)	0,63	0,63	1,73	1,88	1,85	1,86	1,55	1,44	1,40	1,38	1,36	1,36	1,36	1,35	1,40	ROA (%)
- Laba	1.426	1.697	5.598	6.495	6.463	6.478	5.404	5.029	4.886	4.821	4.780	4.827	4.877	4.846	5.087	- Profit
- Rata-Rata Total Aset	225.804	267.570	323.438	346.373	348.694	349.112	348.908	348.548	349.845	350.271	351.343	353.989	356.775	359.567	362.692	- Average Assets
NPF (%)	4,42	4,76	3,23	3,46	3,38	3,43	3,41	3,35	3,34	3,31	3,30	3,28	3,18	3,22	3,13	NPF (%)
- Non Performing Financing	2.17	2,57	1,88	2,02	1,91	1,95	1,96	1,82	1,85	1,78	1,78	1,66	1,57	1,62	1,57	- Non Performing Financing
- Non Performing Financing Net	7,843	9,030	7,263	7,720	7,585	7,828	7,766	7,704	7,768	7,780	7,765	7,879	7,879	7,903	7,713	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga	3,860	4,880	4,241	4,506	4,287	4,461	4,454	4,189	4,310	4,182	4,183	3,991	3,812	3,969	3,877	- Total Financing to Non Bank
- Bukan Bank	177.482	189.789	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	235.456	240.508	242.516	245.597	246.532	
FDR (%)	85,99	79,61	77,91	77,90	77,02	78,93	78,69	80,50	79,37	81,03	79,56	77,06	77,05	77,61	76,36	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	235.456	240.508	242.516	245.597	246.532	- Total Financing to Non Bank
- Bank	206.407	238.393	288.978	286.485	291.069	289.362	289.046	285.751	293.374	289.646	295.936	312.102	314.741	316.460	322.853	- Total Third Party Funds
- Dana Pihak Ketiga	206.407	238.393	288.978	286.485	291.069	289.362	289.046	285.751	293.374	289.646	295.936	312.102	314.741	316.460	322.853	
BOPO (%)	96,22	94,91	84,45	83,62	82,78	83,04	84,60	85,22	86,11	86,25	86,22	86,12	86,08	86,10	85,55	BOPO (%)
- Biaya Operasional	34.174	29.682	30.415	2.848	5.233	5.233	7.718	12.217	14.812	17.367	19.943	22.337	24.826	27.578	30.410	- Operating Expenses to Operations
- Pendapatan Operasional	35.517	31.273	36.014	3.407	6.322	9.294	11.718	14.252	17.201	20.137	23.130	25.936	28.841	32.030	35.548	- Operations Income
NOM (%)	0,68	0,67	1,92	1,85	1,78	1,72	1,49	1,34	1,34	1,34	1,36	1,37	1,38	1,39	1,46	NOM (%)
- Pendapatan Operasional	1.343	1.591	5.599	6.697	6.532	6.303	5.412	4.885	4.779	4.748	4.781	4.798	4.818	4.856	5.137	- Net Operations Income
- Rata-rata Aset Produktif	198.936	238.944	292.108	361.197	366.142	365.581	363.900	364.205	357.940	353.134	350.250	349.488	349.369	350.105	350.992	- Average Earning Assets
KAP	4,27	11,078	2,77	2,74	2,66	3,07	3,16	2,88	3,18	3,18	3,11	3,02	2,93	2,78	2,65	Earning Asset Quality
- AP/VD terhadap Aktiva Produktif (%)	10,070	11,078	9,018	10,009	10,029	11,399	11,543	10,689	10,662	10,519	10,484	10,578	10,416	10,132	9,750	- Classified Earning assets to Earning assets
- Total Aset Produktif	226.048	263.110	323.365	368.362	377.363	371.089	371.750	371.750	335.237	330.849	336.714	350.383	355.638	364.736	368.338	- Total Earning assets
