Statistik
Perbankan Syariah
(Islamic Banking Statistics)

JUNI 2008 JUNE

BANK INDONESIA

Direktorat Perbankan Syariah

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Tabel 1. Jaringan Kantor
Networking

Kelompok Bank	Sep-07					Dec-07					Mar-08				
	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK
Group of Banks	*HO/IBU*	*HOO/BO*	*SBO*	*SSU*	*CO*	*HO/IBU*	*HOO/BO*	*SBO*	*SSU*	*CO*	*HO/IBU*	*HOO/BO*	*SBO*	*SSU*	*CO*
Bank Umum Syariah *Islamic Commercial Banks*	**3**	**112**	**60**	**21**	**180**	**3**	**113**	**63**	**25**	**197**	**3**	**113**	**64**	**25**	**197**
1. PT Bank Muamalat Indonesia	1	51	10	10	80	1	51	10	11	82	1	51	10	11	82
2. PT Bank Syariah Mandiri	1	57	43	11	100	1	57	46	14	113	1	57	46	14	113
3. PT Bank Syariah Mega Indonesia	1	4	7	0	0	1	5	7	0	2	1	5	8	0	2
Unit Usaha Syariah *Islamic Banking Unit*	**23**	**102**	**57**	**0**	**8**	**26**	**109**	**55**	**0**	**6**	**28**	**117**	**56**	**0**	**6**
1. PT Bank IFI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
2. PT Bank Negara Indonesia	1	24	25	0	0	1	24	25	0	0	1	24	25	0	0
3. PT Bank Jabar	1	5	1	0	0	1	5	1	0	0	1	5	1	0	0
4. PT Bank Rakyat Indonesia	1	27	16	0	0	1	27	16	0	0	1	27	16	0	0
5. PT Bank Danamon	1	7	3	0	0	1	7	3	0	0	1	8	3	0	0
6. PT Bank Bukopin	1	5	1	0	0	1	5	1	0	0	1	5	1	0	0
7. PT Bank Internasional Indonesia	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
8. HSBC, Ltd.	1	0	1	0	0	1	0	1	0	0	1	0	1	0	0
9. PT Bank DKI	1	1	0	0	5	1	1	0	0	5	1	1	0	0	5
10. BPD Riau	1	2	0	0	1	1	2	0	0	1	1	2	0	0	1
11. BPD Kalsel	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
12. PT Bank Niaga	1	2	5	0	0	1	2	5	0	0	1	2	5	0	0
13. BPD Sumatera Utara	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
14. BPD Aceh	1	1	0	0	2	1	2	3	0	0	1	3	4	0	0
15. Bank Permata	1	5	5	0	0	1	4	0	0	0	1	7	0	0	0
16. Bank Tabungan Negara	1	9	0	0	0	1	12	0	0	0	1	14	0	0	0
17. BPD Nusa Tenggara Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
18. BPD Kalimantan Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
19. BPD Sumatera Selatan	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
20. BPD Kalimantan Timur	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
21. BPD DIY	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
22. BPD Sulawesi Selatan	1	1	0	0	0	1	2	0	0	0	1	2	0	0	0
23. BPD Sumatera Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
24. BPD Jawa Timur						1	1	0	0	0	1	1	0	0	0
25. PT Bank Ekspor Indonesia						1	1	0	0	0	1	1	0	0	0
26. Bank Lippo						1	1	0	0	0	1	1	0	0	0
27. Bank Tabungan Pensiunan Nasional											1	1	0	0	0
28. BPD Jawa Tengah											1	0	0	0	0
Bank Perkreditan Rakyat Syariah *Islamic Rural Banks*	**107**	**0**	**0**	**0**	**0**	**114**	**0**	**0**	**0**	**0**	**117**	**0**	**0**	**0**	**0**
TOTAL	**133**	**214**	**117**	**21**	**188**	**143**	**222**	**118**	**25**	**203**	**148**	**230**	**120**	**25**	**203**

Keterangan:
- KP = Kantor Pusat
- UUS = Unit Usaha Syariah
- KPO = Kantor Pusat Operasional
- KC = Kantor Cabang
- KCP = Kantor Cabang Pembantu
- UPS = Unit Pelayanan Syariah
- KK = Kantor Kas (tidak termasuk Gerai Muamalat)
- Tidak termasuk Layanan Syariah

Note:
- *HO = Head Office*
- *IBU = Islamic Banking Unit*
- *HOO = Head Operational Office*
- *BO = Branch Office*
- *SBO = Sub Branch Office*
- *SSU = Syari'a Services Unit*
- *CO = Cash Office*
- *Not Include Office Channeling*

Kelompok Bank / *Group of Banks*	Apr-08					May-08					Jun-08				
	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK
	HO/IBU	*HOO/BO*	*SBO*	*SSU*	*CO*	*HO/IBU*	*HOO/BO*	*SBO*	*SSU*	*CO*	*HO/IBU*	*HOO/BO*	*SBO*	*SSU*	*CO*
Bank Umum Syariah *Islamic Commercial Banks*	**3**	**113**	**64**	**25**	**197**	**3**	**113**	**64**	**25**	**197**	**3**	**113**	**66**	**25**	**198**
1. PT Bank Muamalat Indonesia*)	1	51	10	11	82	1	51	10	11	82	1	51	10	11	82
2. PT Bank Syariah Mandiri*)	1	57	46	14	113	1	57	46	14	113	1	57	47	14	113
3. PT Bank Syariah Mega Indonesia	1	5	8	0	2	1	5	8	0	2	1	5	9	0	3
Unit Usaha Syariah *Islamic Banking Unit*	**28**	**118**	**58**	**0**	**6**	**28**	**119**	**59**	**0**	**6**	**28**	**121**	**59**	**0**	**6**
1. PT Bank IFI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
2. PT Bank Negara Indonesia	1	24	25	0	0	1	24	25	0	0	1	24	25	0	0
3. PT Bank Jabar	1	5	3	0	0	1	5	3	0	0	1	5	3	0	0
4. PT Bank Rakyat Indonesia	1	27	16	0	0	1	27	16	0	0	1	27	16	0	0
5. PT Bank Danamon	1	8	3	0	0	1	8	3	0	0	1	8	3	0	0
6. PT Bank Bukopin	1	5	1	0	0	1	5	1	0	0	1	5	1	0	0
7. PT Bank Internasional Indonesia	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
8. HSBC, Ltd.	1	0	1	0	0	1	0	1	0	0	1	0	1	0	0
9. PT Bank DKI	1	2	0	0	5	1	2	1	0	5	1	2	1	0	5
10. BPD Riau	1	2	0	0	1	1	2	0	0	1	1	2	0	0	1
11. BPD Kalsel	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
12. PT Bank Niaga	1	2	5	0	0	1	2	5	0	0	1	2	5	0	0
13. BPD Sumatera Utara	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
14. BPD Aceh	1	3	4	0	0	1	3	4	0	0	1	3	4	0	0
15. Bank Permata	1	7	0	0	0	1	7	0	0	0	1	7	0	0	0
16. Bank Tabungan Negara	1	14	0	0	0	1	15	0	0	0	1	15	0	0	0
17. BPD Nusa Tenggara Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
18. BPD Kalimantan Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
19. BPD Sumatera Selatan	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
20. BPD Kalimantan Timur	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
21. BPD DIY	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
22. BPD Sulawesi Selatan	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
23. BPD Sumatera Barat	1	1	0	0	0	1	1	0	0	0	1	2	0	0	0
24. BPD Jawa Timur	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
25. PT Bank Ekspor Indonesia	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
26. Bank Lippo	1	1	0	0	0	1	1	0	0	0	1	2	0	0	0
27. Bank Tabungan Pensiunan Nasional	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
28. BPD Jawa Tengah	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
Bank Perkreditan Rakyat Syariah *Islamic Rural Banks*	**118**	**0**	**0**	**0**	**0**	**120**	**0**	**0**	**0**	**0**	**124**	**0**	**0**	**0**	**0**
TOTAL	**149**	**231**	**122**	**25**	**203**	**151**	**232**	**123**	**25**	**203**	**155**	**234**	**125**	**25**	**204**

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- *CO = Cash Office*
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Tabel 2. Aset (Juta Rupiah)
Assets (Million IDRs)

KETERANGAN *ITEMS*	Sep-07	Dec-07	Mar-08	Apr-08	May-08	Jun-08
1. Kas *Cash*	410,271	487,800	495,945	457,506	442,385	524,532
2. Penempatan pada BI *Placement at Bank Indonesia*	2,941,506	4,539,661	4,860,136	5,012,441	4,837,150	4,505,930
3. Penempatan pada bank lain *Inter-bank assets*	1,214,436	1,667,075	1,715,510	1,801,402	1,789,309	1,853,114
4. Pembiayaan *Financing extended*	25,589,806	27,944,311	29,629,456	31,021,785	32,293,151	34,099,667
5. Penyertaan *Equity participation*	40,660	41,095	41,095	41,095	41,095	41,095
6. Penyisihan Penghapusan Aktiva Produktif (PPAP) *Allowances for earning assets losses (PPAP)*	(867,661)	(785,271)	(943,885)	(1,006,153)	(1,051,786)	(1,039,201)
7. Aktiva tetap dan investaris *Fixed assets and inventory*	273,354	295,959	296,233	293,247	292,471	295,531
8. Rupa-rupa aktiva *Other assets*	2,004,602	2,101,528	2,043,507	2,277,423	2,259,552	2,453,562
J U M L A H *TOTAL ASSETS*	**31,802,773**	**36,537,637**	**38,343,742**	**40,071,017**	**41,082,893**	**42,981,116**

* *) Meliputi data Bank Umum Syariah dan Unit Usaha Syariah (tidak termasuk BPR Syariah)
Covering Islamic Commercial Banks and Islamic Banking Unit (excluding Islamic Rural Banks)

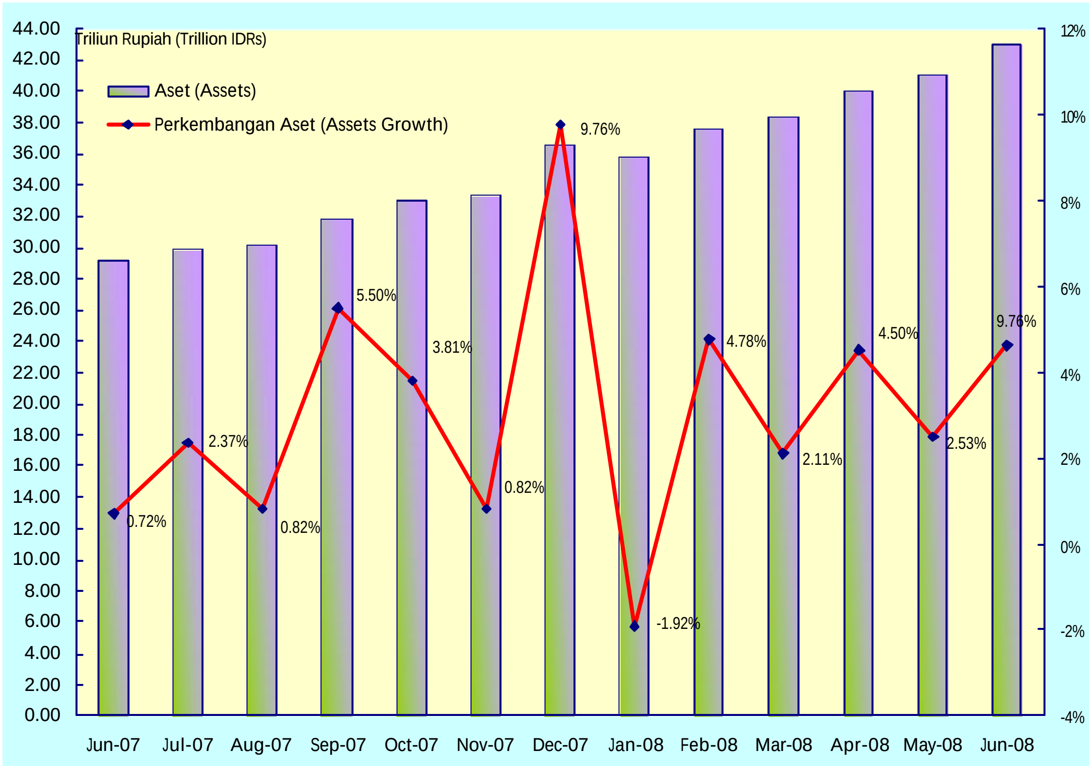
Tabel 3. Kewajiban dan Modal (Juta Rupiah)
Liabilities and Equity (Miliion IDRs)

