

Output Pengaruh Imbal Hasil Pembiayaan terhadap Tingkat FDR

Descriptive Statistics

	Mean	Std. Deviation	N
FDR	104,1406	5,49530	33
IH.Pembiayaan	7,8591	1,84879	33

Correlations

		FDR	IH. Pembiayaan
Pearson Correlation	FDR	1,000	,202
	IH.Pembiayaan	,202	1,000
Sig. (1-tailed)	FDR	.	,130
	IH.Pembiayaan	,130	.
N	FDR	33	33
	IH.Pembiayaan	33	33

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	IH. Pembiayaan	.	Enter

a. All requested variables entered.

b. Dependent Variable: FDR

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,202 ^a	,041	,010	5,46832	,041	1,317	1	31	,260	,310

a. Predictors: (Constant), IH.Pembiayaan

b. Dependent Variable: FDR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39,368	1	39,368	1,317	,260 ^a
	Residual	926,980	31	29,903		
	Total	966,348	32			

a. Predictors: (Constant), IH.Pembiayaan

b. Dependent Variable: FDR

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	99,426	4,218		23,571	,000	90,823	108,028						
	IH.Pembiayaan	,600	,523	,202	1,147	,260	-,466	1,666	,202	,202	,202	1,000	1,000	

a. Dependent Variable: FDR

Coefficient Correlations^a

Model		IH. Pembiayaan
1	Correlations	IH.Pembiayaan 1,000
	Covariances	IH.Pembiayaan ,273

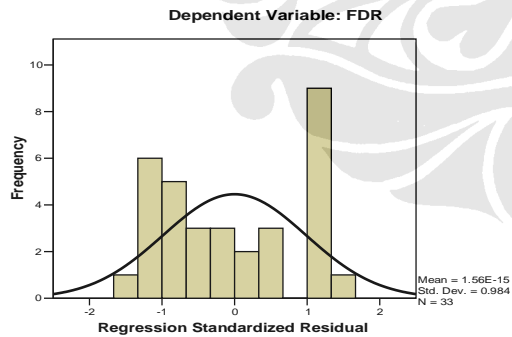
a. Dependent Variable: FDR

Collinearity Diagnostics^a

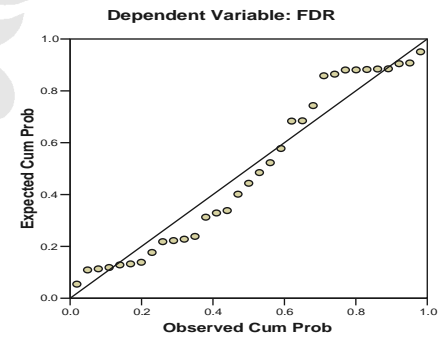
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	IH. Pembiayaan
1	1	1,974	1,000	,01	,01
	2	,026	8,748	,99	,99

a. Dependent Variable: FDR

Histogram



Normal P-P Plot of Regression Standardized Residual



Output Pengaruh Imbal Hasil Pembiayaan terhadap Tingkat FDR Setelah Transformasi (Pembedaan pada Lag 1)

Descriptive Statistics^b

	Mean ^a	Root Mean Square	N
DIFF(FDR,1)	-,1744	2,83584	32
DIFF(IH.Pembiayaan,1)	,1338	,95042	32

a. The observed mean is printed

b. Coefficients have been calculated through the origin.

Correlations^d

		DIFF(FDR,1)	DIFF(IH.Pembiayaan,1)
Std. Cross-product	DIFF(FDR,1)	1,000	-,193
	DIFF(IH.Pembiayaan,1)	-,193	1,000
Sig. (1-tailed)	DIFF(FDR,1)	.	,145
	DIFF(IH.Pembiayaan,1)	,145	.
N	DIFF(FDR,1)	32	32
	DIFF(IH.Pembiayaan,1)	32	32

a. Coefficients have been calculated through the origin.

Variables Entered/Removed

b,c

Model	Variables Entered	Variables Removed	Method
1	DIFF(IH.Pembiayaan,1)	.	Enter

a. All requested variables entered.

b. Dependent Variable: DIFF(FDR,1)

c. Linear Regression through the Origin

Model Summary c,d

Model	R	R Square ^a	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,193 ^b	,037	,006	2,82710	,037	1,198	1	31	,282	1,309

- a. For regression through the origin (the no-intercept model), R Square measures the proportion of the variability in the dependent variable about the origin explained by regression. This CANNOT be compared to R Square for models which include an intercept.
- b. Predictors: DIFF(IH.Pembiayaan,1)
- c. Dependent Variable: DIFF(FDR,1)
- d. Linear Regression through the Origin

ANOVA c,d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9,575	1	9,575	1,198	,282 ^a
	Residual	247,768	31	7,993		
	Total	257,343 ^b	32			

- a. Predictors: DIFF(IH.Pembiayaan,1)
- b. This total sum of squares is not corrected for the constant because the constant is zero for regression through the origin.
- c. Dependent Variable: DIFF(FDR,1)
- d. Linear Regression through the Origin

Coefficients^{a,b}

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	DIFF(IH.Pembiayaan,1)	-,576	,526	-,193	-1,095	,282	-1,648	,497	-,193	-,193	-,193	1,000	1,000

- a. Dependent Variable: DIFF(FDR,1)
- b. Linear Regression through the Origin

Coefficient Correlations a,b

Model			DIFF(IH. Pembiayaan,1)
1	Correlations	DIFF(IH.Pembiayaan,1)	1,000
	Covariances	DIFF(IH.Pembiayaan,1)	,277

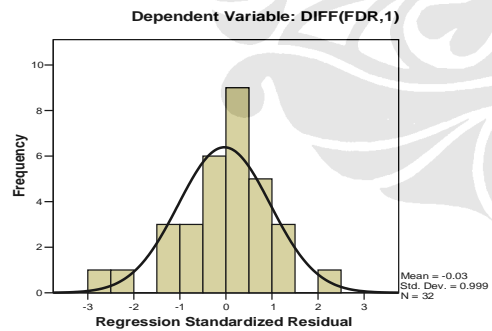
- a. Dependent Variable: DIFF(FDR,1)
- b. Linear Regression through the Origin

Collinearity Diagnostics a,b

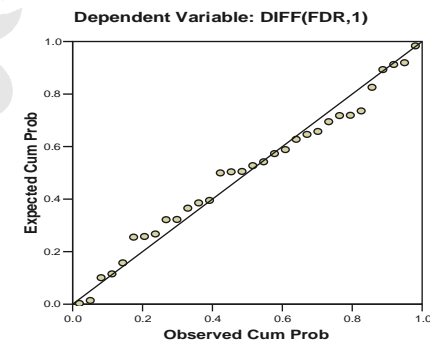
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions
				DIFF(IH. Pembiayaan, 1)
1	1	1,000	1,000	1,00

- a. Dependent Variable: DIFF(FDR,1)
- b. Linear Regression through the Origin

Histogram



Normal P-P Plot of Regression Standardized Residual



Output Pengaruh Imbal Hasil Pembiayaan terhadap Tingkat FDR Setelah Transformasi (Pembedaan pada Lag 2)

Descriptive Statistics ^b

	Mean ^a	Root Mean Square	N
DIFF(FDR,2)	-,2823	3,37552	31
DIFF(IH.Pembiayaan,2)	,0377	1,59521	31

- a. The observed mean is printed
- b. Coefficients have been calculated through the origin.

Correlations ^a

		DIFF(FDR,2)	DIFF(IH. Pembiayaan,2)
Std. Cross-product	DIFF(FDR,2)	1,000	-,287
	DIFF(IH.Pembiayaan,2)	-,287	1,000
Sig. (1-tailed)	DIFF(FDR,2)	.	,059
	DIFF(IH.Pembiayaan,2)	,059	.
N	DIFF(FDR,2)	31	31
	DIFF(IH.Pembiayaan,2)	31	31

- a. Coefficients have been calculated through the origin.

Variables Entered/Removed ^{b,c}

Model	Variables Entered	Variables Removed	Method
1	DIFF(IH. Pembiayaan,2) ^a		Enter

- a. All requested variables entered.
- b. Dependent Variable: DIFF(FDR,2)
- c. Linear Regression through the Origin

Model Summary ^{c,d}

Model	R	R Square ^a	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,287 ^b	,082	,052	3,28729	,082	2,686	1	30	,112	2,619

- a. For regression through the origin (the no-intercept model), R Square measures the proportion of the variability in the dependent variable about the origin explained by regression. This CANNOT be compared to R Square for models which include an intercept.
- b. Predictors: DIFF(IH.Pembiayaan,2)
- c. Dependent Variable: DIFF(FDR,2)
- d. Linear Regression through the Origin

ANOVA ^{c,d}

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29,030	1	29,030	2,686	,112 ^a
	Residual	324,188	30	10,806		
	Total	353,219 ^b	31			

- a. Predictors: DIFF(IH.Pembiayaan,2)
- b. This total sum of squares is not corrected for the constant because the constant is zero for regression through the origin.
- c. Dependent Variable: DIFF(FDR,2)
- d. Linear Regression through the Origin

Coefficients^{a,b}

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	DIFF(IH.Pembiayaan,2)	-,607	,370	-,287	-1,639	,112	-1,363	,149	-,287	-,287	-,287	1,000	1,000

- a. Dependent Variable: DIFF(FDR,2)
- b. Linear Regression through the Origin

Coefficient Correlations^{a,b}

Model		DIFF(IH. Pembiayaan,2)	DIFF(IH. Pembiayaan,2)
1	Correlations	DIFF(IH. Pembiayaan,2)	1,000
	Covariances	DIFF(IH. Pembiayaan,2)	,137

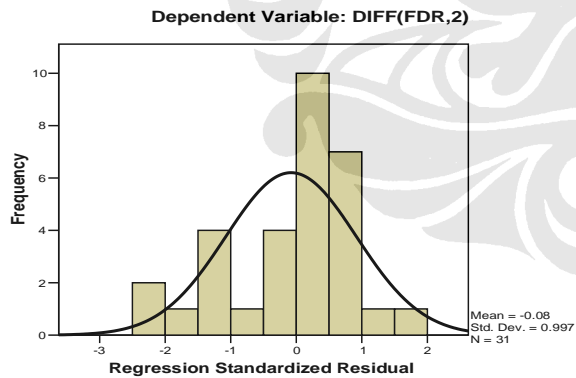
- a. Dependent Variable: DIFF(FDR,2)
- b. Linear Regression through the Origin

Collinearity Diagnostics^{a,b}

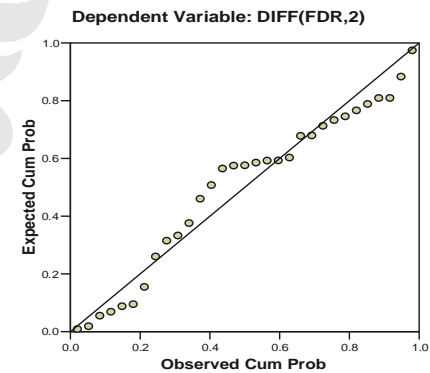
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions
				DIFF(IH. Pembiayaan,2)
1	1	1,000	1,000	1,00

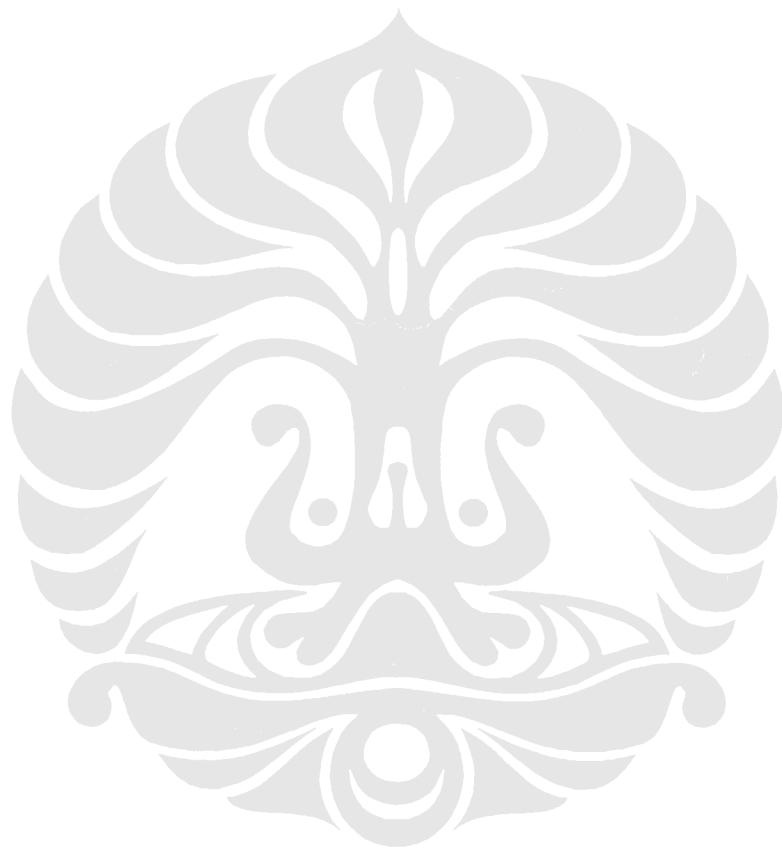
- a. Dependent Variable: DIFF(FDR,2)
- b. Linear Regression through the Origin

Histogram



Normal P-P Plot of Regression Standardized Residual





Output Pengaruh Batasan min. Pembiayaan terhadap Besaran Pembiayaan

Descriptive Statistics

	Mean	Std. Deviation	N
pembiayaan	27104,44	7556,441	36
min.pembiayaan	20895,97	5715,163	36

Correlations

		pembiayaan	min. pembiayaan
Pearson Correlation	pembiayaan	1,000	,983
	min.pembiayaan	,983	1,000
Sig. (1-tailed)	pembiayaan	.	,000
	min.pembiayaan	,000	.
N	pembiayaan	36	36
	min.pembiayaan	36	36

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	min. pembiayaan	.	Enter

- a. All requested variables entered.
- b. Dependent Variable: pembiayaan

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,983 ^a	,966	,965	1412,150	,966	968,169	1	34	,000	,354

a. Predictors: (Constant), min.pembiayaan

b. Dependent Variable: pembiayaan

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,93E+09	1	1930691166	968,169	,000 ^a
	Residual	67801673	34	1994166,862		
	Total	2,00E+09	35			

a. Predictors: (Constant), min.pembiayaan

b. Dependent Variable: pembiayaan

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	-50,965	903,910		-,056	,955	-1887,932	1786,002						
	min.pembiayaan	1,300	,042	,983	31,115	,000	1,215	1,384	,983	,983	,983	1,000	1,000	

a. Dependent Variable: pembiayaan

Coefficient Correlations^a

Model		min. pembiayaan
1	Correlations min.pembiayaan	1,000
	Covariances min.pembiayaan	,002

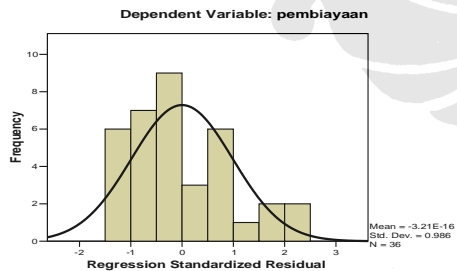
a. Dependent Variable: pembiayaan

Collinearity Diagnostics^a

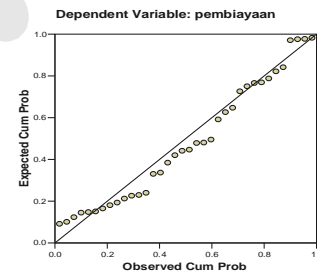
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	min. pembiayaan
1	1	1,966	1,000	,02	,02
	2	,034	7,549	,98	,98

a. Dependent Variable: pembiayaan

Histogram



Normal P-P Plot of Regression Standardized Residual



Output Pengaruh Batasan min. Pembiayaan terhadap Besaran Pembiayaan setelah Transformasi (Pembedaan pada Lag 1)

Descriptive Statistics^b

	Mean ^a	Root Mean Square	N
DIFF(pembiayaan,1)	649,09	847,234	35
DIFF(min.pembiayaan,1)	522,31	760,807	35

- a. The observed mean is printed
- b. Coefficients have been calculated through the origin.

Correlations^a

		DIFF(pembiayaan,1)	DIFF(min.pembiayaan,1)
Std. Cross-product	DIFF(pembiayaan,1)	1,000	,603
	DIFF(min.pembiayaan,1)	,603	1,000
Sig. (1-tailed)	DIFF(pembiayaan,1)	.	,000
	DIFF(min.pembiayaan,1)	,000	.
N	DIFF(pembiayaan,1)	35	35
	DIFF(min.pembiayaan,1)	35	35

- a. Coefficients have been calculated through the origin.

Variables Entered/Removed^{b,c}

Model	Variables Entered	Variables Removed	Method
1	DIFF(min.pembiayaan,1)	.	Enter

- a. All requested variables entered.
- b. Dependent Variable: DIFF(pembiayaan,1)
- c. Linear Regression through the Origin

Model Summary ^{c,d}

Model	R	R Square ^a	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,603 ^b	,364	,345	685,634	,364	19,443	1	34	,000	,820

- a. For regression through the origin (the no-intercept model), R Square measures the proportion of the variability in the dependent variable about the origin explained by regression. This CANNOT be compared to R Square for models which include an intercept.
- b. Predictors: DIFF(min.pembiayaan,1)
- c. Dependent Variable: DIFF(pembiayaan,1)
- d. Linear Regression through the Origin

ANOVA ^{c,d}

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9139992	1	9139992,448	19,443	,000 ^a
	Residual	15983182	34	470093,575		
	Total	25123174 ^b	35			

- a. Predictors: DIFF(min.pembiayaan,1)
- b. This total sum of squares is not corrected for the constant because the constant is zero for regression through the origin.
- c. Dependent Variable: DIFF(pembiayaan,1)
- d. Linear Regression through the Origin

Coefficients ^{a,b}

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	DIFF(min.pembiayaan,1)	,672	,152	,603	4,409	,000	,362	,981	,603	,603	,603	1,000	1,000

- a. Dependent Variable: DIFF(pembiayaan,1)
- b. Linear Regression through the Origin

Coefficient Correlations a,b

Model			DIFF(min. pembiayaan,1)
1	Correlations	DIFF(min.pembiayaan,1)	1,000
	Covariances	DIFF(min.pembiayaan,1)	,023

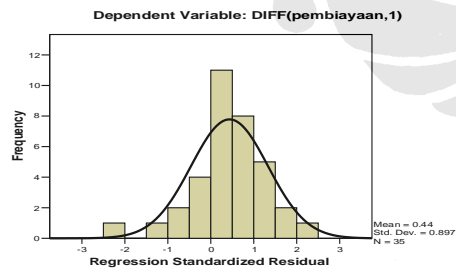
- a. Dependent Variable: DIFF(pembiayaan,1)
- b. Linear Regression through the Origin

Collinearity Diagnostics a,b

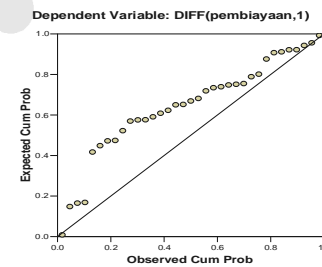
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions
				DIFF(min. pembiayaan, 1)
1	1	1,000	1,000	1,00

- a. Dependent Variable: DIFF(pembiayaan,1)
- b. Linear Regression through the Origin

Histogram



Normal P-P Plot of Regression Standardized Residual



Output Pengaruh Batasan min. Pembiayaan terhadap Besaran Pembiayaan setelah Transformasi (Pembedaan pada Lag 2)

Descriptive Statistics^b

	Mean ^a	Root Mean Square	N
DIFF(pembiayaan,2)	-9,18	653,518	34
DIFF(min.pembiayaan,2)	-29,56	863,838	34

- a. The observed mean is printed
- b. Coefficients have been calculated through the origin.