Likuiditas																Liquidity
- Short Term Mismatch (%)	22,54	29,75	30,08	33,36	31,17	29,59	27,55	26,37	26,67	26,89	25,18	24,79	27,17	23,42	28,67	- Short Term Mismatch (%)
- Aktiva jangka Pendek	45.669	65.551	76.035	84.622	79.921	74.940	69.148	65.877	69.088	66.968	65.875	67.623	74.974	65.706	82.776	- Short-Term Assets
- Kewajiban Jangka Pendek	202.655	220.373	252.789	253.639	256.381	253.282	250.946	249.817	259.073	256.469	261.660	272.762	275.962	280.558	288.672	- Short-Term Liabilities
Imbal Hasil																Yield Proportion
- Non Core Deposit terhadap Total DRK (%)	58,84	51,29	46,46	46,88	47,31	46,61	46,09	44,18	44,91	43,17	43,71	45,82	45,91	45,11	44,67	- Non Core Deposits to Third Party Funds
- Total DRK	121.443	122.280	134.272	134.301	137.702	134.859	133.219	126.250	131.761	125.046	129.363	143.005	144.482	142.741	144.231	- Non Core Deposits
- Total Pembiayaan	206.407	238.393	288.978	286.485	291.069	289.362	289.046	285.751	293.374	289.646	295.936	312.102	314.741	316.460	322.853	- Total Third Party Funds
- Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap	199,86	210,95	241,64	242,78	250,07	244,00	244,45	247,30	249,25	251,83	256,33	257,48	265,46	266,32	268,03	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	118.667	129.137	159.570	158.388	160.447	162.321	161.722	164.124	166.496	168.313	169.695	173.550	176.470	178.868	179.855	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	59.376	61.217	66.037	65.238	64.160	66.524	66.156	66.367	66.800	66.836	66.202	67.404	66.476	67.162	67.102	- Floating-rate Yield Portfolios
Investasi																Investment Proportion and Risk
- Total Pembiayaan Berbasis Mudharabah	34,64	35,22	39,89	39,39	39,10	39,82	39,98	39,96	40,06	39,93	39,67	39,41	39,15	39,11	39,03	- Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan	178.043	190.354	223.607	223.627	224.607	228.845	227.879	230.492	233.296	235.149	235.897	240.954	242.946	246.030	246.957	- Total Financing
- Total Pembiayaan	178.043	190.354	223.607	223.627	224.607	228.845	227.879	230.492	233.296	235.149	235.897	240.954	242.946	246.030	246.957	- Total Financing
- Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarabah	3,40	3,29	2,70	2,67	2,70	2,66	2,61	2,73	2,79	2,85	3,00	3,20	3,26	3,34	3,46	- Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarabah
- Potensi Kerugian Pembiayaan Bagi Hasil	2.094	2.204	2.425	2.350	2.369	2.423	2.378	2.514	2.610	2.677	2.807	3.036	3.100	3.210	3.336	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarabah	61.675	67.049	89.995	88.094	87.832	91.120	91.112	92.097	93.447	93.887	93.582	94.953	95.124	96.227	96.376	- Total Mudharabah and Musyarabah

Ket: (1) Angka-angka diperbaiki
(*) Angka-angka sementara
Note: (1) Revised figures
(*) Provisional figures

Tabel 6.a.