KETERANGAN *ITEMS*	Sep-07	Dec-07	Mar-08	Apr-08	May-08	Jun-08
1. Dana Pihak Ketiga *Deposits Fund*	24,680,417	28,011,670	29,552,399	31,063,963	31,705,310	33,048,523
a. Giro Wadiah *Wadiah-current accounts*	3,322,824	3,750,376	3,635,419	3,829,593	4,532,916	5,045,965
b . Tabungan mudharabah *Mudharabah-saving accounts*	8,104,200	9,454,060	9,901,611	10,249,021	10,469,666	10,857,850
c. Deposito mudharabah *Mudharabah-investment accounts*	13,253,393	14,807,234	16,015,369	16,985,349	16,702,728	17,144,708
2. Kewajiban terhadap BI *Liabilities to Bank Indonesia*	32,380	32,380	32,380	32,380	32,380	32,380
3. Kewajiban kepada bank lain *Inter-bank liabilities*	941,485	941,485	941,485	941,485	941,485	941,485
4. Pembiayaan yang diterima *Received Financing*	195,926	195,926	195,926	195,926	195,926	195,926
5. Kewajiban lainnya *Other payables*	224,115	224,115	224,115	224,115	224,115	224,115
6. Setoran jaminan *Guarantee deposits*	30,391	50,380	42,184	48,802	46,050	47,883
7. Antar Kantor Bersih *Interoffice net*	2,520,093	3,166,972	3,619,410	3,746,038	4,078,313	4,349,908
8. Rupa-rupa pasiva *Other liabilities*	532,081	559,486	540,461	511,943	537,388	725,335
9. Modal disetor *Paid-in capital*	1,001,224	1,017,224	1,017,224	1,017,224	1,017,224	1,125,224
10. Perkiraan tambahan modal disetor *Additional paid-in capital account*	132,498	132,498	132,498	132,498	132,498	132,498
11. Cadangan *Reserves*	275,308	275,308	275,308	275,308	275,309	333,445
12. Laba/rugi *Profit/Loss*	577,484	689,047	802,830	783,762	840,719	773,528
a. Tahun-tahun lalu *Previous years*	148,963	148,963	585,058	513,611	508,918	362,439
i. Laba *Profit*	151,985	151,985	585,550	513,739	508,918	362,439
ii. Rugi -/- *Loss*	(3,022)	(3,022)	(492)	(128)	-	-
b. Tahun berjalan *Current year*	428,521	540,084	217,772	270,151	331,801	411,089
i. Laba *Profit*	958,992	1,213,341	457,736	598,380	743,936	890,086
ii. Rugi -/- *Loss*	(530,471)	(673,257)	(239,964)	(328,229)	(412,135)	(478,997)
J U M L A H *Total Liabilities and Equity*	**31,802,773**	**36,537,637**	**38,343,742**	**40,071,017**	**41,082,893**	**42,981,116**

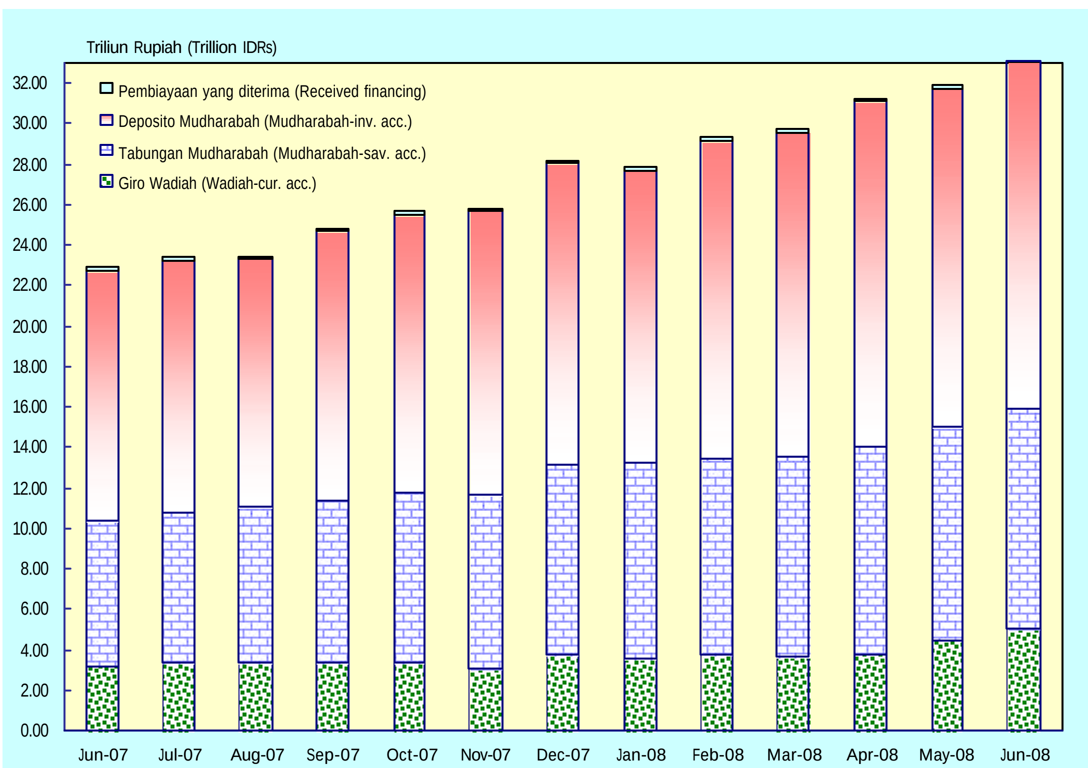
Tabel 4. Laba / Rugi (Juta Rupiah)
Income Statement (Miliion IDRs)

KETERANGAN *ITEMS*	Sep-07	Dec-07	Mar-08	Apr-08	May-08	Jun-08
I. Pendapatan Operasional *Operations Income*	2,994,343	4,200,986	1,458,556	1,883,041	2,118,309	2,581,764
A. Pendapatan dari Penyaluran Dana *Income from Fund Disbursements*	2,722,941	3,794,675	1,321,519	1,704,878	1,898,610	2,306,093
1 Pihak Ketiga Bukan Bank *From Third Party Non Banks*	2,549,494	3,570,797	1,240,660	1,600,929	1,766,817	2,140,369
2 Bank Indonesia *From Bank Indonesia*	112,418	138,001	54,882	68,224	86,742	102,100
3 Bank-bank lain *From Other Banks*	61,029	85,877	25,977	35,725	45,051	63,624
B. Pendapatan Operasional Lainnya *Other Operations Income*	271,402	406,311	137,037	178,163	219,699	275,671
1 Jasa Investasi Terikat *Restricted Investment Services*	14,872	20,660	6,357	8,003	9,728	11,208
2 Jasa layanan *Fee Based Income*	72,003	99,766	51,899	64,260	74,402	91,568
3 Pendapatan dari transaksi valuta asing *Income from Foreign Exchange Transaction*	5,784	8,303	2,817	3,571	4,508	5,306
4 Koreksi PPAP *Provision for Losses Correction*	34,549	82,664	15,438	18,604	23,662	28,262
5 Koreksi Penyisihan Penghapusan Transaksi Rekening Administratif *Correction of Provision for Losses Administrative Statement Transaction*	662	494	258	356	384	399
6 Lainnya *Others*	143,532	194,424	60,268	83,369	107,015	138,928
II. Bagi hasil untuk Investor Dana Investasi Tidak Terikat *Profit Sharing for Unrestricted Investment*	(1,075,356)	(1,468,265)	(411,254)	(542,301)	(686,916)	(830,747)
1 Pihak ketiga bukan bank *From Third Party Non Banks*	1,053,719	1,438,124	401,337	528,890	669,873	809,167
2 Bank Indonesia *From Bank Indonesia*	0	0	0	0	0	0
3 Bank-bank lain *From Other Banks*	21,637	30,141	9,917	13,411	17,043	21,580
III. Pendapatan Operasional setelah distribusi bagi hasil Untuk Investor Dana Investasi *Distribution Income after Distribution Income For Unrestricted Investment Investor*	1,918,987	2,732,721	1,047,302	1,340,740	1,431,393	1,751,017
IV. Beban Operasional *Operations Expenses*	1,440,080	2,091,490	798,895	1,032,135	1,051,812	1,277,161
A. Beban Bonus titipan wadiah *Bonus Wadiah Deposit Expense*	47,040	65,536	20,167	31,437	38,358	46,475
B. Beban transaksi valuta asing *Foreign Exchange Transaction Expense*	1	1	11	12	12	13
C. Biaya Perbaikan Aktiva Ijarah *Ijarah Assets Recovery Cost*	0	0	0	0	0	0
D. Premi *Premium*	35,759	51,325	13,759	19,049	25,735	31,202
E. Tenaga kerja *Labour*	416,057	601,902	165,004	234,775	310,149	378,211
F. Pendidikan dan pelatihan *Education and Training*	13,288	18,634	5,582	7,649	10,404	13,166
G. Penelitian dan pengembangan *Research and Development*	707	1,129	582	656	721	793
H. Sewa *Leasing*	80,475	110,618	28,034	37,602	47,775	60,818
I. Promosi *Promotion*	91,303	134,774	36,328	48,990	59,313	71,517
J. Pajak-Pajak (Tidak termasuk pajak penghasilan) *Taxs*	2,436	3,012	687	952	1,252	1,588
K. Pemeliharaan dan perbaikan aktiva tetap dan inventaris *Maintenance and Recovery Fixed Assets and Inventory*	25,146	35,859	8,176	11,556	14,631	17,687
L. Penyusutan/Penyisihan/amortisasi/penghapusan *Depreciation/provision/amortization/write-off*	513,175	751,551	416,757	497,638	365,211	437,550
M Penurunan nilai surat berharga *Decrease in Value of Securities*	111	150	4	5	6	8
N. Lainnya *Others*	214,582	316,999	103,804	141,814	178,245	218,133
Laba Operasional *Operation Profit*	478,907	641,231	248,407	308,605	379,581	473,856
Pendapatan Non Operasional *Non Operations Income*	896,653	1,260,243	393,603	541,724	691,804	854,149
Beban Non Operasional *Non Operations Expenses*	908,693	1,273,135	401,321	552,337	704,777	872,062
Laba Non Operasional *Non Operations Profit*	(12,040)	(12,892)	(7,718)	(10,613)	(12,973)	(17,913)
Laba Tahun Berjalan *Current Profit/Loss*	466,867	628,339	240,689	297,992	366,608	455,943
Laba Tahun Berjalan (setelah taksiran pajak penghasilan) *Profit After Calculations of Income Tax*	428,521	540,084	217,772	270,151	331,801	411,089