Correlations^a

		DIFF(pembiayaan,2)	DIFF(min.pembiayaan,2)
Std. Cross-product	DIFF(pembiayaan,2)	1,000	,499
	DIFF(min.pembiayaan,2)	,499	1,000
Sig. (1-tailed)	DIFF(pembiayaan,2)	.	,001
	DIFF(min.pembiayaan,2)	,001	.
N	DIFF(pembiayaan,2)	34	34
	DIFF(min.pembiayaan,2)	34	34

- a. Coefficients have been calculated through the origin.

Variables Entered/Removed^{b,c}

Model	Variables Entered	Variables Removed	Method
1	DIFF(min.pembiayaan,2) ^a	.	Enter

- a. All requested variables entered.
- b. Dependent Variable: DIFF(pembiayaan,2)
- c. Linear Regression through the Origin

Model Summary^{c,d}

Model	R	R Square ^a	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,499 ^b	,249	,226	574,879	,249	10,938	1	33	,002	2,663

a. For regression through the origin (the no-intercept model), R Square measures the proportion of the variability in the dependent variable about the origin explained by regression. This CANNOT be compared to R Square for models which include an intercept.

b. Predictors: DIFF(min.pembiayaan,2)

c. Dependent Variable: DIFF(pembiayaan,2)

d. Linear Regression through the Origin

ANOVA^{c,d}

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3614919	1	3614919,266	10,938	,002 ^a
	Residual	10906019	33	330485,416		
	Total	14520938 ^b	34			

a. Predictors: DIFF(min.pembiayaan,2)

b. This total sum of squares is not corrected for the constant because the constant is zero for regression through the origin.

c. Dependent Variable: DIFF(pembiayaan,2)

d. Linear Regression through the Origin

Coefficients^{a,b}

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
		1	DIFF(min.pembiayaan,2)	,377			,114	,499	3,307	,002	,145	,610	,499

a. Dependent Variable: DIFF(pembiayaan,2)

b. Linear Regression through the Origin

Coefficient Correlations ^{a,b}

Model		DIFF(min. pembiayaan,2)	DIFF(min. pembiayaan,2)
1	Correlations	DIFF(min.pembiayaan,2)	1,000
	Covariances	DIFF(min.pembiayaan,2)	,013

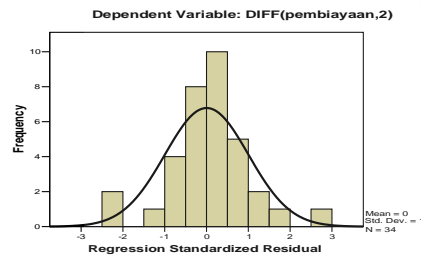
- a. Dependent Variable: DIFF(pembiayaan,2)
- b. Linear Regression through the Origin

Collinearity Diagnostics ^{a,b}

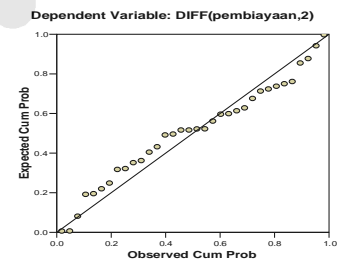
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions
				DIFF(min. pembiayaan,2)
1	1	1,000	1,000	1,00

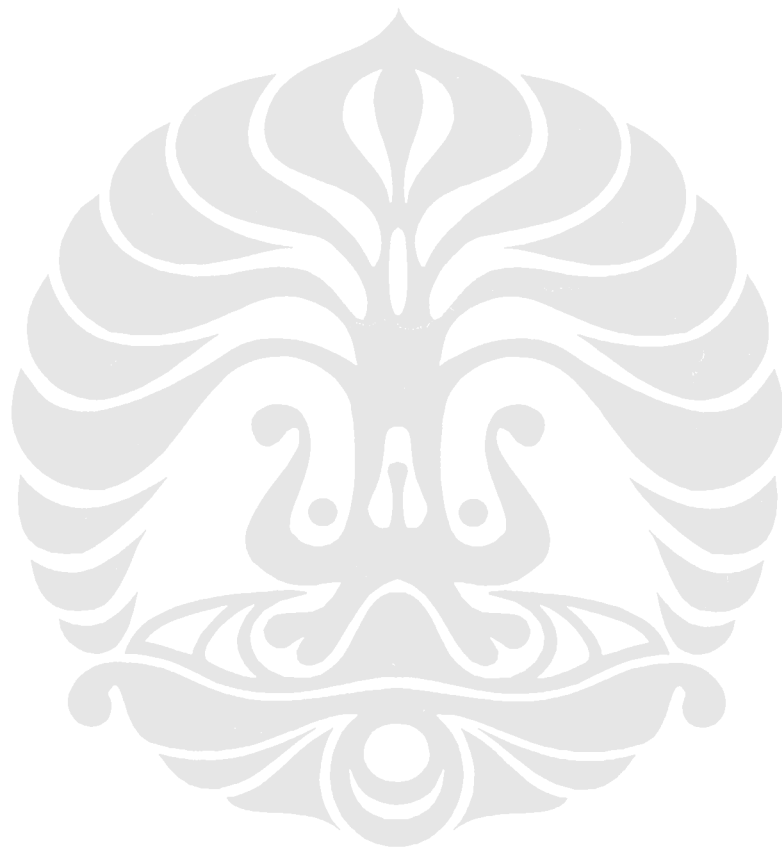
- a. Dependent Variable: DIFF(pembiayaan,2)
- b. Linear Regression through the Origin

Histogram



Normal P-P Plot of Regression Standardized Residual





Thn	Bln	Jumlah Rekening (Juta) Pada Masa Penerapan SWBI									Pembiayaan	DPK	FDR		
		Musyarakah	%	Mudharabah	%	Murabahah	%	Istishna'	%	Other					
2006	4	2.044.357	12,32%	3.336.051	20,11%	10.406.839	62,73%	290.114	1,75%	512.409	16.589.770	15.188.699	109,22%	Max. Pembiayaan	39.308.000
2006	5	2.113.645	12,17%	3.430.242	19,75%	11.035.584	63,54%	293.050	1,69%	494.352	17.366.873	15.834.716	109,68%		
2006	6	2.099.122	11,56%	3.560.848	19,61%	11.778.333	64,85%	293.359	1,62%	430.464	18.162.126	16.432.728	110,52%		
2006	7	2.206.084	11,91%	3.636.451	19,63%	11.843.364	63,92%	301.079	1,63%	540.250	18.527.228	16.508.414	112,23%		
2006	8	2.298.641	12,07%	3.697.849	19,42%	12.118.566	63,66%	303.335	1,59%	619.201	19.037.592	17.107.056	111,29%		
2006	9	2.336.017	11,88%	3.842.979	19,54%	12.449.101	63,31%	303.440	1,54%	731.005	19.662.542	17.975.508	109,39%		
2006	10	2.340.342	11,65%	3.949.879	19,66%	12.628.938	62,87%	314.370	1,56%	854.455	20.087.984	18.856.085	106,53%		
2006	11	2.327.692	11,42%	3.966.193	19,45%	12.857.789	63,05%	346.185	1,70%	893.561	20.391.420	19.347.154	105,40%		
2006	12	2.334.751	11,42%	4.062.200	19,87%	12.624.241	61,75%	336.970	1,65%	1.086.745	20.444.907	20.672.181	98,90%		
2007	1	2.272.140	11,24%	4.006.756	19,82%	12.487.025	61,76%	339.639	1,68%	1.112.986	20.218.546	20.514.493	98,56%		
2007	2	2.315.049	11,31%	4.000.939	19,55%	12.645.295	61,80%	324.429	1,59%	1.177.037	20.462.749	21.054.281	97,19%		
2007	3	2.367.837	11,37%	4.132.872	19,85%	12.769.755	61,33%	342.585	1,65%	1.207.015	20.820.064	21.882.933	95,14%		
2007	4	2.737.035	12,82%	4.323.222	20,25%	12.992.588	60,85%	341.691	1,60%	958.957	21.353.493	22.007.608	97,03%		
2007	5	3.142.451	14,34%	4.432.463	20,22%	13.340.117	60,86%	343.341	1,57%	661.647	21.920.019	22.570.491	97,12%		
2007	6	3.289.327	14,32%	4.686.835	20,40%	13.936.084	60,67%	333.695	1,45%	723.162	22.969.103	22.714.256	101,12%		
2007	7	3.378.871	14,26%	4.855.228	20,50%	14.370.147	60,67%	332.534	1,40%	750.538	23.687.318	23.231.781	101,96%		
2007	8	3.725.870	15,12%	5.029.130	20,41%	14.768.565	59,94%	331.612	1,35%	782.673	24.637.850	23.308.579	105,70%		
2007	9	3.927.666	15,35%	5.246.620	20,50%	15.283.720	59,73%	328.438	1,28%	803.362	25.589.806	24.680.417	103,68%		
2007	10	3.968.911	15,18%	5.355.091	20,48%	15.675.460	59,95%	330.867	1,27%	818.423	26.148.752	25.473.335	102,65%		
2007	11	4.263.071	16,06%	5.439.665	20,49%	15.645.561	58,93%	333.630	1,26%	866.301	26.548.228	25.658.163	103,47%		
2007	12	4.406.360	15,77%	5.577.912	19,96%	16.552.869	59,24%	350.995	1,26%	1.056.175	27.944.311	28.011.670	99,76%		
2008	1	4.495.570	16,58%	5.564.028	20,53%	15.801.199	58,29%	354.247	1,31%	891.586	27.106.630	27.695.656	97,87%		
2008	2	4.828.611	16,99%	5.719.914	20,12%	16.377.910	57,62%	363.242	1,28%	1.133.930	28.423.607	29.121.048	97,61%		
2008	3	5.200.131	17,55%	5.835.364	19,69%	16.977.067	57,30%	364.670	1,23%	1.252.224	29.629.456	29.552.399	100,26%		
Thn	Bln	(Juta) Pada Masa Penerapan SBIS									Pembiayaan	DPK	FDR		
		Musyarakah	%	Mudharabah	%	Murabahah	%	Istishna'	%	Other					
2008	4	5.408.536	17,43%	6.094.843	19,65%	17.935.539	57,82%	363.109	1,17%	1.219.758	31.021.785	31.063.963	99,86%		
2008	5	5.831.275	18,06%	6.241.550	19,33%	18.591.873	57,57%	364.923	1,13%	1.263.530	32.293.151	31.705.310	101,85%		
2008	6	6.116.569	17,94%	6.518.102	19,11%	19.810.535	58,10%	367.028	1,08%	1.287.433	34.099.667	33.048.523	103,18%		
2008	7	6.289.460	17,87%	6.522.241	18,53%	20.704.912	58,84%	369.034	1,05%	1.304.340	35.189.987	32.898.049	106,97%		
2008	8	6.666.865	18,23%	6.602.340	18,05%	21.424.571	58,58%	375.109	1,03%	1.502.876	36.571.761	32.358.767	113,02%		
2008	9	6.967.728	18,49%	6.750.318	17,91%	22.044.218	58,50%	384.901	1,02%	1.533.422	37.680.587	33.568.573	112,25%		
2008	10	7.053.376	18,51%	6.590.458	17,30%	22.457.278	58,95%	391.173	1,03%	1.605.056	38.097.341	34.117.748	111,66%		
2008	11	7.358.467	19,10%	6.440.092	16,71%	22.639.668	58,76%	403.807	1,05%	1.686.950	38.528.984	34.422.283	111,93%		
2008	12	7.410.833	19,40%	6.205.284	16,25%	22.486.186	58,87%	368.758	0,97%	1.723.913	38.194.974	36.852.148	103,64%		
2009	1	7.554.000	19,77%	6.007.000	15,72%	22.437.000	58,73%	375.000	0,98%	1.828.000	38.201.000	38.195.000	100,02%		
2009	2	7.866.000	20,25%	5.947.000	15,31%	22.574.000	58,12%	385.000	0,99%	2.070.000	38.843.000	38.651.000	100,50%		
2009	3	8.108.000	20,63%	5.890.000	14,98%	22.732.000	57,83%	404.000	1,03%	2.173.000	39.308.000	38.040.000	103,33%		
		4.362.518	15,29%	5.097.166	19,13%	16.200.108	60,26%	345.816	1,34%	1.098.798	27.104.461	26.120.028	103,90%		

Bln	Jumlah Rekening (Juta) Pada Masa Penerapan SWBI (Batas Min. FDR 80%)									Pembiayaan	DPK	FDR
	Musyarakah	%	Mudharabah	%	Murabahah	%	Istishna'	%	Other			
4	1.497.362	12,32%	2.443.447	20,11%	7.622.353	62,73%	212.490	1,75%	375.307	12.150.959	15.188.699	80,00%
5	1.541.738	12,17%	2.502.093	19,75%	8.049.594	63,54%	213.757	1,69%	360.591	12.667.773	15.834.716	80,00%
6	1.519.395	11,56%	2.577.427	19,61%	8.525.440	64,85%	212.340	1,62%	311.580	13.146.182	16.432.728	80,00%
7	1.572.559	11,91%	2.592.165	19,63%	8.442.284	63,92%	214.618	1,63%	385.105	13.206.731	16.508.414	80,00%
8	1.652.435	12,07%	2.658.290	19,42%	8.711.731	63,66%	218.060	1,59%	445.128	13.685.645	17.107.056	80,00%
9	1.708.471	11,88%	2.810.603	19,54%	9.104.781	63,31%	221.924	1,54%	534.628	14.380.406	17.975.508	80,00%
10	1.757.456	11,65%	2.966.122	19,66%	9.483.573	62,87%	236.073	1,56%	641.644	15.084.868	18.856.085	80,00%
11	1.766.791	11,42%	3.010.464	19,45%	9.759.463	63,05%	262.765	1,70%	678.241	15.477.723	19.347.154	80,00%
12	1.888.564	11,42%	3.285.886	19,87%	10.211.662	61,75%	272.573	1,65%	879.061	16.537.745	20.672.181	80,00%
1	1.844.319	11,24%	3.252.324	19,82%	10.135.842	61,76%	275.688	1,68%	903.422	16.411.594	20.514.493	80,00%
2	1.905.577	11,31%	3.293.278	19,55%	10.408.674	61,80%	267.046	1,59%	968.850	16.843.425	21.054.281	80,00%
3	1.990.972	11,37%	3.475.085	19,85%	10.737.323	61,33%	288.059	1,65%	1.014.907	17.506.346	21.882.933	80,00%
4	2.256.702	12,82%	3.564.523	20,25%	10.712.469	60,85%	281.726	1,60%	790.666	17.606.086	22.007.608	80,00%
5	2.588.562	14,34%	3.651.196	20,22%	10.988.786	60,86%	282.824	1,57%	545.025	18.056.393	22.570.491	80,00%
6	2.602.265	14,32%	3.707.867	20,40%	11.025.168	60,67%	263.994	1,45%	572.111	18.171.405	22.714.256	80,00%
7	2.651.113	14,26%	3.809.485	20,50%	11.275.033	60,67%	260.911	1,40%	588.883	18.585.425	23.231.781	80,00%
8	2.819.880	15,12%	3.806.237	20,41%	11.177.412	59,94%	250.977	1,35%	592.357	18.646.863	23.308.579	80,00%
9	3.030.470	15,35%	4.048.136	20,50%	11.792.464	59,73%	253.413	1,28%	619.850	19.744.334	24.680.417	80,00%
10	3.093.116	15,18%	4.173.416	20,48%	12.216.453	59,95%	257.857	1,27%	637.827	20.378.668	25.473.335	80,00%
11	3.296.117	16,06%	4.205.834	20,49%	12.096.818	58,93%	257.956	1,26%	669.806	20.526.530	25.658.163	80,00%
12	3.533.585	15,77%	4.473.086	19,96%	13.274.215	59,24%	281.473	1,26%	846.977	22.409.336	28.011.670	80,00%
1	3.674.607	16,58%	4.547.947	20,53%	12.915.647	58,29%	289.556	1,31%	728.768	22.156.525	27.695.656	80,00%
2	3.957.674	16,99%	4.688.213	20,12%	13.423.825	57,62%	297.724	1,28%	929.403	23.296.838	29.121.048	80,00%
3	4.149.286	17,55%	4.656.150	19,69%	13.546.332	57,30%	290.977	1,23%	999.174	23.641.919	29.552.399	80,00%
Bln	Jumlah Rekening (Juta) Pada Masa Penerapan SBIS (Batas Min. FDR 80%)									Pembiayaan	DPK	FDR
	Musyarakah	%	Mudharabah	%	Murabahah	%	Istishna'	%	Other			
4	4.332.712	17,43%	4.882.504	19,65%	14.367.940	57,82%	290.882	1,17%	977.133	24.851.170	31.063.963	80,00%
5	4.580.101	18,06%	4.902.347	19,33%	14.602.752	57,57%	286.624	1,13%	992.424	25.364.248	31.705.310	80,00%
6	4.742.417	17,94%	5.053.742	19,11%	15.359.890	58,10%	284.571	1,08%	998.198	26.438.818	33.048.523	80,00%
7	4.703.860	17,87%	4.877.956	18,53%	15.485.114	58,84%	275.999	1,05%	975.510	26.318.439	32.898.049	80,00%
8	4.719.084	18,23%	4.673.411	18,05%	15.165.202	58,58%	265.518	1,03%	1.063.798	25.887.014	32.358.767	80,00%
9	4.965.882	18,49%	4.810.934	17,91%	15.710.858	58,50%	274.318	1,02%	1.092.866	26.854.858	33.568.573	80,00%
10	5.053.272	18,51%	4.721.623	17,30%	16.089.139	58,95%	280.249	1,03%	1.149.915	27.294.198	34.117.748	80,00%
11	5.259.318	19,10%	4.602.928	16,71%	16.181.253	58,76%	288.613	1,05%	1.205.714	27.537.826	34.422.283	80,00%
12	5.720.231	19,40%	4.789.699	16,25%	17.356.509	58,87%	284.635	0,97%	1.330.644	29.481.718	36.852.148	80,00%
1	6.042.251	19,77%	4.804.845	15,72%	17.946.781	58,73%	299.953	0,98%	1.462.170	30.556.000	38.195.000	80,00%
2	6.261.695	20,25%	4.734.083	15,31%	17.969.934	58,12%	306.478	0,99%	1.647.814	30.920.800	38.651.000	80,00%
3	6.277.161	20,63%	4.560.000	14,98%	17.598.968	57,83%	312.774	1,03%	1.682.323	30.432.000	38.040.000	80,00%
	3.359.917	15,29%	3.933.704	19,13%	12.485.324	60,26%	267.094	1,34%	849.939	20.896.023	26.120.028	80,00%