 Kegiatan Usaha Bank Umum Syariah
 (Islamic Commercial Bank Operations)
 Nominal dalam Miliar Rp (Billion Rp)

Komponen Aset/Assets	Indikator/Indicator	2018	2019	2020												
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Agus	Sep	Okt	Nov	Des
1 Kas / Cash		4.791	5.959	6.993	6.158	5.654	5.888	7.453	8.303	7.170	6.879	6.716	6.697	5.966	6.525	8.370
2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia		37.800	40.356	35.455	39.632	38.553	35.080	38.244	39.631	34.626	37.900	36.121	33.245	42.698	34.501	42.088
a. Giro / Deposit		13.482	14.025	10.115	10.049	10.215	10.092	13.074	15.194	14.196	18.530	18.829	17.985	19.567	18.004	19.603
b. SBS / Bank Indonesia Certificates Syariah		4.245	7.200	10.039	10.794	11.704	10.830	10.013	8.865	6.579	5.015	4.015	2.760	1.240	230	180
c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah		18.663	15.361	7.883	11.370 ^a	7.204	6.613	6.941	8.998	11.159	10.162	10.125	9.902	16.398	12.634	19.806
d. Lainnya / Others		1.411	3.769	7.418	7.419	9.429	7.545	8.216	6.574	2.692 ^b	4.194	3.152	2.598	5.493	3.633	2.500
3 Penempatan pada Bank Lain / Placement in Other Banks		4.286	3.816	10.029	5.322 ^a	2.725 ^a	4.341	4.314	4.145	5.375	3.745	2.790	2.788	3.003	2.620	2.412
a. Giro / Demand Deposits		3.524	3.339	9.298	4.621 ^a	2.319 ^a	3.630	3.907	3.507	4.894	3.229	2.269	2.223	2.538	2.230	2.348
b. Tabungan / Saving Deposits		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Deposito / Time Deposits		758	423	698	697	402	302	402	602	452	512	512	561	461	386	62
d. Setoran Jaminan / Margin Deposits		4	4	4	4	4	4	4	4	4	4	4	4	4	4	2
e. Dana Pelunasan Sukuk / Sukuk Sinking Fund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Lainnya / Others		0	50	29	0	0	405	1	32	25	0	5	0	-	-	-
4 Surat Berharga yang Dimiliki / Investment in Securities		54.503	63.787	86.932	85.441	90.086	89.060	88.328	90.822	100.580	103.808	105.689	108.442	103.647	125.416	122.423
a. Diberikan oleh Pihak Ketiga Bukan Bank / Securities issued by Non Banks		50.342	46.589	61.767	63.478	66.603	69.954	68.600	64.039	69.512	70.387	71.243	72.841	74.414	88.411	85.034
b. Diberikan oleh Bank Lain / Securities issued by Other Banks		4.161	17.198	25.165	21.964	23.483	19.106	19.727	26.783	31.069	33.421	34.446	35.601	29.233	37.005	37.389
5 Pembayaan Bagi Hasil / Profit Sharing Financing		74.541	90.423	96.779	95.967	95.582	97.804	97.392	97.145	98.111	98.283	98.244	100.531	99.622	95.383	99.787
a. Pembayaran Bagi Hasil Kepada Pihak Ketiga Bukan Bank / Profit sharing Financing to Non Banks		74.122	89.995	96.376	95.604	95.233	97.455	97.063	96.856	97.824	98.051	98.020	100.315	99.417	95.209	99.615
1. Mudharabah / Mudharabah		5.477	5.413	4.098	3.932	4.235	4.302	4.195	3.942	4.162	4.038	4.040	4.030	3.852	3.856	3.629
2. Musyarakah / Musyarakah		68.644	84.582	92.279	91.672	90.998	93.153	92.868	92.914	93.662	94.013	93.980	96.285	95.565	91.352	95.986
3. Pembayaran Bagi Hasil Lainnya / Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Pembayaran Bagi Hasil Kepada Bank Lain / Profit-sharing Financing to Other Banks		420	428	402	363	349	349	330	289	288	232	224	216	205	175	172
1. Mudharabah / Mudharabah		412	401	387	349	340	338	320	279	276	223	215	208	197	166	164