Gambar 1. Perkembangan Aset
Growth of Assets



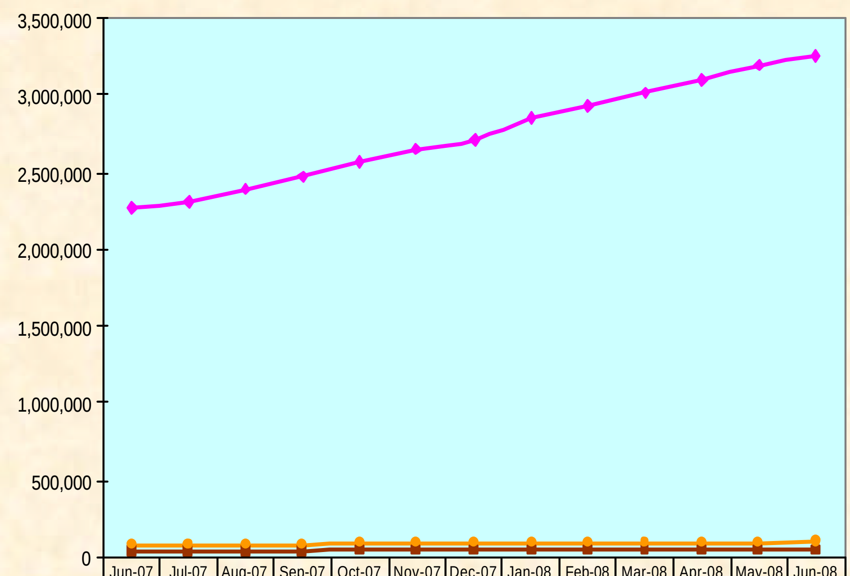
Gambar 2. Sumber Dana
Source of Fund



Tabel 5. Komposisi Dana Pihak Ketiga (Juta Rupiah)
Composition of Deposits (Million IDRs)

DANA PIHAK KETIGA iB *DEPOSIT FUND*		Sep-07	Dec-07	Mar-08	Apr-08	May-08	Jun-08
Giro Wadiah	Nilai (Amount)	3,322,824	3,750,376	3,635,419	3,829,593	4,532,916	5,045,965
Wadiah currency account	*Pangsa (Share)*	*13.46%*	*13.39%*	*12.30%*	*12.33%*	*14.30%*	*15.27%*
Tabungan Mudharabah	Nilai (Amount)	8,104,200	9,454,060	9,901,611	10,249,021	10,469,666	10,857,850
Mudharabah saving account	*Pangsa (Share)*	*32.84%*	*33.75%*	*33.51%*	*32.99%*	*33.02%*	*32.85%*
Deposito Mudharabah	Nilai (Amount)	13,253,393	14,807,234	16,015,369	16,985,349	16,702,728	17,144,708
Mudharabah investment account	*Pangsa (Share)*	*53.70%*	*52.86%*	*54.19%*	*54.68%*	*52.68%*	*51.88%*
Total		**24,680,417**	**28,011,670**	**29,552,399**	**31,063,963**	**31,705,310**	**33,048,523**

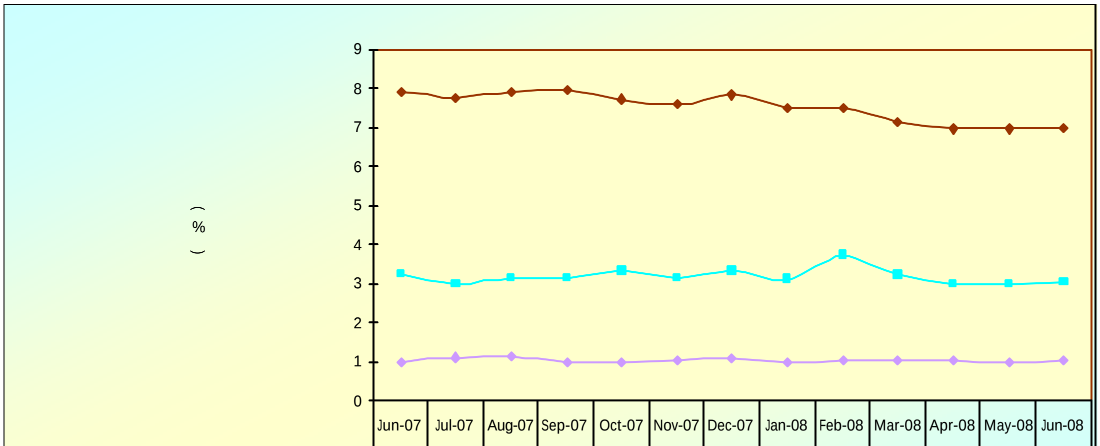
Gambar 3. Jumlah Rekening Dana Pihak Ketiga
Number of Account Deposits



	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08
Giro wadiah (Wadiah Curr. Acc)	37,840	38,979	40,464	41,356	42,223	42,582	42,741	43,031	44,201	43,850	45,086	45,616	47,101
Deposito Mudharabah (Mudharabah Inv. Acc.)	83,481	85,365	85,948	87,147	90,854	89,899	91,714	94,346	96,129	97,475	99,564	100,502	100,875
Tabungan Mudharabah (Mudharabah Sav. Acc.)	2,264,68	2,306,60	2,393,117	2,470,52	2,563,85	2,650,551	2,711,374	2,849,22	2,934,24	3,009,49	3,098,211	3,190,575	3,253,32

*) Data revisi pada bulan Februari 2008 (revision on February 2008)

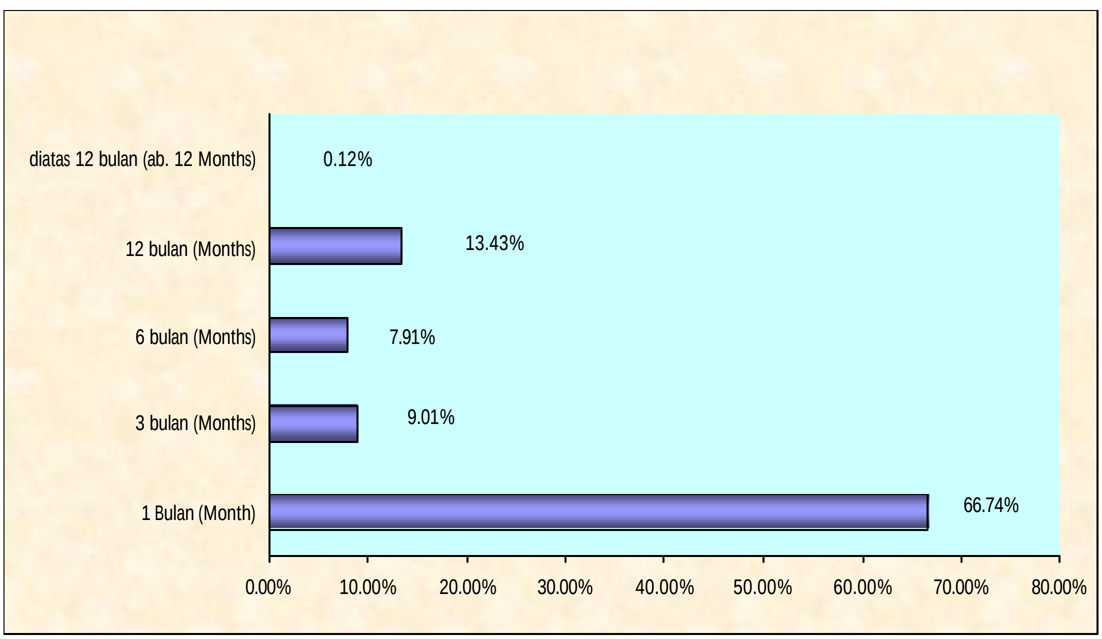
Gambar 4. Persentase Bagi Hasil Dana Pihak Ketiga
Percentage of Profit Sharing Deposits



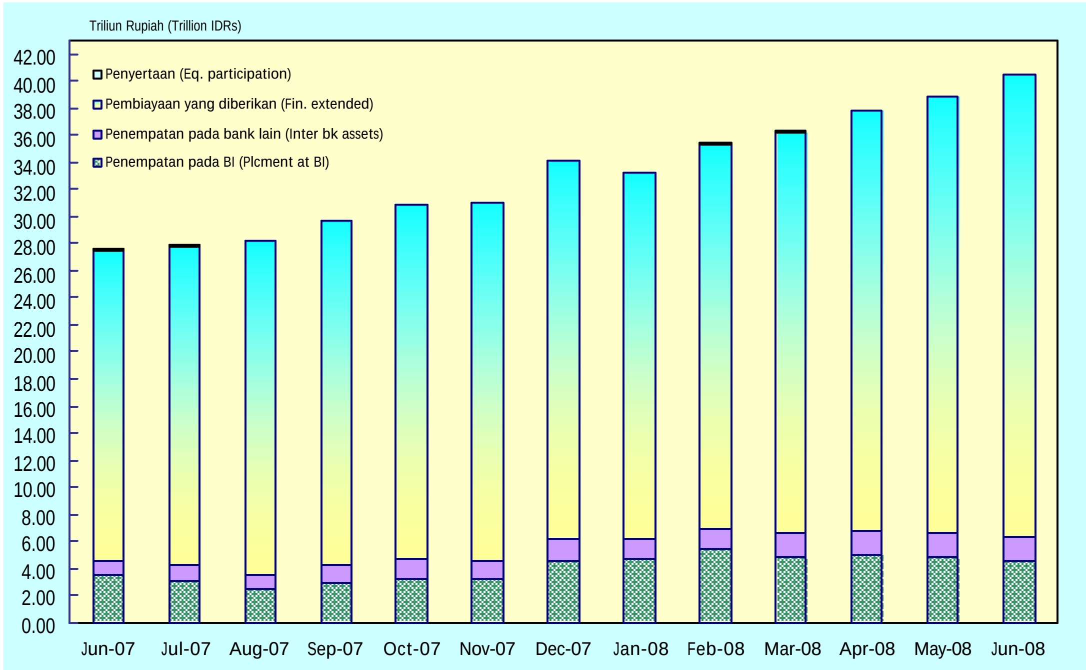
	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08
Giro wadiah (Wadiah Curr. Acc)	1.00	1.08	1.12	0.97	0.97	1.01	1.07	1.00	1.03	1.02	1.01	1.00	1.01
Deposito Mudharabah (Mudharabah Inv. Acc.)	7.89	7.76	7.91	7.96	7.71	7.59	7.84	7.49	7.50	7.14	6.95	6.97	6.98
Tabungan Mudharabah (Mudharabah Sav. Acc.)	3.24	3.00	3.15	3.13	3.30	3.15	3.32	3.09	3.72	3.20	2.99	2.99	3.03

*) Data revisi pada bulan Februari 2008 (revision on February 2008)

Gambar 5. Komposisi Deposito Mudharabah
Composition of Mudharabah Investment Account



Gambar 6. Aktiva Produktif Utama
The Major Earning Assets



*) Data revisi pada bulan Februari 2008 (revision on February 2008)

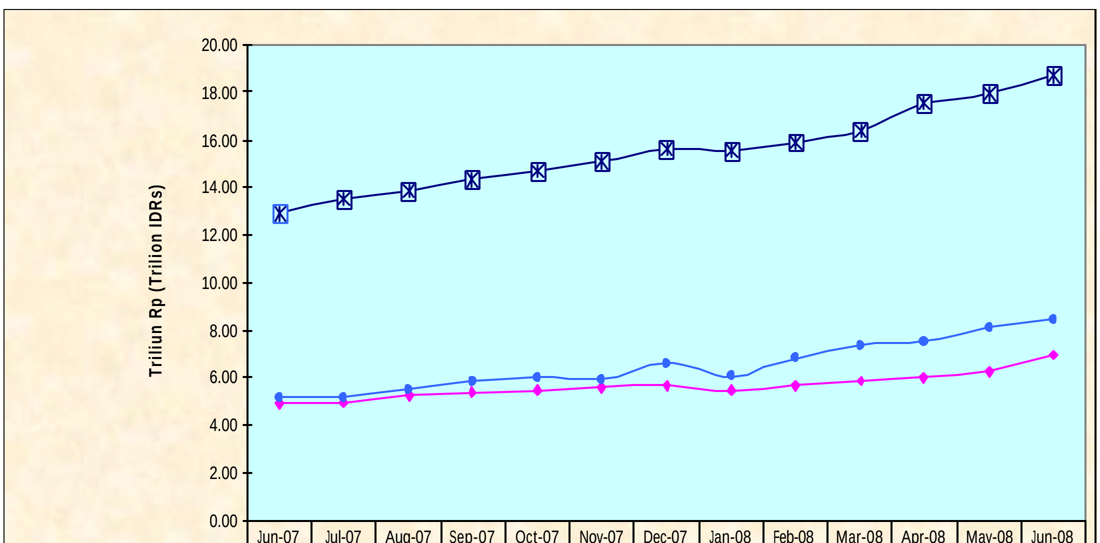
Tabel 6. Komposisi Pembiayaan (Juta Rupiah)
Composition of Financing (Million IDRs)