Max. Pembiayaan 30.920.800
Max. FDR 118,38%

Bln	Jumlah Rekening (Juta) Pada Masa Penerapan SWBI (Batas Min. FDR 75%)									Pembiayaan	DPK	FDR	
	Musyarakah		Mudharabah		Murabahah		Istishna'		Other				
4	1.403.777	12,32%	2.290.731	20,11%	7.145.956	62,73%	199.210	1,75%	351.851	11.391.524	15.188.699	75,00%	Max. Pembiayaan 28.988.250
5	1.445.380	12,17%	2.345.712	19,75%	7.546.494	63,54%	200.397	1,69%	338.054	11.876.037	15.834.716	75,00%	
6	1.424.433	11,56%	2.416.338	19,61%	7.992.600	64,85%	199.069	1,62%	292.106	12.324.546	16.432.728	75,00%	
7	1.474.274	11,91%	2.430.155	19,63%	7.914.641	63,92%	201.204	1,63%	361.036	12.381.311	16.508.414	75,00%	
8	1.549.158	12,07%	2.492.147	19,42%	8.167.248	63,66%	204.431	1,59%	417.307	12.830.292	17.107.056	75,00%	
9	1.601.691	11,88%	2.634.940	19,54%	8.535.732	63,31%	208.054	1,54%	501.214	13.481.631	17.975.508	75,00%	
10	1.647.615	11,65%	2.780.739	19,66%	8.890.850	62,87%	221.318	1,56%	601.542	14.142.064	18.856.085	75,00%	
11	1.656.366	11,42%	2.822.310	19,45%	9.149.496	63,05%	246.342	1,70%	635.851	14.510.366	19.347.154	75,00%	
12	1.770.529	11,42%	3.080.518	19,87%	9.573.433	61,75%	255.537	1,65%	824.119	15.504.136	20.672.181	75,00%	
1	1.729.049	11,24%	3.049.053	19,82%	9.502.352	61,76%	258.458	1,68%	846.958	15.385.870	20.514.493	75,00%	
2	1.786.479	11,31%	3.087.448	19,55%	9.758.132	61,80%	250.356	1,59%	908.297	15.790.711	21.054.281	75,00%	
3	1.866.537	11,37%	3.257.892	19,85%	10.066.240	61,33%	270.056	1,65%	951.475	16.412.200	21.882.933	75,00%	
4	2.115.658	12,82%	3.341.740	20,25%	10.042.939	60,85%	264.118	1,60%	741.249	16.505.706	22.007.608	75,00%	
5	2.426.777	14,34%	3.422.997	20,22%	10.301.987	60,86%	265.147	1,57%	510.961	16.927.868	22.570.491	75,00%	
6	2.439.623	14,32%	3.476.125	20,40%	10.336.095	60,67%	247.494	1,45%	536.354	17.035.692	22.714.256	75,00%	
7	2.485.418	14,26%	3.571.392	20,50%	10.570.343	60,67%	244.604	1,40%	552.078	17.423.836	23.231.781	75,00%	
8	2.643.638	15,12%	3.568.347	20,41%	10.478.824	59,94%	235.291	1,35%	555.334	17.481.434	23.308.579	75,00%	
9	2.841.066	15,35%	3.795.128	20,50%	11.055.435	59,73%	237.575	1,28%	581.110	18.510.313	24.680.417	75,00%	
10	2.899.796	15,18%	3.912.578	20,48%	11.452.925	59,95%	241.741	1,27%	597.962	19.105.001	25.473.335	75,00%	
11	3.090.109	16,06%	3.942.970	20,49%	11.340.767	58,93%	241.833	1,26%	627.943	19.243.622	25.658.163	75,00%	
12	3.312.736	15,77%	4.193.518	19,96%	12.444.577	59,24%	263.881	1,26%	794.041	21.008.753	28.011.670	75,00%	
1	3.444.944	16,58%	4.263.701	20,53%	12.108.419	58,29%	271.459	1,31%	683.220	20.771.742	27.695.656	75,00%	
2	3.710.319	16,99%	4.395.199	20,12%	12.584.836	57,62%	279.116	1,28%	871.315	21.840.786	29.121.048	75,00%	
3	3.889.955	17,55%	4.365.141	19,69%	12.699.686	57,30%	272.791	1,23%	936.726	22.164.299	29.552.399	75,00%	
Bln	Jumlah Rekening (Juta) Pada Masa Penerapan SBIS (Batas Min. FDR 75%)									Pembiayaan	DPK	FDR	
Musyarakah	%	Mudharabah	%	Murabahah	%	Istishna'	%	Other					
4	4.061.917	17,43%	4.577.347	19,65%	13.469.943	57,82%	272.702	1,17%	916.062	23.297.972	31.063.963	75,00%	
5	4.293.845	18,06%	4.595.950	19,33%	13.690.080	57,57%	268.710	1,13%	930.397	23.778.983	31.705.310	75,00%	
6	4.446.016	17,94%	4.737.883	19,11%	14.399.897	58,10%	266.786	1,08%	935.810	24.786.392	33.048.523	75,00%	
7	4.409.869	17,87%	4.573.084	18,53%	14.517.295	58,84%	258.749	1,05%	914.541	24.673.537	32.898.049	75,00%	
8	4.424.142	18,23%	4.381.323	18,05%	14.217.377	58,58%	248.923	1,03%	997.311	24.269.075	32.358.767	75,00%	
9	4.655.514	18,49%	4.510.251	17,91%	14.728.929	58,50%	257.173	1,02%	1.024.562	25.176.430	33.568.573	75,00%	
10	4.737.443	18,51%	4.426.521	17,30%	15.083.567	58,95%	262.734	1,03%	1.078.046	25.588.311	34.117.748	75,00%	
11	4.930.611	19,10%	4.315.245	16,71%	15.169.925	58,76%	270.575	1,05%	1.130.357	25.816.712	34.422.283	75,00%	
12	5.362.717	19,40%	4.490.343	16,25%	16.271.727	58,87%	266.845	0,97%	1.247.479	27.639.111	36.852.148	75,00%	
1	5.664.610	19,77%	4.504.542	15,72%	16.825.107	58,73%	281.206	0,98%	1.370.785	28.646.250	38.195.000	75,00%	
2	5.870.339	20,25%	4.438.203	15,31%	16.846.813	58,12%	287.323	0,99%	1.544.826	28.988.250	38.651.000	75,00%	
3	5.884.839	20,63%	4.275.000	14,98%	16.499.032	57,83%	293.226	1,03%	1.577.177	28.530.000	38.040.000	75,00%	
	3.149.922	15,29%	3.687.848	19,13%	11.704.992	60,26%	250.401	1,34%	796.818	19.590.021	26.120.028	75,00%	

Bln	Jumlah Rekening (Juta) Pada Masa Penerapan SWBI (Batas Min. FDR 70%)									Pembiayaan	DPK	FDR	
	Musyarakah		Mudharabah		Murabahah		Istishna'		Other				
4	1.310.192	12,32%	2.138.016	20,11%	6.669.559	62,73%	185.929	1,75%	328.394	10.632.089	15.188.699	70,00%	Max. Pembiayaan 27.055.700
5	1.349.021	12,17%	2.189.331	19,75%	7.043.394	63,54%	187.037	1,69%	315.517	11.084.301	15.834.716	70,00%	
6	1.329.470	11,56%	2.255.249	19,61%	7.459.760	64,85%	185.798	1,62%	272.633	11.502.910	16.432.728	70,00%	
7	1.375.989	11,91%	2.268.144	19,63%	7.386.999	63,92%	187.790	1,63%	336.967	11.555.890	16.508.414	70,00%	
8	1.445.881	12,07%	2.326.004	19,42%	7.622.765	63,66%	190.802	1,59%	389.487	11.974.939	17.107.056	70,00%	
9	1.494.912	11,88%	2.459.278	19,54%	7.966.683	63,31%	194.184	1,54%	467.800	12.582.856	17.975.508	70,00%	
10	1.537.774	11,65%	2.595.356	19,66%	8.298.126	62,87%	206.564	1,56%	561.439	13.199.260	18.856.085	70,00%	
11	1.545.942	11,42%	2.634.156	19,45%	8.539.530	63,05%	229.920	1,70%	593.461	13.543.008	19.347.154	70,00%	
12	1.652.494	11,42%	2.875.150	19,87%	8.935.204	61,75%	238.501	1,65%	769.178	14.470.527	20.672.181	70,00%	
1	1.613.779	11,24%	2.845.783	19,82%	8.868.862	61,76%	241.227	1,68%	790.494	14.360.145	20.514.493	70,00%	
2	1.667.380	11,31%	2.881.618	19,55%	9.107.589	61,80%	233.665	1,59%	847.744	14.737.997	21.054.281	70,00%	
3	1.742.101	11,37%	3.040.699	19,85%	9.395.158	61,33%	252.052	1,65%	888.043	15.318.053	21.882.933	70,00%	
4	1.974.614	12,82%	3.118.958	20,25%	9.373.410	60,85%	246.511	1,60%	691.833	15.405.326	22.007.608	70,00%	
5	2.264.992	14,34%	3.194.797	20,22%	9.615.188	60,86%	247.471	1,57%	476.897	15.799.344	22.570.491	70,00%	
6	2.276.982	14,32%	3.244.384	20,40%	9.647.022	60,67%	230.995	1,45%	500.597	15.899.979	22.714.256	70,00%	
7	2.319.724	14,26%	3.333.299	20,50%	9.865.654	60,67%	228.297	1,40%	515.273	16.262.247	23.231.781	70,00%	
8	2.467.395	15,12%	3.330.457	20,41%	9.780.236	59,94%	219.605	1,35%	518.312	16.316.005	23.308.579	70,00%	
9	2.651.662	15,35%	3.542.119	20,50%	10.318.406	59,73%	221.736	1,28%	542.369	17.276.292	24.680.417	70,00%	
10	2.706.476	15,18%	3.651.739	20,48%	10.689.396	59,95%	225.625	1,27%	558.098	17.831.335	25.473.335	70,00%	
11	2.884.102	16,06%	3.680.105	20,49%	10.584.716	58,93%	225.711	1,26%	586.080	17.960.714	25.658.163	70,00%	
12	3.091.887	15,77%	3.913.950	19,96%	11.614.938	59,24%	246.289	1,26%	741.105	19.608.169	28.011.670	70,00%	
1	3.215.281	16,58%	3.979.454	20,53%	11.301.191	58,29%	253.361	1,31%	637.672	19.386.959	27.695.656	70,00%	
2	3.462.965	16,99%	4.102.186	20,12%	11.745.847	57,62%	260.509	1,28%	813.228	20.384.734	29.121.048	70,00%	
3	3.630.625	17,55%	4.074.132	19,69%	11.853.040	57,30%	254.605	1,23%	874.277	20.686.679	29.552.399	70,00%	
Bln	Jumlah Rekening (Juta) Pada Masa Penerapan SBIS (Batas Min. FDR 70%)									Pembiayaan	DPK	FDR	
	Musyarakah	%	Mudharabah	%	Murabahah	%	Istishna'	%	Other				
4	3.791.123	17,43%	4.272.191	19,65%	12.571.947	57,82%	254.522	1,17%	854.991	21.744.774	31.063.963	70,00%	
5	4.007.589	18,06%	4.289.553	19,33%	12.777.408	57,57%	250.796	1,13%	868.371	22.193.717	31.705.310	70,00%	
6	4.149.615	17,94%	4.422.024	19,11%	13.439.904	58,10%	249.000	1,08%	873.423	23.133.966	33.048.523	70,00%	
7	4.115.877	17,87%	4.268.211	18,53%	13.549.475	58,84%	241.499	1,05%	853.571	23.028.634	32.898.049	70,00%	
8	4.129.199	18,23%	4.089.235	18,05%	13.269.552	58,58%	232.328	1,03%	930.823	22.651.137	32.358.767	70,00%	
9	4.345.147	18,49%	4.209.568	17,91%	13.747.001	58,50%	240.028	1,02%	956.258	23.498.001	33.568.573	70,00%	
10	4.421.613	18,51%	4.131.420	17,30%	14.077.996	58,95%	245.218	1,03%	1.006.176	23.882.424	34.117.748	70,00%	
11	4.601.903	19,10%	4.027.562	16,71%	14.158.597	58,76%	252.536	1,05%	1.055.000	24.095.598	34.422.283	70,00%	
12	5.005.203	19,40%	4.190.987	16,25%	15.186.945	58,87%	249.055	0,97%	1.164.314	25.796.504	36.852.148	70,00%	
1	5.286.969	19,77%	4.204.240	15,72%	15.703.433	58,73%	262.459	0,98%	1.279.399	26.736.500	38.195.000	70,00%	
2	5.478.983	20,25%	4.142.323	15,31%	15.723.692	58,12%	268.168	0,99%	1.441.838	27.055.700	38.651.000	70,00%	
3	5.492.516	20,63%	3.990.000	14,98%	15.399.097	57,83%	273.677	1,03%	1.472.032	26.628.000	38.040.000	70,00%	
	2.939.927	15,29%	3.441.991	19,13%	10.924.659	60,26%	233.708	1,34%	743.697	18.284.020	26.120.028	70,00%	

Thn	Bln	Jumlah Rekening (Juta) Pada Masa Penerapan SWBI (Batas Min. FDR 65%)									Pembiayaan	DPK	FDR	
		Musyarakah	%	Mudharabah	%	Murabahah	%	Istishna'	%	Other				
2006	4	1.216.607	12,32%	1.985.300	20,11%	6.193.161	62,73%	172.648	1,75%	304.937	9.872.654	15.188.699	65,00%	Max. Pembiayaan 25.123.150 Max. FDR 96,18%
2006	5	1.252.662	12,17%	2.032.950	19,75%	6.540.295	63,54%	173.678	1,69%	292.980	10.292.565	15.834.716	65,00%	
2006	6	1.234.508	11,56%	2.094.160	19,61%	6.926.920	64,85%	172.526	1,62%	253.159	10.681.273	16.432.728	65,00%	
2006	7	1.277.704	11,91%	2.106.134	19,63%	6.859.356	63,92%	174.377	1,63%	312.898	10.730.469	16.508.414	65,00%	
2006	8	1.342.603	12,07%	2.159.861	19,42%	7.078.282	63,66%	177.174	1,59%	361.666	11.119.586	17.107.056	65,00%	
2006	9	1.388.132	11,88%	2.283.615	19,54%	7.397.634	63,31%	180.313	1,54%	434.385	11.684.080	17.975.508	65,00%	
2006	10	1.427.933	11,65%	2.409.974	19,66%	7.705.403	62,87%	191.809	1,56%	521.336	12.256.455	18.856.085	65,00%	
2006	11	1.435.517	11,42%	2.446.002	19,45%	7.929.563	63,05%	213.497	1,70%	551.071	12.575.650	19.347.154	65,00%	
2006	12	1.534.458	11,42%	2.669.782	19,87%	8.296.975	61,75%	221.465	1,65%	714.237	13.436.918	20.672.181	65,00%	
2007	1	1.498.509	11,24%	2.642.513	19,82%	8.235.372	61,76%	223.997	1,68%	734.030	13.334.420	20.514.493	65,00%	
2007	2	1.548.282	11,31%	2.675.788	19,55%	8.457.047	61,80%	216.975	1,59%	787.191	13.685.283	21.054.281	65,00%	
2007	3	1.617.665	11,37%	2.823.506	19,85%	8.724.075	61,33%	234.048	1,65%	824.612	14.223.906	21.882.933	65,00%	
2007	4	1.833.571	12,82%	2.896.175	20,25%	8.703.881	60,85%	228.903	1,60%	642.416	14.304.945	22.007.608	65,00%	
2007	5	2.103.207	14,34%	2.966.597	20,22%	8.928.388	60,86%	229.794	1,57%	442.833	14.670.819	22.570.491	65,00%	
2007	6	2.114.340	14,32%	3.012.642	20,40%	8.957.949	60,67%	214.495	1,45%	464.840	14.764.266	22.714.256	65,00%	
2007	7	2.154.029	14,26%	3.095.206	20,50%	9.160.964	60,67%	211.990	1,40%	478.468	15.100.658	23.231.781	65,00%	
2007	8	2.291.153	15,12%	3.092.568	20,41%	9.081.648	59,94%	203.918	1,35%	481.290	15.150.576	23.308.579	65,00%	
2007	9	2.462.257	15,35%	3.289.111	20,50%	9.581.377	59,73%	205.898	1,28%	503.628	16.042.271	24.680.417	65,00%	
2007	10	2.513.157	15,18%	3.390.901	20,48%	9.925.868	59,95%	209.509	1,27%	518.234	16.557.668	25.473.335	65,00%	
2007	11	2.678.095	16,06%	3.417.240	20,49%	9.828.665	58,93%	209.589	1,26%	544.217	16.677.806	25.658.163	65,00%	
2007	12	2.871.038	15,77%	3.634.382	19,96%	10.785.300	59,24%	228.697	1,26%	688.169	18.207.586	28.011.670	65,00%	
2008	1	2.985.618	16,58%	3.695.207	20,53%	10.493.963	58,29%	235.264	1,31%	592.124	18.002.176	27.695.656	65,00%	
2008	2	3.215.610	16,99%	3.809.173	20,12%	10.906.858	57,62%	241.901	1,28%	755.140	18.928.681	29.121.048	65,00%	
2008	3	3.371.295	17,55%	3.783.122	19,69%	11.006.395	57,30%	236.419	1,23%	811.829	19.209.059	29.552.399	65,00%	
Thn	Bln	Jumlah Rekening (Juta) Pada Masa Penerapan SBIS (Batas Min. FDR 65%)									Pembiayaan	DPK	FDR	
		Musyarakah	%	Mudharabah	%	Murabahah	%	Istishna'	%	Other				
2008	4	3.520.328	17,43%	3.967.034	19,65%	11.673.951	57,82%	236.342	1,17%	793.921	20.191.576	31.063.963	65,00%	
2008	5	3.721.332	18,06%	3.983.157	19,33%	11.864.736	57,57%	232.882	1,13%	806.344	20.608.452	31.705.310	65,00%	
2008	6	3.853.214	17,94%	4.106.165	19,11%	12.479.911	58,10%	231.214	1,08%	811.036	21.481.540	33.048.523	65,00%	
2008	7	3.821.886	17,87%	3.963.339	18,53%	12.581.655	58,84%	224.249	1,05%	792.602	21.383.732	32.898.049	65,00%	
2008	8	3.834.256	18,23%	3.797.146	18,05%	12.321.727	58,58%	215.733	1,03%	864.336	21.033.199	32.358.767	65,00%	
2008	9	4.034.779	18,49%	3.908.884	17,91%	12.765.072	58,50%	222.883	1,02%	887.954	21.819.572	33.568.573	65,00%	
2008	10	4.105.784	18,51%	3.836.318	17,30%	13.072.425	58,95%	227.703	1,03%	934.306	22.176.536	34.117.748	65,00%	
2008	11	4.273.196	19,10%	3.739.879	16,71%	13.147.268	58,76%	234.498	1,05%	979.643	22.374.484	34.422.283	65,00%	
2008	12	4.647.688	19,40%	3.891.631	16,25%	14.102.163	58,87%	231.266	0,97%	1.081.148	23.953.896	36.852.148	65,00%	
2009	1	4.909.329	19,77%	3.903.937	15,72%	14.581.759	58,73%	243.712	0,98%	1.188.013	24.826.750	38.195.000	65,00%	
2009	2	5.087.627	20,25%	3.846.443	15,31%	14.600.571	58,12%	249.013	0,99%	1.338.849	25.123.150	38.651.000	65,00%	
2009	3	5.100.194	20,63%	3.705.000	14,98%	14.299.161	57,83%	254.129	1,03%	1.366.887	24.726.000	38.040.000	65,00%	
		2.729.932	15,29%	3.196.135	19,13%	10.144.326	60,26%	217.014	1,34%	690.576	16.978.018	26.120.028	65,00%	