2. Musyarakah / Musyarakah		8	27	15	14	9	10	10	10	12	9	8	8	8	9	8
3. Pembayaran Bagi Hasil Lainnya / Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Putang / Receivables / Acceptables		125.044	132.046	147.458	147.796	148.021	148.049	150.759	151.351	152.895	152.011	152.111	154.144	155.457	152.546	154.594
a. Putang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks		124.997	132.013	147.436	147.775	147.999	148.029	150.738	151.337	152.883	151.999	152.101	154.132	155.446	152.534	154.581
1. Murabahah / Murabahah		118.134	122.725	136.990	137.429	137.831	137.916	140.178	140.541	141.581	141.378	142.098	143.572	144.818	142.440	144.180
2. Qardh / Qardh		6.848	9.276	10.425	10.324	10.148	10.092	10.539	10.776	11.282	10.602	9.984	10.542	10.609	10.090	10.396
3. Istisna / Istisna		15	11	21	21	21	21	20	20	20	19	19	19	19	4	4
b. Putang Kepada Pihak Ketiga Bank Lain / Receivables from Other Banks		47	33	22	22	21	21	22	15	12	11	10	12	11	12	13
1. Murabahah / Murabahah		47	33	22	22	21	21	22	15	12	11	10	12	11	12	13
2. Qardh / Qardh		-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Istisna / Istisna		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Pembayaan Sewa (Ijarah) termasuk Putang Sewa / Ijarah including Leasing receivables		3.180	3.138	2.720	2.709	2.694	2.697	2.653	2.631	2.625	2.583	2.474	2.425	2.317	2.083	2.024
a. Pembayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank		3.180	3.138	2.720	2.709	2.694	2.697	2.653	2.631	2.625	2.583	2.474	2.425	2.317	2.083	2.024
b. Pembayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks		0	0	0	0	0	0	0	0	0	0	0	-	-	-	-

Tabel 1a.
Kinerja Keuangan Bank Umum Syariah
(Financial Performance of Islamic Commercial Bank)
Nominal dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018		2019		2020											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ag	Sep	Ok	Nov	Des			
CAR (%)	20,39	20,59	21,64	21,80	24,31	24,45	24,41	24,44	24,26	24,31	24,66	24,96	23,56	25,68	25,71	
- Modal / Capital	36 764	40 715	46 854	47 890	47 582	47 774	48 083	48 338	49 023	48 338	49 064	49 704	50 064	49 874	50 661	
- Aktiva Tetap Menurut Risiko / Risk Weighted Assets	180 300	197 727	216 547	219 649	195 757	195 384	196 957	196 957	197 813	202 107	202 184	202 625	199 136	212 468	197 057	
ROA (%)	1,28	1,73	1,40	1,79	2,15	2,06	1,97	1,92	1,94	1,92	1,88	1,87	1,59	1,66	1,55	
- Laba / Profit	3 806	5 598	5 087	7 087	7 239	7 329	7 236	7 212	7 403	7 339	7 331	7 350	6 883	6 619	6 224	
- Rata-Rata Total Aset / Average Assets	298 044	323 438	362 692	395 476	337 320	355 936	366 924	374 685	380 814	385 720	389 247	392 527	395 591	397 821	401 485	
NPF (%)	3,26	3,23	3,13	3,20	3,18	3,23	3,29	3,30	3,25	3,23	3,25	3,19	3,28	2,64	2,59	
- Non Performing Financing	1,95	1,88	1,57	1,56	1,33	1,40	1,44	1,46	1,37	1,34	1,36	1,38	1,28	0,89	0,81	
- Non Performing Financing Net	6 597	7 263	7 864	7 831	8 023	8 244	8 267	8 231	8 167	8 206	8 191	8 206	7 812	6 588	6 624	
- Total Pembiayaan kepada Pihak Bukan Bank / Total Financing to Non Bank	3 938	4 241	3 877	3 846	3 271	3 466	3 603	3 657	3 459	3 384	3 429	3 558	3 296	2 220	2 064	