ITEMS OF FINANCING		Sep-07	Dec-07	Mar-08	Apr-08	May-08	Jun-08
Pembiayaan Musyarakah	Nilai (Amount)	3,927,666	4,406,360	5,200,131	5,408,536	5,831,275	6,116,569
Musharakah Financing	*Pangsa (Share)*	*15.35%*	*15.77%*	*17.55%*	*17.43%*	*18.06%*	*17.94%*
Pembiayaan Mudharabah	Nilai (Amount)	5,246,620	5,577,912	5,835,364	6,094,843	6,241,550	6,518,102
Mudharabah Financing	*Pangsa (Share)*	*20.50%*	*19.96%*	*19.69%*	*19.65%*	*19.33%*	*19.11%*
Piutang Murabahah	Nilai (Amount)	15,283,720	16,552,869	16,977,067	17,935,539	18,591,873	19,810,535
Murabahah Receivable	*Pangsa (Share)*	*59.73%*	*59.24%*	*57.30%*	*57.82%*	*57.57%*	*58.10%*
Piutang Salam	Nilai (Amount)	-	-	-	-	-	-
Salam Receivable	*Pangsa (Share)*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*
Piutang Istishna'	Nilai (Amount)	328,438	350,995	364,670	363,109	364,923	367,028
Istishna' Receivable	*Pangsa (Share)*	*1.28%*	*1.26%*	*1.23%*	*1.17%*	*1.13%*	*1.08%*
Piutang Qardh	Nilai (Amount)	*465,298*	*539,945*	*788,115*	*702,065*	*725,692*	*764,849*
Qardh Receivable	*Pangsa (Share)*	*1.82%*	*1.93%*	*2.66%*	*2.26%*	*2.25%*	*2.24%*
Ijarah	Nilai (Amount)	*338,064*	*516,230*	*464,109*	*517,693*	*534,730*	*522,584*
Ijarah	*Pangsa (Share)*	*1.32%*	*1.85%*	*1.57%*	*1.67%*	*1.66%*	*1.53%*
Lainnya	Nilai (Amount)	-	-	-	-	3,108	-
Others	*Pangsa (Share)*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.01%*	*0.00%*
Total		**25,589,806**	**27,944,311**	**29,629,456**	**31,021,785**	**32,293,151**	**34,099,667**

Tabel 7. Pembiayaan Berdasarkan Sektor Ekonomi (Juta Rupiah)
Financing based on Economic Sector (Million IDRs)

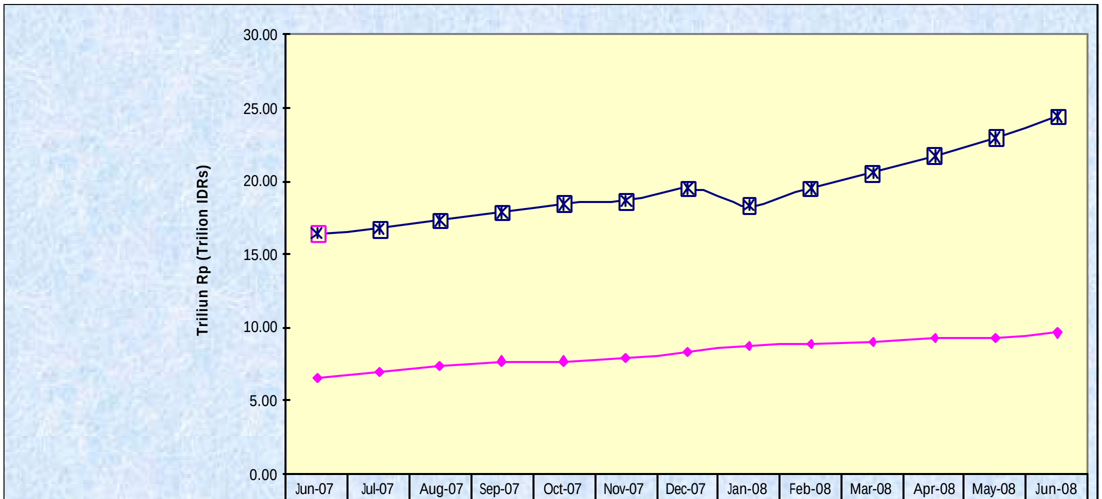
ECONOMIC SECTOR		Sep-07	Dec-07	Mar-08	Apr-08	May-08	Jun-08
Pertanian, kehutanan dan sarana pertanian	Nilai (Amount)	648,637	837,037	850,236	918,104	933,899	999,775
Agriculture, forestry and agricultural facilities	*Pangsa (Share)*	*2.53%*	*3.00%*	*2.87%*	*2.96%*	*2.89%*	*2.93%*
Pertambangan	Nilai (Amount)	491,300	510,669	816,666	487,810	548,606	545,990
Mining	*Pangsa (Share)*	*1.92%*	*1.83%*	*2.76%*	*1.57%*	*1.70%*	*1.60%*
Perindustrian	Nilai (Amount)	1,197,642	1,371,254	1,511,641	1,456,662	1,467,191	1,670,380
Manufacturing	*Pangsa (Share)*	*4.68%*	*4.91%*	*5.10%*	*4.70%*	*4.54%*	*4.90%*
Listrik, gas dan air	Nilai (Amount)	80,974	165,990	99,416	116,604	116,861	157,007
Water, gas and electricity	*Pangsa (Share)*	*0.32%*	*0.59%*	*0.34%*	*0.38%*	*0.36%*	*0.46%*
Konstruksi	Nilai (Amount)	2,280,927	2,370,638	2,479,959	2,999,387	3,085,808	3,306,929
Constuction	*Pangsa (Share)*	*8.91%*	*8.48%*	*8.37%*	*9.67%*	*9.56%*	*9.70%*
Perdagangan, restoran dan hotel	Nilai (Amount)	3,996,104	4,151,785	4,380,500	3,988,453	4,017,157	4,416,032
Trade, restaurants and hotels	*Pangsa (Share)*	*15.62%*	*14.86%*	*14.78%*	*12.86%*	*12.44%*	*12.95%*
Pengangkutan, pergudangan dan komunikasi	Nilai (Amount)	1,566,013	1,568,781	1,231,316	1,737,925	1,630,549	1,951,502
Transport, cargo storage and commnucation	*Pangsa (Share)*	*6.12%*	*5.61%*	*4.16%*	*5.60%*	*5.05%*	*5.72%*
Jasa dunia usaha	Nilai (Amount)	7,742,142	8,424,724	8,907,076	9,865,707	10,090,453	10,236,447
Business Services	*Pangsa (Share)*	*30.25%*	*30.15%*	*30.06%*	*31.80%*	*31.25%*	*30.02%*
Jasa sosial/masyarakat	Nilai (Amount)	1,715,116	1,904,390	1,965,151	1,975,575	2,364,805	2,361,650
Social Services	*Pangsa (Share)*	*6.70%*	*6.81%*	*6.63%*	*6.37%*	*7.32%*	*6.93%*
Lain-lain	Nilai (Amount)	5,870,951	6,639,043	7,387,495	7,475,558	8,037,822	8,453,955
Others	*Pangsa (Share)*	*22.94%*	*23.76%*	*24.93%*	*24.10%*	*24.89%*	*24.79%*
Total		**25,589,806**	**27,944,311**	**29,629,456**	**31,021,785**	**32,293,151**	**34,099,667**

Gambar 7. Pembiayaan Berdasarkan Jenis Penggunaan
Financing based On Type of Use



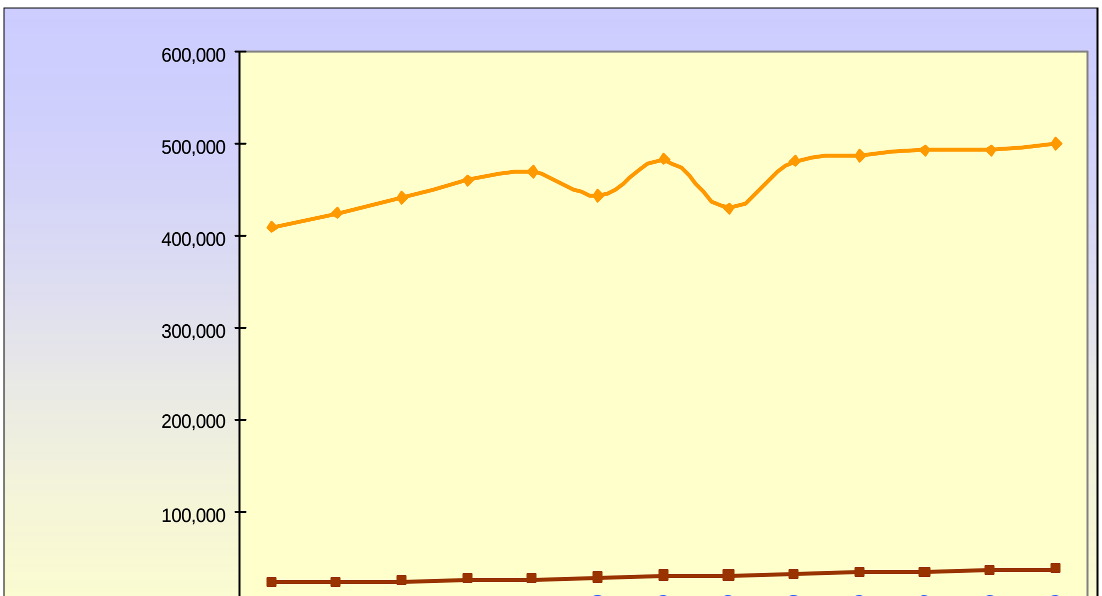
	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08
Modal Kerja (Working Capital)	12.89	13.48	13.83	14.30	14.70	15.09	15.66	15.59	15.92	16.36	17.54	17.94	18.69
Investasi (Investment)	4.90	5.01	5.26	5.41	5.44	5.61	5.64	5.44	5.69	5.87	5.98	6.29	6.93
Konsumsi (Consumption)	5.17	5.20	5.54	5.88	6.01	5.92	6.65	6.07	6.81	7.40	7.50	8.10	8.48

Gambar 8. Pembiayaan Berdasarkan Golongan Pembiayaan
Financing based on Type of Financing



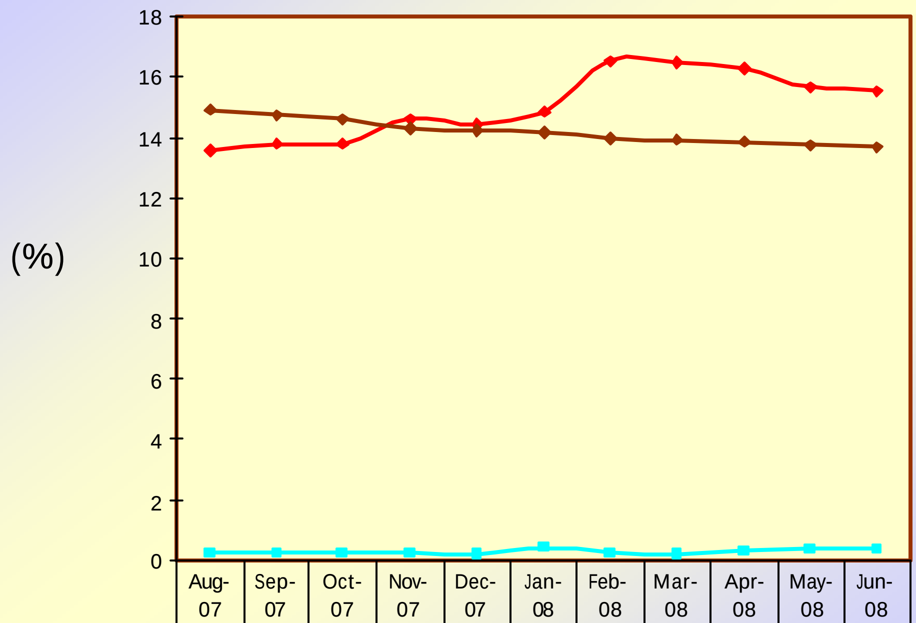
	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08
UKM (Small and Medium Business)	16.44	16.75	17.31	17.91	18.45	18.64	19.57	18.38	19.56	20.57	21.75	23.03	24.45
Non UKM (Small and Medium Business)	6.53	6.94	7.33	7.68	7.70	7.90	8.38	8.72	8.87	9.06	9.28	9.26	9.65