Bln	Jumlah Rekening (Juta) Pada Masa Penerapan SWBI (Batas Min. FDR 60%)									Pembiayaan	DPK	FDR
	Musyarakah		Mudharabah		Murabahah		Istishna'		Other			
4	1.123.022	12,32%	1.832.585	20,11%	5.716.764	62,73%	159.368	1,75%	281.480	9.113.219	15.188.699	60,00%
5	1.156.304	12,17%	1.876.570	19,75%	6.037.195	63,54%	160.318	1,69%	270.443	9.500.830	15.834.716	60,00%
6	1.139.546	11,56%	1.933.070	19,61%	6.394.080	64,85%	159.255	1,62%	233.685	9.859.637	16.432.728	60,00%
7	1.179.419	11,91%	1.944.124	19,63%	6.331.713	63,92%	160.963	1,63%	288.829	9.905.048	16.508.414	60,00%
8	1.239.326	12,07%	1.993.718	19,42%	6.533.799	63,66%	163.545	1,59%	333.846	10.264.234	17.107.056	60,00%
9	1.281.353	11,88%	2.107.952	19,54%	6.828.585	63,31%	166.443	1,54%	400.971	10.785.305	17.975.508	60,00%
10	1.318.092	11,65%	2.224.591	19,66%	7.112.680	62,87%	177.055	1,56%	481.233	11.313.651	18.856.085	60,00%
11	1.325.093	11,42%	2.257.848	19,45%	7.319.597	63,05%	197.074	1,70%	508.680	11.608.292	19.347.154	60,00%
12	1.416.423	11,42%	2.464.414	19,87%	7.658.746	61,75%	204.430	1,65%	659.295	12.403.309	20.672.181	60,00%
1	1.383.239	11,24%	2.439.243	19,82%	7.601.882	61,76%	206.766	1,68%	677.566	12.308.696	20.514.493	60,00%
2	1.429.183	11,31%	2.469.958	19,55%	7.806.505	61,80%	200.285	1,59%	726.637	12.632.569	21.054.281	60,00%
3	1.493.229	11,37%	2.606.314	19,85%	8.052.992	61,33%	216.044	1,65%	761.180	13.129.760	21.882.933	60,00%
4	1.692.527	12,82%	2.673.392	20,25%	8.034.352	60,85%	211.295	1,60%	592.999	13.204.565	22.007.608	60,00%
5	1.941.422	14,34%	2.738.397	20,22%	8.241.589	60,86%	212.118	1,57%	408.769	13.542.295	22.570.491	60,00%
6	1.951.699	14,32%	2.780.900	20,40%	8.268.876	60,67%	197.996	1,45%	429.083	13.628.554	22.714.256	60,00%
7	1.988.335	14,26%	2.857.114	20,50%	8.456.275	60,67%	195.683	1,40%	441.663	13.939.069	23.231.781	60,00%
8	2.114.910	15,12%	2.854.678	20,41%	8.383.059	59,94%	188.232	1,35%	444.268	13.985.147	23.308.579	60,00%
9	2.272.853	15,35%	3.036.102	20,50%	8.844.348	59,73%	190.060	1,28%	464.888	14.808.250	24.680.417	60,00%
10	2.319.837	15,18%	3.130.062	20,48%	9.162.340	59,95%	193.392	1,27%	478.370	15.284.001	25.473.335	60,00%
11	2.472.087	16,06%	3.154.376	20,49%	9.072.614	58,93%	193.467	1,26%	502.354	15.394.898	25.658.163	60,00%
12	2.650.189	15,77%	3.354.814	19,96%	9.955.662	59,24%	211.105	1,26%	635.233	16.807.002	28.011.670	60,00%
1	2.755.955	16,58%	3.410.960	20,53%	9.686.735	58,29%	217.167	1,31%	546.576	16.617.394	27.695.656	60,00%
2	2.968.255	16,99%	3.516.159	20,12%	10.067.869	57,62%	223.293	1,28%	697.052	17.472.629	29.121.048	60,00%
3	3.111.964	17,55%	3.492.113	19,69%	10.159.749	57,30%	218.233	1,23%	749.380	17.731.439	29.552.399	60,00%
Bln	Jumlah Rekening (Juta) Pada Masa Penerapan SBIS (Batas Min. FDR 60%)									Pembiayaan	DPK	FDR
	Musyarakah	%	Mudharabah	%	Murabahah	%	Istishna'	%	Other			
4	3.249.534	17,43%	3.661.878	19,65%	10.775.955	57,82%	218.162	1,17%	732.850	18.638.378	31.063.963	60,00%
5	3.435.076	18,06%	3.676.760	19,33%	10.952.064	57,57%	214.968	1,13%	744.318	19.023.186	31.705.310	60,00%
6	3.556.813	17,94%	3.790.306	19,11%	11.519.918	58,10%	213.428	1,08%	748.648	19.829.114	33.048.523	60,00%
7	3.527.895	17,87%	3.658.467	18,53%	11.613.836	58,84%	206.999	1,05%	731.633	19.738.829	32.898.049	60,00%
8	3.539.313	18,23%	3.505.058	18,05%	11.373.902	58,58%	199.138	1,03%	797.849	19.415.260	32.358.767	60,00%
9	3.724.412	18,49%	3.608.201	17,91%	11.783.144	58,50%	205.738	1,02%	819.649	20.141.144	33.568.573	60,00%
10	3.789.954	18,51%	3.541.217	17,30%	12.066.854	58,95%	210.187	1,03%	862.437	20.470.649	34.117.748	60,00%
11	3.944.489	19,10%	3.452.196	16,71%	12.135.940	58,76%	216.460	1,05%	904.286	20.653.370	34.422.283	60,00%
12	4.290.174	19,40%	3.592.274	16,25%	13.017.382	58,87%	213.476	0,97%	997.983	22.111.289	36.852.148	60,00%
1	4.531.688	19,77%	3.603.634	15,72%	13.460.086	58,73%	224.965	0,98%	1.096.628	22.917.000	38.195.000	60,00%
2	4.696.271	20,25%	3.550.562	15,31%	13.477.450	58,12%	229.858	0,99%	1.235.861	23.190.600	38.651.000	60,00%
3	4.707.871	20,63%	3.420.000	14,98%	13.199.226	57,83%	234.581	1,03%	1.261.742	22.824.000	38.040.000	60,00%
	2.519.938	15,29%	2.950.278	19,13%	9.363.993	60,26%	200.321	1,34%	637.455	15.672.017	26.120.028	60,00%

Max. Pembiayaan 23.190.600
Max. FDR 88,78%

Alokasi DPK pada Masa Penerapan SWBI														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SWBI	%	Securities	%	Total % - % DPK	Dana dari Modal
2006	4	15.188.699	950.547	6,26%	247.226	1,63%	16.589.770	109,22%	1.170.000	7,70%	1.220.000	8,03%	32,85%	4.988.844
2006	5	15.834.716	1.016.447	6,42%	289.456	1,83%	17.366.873	109,68%	1.100.000	6,95%	1.230.000	7,77%	32,64%	5.168.060
2006	6	16.432.728	1.046.101	6,37%	255.162	1,55%	18.162.126	110,52%	1.190.000	7,24%	1.220.000	7,42%	33,11%	5.440.661
2006	7	16.508.414	1.039.978	6,30%	362.868	2,20%	18.527.228	112,23%	870.000	5,27%	1.200.000	7,27%	33,27%	5.491.660
2006	8	17.107.056	1.114.840	6,52%	295.933	1,73%	19.037.592	111,29%	1.120.000	6,55%	1.190.000	6,96%	33,03%	5.651.309
2006	9	17.975.508	1.184.167	6,59%	296.707	1,65%	19.662.542	109,39%	1.050.000	5,84%	1.180.000	6,56%	30,03%	5.397.908
2006	10	18.856.085	1.217.990	6,46%	416.280	2,21%	20.087.984	106,53%	1.190.000	6,31%	1.200.000	6,36%	27,88%	5.256.169
2006	11	19.347.154	1.254.821	6,49%	320.067	1,65%	20.391.420	105,40%	1.550.000	8,01%	1.150.000	5,94%	27,49%	5.319.154
2006	12	20.672.181	1.280.734	6,20%	346.114	1,67%	20.444.907	98,90%	2.360.000	11,42%	1.090.000	5,27%	23,46%	4.849.574
2007	1	20.514.493	1.375.892	6,71%	381.095	1,86%	20.218.546	98,56%	2.660.000	12,97%	1.230.000	6,00%	26,08%	5.351.040
2007	2	21.054.281	1.374.187	6,53%	419.954	1,99%	20.462.749	97,19%	3.000.000	14,25%	1.210.000	5,75%	25,71%	5.412.609
2007	3	21.882.933	1.474.784	6,74%	370.870	1,69%	20.820.064	95,14%	3.330.000	15,22%	1.180.000	5,39%	24,19%	5.292.785
2007	4	22.007.608	1.306.559	5,94%	373.344	1,70%	21.353.493	97,03%	3.170.000	14,40%	1.170.000	5,32%	24,38%	5.365.788
2007	5	22.570.491	1.541.443	6,83%	330.023	1,46%	21.920.019	97,12%	2.800.000	12,41%	1.320.000	5,85%	23,66%	5.340.994
2007	6	22.714.256	1.421.996	6,26%	377.200	1,66%	22.969.103	101,12%	2.040.000	8,98%	1.370.000	6,03%	24,06%	5.464.043
2007	7	23.231.781	1.482.103	6,38%	487.365	2,10%	23.687.318	101,96%	1.560.000	6,71%	1.600.000	6,89%	24,04%	5.585.005
2007	8	23.308.579	1.440.532	6,18%	367.890	1,58%	24.637.850	105,70%	980.000	4,20%	1.750.000	7,51%	25,17%	5.867.693
2007	9	24.680.417	1.631.506	6,61%	410.271	1,66%	25.589.806	103,68%	1.310.000	5,31%	1.810.000	7,33%	24,60%	6.071.166
2007	10	25.473.335	1.478.131	5,80%	612.751	2,41%	26.148.752	102,65%	1.760.000	6,91%	1.730.000	6,79%	24,56%	6.256.299
2007	11	25.658.163	1.570.526	6,12%	411.153	1,60%	26.548.228	103,47%	1.640.000	6,39%	1.730.000	6,74%	24,33%	6.241.744
2007	12	28.011.670	1.939.661	6,92%	487.800	1,74%	27.944.311	99,76%	2.600.000	9,28%	2.040.000	7,28%	24,99%	7.000.102
2008	1	27.695.656	1.672.489	6,04%	577.854	2,09%	27.106.630	97,87%	3.000.000	10,83%	1.700.000	6,14%	22,97%	6.361.317
2008	2	29.121.048	1.448.640	4,97%	460.698	1,58%	27.878.279	95,73%	3.720.000	12,77%	1.780.000	6,11%	21,18%	6.166.569
2008	3	29.552.399	2.730.136	9,24%	410.271	1,39%	29.629.456	100,26%	2.130.000	7,21%	1.880.000	6,36%	24,46%	7.227.464
Alokasi DPK pada Masa Penerapan SBIS														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SBIS	%	Securities	%	Total % - % DPK	Dana dari Modal
2008	4	31.063.963	2.182.441	7,03%	457.506	1,47%	31.021.785	99,86%	2.830.000	9,11%	2.240.000	7,21%	24,68%	7.667.769
2008	5	31.705.310	2.727.150	8,60%	442.385	1,40%	32.293.151	101,85%	2.110.000	6,66%	2.160.000	6,81%	25,32%	8.027.376
2008	6	33.048.523	2.465.930	7,46%	524.532	1,59%	34.099.667	103,18%	2.040.000	6,17%	2.480.000	7,50%	25,91%	8.561.606
2008	7	32.898.049	2.532.382	7,70%	591.208	1,80%	35.189.987	106,97%	1.180.000	3,59%	2.660.000	8,09%	28,13%	9.255.528
2008	8	32.358.767	2.276.113	7,03%	506.127	1,56%	36.571.761	113,02%	440.000	1,36%	3.200.000	9,89%	32,87%	10.635.234
2008	9	33.568.573	2.517.596	7,50%	719.545	2,14%	37.680.587	112,25%	410.000	1,22%	3.080.000	9,18%	32,29%	10.839.155
2008	10	34.117.748	2.549.784	7,47%	644.174	1,89%	38.097.341	111,66%	550.000	1,61%	2.910.000	8,53%	31,17%	10.633.551
2008	11	34.422.283	2.584.093	7,51%	565.721	1,64%	38.528.984	111,93%	1.010.000	2,93%	2.990.000	8,69%	32,70%	11.256.515
2008	12	36.852.148	2.508.964	6,81%	758.640	2,06%	38.194.974	103,64%	2.680.000	7,27%	3.000.000	8,14%	27,92%	10.290.430
2009	1	38.195.000	3.232.000	8,46%	769.000	2,01%	38.201.000	100,02%	3.488.000	9,13%	2.688.000	7,04%	26,66%	10.183.000
2009	2	38.651.000	3.425.000	8,86%	673.000	1,74%	38.843.000	100,50%	3.192.000	8,26%	2.768.000	7,16%	26,52%	10.250.000
2009	3	38.040.000	3.254.000	8,55%	723.000	1,90%	39.308.000	103,33%	2.704.000	7,11%	2.715.000	7,14%	28,03%	10.664.000
Average		26.120.028	1.840.268	6,88%	463.422	1,77%	27.089.313	103,85%	1.942.611	7,71%	1.863.083	7,01%	27,23%	7.078.670

Alokasi DPK pada Masa Penerapan SWBI (80%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SWBI	%	Securities	%	Total % - % DPK	Dana dari Modal
2006	4	15.188.699	950.547	6,26%	247.226	1,63%	17.980.382	118,38%	1.170.000	7,70%	1.220.000	8,03%	42,00%	6.379.456
2006	5	15.834.716	1.016.447	6,42%	289.456	1,83%	18.745.137	118,38%	1.100.000	6,95%	1.230.000	7,77%	41,34%	6.546.324
2006	6	16.432.728	1.046.101	6,37%	255.162	1,55%	19.453.063	118,38%	1.190.000	7,24%	1.220.000	7,42%	40,96%	6.731.598
2006	7	16.508.414	1.039.978	6,30%	362.868	2,20%	19.542.660	118,38%	870.000	5,27%	1.200.000	7,27%	39,42%	6.507.092
2006	8	17.107.056	1.114.840	6,52%	295.933	1,73%	20.251.333	118,38%	1.120.000	6,55%	1.190.000	6,96%	40,13%	6.865.050
2006	9	17.975.508	1.184.167	6,59%	296.707	1,65%	21.279.406	118,38%	1.050.000	5,84%	1.180.000	6,56%	39,02%	7.014.772
2006	10	18.856.085	1.217.990	6,46%	416.280	2,21%	22.321.833	118,38%	1.190.000	6,31%	1.200.000	6,36%	39,72%	7.490.018
2006	11	19.347.154	1.254.821	6,49%	320.067	1,65%	22.903.161	118,38%	1.550.000	8,01%	1.150.000	5,94%	40,48%	7.830.895
2006	12	20.672.181	1.280.734	6,20%	346.114	1,67%	24.471.728	118,38%	2.360.000	11,42%	1.090.000	5,27%	42,94%	8.876.395
2007	1	20.514.493	1.375.892	6,71%	381.095	1,86%	24.285.057	118,38%	2.660.000	12,97%	1.230.000	6,00%	45,91%	9.417.551
2007	2	21.054.281	1.374.187	6,53%	419.954	1,99%	24.924.058	118,38%	3.000.000	14,25%	1.210.000	5,75%	46,90%	9.873.918
2007	3	21.882.933	1.474.784	6,74%	370.870	1,69%	25.905.016	118,38%	3.330.000	15,22%	1.180.000	5,39%	47,42%	10.377.737
2007	4	22.007.608	1.306.559	5,94%	373.344	1,70%	26.052.606	118,38%	3.170.000	14,40%	1.170.000	5,32%	45,73%	10.064.901
2007	5	22.570.491	1.541.443	6,83%	330.023	1,46%	26.718.947	118,38%	2.800.000	12,41%	1.320.000	5,85%	44,93%	10.139.922
2007	6	22.714.256	1.421.996	6,26%	377.200	1,66%	26.889.136	118,38%	2.040.000	8,98%	1.370.000	6,03%	41,31%	9.384.076
2007	7	23.231.781	1.482.103	6,38%	487.365	2,10%	27.501.782	118,38%	1.560.000	6,71%	1.600.000	6,89%	40,46%	9.399.469
2007	8	23.308.579	1.440.532	6,18%	367.890	1,58%	27.592.696	118,38%	980.000	4,20%	1.750.000	7,51%	37,85%	8.822.539
2007	9	24.680.417	1.631.506	6,61%	410.271	1,66%	29.216.678	118,38%	1.310.000	5,31%	1.810.000	7,33%	39,29%	9.698.038
2007	10	25.473.335	1.478.131	5,80%	612.751	2,41%	30.155.334	118,38%	1.760.000	6,91%	1.730.000	6,79%	40,29%	10.262.881
2007	11	25.658.163	1.570.526	6,12%	411.153	1,60%	30.374.133	118,38%	1.640.000	6,39%	1.730.000	6,74%	39,24%	10.067.649
2007	12	28.011.670	1.939.661	6,92%	487.800	1,74%	33.160.215	118,38%	2.600.000	9,28%	2.040.000	7,28%	43,61%	12.216.006
2008	1	27.695.656	1.672.489	6,04%	577.854	2,09%	32.786.118	118,38%	3.000.000	10,83%	1.700.000	6,14%	43,48%	12.040.805
2008	2	29.121.048	1.448.640	4,97%	460.698	1,58%	34.473.497	118,38%	3.720.000	12,77%	1.780.000	6,11%	43,82%	12.761.787
2008	3	29.552.399	2.730.136	9,24%	410.271	1,39%	34.984.130	118,38%	2.130.000	7,21%	1.880.000	6,36%	42,58%	12.582.138
Alokasi DPK pada Masa Penerapan SBIS (80%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SBIS	%	Securities	%	Total % - % DPK	Dana dari Modal
2008	4	31.063.963	2.182.441	7,03%	457.506	1,47%	36.773.519	118,38%	2.830.000	9,11%	2.240.000	7,21%	43,20%	13.419.503
2008	5	31.705.310	2.727.150	8,60%	442.385	1,40%	37.532.746	118,38%	2.110.000	6,66%	2.160.000	6,81%	41,84%	13.266.971
2008	6	33.048.523	2.465.930	7,46%	524.532	1,59%	39.122.842	118,38%	2.040.000	6,17%	2.480.000	7,50%	41,11%	13.584.781
2008	7	32.898.049	2.532.382	7,70%	591.208	1,80%	38.944.710	118,38%	1.180.000	3,59%	2.660.000	8,09%	39,55%	13.010.251
2008	8	32.358.767	2.276.113	7,03%	506.127	1,56%	38.306.308	118,38%	440.000	1,36%	3.200.000	9,89%	38,23%	12.369.781
2008	9	33.568.573	2.517.596	7,50%	719.545	2,14%	39.738.477	118,38%	410.000	1,22%	3.080.000	9,18%	38,42%	12.897.045
2008	10	34.117.748	2.549.784	7,47%	644.174	1,89%	40.388.590	118,38%	550.000	1,61%	2.910.000	8,53%	37,88%	12.924.800
2008	11	34.422.283	2.584.093	7,51%	565.721	1,64%	40.749.099	118,38%	1.010.000	2,93%	2.990.000	8,69%	39,15%	13.476.630
2008	12	36.852.148	2.508.964	6,81%	758.640	2,06%	43.625.573	118,38%	2.680.000	7,27%	3.000.000	8,14%	42,66%	15.721.029
2009	1	38.195.000	3.232.000	8,46%	769.000	2,01%	45.215.241	118,38%	3.488.000	9,13%	2.688.000	7,04%	45,02%	17.197.241
2009	2	38.651.000	3.425.000	8,86%	673.000	1,74%	45.755.054	118,38%	3.192.000	8,26%	2.768.000	7,16%	44,40%	17.162.054
2009	3	38.040.000	3.254.000	8,55%	723.000	1,90%	45.031.752	118,38%	2.704.000	7,11%	2.715.000	7,14%	43,08%	16.387.752
Average		26.120.028	1.840.268	6,88%	463.422	1,77%	30.920.889	118,38%	1.942.611	7,71%	1.863.083	7,01%	41,76%	10.910.246