- Total Pembiayaan kepada Pihak Bukan Bank / Total Financing to Non Bank	202 298	225 146	246 532	246 087	245 926	248 181	250 454	250 823	253 332	252 634	252 596	256 873	257 180	249 826	256 219	
FDR (%)	78,53	77,91	76,36	76,59	76,51	77,81	76,83	76,07	74,97	74,11	74,25	75,26	74,50	72,07	70,12	
- Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank	202 298	225 146	246 532	246 087	245 926	248 181	250 454	250 823	253 332	252 634	252 596	256 873	257 180	249 826	256 219	
- Dana Pihak Ketiga / Total Third Party Funds	257 606	288 978	322 853	321 299	321 421	318 972	325 997	329 743	337 900	340 908	340 209	341 336	345 189	348 631	365 421	
BOPO (%)	89,18	84,45	85,55	85,44	82,98	82,10	81,86	82,33	83,15	83,48	83,86	81,69	83,79	82,81	84,33	
- Biaya Operasional / Operations Expenses	31 169	30 415	30 410	3 424	5 851	8 458	11 038	14 124	18 178	21 642	24 836	23 907	26 773	28 988	32 861	
- Pendapatan Operasional / Operations Income	34 952	36 014	35 548	4 007	7 051	10 302	13 483	17 156	21 862	25 926	29 615	29 265	31 951	35 007	38 969	
Rentabilitas/Profitability NOM (%)	1,42	1,92	1,46	1,93	2,31	2,24	2,17	2,12	2,11	2,08	2,01	1,99	1,72	1,80	1,66	
- Pendapatan Operasional / Net Operations Income	3 783	5 599	5 137	7 001	7 200	7 375	7 336	7 276	7 367	7 344	7 169	7 145	6 213	6 566	6 108	
- Rata-rata Aset Produktif / Average Earning Assets	2 65 860	2 92 108	3 50 992	3 63 127	3 11 021	3 28 647	3 37 927	3 43 950	3 49 307	3 53 336	3 56 316	3 59 186	3 61 812	3 64 662	3 67 058	
Kualitas Aktiva Produktif (KAP) / Earning Asset Quality APD terhadap Aktiva Produktif (%)	3,04	2,77	2,65	2,83	2,86	2,79	3,01	3,03	2,93	2,99	3,16	3,04	2,84	2,08	1,94	
- APD / Classified Earning Assets	8 845	9 018	9 750	10 484	10 663	10 330	11 228	11 368	11 209	11 507	12 133	11 625	11 154	8 547	7 956	
- Total Aset Produktif / Total Earning assets	291 353	325 365	368 338	370 199	373 256	370 530	373 076	375 010	383 202	384 323	384 263	389 383	392 552	400 526	409 638	
Likuiditas / Earning Asseset Quality Short Term Mismatch (%)	27,22	30,08	28,67	26,89	32,35^{*)}	30,16	28,33	28,91	28,23	27,22	27,71	27,71^{*)}	26,52	25,54	26,21	
- Aktiva Jangka Pendek / Short-Term Assets	63 815	76 035	82 776	76 772	37 784 ^{*)}	35 774	82 943	84 052	90 931	90 013	89 955	89 955 ^{*)}	89 093	84 238	92 297	
- Kewajiban Jangka Pendek / Short-Term Liabilities	234 414	252 789	288 672	285 547	116 783 ^{*)}	118 611	292 816	290 688	322 162	330 716	324 599	324 599 ^{*)}	335 885	329 855	352 197	
Imbal Hasil / Yield Proportion Non Core Deposit terhadap Total DPK (%)	47,69	46,46	44,67	44,88	45,28	45,28	45,34	45,15	46,15	46,33	46,24	46,20	46,58	46,36	47,10	
- Non Core Deposit / Non Core Deposits	122 846	134 272	144 231	144 189	145 527	144 423	147 811	148 893	155 936	157 950	157 322	157 705	160 784	160 684	172 124	
- Total DPK / Total Third Party Funds	257 606	288 978	322 853	321 299	321 421	318 972	325 997	329 743	337 900	340 908	340 209	341 336	345 189	346 631	365 421	
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%) / Fixed Yield Portfolios to Floating Yield Portfolios (%)	238,46	241,64	268,03	273,99	278,48	296,73	305,92	319,18	318,97	338,94	336,33	334,56	343,33	371,92	344,67	
- Portofolio yang Memiliki Imbal Hasil Tetap / Fixed-rate Yield Portfolios	142 857	159 570	179 855	180 569	181 221	185 901	189 018	191 217	193 094	195 266	194 885	197 938	199 336	193 122	198 743	