Gambar 9. Jumlah Rekening Pembiayaan
Number of Account Financing



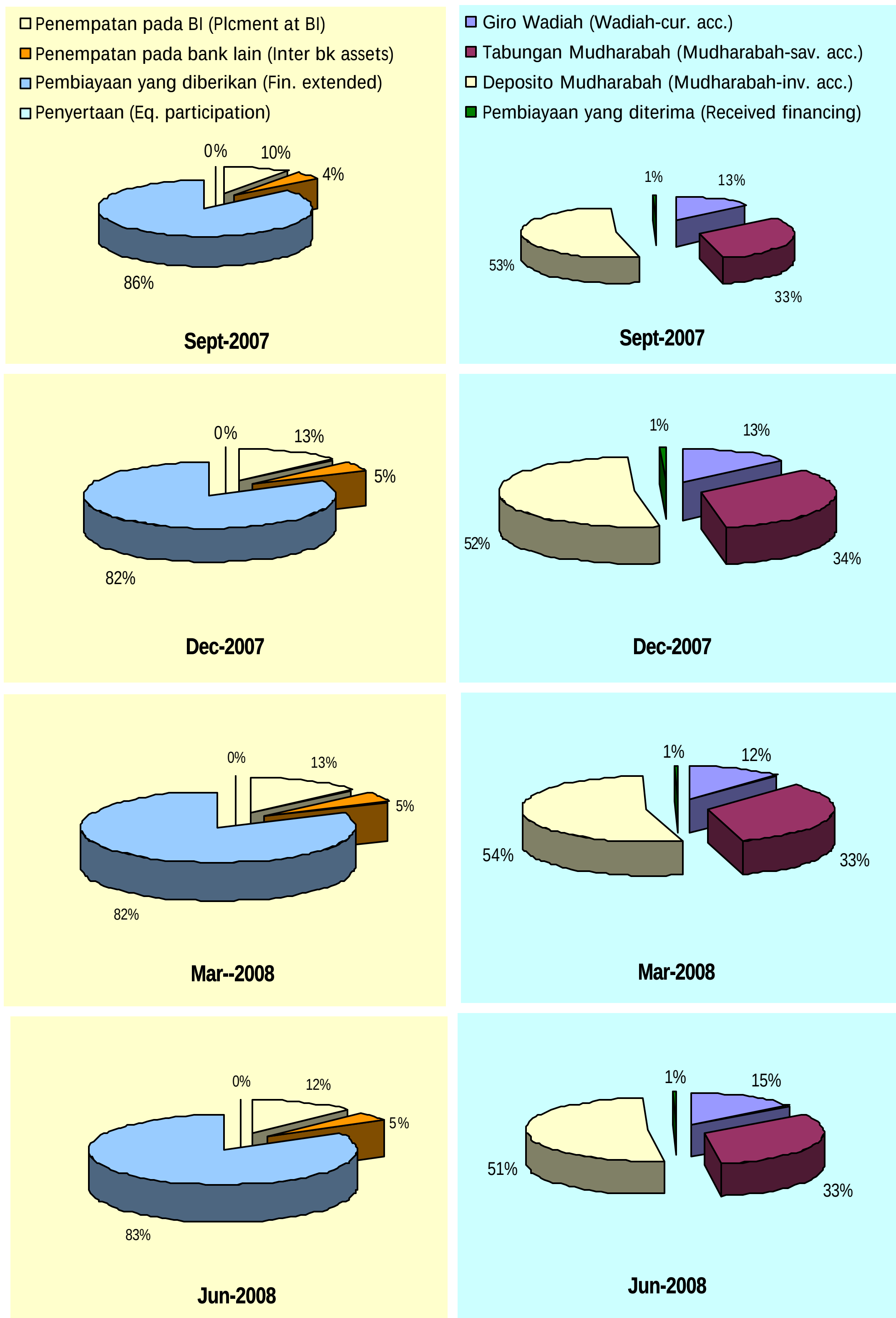
	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08
Pembiayaan (Financing)	22,048	23,208	24,547	26,186	27,230	28,325	29,424	30,182	31,667	33,165	34,444	35,996	37,555
Piutang (Receivable)	409,775	423,542	441,486	459,282	468,973	442,414	481,799	430,516	481,422	486,721	492,620	492,885	499,313
Lain-lain (Others)	739	772	855	921	925	965	1,007	996	1,024	1,056	1,174	1,337	1,583

Gambar 10. Persentase Bagi Hasil/Fee/Margin Pembiayaan
Percentage of Profit Sharing/Fee/Margin of Financing

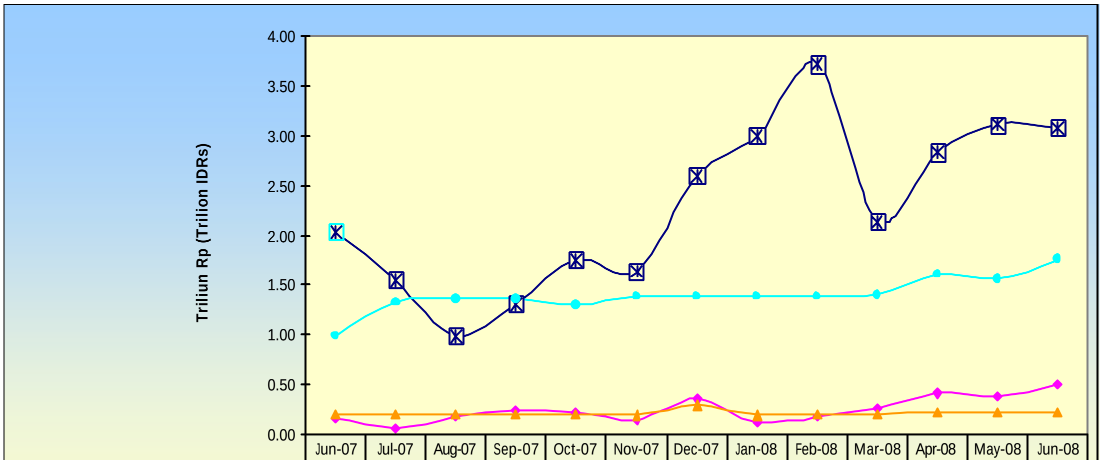


	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08
Pembiayaan (Financing)	13.56	13.82	13.79	14.57	14.42	14.84	16.50	16.43	16.24	15.63	15.50
Piutang (Receivable)	14.90	14.72	14.57	14.30	14.21	14.16	13.96	13.91	13.84	13.74	13.70
Lain-lain (Others)	0.25	0.22	0.24	0.25	0.16	0.41	0.26	0.21	0.29	0.37	0.39

Gambar 11. Komposisi Penggunaan dan Sumber Dana
Composition of Uses and Source of Fund



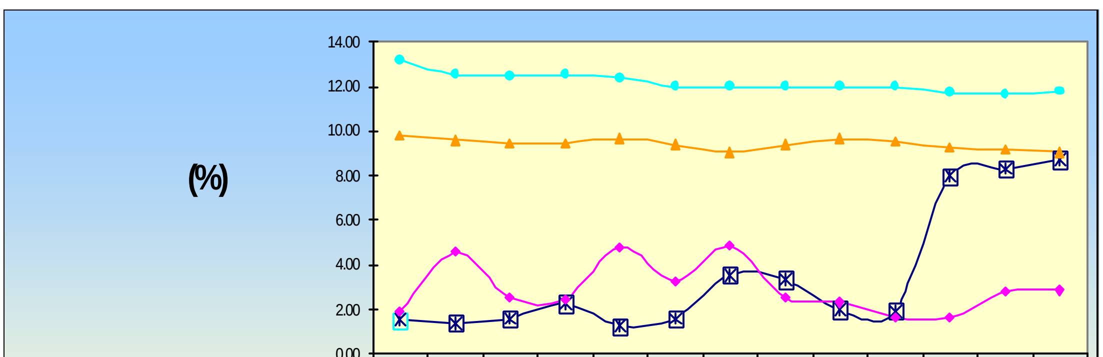
Gambar 12. Rincian Beberapa Surat Berharga (Securities)



	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08
SWBI	2.04	1.56	0.98	1.31	1.76	1.64	2.60	3.00	3.72	2.13	2.83	3.12	3.08
Sertifikat IMA (IMA Certificate)	0.17	0.06	0.18	0.24	0.22	0.14	0.35	0.12	0.18	0.27	0.41	0.38	0.50
Obligasi Syariah (Sharia Obligations)	0.21	0.21	0.21	0.21	0.21	0.20	0.30	0.20	0.21	0.21	0.22	0.22	0.22
Surat Berharga yang dimiliki (Securities)	0.99	1.33	1.36	1.36	1.30	1.39	1.39	1.38	1.39	1.40	1.61	1.56	1.76

*) Data revisi pada bulan Februari 2008 (revision on February 2008)
**) Mulai April 2008, Sertifikat Wadiah Bank Indonesia (SWBI) dibaca sebagai Sertifikat Bank Indonesia Syariah (started on April 2008, Wadiah Certificates of Bank Indonesia read as Sharia Certificates of Bank Indonesia)

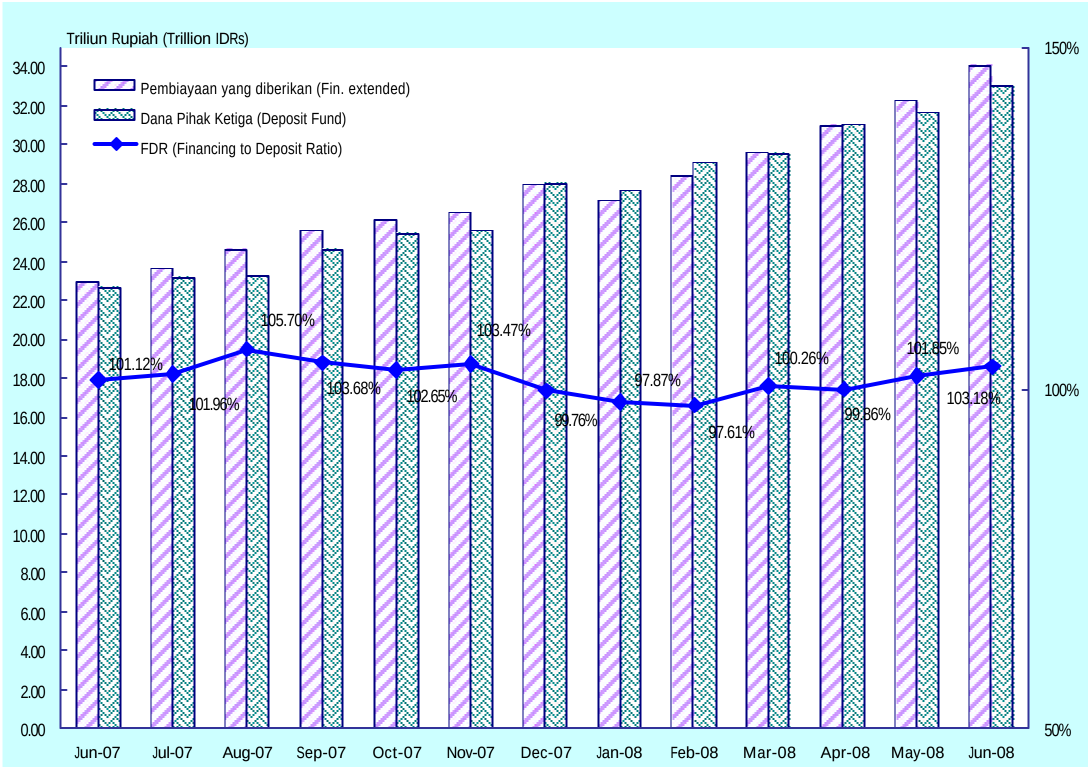
Gambar 13. Persentase Bonus/Bagi Hasil Surat Berharga Percentage of Bonus/Profit Sharing Securities