Alokasi DPK pada Masa Penerapan SWBI (75%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SWBI	%	Securities	%	Total %- % DPK	Dana dari Modal
2006	4	15.188.699	950.547	6,26%	247.226	1,63%	16.856.418	110,98%	1.170.000	7,70%	1.220.000	8,03%	34,60%	5.255.492
2006	5	15.834.716	1.016.447	6,42%	289.456	1,83%	17.573.368	110,98%	1.100.000	6,95%	1.230.000	7,77%	33,94%	5.374.555
2006	6	16.432.728	1.046.101	6,37%	255.162	1,55%	18.237.042	110,98%	1.190.000	7,24%	1.220.000	7,42%	33,56%	5.515.577
2006	7	16.508.414	1.039.978	6,30%	362.868	2,20%	18.321.038	110,98%	870.000	5,27%	1.200.000	7,27%	32,02%	5.285.470
2006	8	17.107.056	1.114.840	6,52%	295.933	1,73%	18.985.411	110,98%	1.120.000	6,55%	1.190.000	6,96%	32,73%	5.599.128
2006	9	17.975.508	1.184.167	6,59%	296.707	1,65%	19.949.219	110,98%	1.050.000	5,84%	1.180.000	6,56%	31,62%	5.684.585
2006	10	18.856.085	1.217.990	6,46%	416.280	2,21%	20.926.483	110,98%	1.190.000	6,31%	1.200.000	6,36%	32,32%	6.094.668
2006	11	19.347.154	1.254.821	6,49%	320.067	1,65%	21.471.472	110,98%	1.550.000	8,01%	1.150.000	5,94%	33,08%	6.399.206
2006	12	20.672.181	1.280.734	6,20%	346.114	1,67%	22.941.986	110,98%	2.360.000	11,42%	1.090.000	5,27%	35,54%	7.346.653
2007	1	20.514.493	1.375.892	6,71%	381.095	1,86%	22.766.984	110,98%	2.660.000	12,97%	1.230.000	6,00%	38,51%	7.899.478
2007	2	21.054.281	1.374.187	6,53%	419.954	1,99%	23.366.041	110,98%	3.000.000	14,25%	1.210.000	5,75%	39,50%	8.315.901
2007	3	21.882.933	1.474.784	6,74%	370.870	1,69%	24.285.679	110,98%	3.330.000	15,22%	1.180.000	5,39%	40,02%	8.758.400
2007	4	22.007.608	1.306.559	5,94%	373.344	1,70%	24.424.043	110,98%	3.170.000	14,40%	1.170.000	5,32%	38,33%	8.436.338
2007	5	22.570.491	1.541.443	6,83%	330.023	1,46%	25.048.731	110,98%	2.800.000	12,41%	1.320.000	5,85%	37,53%	8.469.706
2007	6	22.714.256	1.421.996	6,26%	377.200	1,66%	25.208.281	110,98%	2.040.000	8,98%	1.370.000	6,03%	33,91%	7.703.221
2007	7	23.231.781	1.482.103	6,38%	487.365	2,10%	25.782.631	110,98%	1.560.000	6,71%	1.600.000	6,89%	33,06%	7.680.318
2007	8	23.308.579	1.440.532	6,18%	367.890	1,58%	25.867.861	110,98%	980.000	4,20%	1.750.000	7,51%	30,45%	7.097.704
2007	9	24.680.417	1.631.506	6,61%	410.271	1,66%	27.390.327	110,98%	1.310.000	5,31%	1.810.000	7,33%	31,89%	7.871.687
2007	10	25.473.335	1.478.131	5,80%	612.751	2,41%	28.270.307	110,98%	1.760.000	6,91%	1.730.000	6,79%	32,89%	8.377.854
2007	11	25.658.163	1.570.526	6,12%	411.153	1,60%	28.475.429	110,98%	1.640.000	6,39%	1.730.000	6,74%	31,84%	8.168.945
2007	12	28.011.670	1.939.661	6,92%	487.800	1,74%	31.087.351	110,98%	2.600.000	9,28%	2.040.000	7,28%	36,21%	10.143.142
2008	1	27.695.656	1.672.489	6,04%	577.854	2,09%	30.736.639	110,98%	3.000.000	10,83%	1.700.000	6,14%	36,08%	9.991.326
2008	2	29.121.048	1.448.640	4,97%	460.698	1,58%	32.318.539	110,98%	3.720.000	12,77%	1.780.000	6,11%	36,42%	10.606.829
2008	3	29.552.399	2.730.136	9,24%	410.271	1,39%	32.797.252	110,98%	2.130.000	7,21%	1.880.000	6,36%	35,18%	10.395.260
Alokasi DPK pada Masa Penerapan SBIS (75%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SBIS	%	Securities	%	Total %- % DPK	Dana dari Modal
2008	4	31.063.963	2.182.441	7,03%	457.506	1,47%	34.474.786	110,98%	2.830.000	9,11%	2.240.000	7,21%	35,80%	11.120.770
2008	5	31.705.310	2.727.150	8,60%	442.385	1,40%	35.186.553	110,98%	2.110.000	6,66%	2.160.000	6,81%	34,44%	10.920.778
2008	6	33.048.523	2.465.930	7,46%	524.532	1,59%	36.677.251	110,98%	2.040.000	6,17%	2.480.000	7,50%	33,71%	11.139.190
2008	7	32.898.049	2.532.382	7,70%	591.208	1,80%	36.510.255	110,98%	1.180.000	3,59%	2.660.000	8,09%	32,15%	10.575.796
2008	8	32.358.767	2.276.113	7,03%	506.127	1,56%	35.911.760	110,98%	440.000	1,36%	3.200.000	9,89%	30,83%	9.975.233
2008	9	33.568.573	2.517.596	7,50%	719.545	2,14%	37.254.402	110,98%	410.000	1,22%	3.080.000	9,18%	31,02%	10.412.970
2008	10	34.117.748	2.549.784	7,47%	644.174	1,89%	37.863.877	110,98%	550.000	1,61%	2.910.000	8,53%	30,48%	10.400.087
2008	11	34.422.283	2.584.093	7,51%	565.721	1,64%	38.201.850	110,98%	1.010.000	2,93%	2.990.000	8,69%	31,75%	10.929.381
2008	12	36.852.148	2.508.964	6,81%	758.640	2,06%	40.898.514	110,98%	2.680.000	7,27%	3.000.000	8,14%	35,26%	12.993.970
2009	1	38.195.000	3.232.000	8,46%	769.000	2,01%	42.388.811	110,98%	3.488.000	9,13%	2.688.000	7,04%	37,62%	14.370.811
2009	2	38.651.000	3.425.000	8,86%	673.000	1,74%	42.894.880	110,98%	3.192.000	8,26%	2.768.000	7,16%	37,00%	14.301.880
2009	3	38.040.000	3.254.000	8,55%	723.000	1,90%	42.216.792	110,98%	2.704.000	7,11%	2.715.000	7,14%	35,68%	13.572.792
Average		26.120.028	1.840.268	6,88%	463.422	1,77%	28.988.007	110,98%	1.942.611	7,71%	1.863.083	7,01%	34,36%	8.977.364

Alokasi DPK pada Masa Penerapan SWBI (70%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SWBI	%	Securities	%	Total % - % DPK	Dana dari Modal
2006	4	15.188.699	950.547	6,26%	247.226	1,63%	15.732.454	103,58%	1.170.000	7,70%	1.220.000	8,03%	27,20%	4.131.528
2006	5	15.834.716	1.016.447	6,42%	289.456	1,83%	16.401.599	103,58%	1.100.000	6,95%	1.230.000	7,77%	26,54%	4.202.786
2006	6	16.432.728	1.046.101	6,37%	255.162	1,55%	17.021.020	103,58%	1.190.000	7,24%	1.220.000	7,42%	26,16%	4.299.555
2006	7	16.508.414	1.039.978	6,30%	362.868	2,20%	17.099.415	103,58%	870.000	5,27%	1.200.000	7,27%	24,62%	4.063.847
2006	8	17.107.056	1.114.840	6,52%	295.933	1,73%	17.719.489	103,58%	1.120.000	6,55%	1.190.000	6,96%	25,33%	4.333.206
2006	9	17.975.508	1.184.167	6,59%	296.707	1,65%	18.619.031	103,58%	1.050.000	5,84%	1.180.000	6,56%	24,22%	4.354.397
2006	10	18.856.085	1.217.990	6,46%	416.280	2,21%	19.531.133	103,58%	1.190.000	6,31%	1.200.000	6,36%	24,92%	4.699.318
2006	11	19.347.154	1.254.821	6,49%	320.067	1,65%	20.039.782	103,58%	1.550.000	8,01%	1.150.000	5,94%	25,68%	4.967.516
2006	12	20.672.181	1.280.734	6,20%	346.114	1,67%	21.412.245	103,58%	2.360.000	11,42%	1.090.000	5,27%	28,14%	5.816.912
2007	1	20.514.493	1.375.892	6,71%	381.095	1,86%	21.248.912	103,58%	2.660.000	12,97%	1.230.000	6,00%	31,11%	6.381.406
2007	2	21.054.281	1.374.187	6,53%	419.954	1,99%	21.808.024	103,58%	3.000.000	14,25%	1.210.000	5,75%	32,10%	6.757.884
2007	3	21.882.933	1.474.784	6,74%	370.870	1,69%	22.666.342	103,58%	3.330.000	15,22%	1.180.000	5,39%	32,62%	7.139.063
2007	4	22.007.608	1.306.559	5,94%	373.344	1,70%	22.795.480	103,58%	3.170.000	14,40%	1.170.000	5,32%	30,93%	6.807.775
2007	5	22.570.491	1.541.443	6,83%	330.023	1,46%	23.378.515	103,58%	2.800.000	12,41%	1.320.000	5,85%	30,13%	6.799.490
2007	6	22.714.256	1.421.996	6,26%	377.200	1,66%	23.527.426	103,58%	2.040.000	8,98%	1.370.000	6,03%	26,51%	6.022.366
2007	7	23.231.781	1.482.103	6,38%	487.365	2,10%	24.063.479	103,58%	1.560.000	6,71%	1.600.000	6,89%	25,66%	5.961.166
2007	8	23.308.579	1.440.532	6,18%	367.890	1,58%	24.143.026	103,58%	980.000	4,20%	1.750.000	7,51%	23,05%	5.372.869
2007	9	24.680.417	1.631.506	6,61%	410.271	1,66%	25.563.976	103,58%	1.310.000	5,31%	1.810.000	7,33%	24,49%	6.045.336
2007	10	25.473.335	1.478.131	5,80%	612.751	2,41%	26.385.280	103,58%	1.760.000	6,91%	1.730.000	6,79%	25,49%	6.492.827
2007	11	25.658.163	1.570.526	6,12%	411.153	1,60%	26.576.725	103,58%	1.640.000	6,39%	1.730.000	6,74%	24,44%	6.270.241
2007	12	28.011.670	1.939.661	6,92%	487.800	1,74%	29.014.488	103,58%	2.600.000	9,28%	2.040.000	7,28%	28,81%	8.070.279
2008	1	27.695.656	1.672.489	6,04%	577.854	2,09%	28.687.160	103,58%	3.000.000	10,83%	1.700.000	6,14%	28,68%	7.941.847
2008	2	29.121.048	1.448.640	4,97%	460.698	1,58%	30.163.582	103,58%	3.720.000	12,77%	1.780.000	6,11%	29,02%	8.451.872
2008	3	29.552.399	2.730.136	9,24%	410.271	1,39%	30.610.375	103,58%	2.130.000	7,21%	1.880.000	6,36%	27,78%	8.208.383
Alokasi DPK pada Masa Penerapan SBIS (70%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SBIS	%	Securities	%	Total % - % DPK	Dana dari Modal
2008	4	31.063.963	2.182.441	7,03%	457.506	1,47%	32.176.053	103,58%	2.830.000	9,11%	2.240.000	7,21%	28,40%	8.822.037
2008	5	31.705.310	2.727.150	8,60%	442.385	1,40%	32.840.360	103,58%	2.110.000	6,66%	2.160.000	6,81%	27,04%	8.574.585
2008	6	33.048.523	2.465.930	7,46%	524.532	1,59%	34.231.660	103,58%	2.040.000	6,17%	2.480.000	7,50%	26,31%	8.693.599
2008	7	32.898.049	2.532.382	7,70%	591.208	1,80%	34.075.799	103,58%	1.180.000	3,59%	2.660.000	8,09%	24,75%	8.141.340
2008	8	32.358.767	2.276.113	7,03%	506.127	1,56%	33.517.211	103,58%	440.000	1,36%	3.200.000	9,89%	23,43%	7.580.684
2008	9	33.568.573	2.517.596	7,50%	719.545	2,14%	34.770.328	103,58%	410.000	1,22%	3.080.000	9,18%	23,62%	7.928.896
2008	10	34.117.748	2.549.784	7,47%	644.174	1,89%	35.339.163	103,58%	550.000	1,61%	2.910.000	8,53%	23,08%	7.875.373
2008	11	34.422.283	2.584.093	7,51%	565.721	1,64%	35.654.601	103,58%	1.010.000	2,93%	2.990.000	8,69%	24,35%	8.382.132
2008	12	36.852.148	2.508.964	6,81%	758.640	2,06%	38.171.455	103,58%	2.680.000	7,27%	3.000.000	8,14%	27,86%	10.266.911
2009	1	38.195.000	3.232.000	8,46%	769.000	2,01%	39.562.381	103,58%	3.488.000	9,13%	2.688.000	7,04%	30,22%	11.544.381
2009	2	38.651.000	3.425.000	8,86%	673.000	1,74%	40.034.706	103,58%	3.192.000	8,26%	2.768.000	7,16%	29,60%	11.441.706
2009	3	38.040.000	3.254.000	8,55%	723.000	1,90%	39.401.832	103,58%	2.704.000	7,11%	2.715.000	7,14%	28,28%	10.757.832
Average		26.120.028	1.840.268	6,88%	463.422	1,77%	27.055.125	103,58%	1.942.611	7,71%	1.863.083	7,01%	26,96%	7.044.482

Alokasi DPK pada Masa Penerapan SWBI (65%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SWBI	%	Securities	%	Total % - % DPK	Dana dari Modal
2006	4	15.188.699	950.547	6,26%	247.226	1,63%	14.608.491	96,18%	1.170.000	7,70%	1.220.000	8,03%	19,80%	3.007.565
2006	5	15.834.716	1.016.447	6,42%	289.456	1,83%	15.229.830	96,18%	1.100.000	6,95%	1.230.000	7,77%	19,14%	3.031.017
2006	6	16.432.728	1.046.101	6,37%	255.162	1,55%	15.804.998	96,18%	1.190.000	7,24%	1.220.000	7,42%	18,76%	3.083.533
2006	7	16.508.414	1.039.978	6,30%	362.868	2,20%	15.877.793	96,18%	870.000	5,27%	1.200.000	7,27%	17,22%	2.842.225
2006	8	17.107.056	1.114.840	6,52%	295.933	1,73%	16.453.566	96,18%	1.120.000	6,55%	1.190.000	6,96%	17,93%	3.067.283
2006	9	17.975.508	1.184.167	6,59%	296.707	1,65%	17.288.844	96,18%	1.050.000	5,84%	1.180.000	6,56%	16,82%	3.024.210
2006	10	18.856.085	1.217.990	6,46%	416.280	2,21%	18.135.783	96,18%	1.190.000	6,31%	1.200.000	6,36%	17,52%	3.303.968
2006	11	19.347.154	1.254.821	6,49%	320.067	1,65%	18.608.093	96,18%	1.550.000	8,01%	1.150.000	5,94%	18,28%	3.535.827
2006	12	20.672.181	1.280.734	6,20%	346.114	1,67%	19.882.504	96,18%	2.360.000	11,42%	1.090.000	5,27%	20,74%	4.287.171
2007	1	20.514.493	1.375.892	6,71%	381.095	1,86%	19.730.839	96,18%	2.660.000	12,97%	1.230.000	6,00%	23,71%	4.863.333
2007	2	21.054.281	1.374.187	6,53%	419.954	1,99%	20.250.007	96,18%	3.000.000	14,25%	1.210.000	5,75%	24,70%	5.199.867
2007	3	21.882.933	1.474.784	6,74%	370.870	1,69%	21.047.005	96,18%	3.330.000	15,22%	1.180.000	5,39%	25,22%	5.519.726
2007	4	22.007.608	1.306.559	5,94%	373.344	1,70%	21.166.917	96,18%	3.170.000	14,40%	1.170.000	5,32%	23,53%	5.179.212
2007	5	22.570.491	1.541.443	6,83%	330.023	1,46%	21.708.298	96,18%	2.800.000	12,41%	1.320.000	5,85%	22,73%	5.129.273
2007	6	22.714.256	1.421.996	6,26%	377.200	1,66%	21.846.571	96,18%	2.040.000	8,98%	1.370.000	6,03%	19,11%	4.341.511
2007	7	23.231.781	1.482.103	6,38%	487.365	2,10%	22.344.327	96,18%	1.560.000	6,71%	1.600.000	6,89%	18,26%	4.242.014
2007	8	23.308.579	1.440.532	6,18%	367.890	1,58%	22.418.191	96,18%	980.000	4,20%	1.750.000	7,51%	15,65%	3.648.034
2007	9	24.680.417	1.631.506	6,61%	410.271	1,66%	23.737.625	96,18%	1.310.000	5,31%	1.810.000	7,33%	17,09%	4.218.985
2007	10	25.473.335	1.478.131	5,80%	612.751	2,41%	24.500.254	96,18%	1.760.000	6,91%	1.730.000	6,79%	18,09%	4.607.801
2007	11	25.658.163	1.570.526	6,12%	411.153	1,60%	24.678.021	96,18%	1.640.000	6,39%	1.730.000	6,74%	17,04%	4.371.537
2007	12	28.011.670	1.939.661	6,92%	487.800	1,74%	26.941.624	96,18%	2.600.000	9,28%	2.040.000	7,28%	21,41%	5.997.415
2008	1	27.695.656	1.672.489	6,04%	577.854	2,09%	26.637.682	96,18%	3.000.000	10,83%	1.700.000	6,14%	21,28%	5.892.369
2008	2	29.121.048	1.448.640	4,97%	460.698	1,58%	28.008.624	96,18%	3.720.000	12,77%	1.780.000	6,11%	21,62%	6.296.914
2008	3	29.552.399	2.730.136	9,24%	410.271	1,39%	28.423.497	96,18%	2.130.000	7,21%	1.880.000	6,36%	20,38%	6.021.505
Alokasi DPK pada Masa Penerapan SBIS (65%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SBIS	%	Securities	%	Total % - % DPK	Dana dari Modal
2008	4	31.063.963	2.182.441	7,03%	457.506	1,47%	29.877.320	96,18%	2.830.000	9,11%	2.240.000	7,21%	21,00%	6.523.304
2008	5	31.705.310	2.727.150	8,60%	442.385	1,40%	30.494.167	96,18%	2.110.000	6,66%	2.160.000	6,81%	19,64%	6.228.392
2008	6	33.048.523	2.465.930	7,46%	524.532	1,59%	31.786.069	96,18%	2.040.000	6,17%	2.480.000	7,50%	18,91%	6.248.008
2008	7	32.898.049	2.532.382	7,70%	591.208	1,80%	31.641.344	96,18%	1.180.000	3,59%	2.660.000	8,09%	17,35%	5.706.885
2008	8	32.358.767	2.276.113	7,03%	506.127	1,56%	31.122.662	96,18%	440.000	1,36%	3.200.000	9,89%	16,03%	5.186.135
2008	9	33.568.573	2.517.596	7,50%	719.545	2,14%	32.286.254	96,18%	410.000	1,22%	3.080.000	9,18%	16,22%	5.444.822
2008	10	34.117.748	2.549.784	7,47%	644.174	1,89%	32.814.450	96,18%	550.000	1,61%	2.910.000	8,53%	15,68%	5.350.660
2008	11	34.422.283	2.584.093	7,51%	565.721	1,64%	33.107.352	96,18%	1.010.000	2,93%	2.990.000	8,69%	16,95%	5.834.883
2008	12	36.852.148	2.508.964	6,81%	758.640	2,06%	35.444.396	96,18%	2.680.000	7,27%	3.000.000	8,14%	20,46%	7.539.852
2009	1	38.195.000	3.232.000	8,46%	769.000	2,01%	36.735.951	96,18%	3.488.000	9,13%	2.688.000	7,04%	22,82%	8.717.951
2009	2	38.651.000	3.425.000	8,86%	673.000	1,74%	37.174.532	96,18%	3.192.000	8,26%	2.768.000	7,16%	22,20%	8.581.532
2009	3	38.040.000	3.254.000	8,55%	723.000	1,90%	36.586.872	96,18%	2.704.000	7,11%	2.715.000	7,14%	20,88%	7.942.872
Average		26.120.028	1.840.268	6,88%	463.422	1,77%	25.122.243	96,18%	1.942.611	7,71%	1.863.083	7,01%	19,56%	5.111.600