- Yield Portfolios	59 908	66 037	67 102	65 903	65 076	62 650	61 787	59 910	60 537	57 611	57 944	59 163	58 060	51 926	57 661	
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap / Floating-rate Yield Portfolios	74 122	89 995	96 376	95 604	95 233	97 455	97 063	96 856	97 824	98 051	98 020	100 315	99 417	95 209	99 615	
- Total Pembiayaan Basis Mudharabah / Profit Sharing - Financing Mudharabah-based	202 766	225 607	246 957	246 472	246 297	248 550	250 805	251 127	253 632	252 877	252 830	257 101	257 396	250 013	256 405	
- Total Pembiayaan / Total Financing	74 122	89 995	96 376	95 604	95 233	97 455	97 063	96 856	97 824	98 051	98 020	100 315	99 417	95 209	99 615	
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Potensial Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)	3,47	2,70	3,46	3,61	3,92	3,79	4,00	4,19	4,05	4,26	4,34	4,28	4,24	4,67	4,65	
- Potensi Kerugian Pembiayaan Bagi Hasil / Potential Loss from Profit Sharing Financing	2 569	2 425	3 336	3 454	3 730	3 692	3 887	4 061	3 959	4 180	4 254	4 295	4 218	4 442	4 636	
- Total Mudharabah dan Musyarakah	74 122	89 995	96 376	95 604	95 233	97 455	97 063	96 856	97 824	98 051	98 020	100 315	99 417	95 209	99 615	

Tabel 6.a.
Kegiatan Usaha Bank Umum Syariah
(Islamic Commercial Bank Operations)
Nominal dalam Miliar Rp (Billion Rp)

Indikator/Indicator	2019		2020		2021														
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Agus	Sep	Okt	Nov	Des	
Komponen Aset/Assets																			
1. Kas / Cash	5.959	6.993	6.525	8.370	7.512	6.204	6.946	9.361	9.204	8.057	7.164	8.075	7.780	7.294	7.475	10.823			
2. Penempatan pada Bank Indonesia / Deposit in Bank Indonesia	40.356	35.455	34.501	42.088	42.832	38.992	36.888	38.702	32.558	34.840	35.858	34.180	43.629	38.938	39.057	56.382			
a. Giro / Deposit	14.025	10.115	18.004	19.603	21.322	21.237	22.980	20.862	21.972	20.909	26.663	29.463	31.640	29.503	30.356	38.025			
b. SBS / Bank Indonesia Certificates Syariah	7.200	10.039	230	180	100	-	-	-	-	-	-	-	-	-	-	-			
c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah	15.361	7.883	12.634	19.806	16.717	12.504	9.957	12.303	5.911	10.731	3.977	4.124	11.714	8.210	7.334	13.637			
d. Lainnya / Others	3.769	7.418	3633	2.500	4.692	5.251	3.951	5.538	4.675	3.200	5.218	594	275	1.225	1.367	4.720			
3. Penempatan pada Bank lain / Placement in Other Banks	3.816	10.029	2620	2.2412	3.809	1.868	2.377	3.193	3.834	2.199	2.228	3.775	2.130	1.807	2.569	2.011			
a. Giro / Demand Deposits	3.339	9.298	2230	2348	3.805	1.863	2.371	3.188	3.828	2.187	2.217	3.767	2.122	1.763	2.522	1.814			
b. Tabungan / Saving Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
c. Deposito / Time Deposits	423	698	386	62	2	4	4	4	4	4	4	4	4	4	4	154			
d. Setoran Jaminan / Margin Deposits	4	4	4	2	2	2	2	2	2	2	2	2	2	2	2	2			
e. Dana Pelunasan Sukuk / Sukuk Sinking Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
f. Lainnya / Others	50	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4. Surat Berharga yang Dimiliki / Investment in Securities	63.787	86.932	125.416	122.423	124.318	130.116	124.485	117.369	126.505	121.225	121.930	128.786	118.330	124.603	122.305	126.790			