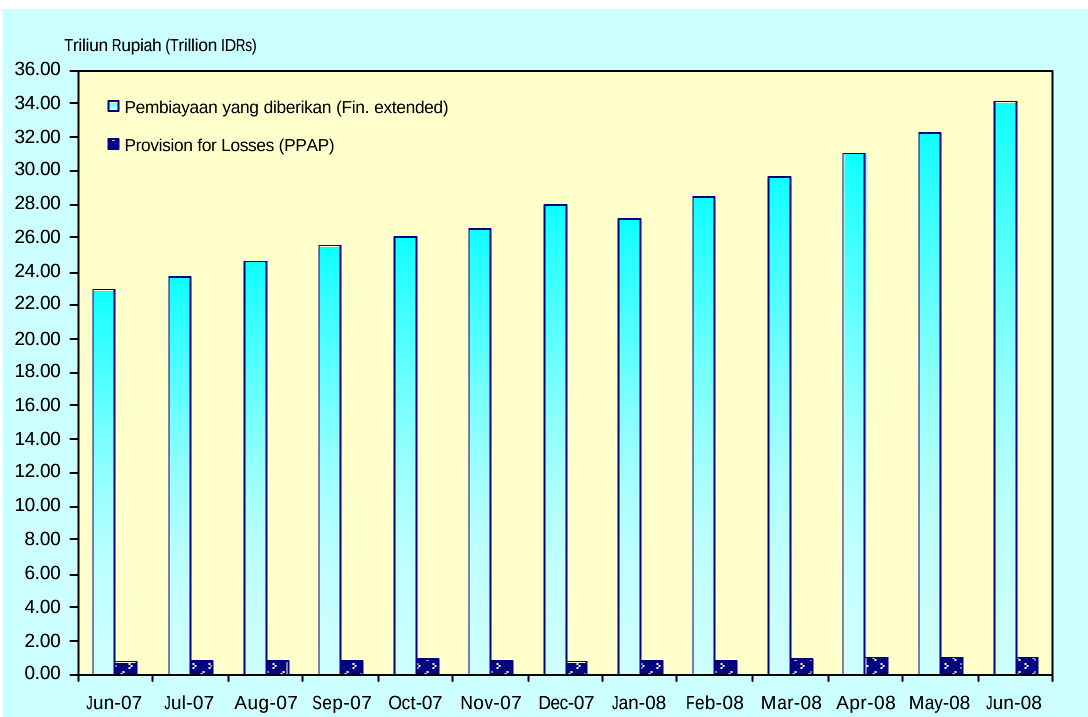
	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08
Persentase Bonus SWBI (% bonus SWBI-Av.)	1.52	1.43	1.61	2.27	1.29	1.63	3.56	3.34	1.98	1.92	7.99	8.31	8.73
Persentase Bagi Hasil Sertifikat IMA (% profit sharing IMA Certificate-Av))	1.95	4.63	2.51	2.49	4.79	3.27	4.84	2.54	2.31	1.68	1.68	2.78	2.88
Persentase Bagi Hasil Obligasi Syariah (% profit sharing sharia obligation-Av)	9.82	9.62	9.48	9.48	9.66	9.40	9.07	9.40	9.70	9.55	9.27	9.23	9.07
Persentase Bagi Hasil Surat Berharga yang dimiliki (% profit sharing securities-Av)	13.17	12.51	12.49	12.51	12.38	11.97	12.01	12.01	12.02	12.00	11.75	11.66	11.81

*) Data revisi pada bulan Februari 2008 (revision on February 2008)
**) Mulai April 2008, Sertifikat Wadiah Bank Indonesia (SWBI) dibaca sebagai Sertifikat Bank Indonesia Syariah (started on April 2008, Wadiah Certificates of Bank Indonesia read as Sharia Certificates of Bank Indonesia)

Gambar 14. Sumber Dana, Pembiayaan, dan FDR
Source of Fund, Financing, and FDR



Gambar 15. Pembiayaan dan PPAP
Financing and Provision for Losses (PPAP)

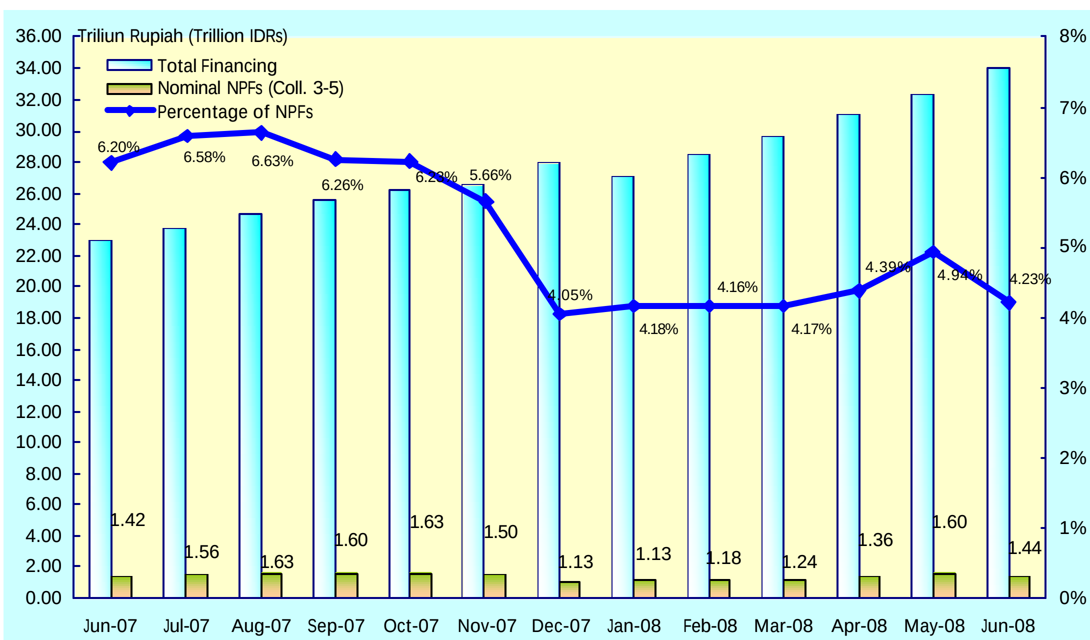


Tabel 8. Pembiayaan Non Lancar
Non Performing Financings (NPFs)*) (Miliion IDRs)

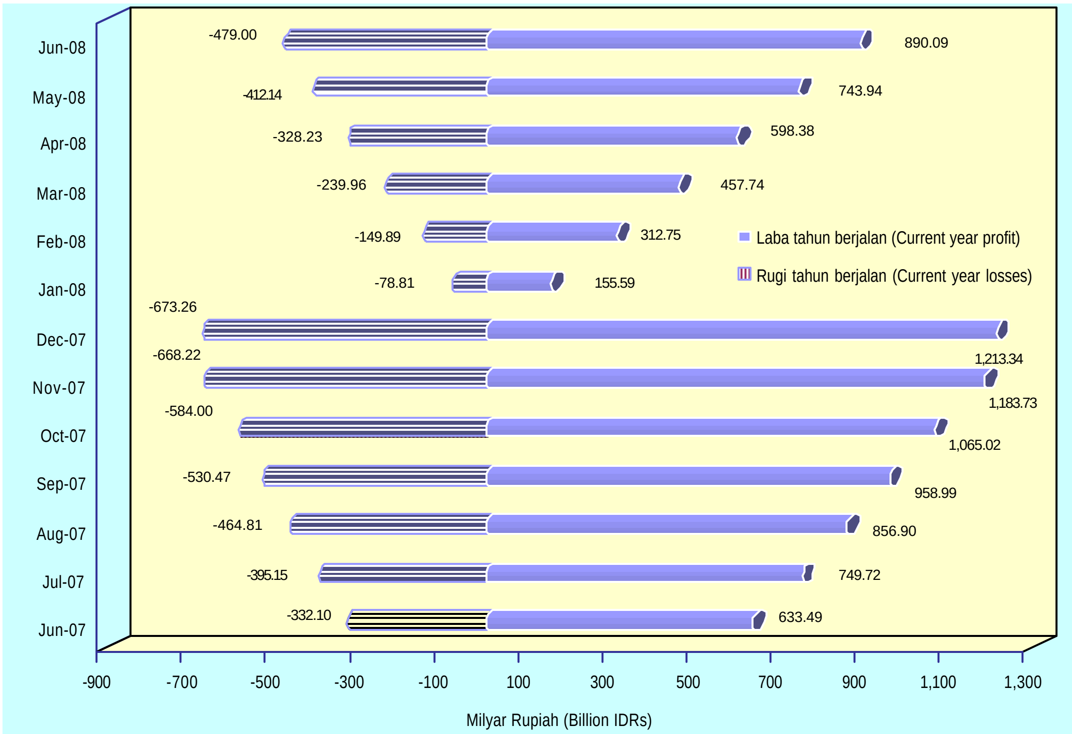
KOLEKTIBILITAS PEMBIAYAAN *COLLECTIBILITY OF FINANCING*		Sep-07	Dec-07	Mar-08	Apr-08	May-08	Jun-08
Lancar	Nilai (Amount)	22,653,654	25,493,703	26,993,481	28,076,958	29,319,407	31,277,858
Current	*Pangsa (Share)*	*88.53%*	*91.23%*	*91.10%*	*90.51%*	*90.79%*	*91.72%*
Dalam Perhatian Khusus	Nilai (Amount)	1,333,456	1,319,406	1,399,104	1,583,227	1,377,583	1,380,281
Special Mention	*Pangsa (Share)*	*5.21%*	*4.72%*	*4.72%*	*5.10%*	*4.27%*	*4.05%*
Kurang Lancar	Nilai (Amount)	639,566	321,222	268,996	298,402	549,620	449,223
Sub-standard	*Pangsa (Share)*	*2.50%*	*1.15%*	*0.91%*	*0.96%*	*1.70%*	*1.32%*
Diragukan	Nilai (Amount)	263,457	267,298	381,855	412,498	350,340	285,892
Doubtful	*Pangsa (Share)*	*1.03%*	*0.96%*	*1.29%*	*1.33%*	*1.08%*	*0.84%*
Macet	Nilai (Amount)	699,673	542,682	586,020	650,700	696,201	706,413
Loss	*Pangsa (Share)*	*2.73%*	*1.94%*	*1.98%*	*2.10%*	*2.16%*	*2.07%*
Total Pembiayaan (Total Financing)		**25,589,806**	**27,944,311**	**29,629,456**	**31,021,785**	**32,293,151**	**34,099,667**
Nominal NPFs (Coll. 3-5)		**1,602,696**	**1,131,202**	**1,236,871**	**1,361,600**	**1,596,161**	**1,441,528**
Percentage of NPFs		**6.26%**	**4.05%**	**4.17%**	**4.39%**	**4.94%**	**4.23%**

*) NPFs adalah Pembiayaan Non Lancar mulai dari Kurang Lancar sampai dengan Macet
NPFs is Non Performing Financings which are composed from collectibility Sub-standard to Loss