Alokasi DPK pada Masa Penerapan SWBI (60%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SWBI	%	Securities	%	Total %- % DPK	Dana dari Modal
2006	4	15.188.699	950.547	6,26%	247.226	1,63%	13.484.527	88,78%	1.170.000	7,70%	1.220.000	8,03%	12,40%	1.883.601
2006	5	15.834.716	1.016.447	6,42%	289.456	1,83%	14.058.061	88,78%	1.100.000	6,95%	1.230.000	7,77%	11,74%	1.859.248
2006	6	16.432.728	1.046.101	6,37%	255.162	1,55%	14.588.976	88,78%	1.190.000	7,24%	1.220.000	7,42%	11,36%	1.867.511
2006	7	16.508.414	1.039.978	6,30%	362.868	2,20%	14.656.170	88,78%	870.000	5,27%	1.200.000	7,27%	9,82%	1.620.602
2006	8	17.107.056	1.114.840	6,52%	295.933	1,73%	15.187.644	88,78%	1.120.000	6,55%	1.190.000	6,96%	10,53%	1.801.361
2006	9	17.975.508	1.184.167	6,59%	296.707	1,65%	15.958.656	88,78%	1.050.000	5,84%	1.180.000	6,56%	9,42%	1.694.022
2006	10	18.856.085	1.217.990	6,46%	416.280	2,21%	16.740.432	88,78%	1.190.000	6,31%	1.200.000	6,36%	10,12%	1.908.617
2006	11	19.347.154	1.254.821	6,49%	320.067	1,65%	17.176.403	88,78%	1.550.000	8,01%	1.150.000	5,94%	10,88%	2.104.137
2006	12	20.672.181	1.280.734	6,20%	346.114	1,67%	18.352.762	88,78%	2.360.000	11,42%	1.090.000	5,27%	13,34%	2.757.429
2007	1	20.514.493	1.375.892	6,71%	381.095	1,86%	18.212.767	88,78%	2.660.000	12,97%	1.230.000	6,00%	16,31%	3.345.261
2007	2	21.054.281	1.374.187	6,53%	419.954	1,99%	18.691.991	88,78%	3.000.000	14,25%	1.210.000	5,75%	17,30%	3.641.851
2007	3	21.882.933	1.474.784	6,74%	370.870	1,69%	19.427.668	88,78%	3.330.000	15,22%	1.180.000	5,39%	17,82%	3.900.389
2007	4	22.007.608	1.306.559	5,94%	373.344	1,70%	19.538.354	88,78%	3.170.000	14,40%	1.170.000	5,32%	16,13%	3.550.649
2007	5	22.570.491	1.541.443	6,83%	330.023	1,46%	20.038.082	88,78%	2.800.000	12,41%	1.320.000	5,85%	15,33%	3.459.057
2007	6	22.714.256	1.421.996	6,26%	377.200	1,66%	20.165.716	88,78%	2.040.000	8,98%	1.370.000	6,03%	11,71%	2.660.656
2007	7	23.231.781	1.482.103	6,38%	487.365	2,10%	20.625.175	88,78%	1.560.000	6,71%	1.600.000	6,89%	10,86%	2.522.862
2007	8	23.308.579	1.440.532	6,18%	367.890	1,58%	20.693.356	88,78%	980.000	4,20%	1.750.000	7,51%	8,25%	1.923.199
2007	9	24.680.417	1.631.506	6,61%	410.271	1,66%	21.911.274	88,78%	1.310.000	5,31%	1.810.000	7,33%	9,69%	2.392.634
2007	10	25.473.335	1.478.131	5,80%	612.751	2,41%	22.615.227	88,78%	1.760.000	6,91%	1.730.000	6,79%	10,69%	2.722.774
2007	11	25.658.163	1.570.526	6,12%	411.153	1,60%	22.779.317	88,78%	1.640.000	6,39%	1.730.000	6,74%	9,64%	2.472.833
2007	12	28.011.670	1.939.661	6,92%	487.800	1,74%	24.868.761	88,78%	2.600.000	9,28%	2.040.000	7,28%	14,01%	3.924.552
2008	1	27.695.656	1.672.489	6,04%	577.854	2,09%	24.588.203	88,78%	3.000.000	10,83%	1.700.000	6,14%	13,88%	3.842.890
2008	2	29.121.048	1.448.640	4,97%	460.698	1,58%	25.853.666	88,78%	3.720.000	12,77%	1.780.000	6,11%	14,22%	4.141.956
2008	3	29.552.399	2.730.136	9,24%	410.271	1,39%	26.236.620	88,78%	2.130.000	7,21%	1.880.000	6,36%	12,98%	3.834.628
Alokasi DPK pada Masa Penerapan SBIS (60%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SBIS	%	Securities	%	Total %- % DPK	Dana dari Modal
2008	4	31.063.963	2.182.441	7,03%	457.506	1,47%	27.578.586	88,78%	2.830.000	9,11%	2.240.000	7,21%	13,60%	4.224.570
2008	5	31.705.310	2.727.150	8,60%	442.385	1,40%	28.147.974	88,78%	2.110.000	6,66%	2.160.000	6,81%	12,24%	3.882.199
2008	6	33.048.523	2.465.930	7,46%	524.532	1,59%	29.340.479	88,78%	2.040.000	6,17%	2.480.000	7,50%	11,51%	3.802.418
2008	7	32.898.049	2.532.382	7,70%	591.208	1,80%	29.206.888	88,78%	1.180.000	3,59%	2.660.000	8,09%	9,95%	3.272.429
2008	8	32.358.767	2.276.113	7,03%	506.127	1,56%	28.728.113	88,78%	440.000	1,36%	3.200.000	9,89%	8,63%	2.791.586
2008	9	33.568.573	2.517.596	7,50%	719.545	2,14%	29.802.179	88,78%	410.000	1,22%	3.080.000	9,18%	8,82%	2.960.747
2008	10	34.117.748	2.549.784	7,47%	644.174	1,89%	30.289.737	88,78%	550.000	1,61%	2.910.000	8,53%	8,28%	2.825.947
2008	11	34.422.283	2.584.093	7,51%	565.721	1,64%	30.560.103	88,78%	1.010.000	2,93%	2.990.000	8,69%	9,55%	3.287.634
2008	12	36.852.148	2.508.964	6,81%	758.640	2,06%	32.717.337	88,78%	2.680.000	7,27%	3.000.000	8,14%	13,06%	4.812.793
2009	1	38.195.000	3.232.000	8,46%	769.000	2,01%	33.909.521	88,78%	3.488.000	9,13%	2.688.000	7,04%	15,42%	5.891.521
2009	2	38.651.000	3.425.000	8,86%	673.000	1,74%	34.314.358	88,78%	3.192.000	8,26%	2.768.000	7,16%	14,80%	5.721.358
2009	3	38.040.000	3.254.000	8,55%	723.000	1,90%	33.771.912	88,78%	2.704.000	7,11%	2.715.000	7,14%	13,48%	5.127.912
Average		26.120.028	1.840.268	6,88%	463.422	1,77%	23.189.361	88,78%	1.942.611	7,71%	1.863.083	7,01%	12,16%	3.178.718

Alokasi DPK pada Masa Penerapan SWBI (60%) dan Out.SBIS 7%														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SWBI	%	Securities	%	Total %- % DPK	Dana dari Modal
2006	4	15.188.699	950.547	6,26%	247.226	1,63%	13.484.527	88,78%	1.063.209	7,00%	1.220.000	8,03%	11,70%	1.776.810
2006	5	15.834.716	1.016.447	6,42%	289.456	1,83%	14.058.061	88,78%	1.108.430	7,00%	1.230.000	7,77%	11,79%	1.867.678
2006	6	16.432.728	1.046.101	6,37%	255.162	1,55%	14.588.976	88,78%	1.150.291	7,00%	1.220.000	7,42%	11,12%	1.827.802
2006	7	16.508.414	1.039.978	6,30%	362.868	2,20%	14.656.170	88,78%	1.155.589	7,00%	1.200.000	7,27%	11,55%	1.906.191
2006	8	17.107.056	1.114.840	6,52%	295.933	1,73%	15.187.644	88,78%	1.197.494	7,00%	1.190.000	6,96%	10,98%	1.878.855
2006	9	17.975.508	1.184.167	6,59%	296.707	1,65%	15.958.656	88,78%	1.258.286	7,00%	1.180.000	6,56%	10,58%	1.902.308
2006	10	18.856.085	1.217.990	6,46%	416.280	2,21%	16.740.432	88,78%	1.319.926	7,00%	1.200.000	6,36%	10,81%	2.038.543
2006	11	19.347.154	1.254.821	6,49%	320.067	1,65%	17.176.403	88,78%	1.354.301	7,00%	1.150.000	5,94%	9,86%	1.908.438
2006	12	20.672.181	1.280.734	6,20%	346.114	1,67%	18.352.762	88,78%	1.447.053	7,00%	1.090.000	5,27%	8,92%	1.844.482
2007	1	20.514.493	1.375.892	6,71%	381.095	1,86%	18.212.767	88,78%	1.436.015	7,00%	1.230.000	6,00%	10,34%	2.121.275
2007	2	21.054.281	1.374.187	6,53%	419.954	1,99%	18.691.991	88,78%	1.473.800	7,00%	1.210.000	5,75%	10,05%	2.115.650
2007	3	21.882.933	1.474.784	6,74%	370.870	1,69%	19.427.668	88,78%	1.531.805	7,00%	1.180.000	5,39%	9,61%	2.102.194
2007	4	22.007.608	1.306.559	5,94%	373.344	1,70%	19.538.354	88,78%	1.540.533	7,00%	1.170.000	5,32%	8,73%	1.921.182
2007	5	22.570.491	1.541.443	6,83%	330.023	1,46%	20.038.082	88,78%	1.579.934	7,00%	1.320.000	5,85%	9,92%	2.238.991
2007	6	22.714.256	1.421.996	6,26%	377.200	1,66%	20.165.716	88,78%	1.589.998	7,00%	1.370.000	6,03%	9,73%	2.210.654
2007	7	23.231.781	1.482.103	6,38%	487.365	2,10%	20.625.175	88,78%	1.626.225	7,00%	1.600.000	6,89%	11,14%	2.589.087
2007	8	23.308.579	1.440.532	6,18%	367.890	1,58%	20.693.356	88,78%	1.631.601	7,00%	1.750.000	7,51%	11,05%	2.574.800
2007	9	24.680.417	1.631.506	6,61%	410.271	1,66%	21.911.274	88,78%	1.727.629	7,00%	1.810.000	7,33%	11,39%	2.810.263
2007	10	25.473.335	1.478.131	5,80%	612.751	2,41%	22.615.227	88,78%	1.783.133	7,00%	1.730.000	6,79%	10,28%	2.745.907
2007	11	25.658.163	1.570.526	6,12%	411.153	1,60%	22.779.317	88,78%	1.796.071	7,00%	1.730.000	6,74%	10,25%	2.628.905
2007	12	28.011.670	1.939.661	6,92%	487.800	1,74%	24.868.761	88,78%	1.960.817	7,00%	2.040.000	7,28%	11,73%	3.285.369
2008	1	27.695.656	1.672.489	6,04%	577.854	2,09%	24.588.203	88,78%	1.938.696	7,00%	1.700.000	6,14%	10,04%	2.781.586
2008	2	29.121.048	1.448.640	4,97%	460.698	1,58%	25.853.666	88,78%	2.038.473	7,00%	1.780.000	6,11%	8,45%	2.460.430
2008	3	29.552.399	2.730.136	9,24%	410.271	1,39%	26.236.620	88,78%	2.068.668	7,00%	1.880.000	6,36%	12,77%	3.773.296
Alokasi DPK pada Masa Penerapan SBIS (60%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SBIS	%	Securities	%	Total %- % DPK	Dana dari Modal
2008	4	31.063.963	2.182.441	7,03%	457.506	1,47%	27.578.586	88,78%	2.174.477	7,00%	2.240.000	7,21%	11,49%	3.569.048
2008	5	31.705.310	2.727.150	8,60%	442.385	1,40%	28.147.974	88,78%	2.219.372	7,00%	2.160.000	6,81%	12,59%	3.991.571
2008	6	33.048.523	2.465.930	7,46%	524.532	1,59%	29.340.479	88,78%	2.313.397	7,00%	2.480.000	7,50%	12,33%	4.075.814
2008	7	32.898.049	2.532.382	7,70%	591.208	1,80%	29.206.888	88,78%	2.302.863	7,00%	2.660.000	8,09%	13,36%	4.395.292
2008	8	32.358.767	2.276.113	7,03%	506.127	1,56%	28.728.113	88,78%	2.265.114	7,00%	3.200.000	9,89%	14,27%	4.616.700
2008	9	33.568.573	2.517.596	7,50%	719.545	2,14%	29.802.179	88,78%	2.349.800	7,00%	3.080.000	9,18%	14,60%	4.900.547
2008	10	34.117.748	2.549.784	7,47%	644.174	1,89%	30.289.737	88,78%	2.388.242	7,00%	2.910.000	8,53%	13,67%	4.664.189
2008	11	34.422.283	2.584.093	7,51%	565.721	1,64%	30.560.103	88,78%	2.409.560	7,00%	2.990.000	8,69%	13,62%	4.687.194
2008	12	36.852.148	2.508.964	6,81%	758.640	2,06%	32.717.337	88,78%	2.579.650	7,00%	3.000.000	8,14%	12,79%	4.712.443
2009	1	38.195.000	3.232.000	8,46%	769.000	2,01%	33.909.521	88,78%	2.673.650	7,00%	2.688.000	7,04%	13,29%	5.077.171
2009	2	38.651.000	3.425.000	8,86%	673.000	1,74%	34.314.358	88,78%	2.705.570	7,00%	2.768.000	7,16%	13,54%	5.234.928
2009	3	38.040.000	3.254.000	8,55%	723.000	1,90%	33.771.912	88,78%	2.662.800	7,00%	2.715.000	7,14%	13,37%	5.086.712
Average		26.120.028	1.840.268	6,88%	463.422	1,77%	23.189.361	88,78%	1.828.402	7,00%	1.863.083	7,01%	11,45%	3.064.509

Alokasi DPK pada Masa Penerapan SWBI (60%) dan Out.SBIS 6%														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SWBI	%	Securities	%	Total %- % DPK	Dana dari Modal
2006	4	15.188.699	950.547	6,26%	247.226	1,63%	13.484.527	88,78%	911.322	6,00%	1.220.000	8,03%	10,70%	1.624.923
2006	5	15.834.716	1.016.447	6,42%	289.456	1,83%	14.058.061	88,78%	950.083	6,00%	1.230.000	7,77%	10,79%	1.709.331
2006	6	16.432.728	1.046.101	6,37%	255.162	1,55%	14.588.976	88,78%	985.964	6,00%	1.220.000	7,42%	10,12%	1.663.475
2006	7	16.508.414	1.039.978	6,30%	362.868	2,20%	14.656.170	88,78%	990.505	6,00%	1.200.000	7,27%	10,55%	1.741.107
2006	8	17.107.056	1.114.840	6,52%	295.933	1,73%	15.187.644	88,78%	1.026.423	6,00%	1.190.000	6,96%	9,98%	1.707.785
2006	9	17.975.508	1.184.167	6,59%	296.707	1,65%	15.958.656	88,78%	1.078.530	6,00%	1.180.000	6,56%	9,58%	1.722.552
2006	10	18.856.085	1.217.990	6,46%	416.280	2,21%	16.740.432	88,78%	1.131.365	6,00%	1.200.000	6,36%	9,81%	1.849.982
2006	11	19.347.154	1.254.821	6,49%	320.067	1,65%	17.176.403	88,78%	1.160.829	6,00%	1.150.000	5,94%	8,86%	1.714.967
2006	12	20.672.181	1.280.734	6,20%	346.114	1,67%	18.352.762	88,78%	1.240.331	6,00%	1.090.000	5,27%	7,92%	1.637.760
2007	1	20.514.493	1.375.892	6,71%	381.095	1,86%	18.212.767	88,78%	1.230.870	6,00%	1.230.000	6,00%	9,34%	1.916.130
2007	2	21.054.281	1.374.187	6,53%	419.954	1,99%	18.691.991	88,78%	1.263.257	6,00%	1.210.000	5,75%	9,05%	1.905.108
2007	3	21.882.933	1.474.784	6,74%	370.870	1,69%	19.427.668	88,78%	1.312.976	6,00%	1.180.000	5,39%	8,61%	1.883.365
2007	4	22.007.608	1.306.559	5,94%	373.344	1,70%	19.538.354	88,78%	1.320.456	6,00%	1.170.000	5,32%	7,73%	1.701.106
2007	5	22.570.491	1.541.443	6,83%	330.023	1,46%	20.038.082	88,78%	1.354.229	6,00%	1.320.000	5,85%	8,92%	2.013.286
2007	6	22.714.256	1.421.996	6,26%	377.200	1,66%	20.165.716	88,78%	1.362.855	6,00%	1.370.000	6,03%	8,73%	1.983.512
2007	7	23.231.781	1.482.103	6,38%	487.365	2,10%	20.625.175	88,78%	1.393.907	6,00%	1.600.000	6,89%	10,14%	2.356.769
2007	8	23.308.579	1.440.532	6,18%	367.890	1,58%	20.693.356	88,78%	1.398.515	6,00%	1.750.000	7,51%	10,05%	2.341.714
2007	9	24.680.417	1.631.506	6,61%	410.271	1,66%	21.911.274	88,78%	1.480.825	6,00%	1.810.000	7,33%	10,39%	2.563.459
2007	10	25.473.335	1.478.131	5,80%	612.751	2,41%	22.615.227	88,78%	1.528.400	6,00%	1.730.000	6,79%	9,78%	2.491.174
2007	11	25.658.163	1.570.526	6,12%	411.153	1,60%	22.779.317	88,78%	1.539.490	6,00%	1.730.000	6,74%	9,25%	2.372.323
2007	12	28.011.670	1.939.661	6,92%	487.800	1,74%	24.868.761	88,78%	1.680.700	6,00%	2.040.000	7,28%	10,73%	3.005.252
2008	1	27.695.656	1.672.489	6,04%	577.854	2,09%	24.588.203	88,78%	1.661.739	6,00%	1.700.000	6,14%	9,04%	2.504.630
2008	2	29.121.048	1.448.640	4,97%	460.698	1,58%	25.853.666	88,78%	1.747.263	6,00%	1.780.000	6,11%	7,45%	2.169.219
2008	3	29.552.399	2.730.136	9,24%	410.271	1,39%	26.236.620	88,78%	1.773.144	6,00%	1.880.000	6,36%	11,77%	3.477.772
Alokasi DPK pada Masa Penerapan SBIS (60%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SBIS	%	Securities	%	Total %- % DPK	Dana dari Modal
2008	4	31.063.963	2.182.441	7,03%	457.506	1,47%	27.578.586	88,78%	1.863.838	6,00%	2.240.000	7,21%	10,49%	3.258.408
2008	5	31.705.310	2.727.150	8,60%	442.385	1,40%	28.147.974	88,78%	1.902.319	6,00%	2.160.000	6,81%	11,59%	3.674.518
2008	6	33.048.523	2.465.930	7,46%	524.532	1,59%	29.340.479	88,78%	1.982.911	6,00%	2.480.000	7,50%	11,33%	3.745.329
2008	7	32.898.049	2.532.382	7,70%	591.208	1,80%	29.206.888	88,78%	1.973.883	6,00%	2.660.000	8,09%	12,36%	4.066.312
2008	8	32.358.767	2.276.113	7,03%	506.127	1,56%	28.728.113	88,78%	1.941.526	6,00%	3.200.000	9,89%	13,27%	4.293.112
2008	9	33.568.573	2.517.596	7,50%	719.545	2,14%	29.802.179	88,78%	2.014.114	6,00%	3.080.000	9,18%	13,60%	4.564.861
2008	10	34.117.748	2.549.784	7,47%	644.174	1,89%	30.289.737	88,78%	2.047.065	6,00%	2.910.000	8,53%	12,67%	4.323.012
2008	11	34.422.283	2.584.093	7,51%	565.721	1,64%	30.560.103	88,78%	2.065.337	6,00%	2.990.000	8,69%	12,62%	4.342.971
2008	12	36.852.148	2.508.964	6,81%	758.640	2,06%	32.717.337	88,78%	2.211.129	6,00%	3.000.000	8,14%	11,79%	4.343.922
2009	1	38.195.000	3.232.000	8,46%	769.000	2,01%	33.909.521	88,78%	2.291.700	6,00%	2.688.000	7,04%	12,29%	4.695.221
2009	2	38.651.000	3.425.000	8,86%	673.000	1,74%	34.314.358	88,78%	2.319.060	6,00%	2.768.000	7,16%	12,54%	4.848.418
2009	3	38.040.000	3.254.000	8,55%	723.000	1,90%	33.771.912	88,78%	2.282.400	6,00%	2.715.000	7,14%	12,37%	4.706.312
Average		26.120.028	1.840.268	6,88%	463.422	1,77%	23.189.361	88,78%	1.567.202	6,00%	1.863.083	7,01%	10,45%	2.803.308