a. Diterbitkan oleh Pihak ketiga Bukan Bank / Securities Issued by Non Banks	46.589	61.767	88.411	85.034	86.233	88.258	89.397	89.858	90.714	91.489	91.389	96.725	96.474	99.332	99.999	102.169			
b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks	17.198	25.165	37.005	37.389	38.086	41.858	35.088	27.511	35.791	29.735	30.541	32.061	21.857	25.271	22.306	24.620			
5. Pembayaran Bagi Hasil / Profit Sharing Financing	90.423	96.779	95.883	99.787	96.025	98.770	103.649	104.204	107.093	114.806	114.434	118.447	120.612	120.851	123.582	125.277			
a. Pembayaran Bagi Hasil Kepada Pihak ketiga Bukan Bank / Profit Sharing Financing to Non Banks	89.995	96.376	95.209	99.615	95.861	98.610	103.490	103.997	106.882	114.594	114.220	118.234	120.405	120.628	123.349	125.012			
1. Mudharabah / Mudharabah	5.413	4.098	3.856	3.629	3.579	3.407	3.891	4.192	4.464	4.265	4.040	4.208	4.055	3.872	3.729	3.623			
2. Musyarakah / Musyarakah	84.582	92.279	91.352	95.986	92.282	95.202	99.599	99.805	102.418	110.330	110.180	114.025	116.350	116.756	119.620	121.389			
3. Pembayaran Bagi Hasil Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
b. Pembayaran Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks	428	402	175	172	164	160	159	206	211	212	214	213	207	223	232	265			
1. Mudharabah / Mudharabah	401	387	166	164	155	150	151	199	196	196	198	197	191	202	212	240			
2. Musyarakah / Musyarakah	27	15	9	8	9	10	8	8	15	15	16	16	16	21	21	25			
3. Pembayaran Bagi Hasil Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
6. Piutang / Receivables / Acceptables	132.046	147.458	152.546	154.594	155.324	156.941	159.919	162.039	162.591	165.277	166.955	185.402	188.137	190.545	192.373	194.782			
a. Piutang Kepada Pihak ketiga Bukan Bank / Receivables from Non Banks	132.013	147.436	152.534	154.581	155.311	156.930	159.906	162.027	162.579	165.266	166.944	185.391	188.127	190.536	192.365	194.774			
1. Murabahah / Murabahah	122.725	136.990	142.440	144.180	145.260	146.696	149.364	151.638	152.293	154.891	156.653	175.084	177.456	179.582	181.083	183.286			
2. Qardh / Qardh	9.276	10.425	10.090	10.396	10.047	10.230	10.539	10.385	10.283	10.372	10.287	10.304	10.668	10.950	11.279	11.486			
3. Istisna / Istisna	11	21	4	4	4	4	3	3	3	3	3	3	3	3	3	3			
b. Piutang Kepada Pihak ketiga Bank Lain / Receivables from Other Banks	33	22	12	13	12	11	12	12	11	11	11	10	10	9	8	8			
1. Murabahah / Murabahah	33	22	12	13	12	11	12	12	11	11	11	10	10	9	8	8			
2. Qardh / Qardh	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3. Istisna / Istisna	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
7. Pembayaran Sewa (ijarah) termasuk piutang sewa Pihak ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank Leasing receivables	3.138	2.720	2.083	2.024	1.965	1.943	1.900	1.851	1.817	1.792	1.846	2.246	2.215	2.600	2.888	2.833			
a. Pembayaran Sewa (ijarah) termasuk piutang sewa Pihak ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank	3.138	2.720	2.083	2.024	1.965	1.943	1.900	1.851	1.817	1.792	1.826	2.226	2.215	2.580	2.869	2.813			
b. Pembayaran Sewa (ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks	0	0	-	-	-	-	-	-	-	-	-	20	20	20	19	19			