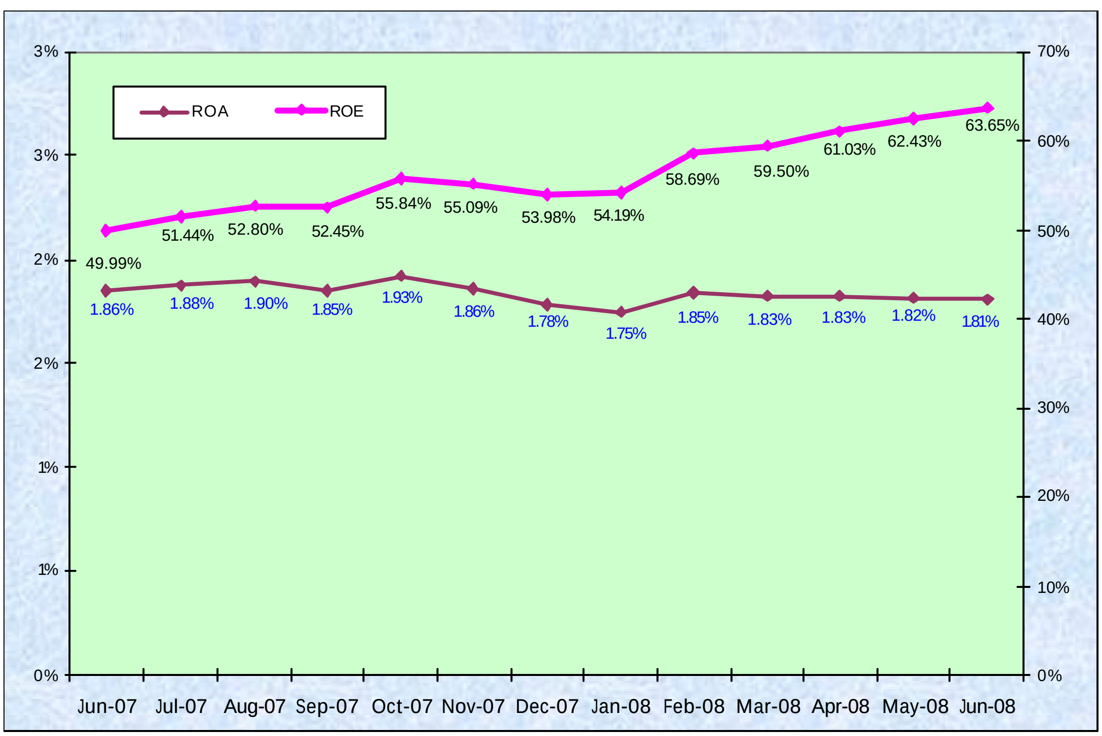
Gambar 16. Perkembangan Pembiayaan Non Lancar
Development of Non Performing Financings (NPFs)



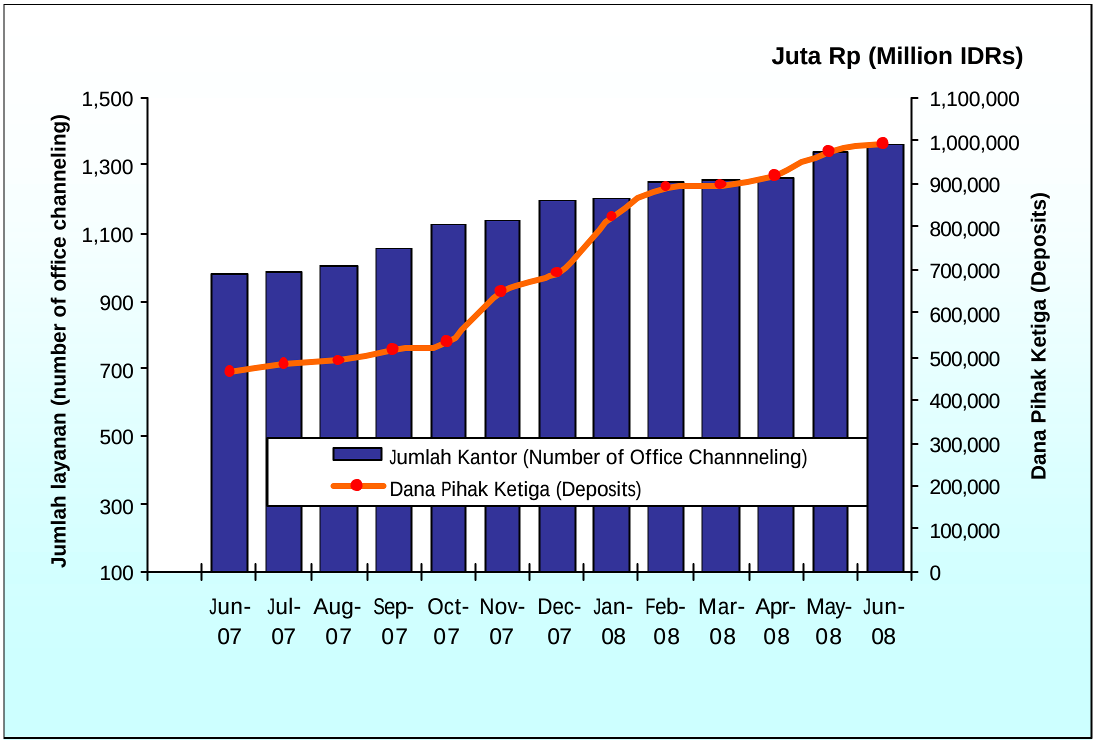
Gambar 17. Laba dan Rugi Tahun Berjalan
Current Year Profits and Losses



Gambar 18. Rasio Keuangan ROA dan ROE
ROA and ROE Financial Ratio



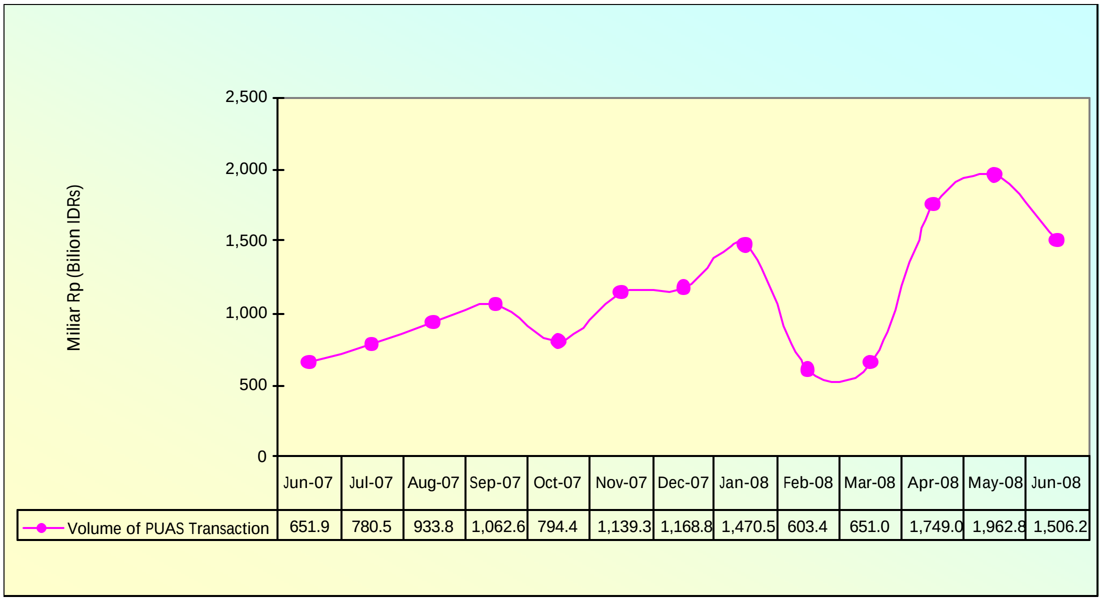
Gambar 19. Layanan Syariah
Office Channeling



Tabel 9. Transaksi Pasar Uang Antar Bank Berdasarkan Prinsip Syariah (PUAS)
Transaction of Islamic Interbank Money Market

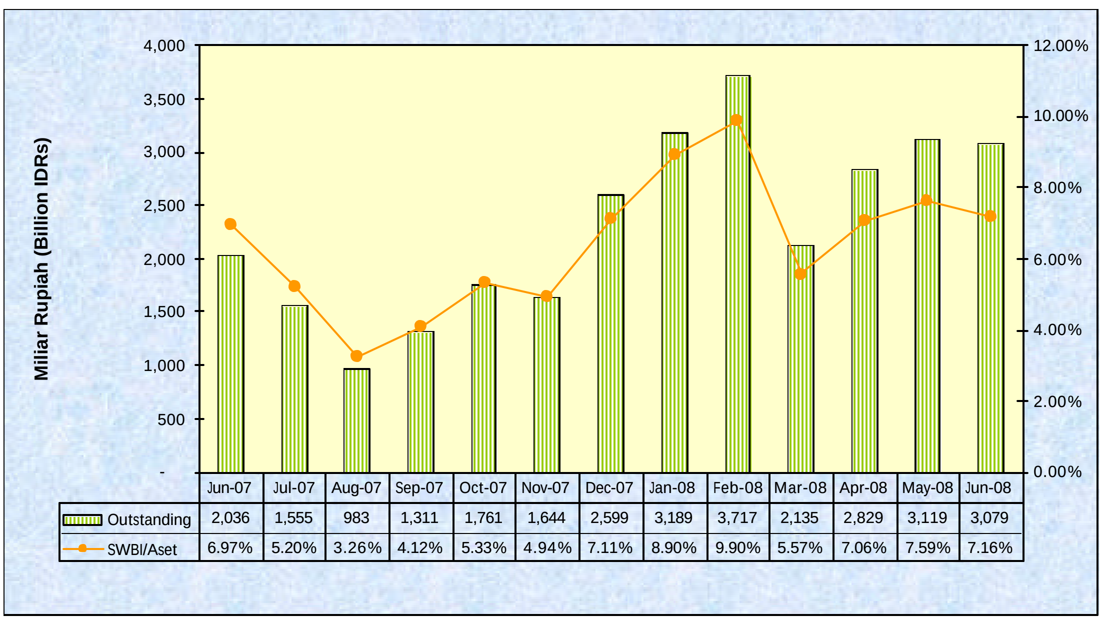
Periode	Volume Transaksi (Juta Rupiah)	Tingkat Indikasi Imbalan Sertifikat IMA (%) / *Indication Rate of Return of IMA Certificate (%)*		Jangka Waktu (hari)	Tkt Indikasi Imbalan PUAS = Rata-rata Tertimbang Tkt Indikasi Imbalan Sertifikat IMA (%)
Period	*Volume of Transaction (Million IDRs)*	Tkt Imbalan Dep Inv Mudharabah sebelum distribusi pada Bank Pengelola Dana bln sebelumnya (R)	Nisbah Bagi Hasil untuk Bank Penanam Dana (K)	*Maturity (Days)*	*Indication Rate of Return PUAS = Weighted Average Indication Rate of Return of IMA Certificate (%)*
Juni					
2-Jun-08	2,500	14.26%	49.00%	8	7.12%
	2,000	13.76%	50.88%	1	7.12%
	3,000	14.26%	50.00%	1	7.12%
3-Jun-08	5,000	14.62%	47.88%	7	7.01%
	4,500	14.26%	51.50%	7	7.01%
4-Jun-08	10,000	13.76%	52.00%	7	7.17%
	4,000	14.26%	50.80%	7	7.17%
	1,000	13.76%	50.88%	1	7.17%
	20,000	13.76%	52.50%	7	7.17%
5-Jun-08	3,000	14.26%	50.60%	1	7.15%
	1,500	13.76%	50.88%	8	7.15%
	2,000	14.26%	49.00%	6	7.15%
	5,000	10.91%	64.16%	4	7.15%
	15,000	13.76%	52.50%	7	7.15%
6-Jun-08	3,000	13.76%	50.88%	10	7.15%
	10,000	13.76%	52.50%	7	7.15%
	20,000	14.26%	51.50%	7	7.15%
9-Jun-08	5,000	14.26%	50.88%	1	7.36%
	2,800	10.91%	65.07%	8	7.36%
	20,000	14.26%	51.50%	7	7.36%
	5,000	14.26%	51.50%	7	7.36%
10-Jun-08	5,000	14.62%	47.87%	7	7.48%
	2,000	14.26%	50.80%	2	7.48%
	5,000	14.26%	51.50%	7	7.48%
11-Jun-08	4,000	10.31%	64.98%	7	7.27%
	10,000	13.76%	52.70%	7	7.27%
	25,000	13.76%	52.50%	7	7.27%
12-Jun-08	2,800	13.76%	51.97%	7	5.14%
	1,000	13.76%	51.97%	6	5.14%
	25,000	10.31%	33.95%	1	5.14%
	16,000	13.76%	52.50%	7	5.14%
13-Jun-08	5,000	13.76%	52.00%	1	5.41%
	1,800	13.76%	52.00%	7	5.41%
	11,000	13.76%	52.50%	7	5.41%
16-Jun-08	15,000	14.26%	50.80%	1	7.23%
	45,000	14.26%	51.50%	7	7.23%
	5,000	13.76%	52.50%	7	7.23%
17-Jun-08	2,400	13.76%	52.00%	6	6.99%
	2,000	10.91%	62.33%	1	6.99%
	10,000	10.31%	65.47%	1	6.99%
	2,000	10.91%	64.16%	1	6.99%
	10,000	13.76%	52.50%	7	6.99%
18-Jun-08	2,000	13.76%	52.69%	6	7.28%
	1,000	13.76%	52.69%	5	7.28%
	20,000	10.91%	68.74%	7	7.28%
	10,000	14.62%	49.58%	8	7.28%
19-Jun-08	3,000	13.76%	52.00%	6	7.43%
	1,200	13.76%	52.00%	5	7.43%
	7,500	12.88%	56.30%	4	7.43%
	16,000	13.76%	53.00%	7	7.43%
20-Jun-08	2,700	13.76%	52.34%	6	7.31%
	10,000	14.62%	49.93%	1	7.31%
	15,000	12.88%	56.30%	1	7.31%
	6,000	13.76%	53.00%	10	7.31%
	12,000	13.76%	53.00%	7	7.31%
23-Jun-08	2,500	13.76%	52.34%	4	7.20%
	5,000	10.31%	67.90%	1	7.20%
	15,000	12.88%	56.30%	1	7.20%
	4,000	14.62%	51.30%	7	7.20%
24-Jun-08	3,600	13.76%	52.69%	6	7.22%
	10,000	10.31%	67.90%	1	7.22%
	5,000	14.26%	51.50%	1	7.22%
25-Jun-08	8,000	13.76%	52.69%	1	7.14%
	1,800	13.76%	53.08%	7	7.14%
	8,500	14.62%	51.30%	2	7.14%
	4,000	10.91%	68.74%	7	7.14%
26-Jun-08	10,000	14.62%	48.00%	5	6.97%
	10,000	14.62%	48.00%	5	6.97%
	16,000	13.76%	54.00%	14	6.97%
27-Jun-08	2,000	13.76%	52.34%	1	7.33%
	5,000	10.01%	72.50%	5	7.33%
	10,000	10.01%	71.50%	5	7.33%
	28,000	13.76%	54.00%	14	7.33%
30-Jun-08	8,000	13.76%	53.43%	2	7.41%
	25,000	13.76%	54.00%	14	7.41%