Alokasi DPK pada Masa Penerapan SWBI (60%) dan Out.SBIS 5%														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SWBI	%	Securities	%	Total %- % DPK	Dana dari Modal
2006	4	15.188.699	950.547	6,26%	247.226	1,63%	13.484.527	88,78%	759.435	5,00%	1.220.000	8,03%	9,70%	1.473.036
2006	5	15.834.716	1.016.447	6,42%	289.456	1,83%	14.058.061	88,78%	791.736	5,00%	1.230.000	7,77%	9,79%	1.550.984
2006	6	16.432.728	1.046.101	6,37%	255.162	1,55%	14.588.976	88,78%	821.636	5,00%	1.220.000	7,42%	9,12%	1.499.147
2006	7	16.508.414	1.039.978	6,30%	362.868	2,20%	14.656.170	88,78%	825.421	5,00%	1.200.000	7,27%	9,55%	1.576.023
2006	8	17.107.056	1.114.840	6,52%	295.933	1,73%	15.187.644	88,78%	855.353	5,00%	1.190.000	6,96%	8,98%	1.536.714
2006	9	17.975.508	1.184.167	6,59%	296.707	1,65%	15.958.656	88,78%	898.775	5,00%	1.180.000	6,56%	8,58%	1.542.797
2006	10	18.856.085	1.217.990	6,46%	416.280	2,21%	16.740.432	88,78%	942.804	5,00%	1.200.000	6,36%	8,81%	1.661.422
2006	11	19.347.154	1.254.821	6,49%	320.067	1,65%	17.176.403	88,78%	967.358	5,00%	1.150.000	5,94%	7,86%	1.521.495
2006	12	20.672.181	1.280.734	6,20%	346.114	1,67%	18.352.762	88,78%	1.033.609	5,00%	1.090.000	5,27%	6,92%	1.431.038
2007	1	20.514.493	1.375.892	6,71%	381.095	1,86%	18.212.767	88,78%	1.025.725	5,00%	1.230.000	6,00%	8,34%	1.710.986
2007	2	21.054.281	1.374.187	6,53%	419.954	1,99%	18.691.991	88,78%	1.052.714	5,00%	1.210.000	5,75%	8,05%	1.694.565
2007	3	21.882.933	1.474.784	6,74%	370.870	1,69%	19.427.668	88,78%	1.094.147	5,00%	1.180.000	5,39%	7,61%	1.664.536
2007	4	22.007.608	1.306.559	5,94%	373.344	1,70%	19.538.354	88,78%	1.100.380	5,00%	1.170.000	5,32%	6,73%	1.481.030
2007	5	22.570.491	1.541.443	6,83%	330.023	1,46%	20.038.082	88,78%	1.128.525	5,00%	1.320.000	5,85%	7,92%	1.787.581
2007	6	22.714.256	1.421.996	6,26%	377.200	1,66%	20.165.716	88,78%	1.135.713	5,00%	1.370.000	6,03%	7,73%	1.756.369
2007	7	23.231.781	1.482.103	6,38%	487.365	2,10%	20.625.175	88,78%	1.161.589	5,00%	1.600.000	6,89%	9,14%	2.124.451
2007	8	23.308.579	1.440.532	6,18%	367.890	1,58%	20.693.356	88,78%	1.165.429	5,00%	1.750.000	7,51%	9,05%	2.108.628
2007	9	24.680.417	1.631.506	6,61%	410.271	1,66%	21.911.274	88,78%	1.234.021	5,00%	1.810.000	7,33%	9,39%	2.316.655
2007	10	25.473.335	1.478.131	5,80%	612.751	2,41%	22.615.227	88,78%	1.273.667	5,00%	1.730.000	6,79%	8,78%	2.236.441
2007	11	25.658.163	1.570.526	6,12%	411.153	1,60%	22.779.317	88,78%	1.282.908	5,00%	1.730.000	6,74%	8,25%	2.115.741
2007	12	28.011.670	1.939.661	6,92%	487.800	1,74%	24.868.761	88,78%	1.400.584	5,00%	2.040.000	7,28%	9,73%	2.725.135
2008	1	27.695.656	1.672.489	6,04%	577.854	2,09%	24.588.203	88,78%	1.384.783	5,00%	1.700.000	6,14%	8,04%	2.227.673
2008	2	29.121.048	1.448.640	4,97%	460.698	1,58%	25.853.666	88,78%	1.456.052	5,00%	1.780.000	6,11%	6,45%	1.878.009
2008	3	29.552.399	2.730.136	9,24%	410.271	1,39%	26.236.620	88,78%	1.477.620	5,00%	1.880.000	6,36%	10,77%	3.182.248
Alokasi DPK pada Masa Penerapan SBIS (60%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SBIS	%	Securities	%	Total %- % DPK	Dana dari Modal
2008	4	31.063.963	2.182.441	7,03%	457.506	1,47%	27.578.586	88,78%	1.553.198	5,00%	2.240.000	7,21%	9,49%	2.947.769
2008	5	31.705.310	2.727.150	8,60%	442.385	1,40%	28.147.974	88,78%	1.585.266	5,00%	2.160.000	6,81%	10,59%	3.357.465
2008	6	33.048.523	2.465.930	7,46%	524.532	1,59%	29.340.479	88,78%	1.652.426	5,00%	2.480.000	7,50%	10,33%	3.414.844
2008	7	32.898.049	2.532.382	7,70%	591.208	1,80%	29.206.888	88,78%	1.644.902	5,00%	2.660.000	8,09%	11,36%	3.737.331
2008	8	32.358.767	2.276.113	7,03%	506.127	1,56%	28.728.113	88,78%	1.617.938	5,00%	3.200.000	9,89%	12,27%	3.969.525
2008	9	33.568.573	2.517.596	7,50%	719.545	2,14%	29.802.179	88,78%	1.678.429	5,00%	3.080.000	9,18%	12,60%	4.229.176
2008	10	34.117.748	2.549.784	7,47%	644.174	1,89%	30.289.737	88,78%	1.705.887	5,00%	2.910.000	8,53%	11,67%	3.981.834
2008	11	34.422.283	2.584.093	7,51%	565.721	1,64%	30.560.103	88,78%	1.721.114	5,00%	2.990.000	8,69%	11,62%	3.998.748
2008	12	36.852.148	2.508.964	6,81%	758.640	2,06%	32.717.337	88,78%	1.842.607	5,00%	3.000.000	8,14%	10,79%	3.975.400
2009	1	38.195.000	3.232.000	8,46%	769.000	2,01%	33.909.521	88,78%	1.909.750	5,00%	2.688.000	7,04%	11,29%	4.313.271
2009	2	38.651.000	3.425.000	8,86%	673.000	1,74%	34.314.358	88,78%	1.932.550	5,00%	2.768.000	7,16%	11,54%	4.461.908
2009	3	38.040.000	3.254.000	8,55%	723.000	1,90%	33.771.912	88,78%	1.902.000	5,00%	2.715.000	7,14%	11,37%	4.325.912
Average		26.120.028	1.840.268	6,88%	463.422	1,77%	23.189.361	88,78%	1.306.001	5,00%	1.863.083	7,01%	9,45%	2.542.108

Alokasi DPK pada Masa Penerapan SWBI (60%) dan Out.SBIS 4%														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SWBI	%	Securities	%	Total %- % DPK	Dana dari Modal
2006	4	15.188.699	950.547	6,26%	247.226	1,63%	13.484.527	88,78%	607.548	4,00%	1.220.000	8,03%	8,70%	1.321.149
2006	5	15.834.716	1.016.447	6,42%	289.456	1,83%	14.058.061	88,78%	633.389	4,00%	1.230.000	7,77%	8,79%	1.392.637
2006	6	16.432.728	1.046.101	6,37%	255.162	1,55%	14.588.976	88,78%	657.309	4,00%	1.220.000	7,42%	8,12%	1.334.820
2006	7	16.508.414	1.039.978	6,30%	362.868	2,20%	14.656.170	88,78%	660.337	4,00%	1.200.000	7,27%	8,55%	1.410.939
2006	8	17.107.056	1.114.840	6,52%	295.933	1,73%	15.187.644	88,78%	684.282	4,00%	1.190.000	6,96%	7,98%	1.365.644
2006	9	17.975.508	1.184.167	6,59%	296.707	1,65%	15.958.656	88,78%	719.020	4,00%	1.180.000	6,56%	7,58%	1.363.042
2006	10	18.856.085	1.217.990	6,46%	416.280	2,21%	16.740.432	88,78%	754.243	4,00%	1.200.000	6,36%	7,81%	1.472.861
2006	11	19.347.154	1.254.821	6,49%	320.067	1,65%	17.176.403	88,78%	773.886	4,00%	1.150.000	5,94%	6,86%	1.328.023
2006	12	20.672.181	1.280.734	6,20%	346.114	1,67%	18.352.762	88,78%	826.887	4,00%	1.090.000	5,27%	5,92%	1.224.317
2007	1	20.514.493	1.375.892	6,71%	381.095	1,86%	18.212.767	88,78%	820.580	4,00%	1.230.000	6,00%	7,34%	1.505.841
2007	2	21.054.281	1.374.187	6,53%	419.954	1,99%	18.691.991	88,78%	842.171	4,00%	1.210.000	5,75%	7,05%	1.484.022
2007	3	21.882.933	1.474.784	6,74%	370.870	1,69%	19.427.668	88,78%	875.317	4,00%	1.180.000	5,39%	6,61%	1.445.706
2007	4	22.007.608	1.306.559	5,94%	373.344	1,70%	19.538.354	88,78%	880.304	4,00%	1.170.000	5,32%	5,73%	1.260.954
2007	5	22.570.491	1.541.443	6,83%	330.023	1,46%	20.038.082	88,78%	902.820	4,00%	1.320.000	5,85%	6,92%	1.561.877
2007	6	22.714.256	1.421.996	6,26%	377.200	1,66%	20.165.716	88,78%	908.570	4,00%	1.370.000	6,03%	6,73%	1.529.227
2007	7	23.231.781	1.482.103	6,38%	487.365	2,10%	20.625.175	88,78%	929.271	4,00%	1.600.000	6,89%	8,14%	1.892.133
2007	8	23.308.579	1.440.532	6,18%	367.890	1,58%	20.693.356	88,78%	932.343	4,00%	1.750.000	7,51%	8,05%	1.875.543
2007	9	24.680.417	1.631.506	6,61%	410.271	1,66%	21.911.274	88,78%	987.217	4,00%	1.810.000	7,33%	8,39%	2.069.851
2007	10	25.473.335	1.478.131	5,80%	612.751	2,41%	22.615.227	88,78%	1.018.933	4,00%	1.730.000	6,79%	7,78%	1.981.707
2007	11	25.658.163	1.570.526	6,12%	411.153	1,60%	22.779.317	88,78%	1.026.327	4,00%	1.730.000	6,74%	7,25%	1.859.160
2007	12	28.011.670	1.939.661	6,92%	487.800	1,74%	24.868.761	88,78%	1.120.467	4,00%	2.040.000	7,28%	8,73%	2.445.018
2008	1	27.695.656	1.672.489	6,04%	577.854	2,09%	24.588.203	88,78%	1.107.826	4,00%	1.700.000	6,14%	7,04%	1.950.717
2008	2	29.121.048	1.448.640	4,97%	460.698	1,58%	25.853.666	88,78%	1.164.842	4,00%	1.780.000	6,11%	5,45%	1.586.798
2008	3	29.552.399	2.730.136	9,24%	410.271	1,39%	26.236.620	88,78%	1.182.096	4,00%	1.880.000	6,36%	9,77%	2.886.724
Alokasi DPK pada Masa Penerapan SBIS (60%)														
Thn	Bln	DPK	GWM	%	Cash	%	Pembiayaan	%	SBIS	%	Securities	%	Total %- % DPK	Dana dari Modal
2008	4	31.063.963	2.182.441	7,03%	457.506	1,47%	27.578.586	88,78%	1.242.559	4,00%	2.240.000	7,21%	8,49%	2.637.129
2008	5	31.705.310	2.727.150	8,60%	442.385	1,40%	28.147.974	88,78%	1.268.212	4,00%	2.160.000	6,81%	9,59%	3.040.412
2008	6	33.048.523	2.465.930	7,46%	524.532	1,59%	29.340.479	88,78%	1.321.941	4,00%	2.480.000	7,50%	9,33%	3.084.359
2008	7	32.898.049	2.532.382	7,70%	591.208	1,80%	29.206.888	88,78%	1.315.922	4,00%	2.660.000	8,09%	10,36%	3.408.351
2008	8	32.358.767	2.276.113	7,03%	506.127	1,56%	28.728.113	88,78%	1.294.351	4,00%	3.200.000	9,89%	11,27%	3.645.937
2008	9	33.568.573	2.517.596	7,50%	719.545	2,14%	29.802.179	88,78%	1.342.743	4,00%	3.080.000	9,18%	11,60%	3.893.490
2008	10	34.117.748	2.549.784	7,47%	644.174	1,89%	30.289.737	88,78%	1.364.710	4,00%	2.910.000	8,53%	10,67%	3.640.657
2008	11	34.422.283	2.584.093	7,51%	565.721	1,64%	30.560.103	88,78%	1.376.891	4,00%	2.990.000	8,69%	10,62%	3.654.525
2008	12	36.852.148	2.508.964	6,81%	758.640	2,06%	32.717.337	88,78%	1.474.086	4,00%	3.000.000	8,14%	9,79%	3.606.879
2009	1	38.195.000	3.232.000	8,46%	769.000	2,01%	33.909.521	88,78%	1.527.800	4,00%	2.688.000	7,04%	10,29%	3.931.321
2009	2	38.651.000	3.425.000	8,86%	673.000	1,74%	34.314.358	88,78%	1.546.040	4,00%	2.768.000	7,16%	10,54%	4.075.398
2009	3	38.040.000	3.254.000	8,55%	723.000	1,90%	33.771.912	88,78%	1.521.600	4,00%	2.715.000	7,14%	10,37%	3.945.512
Average		26.120.028	1.840.268	6,88%	463.422	1,77%	23.189.361	88,78%	1.044.801	4,00%	1.863.083	7,01%	8,45%	2.280.908

Thn	Bln	Bagi Hasil (%)						
		Musarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
2006	4	0,0984	0,1284	0,1265	0,1285	0,0052	0,0480	0,0832
2006	5	0,1021	0,1321	0,1259	0,1289	0,0059	0,0797	0,1261
2006	6	0,1094	0,1360	0,1236	0,1270	0,0045	0,0495	0,1174
2006	7	0,1128	0,1354	0,1226	0,1252	0,0050	0,0506	0,1312
2006	8	0,1120	0,1332	0,1225	0,1245	0,1456	0,0579	0,1534
2006	9	0,1092	0,1328	0,1217	0,1237	0,0049	0,0445	0,1645
2006	10	0,1105	0,1373	0,1229	0,1233	0,0058	0,0533	0,1174
2006	11	0,1071	0,1351	0,1222	0,1224	0,0055	0,0854	0,1255
2006	12	0,1118	0,1374	0,1209	0,1239	0,0066	0,0862	0,0891
2007	1	0,1114	0,1410	0,1487	0,1433	0,0235	0,0807	0,0979
2007	2	0,1089	0,1427	0,1457	0,1393	0,0062	0,0453	0,1608
2007	3	0,1483	0,1455	0,1607	0,1515	0,0062	0,0648	0,0885
2007	4	0,1356	0,1458	0,1598	0,1508	0,0056	0,0627	0,0947
2007	5	0,1279	0,1511	0,1581	0,1509	0,0029	0,0626	0,0886
2007	6	0,1268	0,1508	0,1575	0,1491	0,0026	0,0533	0,0831
2007	7	0,1261	0,1509	0,1554	0,1458	0,0026	0,0571	0,0892
2007	8	0,1198	0,1514	0,1537	0,1443	0,0025	0,0515	0,0816
2007	9	0,1180	0,1584	0,1519	0,1425	0,0022	0,0661	0,0816
2007	10	0,1175	0,1583	0,1506	0,1408	0,0024	0,0647	0,0894
2007	11	0,1219	0,1695	0,1480	0,1380	0,0025	0,0687	0,0821
2007	12	0,1191	0,1693	0,1466	0,1376	0,0016	0,0680	0,0864
2008	1	0,1259	0,1709	0,1467	0,1365	0,0041	0,0595	0,0798
2008	2	0,1593	0,1707	0,1458	0,1334	0,0026	0,0606	0,0801
2008	3	0,1260	0,2026	0,1449	0,1333	0,0021	0,0632	0,0774
2008	4	0,1223	0,2025	0,1435	0,1333	0,0029	0,0799	0,0757
2008	5	0,1226	0,1900	0,1421	0,1327	0,0037	0,0826	0,0789
2008	6	0,1165	0,1911	0,1415	0,1421	0,0040	0,0859	0,0792
2008	7	0,1168	0,1942	0,1419	0,1321	0,0039	0,0903	0,0843
2008	8	0,1147	0,1947	0,1433	0,1319	0,0051	0,0926	0,0978
2008	9	0,1106	0,1943	0,1439	0,1415	0,0036	0,0953	0,1183
2008	10	0,1518	0,1518	0,1372	0,1372	0,0018	0,1068	0,1194
2008	11	0,1499	0,1499	0,1404	0,1404	0,0072	0,1121	0,1147
2008	12	0,1137	0,1938	0,1492	0,1499	0,0088	0,1093	0,1155
2009	1	0,1106	0,1932	0,1492	0,1473	0,0047	0,1000	0,0958
2009	2	0,1093	0,1917	0,1504	0,1446	0,0044	0,0878	0,0876
2009	3	0,1098	0,1901	0,1512	0,1467	0,0046	0,0830	0,0816