Gambar 20. Volume Transaksi PUAS
Volume of PUAS Transaction



	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08
Volume of PUAS Transaction	651.9	780.5	933.8	1,062.6	794.4	1,139.3	1,168.8	1,470.5	603.4	651.0	1,749.0	1,962.8	1,506.2

Gambar 21. Posisi Sertifikat Wadiah Bank Indonesia (SWBI)
Outstanding Wadiah Certificates of Bank Indonesia (SWBI)



	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08
Outstanding	2,036	1,555	983	1,311	1,761	1,644	2,599	3,189	3,717	2,135	2,829	3,119	3,079
SWBI/Aset	6.97%	5.20%	3.26%	4.12%	5.33%	4.94%	7.11%	8.90%	9.90%	5.57%	7.06%	7.59%	7.16%

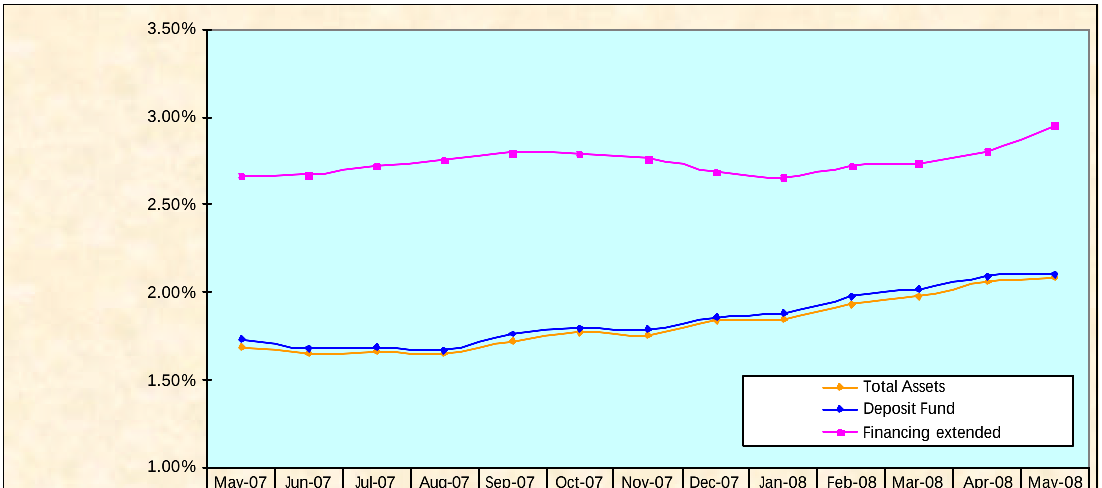
*) Mulai April 2008, Sertifikat Wadiah Bank Indonesia (SWBI) dibaca sebagai Sertifikat Bank Indonesia Syariah (started on April 2008, Wadiah Certificates of Bank Indonesia read as Sharia Certificates of Bank Indonesia)

Tabel 10. Pangsa Perbankan Syariah Terhadap Total Bank (posisi Mei 2008)
Islamic Banks's Share to All Banks (May 2008 position - Billion IDRs)

	Islamic Banks		Total Banks
	Nominal	Share	
Total Assets	41,083	2.08%	1,972,562
Deposit Fund	31,705	2.11%	1,505,725
Credit/Financing extended	32,293	2.95%	1,096,214
FDR/LDR*)	101.85%		72.80%

*) FDR = Financing to Deposit Ratio
LDR = Loan to Deposit Ratio

Gambar 22. Pangsa Perbankan Syariah Terhadap Total Bank (posisi Mei 2008)
Islamic Banks's Share to All Banks (May 2008 position)



	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08
Total Assets	1.69%	1.65%	1.66%	1.66%	1.72%	1.77%	1.76%	1.84%	1.85%	1.93%	1.97%	2.06%	2.08%
Deposit Fund	1.73%	1.68%	1.68%	1.67%	1.76%	1.79%	1.78%	1.85%	1.88%	1.97%	2.02%	2.10%	2.11%
Financing extended	2.66%	2.67%	2.72%	2.76%	2.80%	2.79%	2.76%	2.68%	2.65%	2.72%	2.74%	2.81%	2.95%

Tabel 11. Kegiatan Usaha BPR Syariah (Juta Rupiah)
Islamic Rural Banks Operations (Million IDRs)

INDIKATOR (Indicator)	Sep-07	Dec-07	Mar-08	Apr-08	May-08	Jun-08
Penyaluran dana *Fund Disbursements*	1,027,719	1,107,005	1,188,209	1,272,204	1,265,120	1,349,853
Pembiayaan *Financing*	865,250	876,921	944,412	993,766	1,013,334	1,112,763
Piutang Murabahah *Murabahah Receivable*	697,108	710,433	775,055	820,036	823,067	902,965
Piutang salam *Salam Receivable*	68	0	38	38	38	38
Piutang Istishna *Istishna Receivable*	11,051	13,418	17,067	17,551	17,939	18,454
Pembiayaan Mudharabah *Mudharabah Financing*	37,952	39,518	40,852	41,965	44,018	48,398
Pembiayaan Musyarakah *Musyarakah Financing*	94,210	89,389	80,367	83,795	96,826	108,193
Ijarah *Ijarah*	6,954	5,170	5,490	4,986	4,677	5,271
Qardh *Qardh*	17,905	18,991	25,542	25,394	26,769	29,444
Antar Bank *Inter-Bank*	162,469	230,084	243,797	278,439	251,786	237,090
Sumber Dana *Source of Fund*	872,002	936,565	1,002,974	1,077,131	1,075,399	1,147,773
Dana Pihak ketiga *Third Party Funds*	663,074	707,706	772,220	821,918	809,055	865,319
Tabungan Wadiah *Wadiah Savings Accounts*	88,551	86,943	96,164	100,959	104,498	115,183
Tabungan Mudharabah *Mudharabah Saving Accounts*	189,873	203,916	237,974	245,611	240,451	248,089
Deposito Mudharabah *Mudharabah Investment Accounts*	384,650	416,846	438,082	475,348	464,106	502,047
Antar Bank Pasiva *Inter- Bank*	153,838	174,418	175,533	192,809	203,499	212,633
Pinjaman yang diterima *Loans Received*	45,395	51,544	50,787	58,084	58,350	64,442
Kewajiban lainnya *Other Liabilities*	9,695	2,897	4,434	4,319	4,495	5,379
Komponen modal *Components Capital*						
Modal disetor *Paid in Capital*	432,840	445,425	475,770	480,884	479,270	504,770
Cadangan *Reserves*	20,404	20,667	22,684	26,587	24,688	27,147
L/R Tahun Berjalan *Current Earning Profit/Loss*	20,388	26,627	12,080	16,209	20,302	19,151
L/R Tahun lalu *Retained Earning Profit/Loss*	6,723	8,648	(3,719)	6,838	12,709	12,982
Total Aset *Total Assets*	1,122,663	1,202,898	1,295,149	1,372,898	1,366,932	1,456,451

Tabel 12. BPR Syariah Berd asarkan Total Aset
Islamic Rural Banks Based on Total Assets

Total Aset *(Total Assets)*	Sep-07	Dec-07	Mar-08	Apr-08	May-08	Jun-08
< 1 Miliar	9	13	10	8	8	10
1 s.d. 5 Miliar	49	46	48	51	51	49
> 5 s.d. 10 Miliar	25	24	27	25	27	33
> 10 Miliar	26	31	32	34	34	32
Total	109	114	117	118	120	124

Tabel 13. Jumlah Rekening and Persentase Pembiayaan Bermasalah BPR Syariah
Number of Account and Percentage of Non Performing Financing Islamic Rural Banks

Keterangan	Sep-07	Dec-07	Mar-08	Apr-08	May-08	Jun-08
Jumlah Nasabah Dana Pihak Ketiga *Number of Financing Account*	336,653	329,499	436,932	357,165	346,080	374,150
Jumlah Nasabah Pembiayaan *Nomber of Account Source of Fund*	89,682	89,270	95,389	97,248	95,818	103,736
Rasio Pembiayaan dibanding Dana Pihak Ketiga *Financing to Deposit Ratio*	130.49%	123.91%	122.30%	120.91%	125.25%	128.60%
Pembiayaan Bermasalah *Non Performing Financing*	8.42%	7.99%	7.90%	7.45%	7.17%	7.51%

Tabel 14. Pangsa BPR Syariah Terhadap Total BPR (posisi Mei 2008– Miliar Rupiah)
Islamic Rural Bank's Share to All Rural Banks (May 2008 position– Billion IDRs)

	Islamic Rural Banks		Total Rural Banks
	Nominal	Share	
Total Assets	1,367	4.31%	29,865
Deposit Fund	809	3.90%	21,071
Credit/Financing extended	1,013	4.17%	23,845
NPF_S/NPL_S*)	7.17%		7.39%