AVG	11,98%	16,18%	14,21%	13,73%	0,87%	7,25%	10,05%
Stdev	1,40%	2,46%	1,23%	0,90%	2,37%	1,91%	2,43%
Max	15,93%	20,26%	16,07%	15,15%	14,56%	11,21%	16,45%
Min	9,84%	12,84%	12,09%	12,24%	0,16%	4,45%	7,57%
Skew	133,63%	36,05%	-56,18%	-12,10%	579,46%	41,49%	126,18%
Kurtosis	151,33%	-142,49%	-87,16%	-114,02%	3420,31%	-82,59%	82,85%
N	36	36	36	36	36	36	36
Variance	0,02%	0,06%	0,02%	0,01%	0,06%	0,04%	0,06%

Rincian Pembiayaan & Surat-Surat Berharga	SIDEV Imbal Hasil	%	AVERAGE Imbal Hasil	%
Musyarakah	0,0140	1,40%	0,1198	11,98%
Mudharabah	0,0246	2,46%	0,1618	16,18%
Murabahah	0,0123	1,23%	0,1421	14,21%
Istishna'	0,0090	0,90%	0,1373	13,73%
Other	0,0237	2,37%	0,0087	0,87%
SWBI	0,0191	1,91%	0,0725	7,25%
Securities	0,0243	2,43%	0,1005	10,05%

CORRELATION MATRIX

Rincian Pembiayaan & Surat-Surat Berharga	Musyarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI	Securitas
Musyarakah	1,00	0,07	0,43	0,34	-0,13	0,13	-0,27
Mudharabah	0,07	1,00	0,44	0,32	-0,23	0,51	-0,50
Murabahah	0,43	0,44	1,00	0,92	-0,28	0,09	-0,56
Istishna'	0,34	0,32	0,92	1,00	-0,24	0,20	-0,41
Other	-0,13	-0,23	-0,28	-0,24	1,00	-0,10	0,40
SWBI	0,13	0,51	0,09	0,20	-0,10	1,00	-0,12
Securities	-0,27	-0,50	-0,56	-0,41	0,40	-0,12	1,00

COVARIAN MATRIX

Rincian Pembiayaan & Surat-Surat Berharga	Musyarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI	Securities
Musyarakah	0,000196	0,000025	0,000074	0,000043	(0,000042)	0,000036	(0,000091)
Mudharabah	0,000025	0,000604	0,000132	0,000071	(0,000136)	0,000242	(0,000298)
Murabahah	0,000074	0,000132	0,000152	0,000102	(0,000082)	0,000021	(0,000169)
Istishna'	0,000043	0,000071	0,000102	0,000081	(0,000050)	0,000035	(0,000090)
Other	(0,000042)	(0,000136)	(0,000082)	(0,000050)	0,000564	(0,000047)	0,000230
SWBI	0,000036	0,000242	0,000021	0,000035	(0,000047)	0,000366	(0,000057)
Securities	(0,000091)	(0,000298)	(0,000169)	(0,000090)	0,000230	(0,000057)	0,000590

Equally Weighted Portfolio

Rincian Pembiayaan & Surat-Surat Berharga	EWP	Musarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
		0,1429	0,1429	0,1429	0,1429	0,1429	0,1429	0,1429
Musarakah	0,1429	0,000004	0,000001	0,000002	0,000001	(0,000001)	0,000001	(0,000002)
Mudharabah	0,1429	0,000001	0,000012	0,000003	0,000001	(0,000003)	0,000005	(0,000006)
Murabahah	0,1429	0,000002	0,000003	0,000003	0,000002	(0,000002)	0,000000	(0,000003)
Istishna'	0,1429	0,000001	0,000001	0,000002	0,000002	(0,000001)	0,000001	(0,000002)
Other	0,1429	(0,000001)	(0,000003)	(0,000002)	(0,000001)	0,000012	(0,000001)	0,000005
SWBI/SBIS	0,1429	0,000001	0,000005	0,000000	0,000001	(0,000001)	0,000007	(0,000001)
Sekuritas	0,1429	(0,000002)	(0,000006)	(0,000003)	(0,000002)	0,000005	(0,000001)	0,000012
Total	1,0000	0,000005	0,000013	0,000005	0,000004	0,000009	0,000012	0,000002

Portofolio Variance 0,000050
 Portofolio SD 0,007071
 Portofolio Mean 0,106111

Dengan Rata-rata Standar Deviasi (Risiko) terbesar yaitu: 2,50%

Equally Weighted Portfolio (Batas Min.FDR 80%)

Rincian Pembiayaan & Surat-Surat Berharga	EWP	Musarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
		0,1429	0,1429	0,1429	0,1429	0,1429	0,1429	0,1429
Musarakah	0,1223	0,000003	0,000000	0,000001	0,000001	(0,000001)	0,000001	(0,000002)
Mudharabah	0,3531	0,000001	0,000030	0,000007	0,000004	(0,000007)	0,000012	(0,000015)
Murabahah	0,4821	0,000005	0,000009	0,000010	0,000007	(0,000006)	0,000001	(0,000012)
Istishna'	0,0107	0,000000	0,000000	0,000000	0,000000	(0,000000)	0,000000	(0,000000)
Other	0,0318	(0,000000)	(0,000001)	(0,000000)	(0,000000)	0,000003	(0,000000)	0,000001
SWBI/SBIS	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000
Sekuritas	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000
Total	1,0000	0,000010	0,000039	0,000018	0,000011	-0,000011	0,000014	-0,000027

Portofolio Variance 0,000055
 Portofolio SD 0,025000
 Portofolio Mean 0,142047

Equally Weighted Portfolio (Batas Min. FDR 75%)

Rincian Pembiayaan & Surat-Surat Berharga	EWP	Musyarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
		0,1429	0,1429	0,1429	0,1429	0,1429	0,1429	0,1429
Musyarakah	0,1147	0,000003	0,000000	0,000001	0,000001	(0,000001)	0,000001	(0,000001)
Mudharabah	0,3935	0,000001	0,000034	0,000007	0,000004	(0,000008)	0,000014	(0,000017)
Murabahah	0,4519	0,000005	0,000009	0,000010	0,000007	(0,000005)	0,000001	(0,000011)
Istishna'	0,0100	0,000000	0,000000	0,000000	0,000000	(0,000000)	0,000000	(0,000000)
Other	0,0299	(0,000000)	(0,000001)	(0,000000)	(0,000000)	0,000002	(0,000000)	0,000001
SWBI/SBIS	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000
Sekuritas	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000

Total 1,0000 0,000009 0,000042 0,000018 0,000011 -0,000011 0,000015 -0,000028

Portofolio Variance 0,000057
 Portofolio SD 0,025000
 Portofolio Mean 0,143267

Equally Weighted Portfolio (Batas Min. FDR 70%)

Rincian Pembiayaan & Surat-Surat Berharga	EWP	Musyarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
		0,1429	0,1429	0,1429	0,1429	0,1429	0,1429	0,1429
Musyarakah	0,1070	0,000003	0,000000	0,000001	0,000001	(0,000001)	0,000001	(0,000001)
Mudharabah	0,4339	0,000002	0,000037	0,000008	0,000004	(0,000008)	0,000015	(0,000018)
Murabahah	0,4218	0,000004	0,000008	0,000009	0,000006	(0,000005)	0,000001	(0,000010)
Istishna'	0,0094	0,000000	0,000000	0,000000	0,000000	(0,000000)	0,000000	(0,000000)
Other	0,0279	(0,000000)	(0,000001)	(0,000000)	(0,000000)	0,000002	(0,000000)	0,000001
SWBI/SBIS	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000
Sekuritas	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000

Total 1,0000 0,000009 0,000045 0,000018 0,000011 -0,000012 0,000017 -0,000029

Portofolio Variance 0,000059
 Portofolio SD 0,025000
 Portofolio Mean 0,144502

Equally Weighted Portfolio (Batas Min.FDR 65%)

Rincian Pembiayaan & Surat-Surat Berharga	EWP	Musyarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
		0,1429	0,1429	0,1429	0,1429	0,1429	0,1429	0,1429
Musyarakah	0,0940	0,000003	0,000000	0,000001	0,000001	(0,000001)	0,000000	(0,000001)
Mudharabah	0,4761	0,000002	0,000041	0,000009	0,000005	(0,000009)	0,000016	(0,000020)
Murabahah	0,3917	0,000004	0,000007	0,000008	0,000006	(0,000005)	0,000001	(0,000009)
Istishna'	0,0087	0,000000	0,000000	0,000000	0,000000	(0,000000)	0,000000	(0,000000)
Other	0,0295	(0,000000)	(0,000001)	(0,000000)	(0,000000)	0,000002	(0,000000)	0,000001
SWBI/SBIS	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000
Sekuritas	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000

Total 1,0000 0,000008 0,000048 0,000018 0,000011 -0,000012 0,000018 -0,000030

Portofolio Variance 0,000062

Portofolio SD 0,025000

Portofolio Mean 0,145410

Equally Weighted Portfolio (Batas Min.FDR 60%)

Rincian Pembiayaan & Surat-Surat Berharga	EWP	Musyarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
		0,1429	0,1429	0,1429	0,1429	0,1429	0,1429	0,1429
Musyarakah	0,0917	0,000003	0,000000	0,000001	0,000001	(0,000001)	0,000000	(0,000001)
Mudharabah	0,5148	0,000002	0,000044	0,000010	0,000005	(0,000010)	0,000018	(0,000022)
Murabahah	0,3616	0,000004	0,000007	0,000008	0,000005	(0,000004)	0,000001	(0,000009)
Istishna'	0,0080	0,000000	0,000000	0,000000	0,000000	(0,000000)	0,000000	(0,000000)
Other	0,0239	(0,000000)	(0,000000)	(0,000000)	(0,000000)	0,000002	(0,000000)	0,000001
SWBI/SBIS	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000
Sekuritas	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000

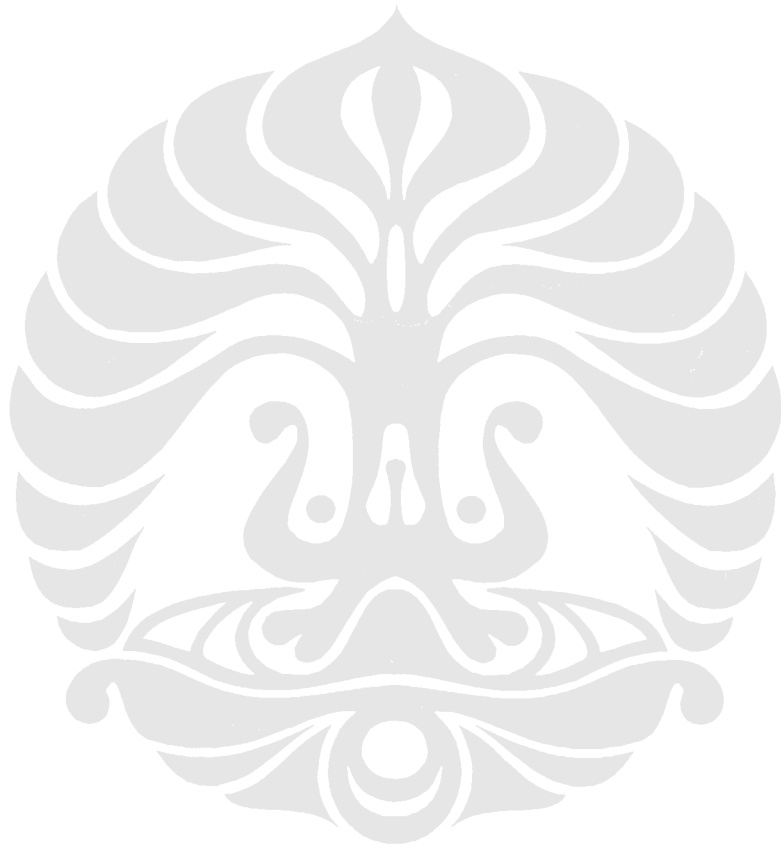
Total 1,0000 0,000008 0,000051 0,000018 0,000011 -0,000013 0,000019 -0,000031

Portofolio Variance 0,000064

Portofolio SD 0,025000

Portofolio Mean 0,146972





Thn	Bln	Bagi Hasil (%)						
		Musyarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
2006	4	0,0984	0,1284	0,1265	0,1285	0,0052	0,0480	0,0832
2006	5	0,1021	0,1321	0,1259	0,1289	0,0059	0,0797	0,1261
2006	6	0,1094	0,1360	0,1236	0,1270	0,0045	0,0495	0,1174
2006	7	0,1128	0,1354	0,1226	0,1252	0,0050	0,0506	0,1312
2006	8	0,1120	0,1332	0,1225	0,1245	0,1456	0,0579	0,1534
2006	9	0,1092	0,1328	0,1217	0,1237	0,0049	0,0445	0,1645
2006	10	0,1105	0,1373	0,1229	0,1233	0,0058	0,0533	0,1174
2006	11	0,1071	0,1351	0,1222	0,1224	0,0055	0,0854	0,1255
2006	12	0,1118	0,1374	0,1209	0,1239	0,0066	0,0862	0,0891
2007	1	0,1114	0,1410	0,1487	0,1433	0,0235	0,0807	0,0979
2007	2	0,1089	0,1427	0,1457	0,1393	0,0062	0,0453	0,1608
2007	3	0,1483	0,1455	0,1607	0,1515	0,0062	0,0648	0,0885
2007	4	0,1356	0,1458	0,1598	0,1508	0,0056	0,0627	0,0947
2007	5	0,1279	0,1511	0,1581	0,1509	0,0029	0,0626	0,0886
2007	6	0,1268	0,1508	0,1575	0,1491	0,0026	0,0533	0,0831
2007	7	0,1261	0,1509	0,1554	0,1458	0,0026	0,0571	0,0892
2007	8	0,1198	0,1514	0,1537	0,1443	0,0025	0,0515	0,0816
2007	9	0,1180	0,1584	0,1519	0,1425	0,0022	0,0661	0,0816
2007	10	0,1175	0,1583	0,1506	0,1408	0,0024	0,0647	0,0894
2007	11	0,1219	0,1695	0,1480	0,1380	0,0025	0,0687	0,0821
2007	12	0,1191	0,1693	0,1466	0,1376	0,0016	0,0680	0,0864
2008	1	0,1259	0,1709	0,1467	0,1365	0,0041	0,0595	0,0798
2008	2	0,1593	0,1707	0,1458	0,1334	0,0026	0,0606	0,0801
2008	3	0,1260	0,2026	0,1449	0,1333	0,0021	0,0632	0,0774
2008	4	0,1223	0,2025	0,1435	0,1333	0,0029	0,0799	0,0757
2008	5	0,1226	0,1900	0,1421	0,1327	0,0037	0,0826	0,0789
2008	6	0,1165	0,1911	0,1415	0,1421	0,0040	0,0859	0,0792
2008	7	0,1168	0,1942	0,1419	0,1321	0,0039	0,0903	0,0843
2008	8	0,1147	0,1947	0,1433	0,1319	0,0051	0,0926	0,0978
2008	9	0,1106	0,1943	0,1439	0,1415	0,0036	0,0953	0,1183
2008	10	0,1518	0,1518	0,1372	0,1372	0,0018	0,1068	0,1194
2008	11	0,1499	0,1499	0,1404	0,1404	0,0072	0,1121	0,1147
2008	12	0,1137	0,1938	0,1492	0,1499	0,0088	0,1093	0,1155
2009	1	0,1106	0,1932	0,1492	0,1473	0,0047	0,1000	0,0958
2009	2	0,1093	0,1917	0,1504	0,1446	0,0044	0,0878	0,0876
2009	3	0,1098	0,1901	0,1512	0,1467	0,0046	0,0830	0,0816

AVG	11,98%	16,18%	14,21%	13,73%	0,87%	7,25%	10,05%
Stdev	1,40%	2,46%	1,23%	0,90%	2,37%	1,91%	2,43%
Max	15,93%	20,26%	16,07%	15,15%	14,56%	11,21%	16,45%
Min	9,84%	12,84%	12,09%	12,24%	0,16%	4,45%	7,57%
Skew	133,63%	36,05%	-56,18%	-12,10%	579,46%	41,49%	126,18%
Kurtosis	151,33%	-142,49%	-87,16%	-114,02%	3420,31%	-82,59%	82,85%
N	36	36	36	36	36	36	36
Variance	0,02%	0,06%	0,02%	0,01%	0,06%	0,04%	0,06%

Rincian Pembiayaan & Surat-Surat Berharga	STDEV Imbal Hasil	%	AVERAGE Imbal Hasil	%
Musyarakah	0,0140	1,40%	0,1198	11,98%
Mudharabah	0,0246	2,46%	0,1618	16,18%
Murabahah	0,0123	1,23%	0,1421	14,21%
Istishna'	0,0090	0,90%	0,1373	13,73%
Other	0,0237	2,37%	0,0087	0,87%
SWBI	0,0191	1,91%	0,0725	7,25%
Securities	0,0243	2,43%	0,1005	10,05%

CORRELATION MATRIX

Rincian Pembiayaan & Surat-Surat Berharga	Musyarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI	Sekuritas
Musyarakah	1,00	0,07	0,43	0,34	-0,13	0,13	-0,27
Mudharabah	0,07	1,00	0,44	0,32	-0,23	0,51	-0,50
Murabahah	0,43	0,44	1,00	0,92	-0,28	0,09	-0,56
Istishna'	0,34	0,32	0,92	1,00	-0,24	0,20	-0,41
Other	-0,13	-0,23	-0,28	-0,24	1,00	-0,10	0,40
SWBI	0,13	0,51	0,09	0,20	-0,10	1,00	-0,12
Securities	-0,27	-0,50	-0,56	-0,41	0,40	-0,12	1,00

COVARIAN MATRIX

Rincian Pembiayaan & Surat-Surat Berharga	Musyarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI	Securities
Musyarakah	0,000196	0,000025	0,000074	0,000043	(0,000042)	0,000036	(0,000091)
Mudharabah	0,000025	0,000604	0,000132	0,000071	(0,000136)	0,000242	(0,000298)
Murabahah	0,000074	0,000132	0,000152	0,000102	(0,000082)	0,000021	(0,000169)
Istishna'	0,000043	0,000071	0,000102	0,000081	(0,000050)	0,000035	(0,000090)
Other	(0,000042)	(0,000136)	(0,000082)	(0,000050)	0,000564	(0,000047)	0,000230
SWBI	0,000036	0,000242	0,000021	0,000035	(0,000047)	0,000366	(0,000057)
Securities	(0,000091)	(0,000298)	(0,000169)	(0,000090)	0,000230	(0,000057)	0,000590

Equally Weighted Portfolio

Rincian Pembiayaan & Surat-Surat Berharga	EWP	Musarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
		0,1429	0,1429	0,1429	0,1429	0,1429	0,1429	0,1429
Musarakah	0,1429	0,000004	0,000001	0,000002	0,000001	(0,000001)	0,000001	(0,000002)
Mudharabah	0,1429	0,000001	0,000012	0,000003	0,000001	(0,000003)	0,000005	(0,000006)
Murabahah	0,1429	0,000002	0,000003	0,000003	0,000002	(0,000002)	0,000000	(0,000003)
Istishna'	0,1429	0,000001	0,000001	0,000002	0,000002	(0,000001)	0,000001	(0,000002)
Other	0,1429	(0,000001)	(0,000003)	(0,000002)	(0,000001)	0,000012	(0,000001)	0,000005
SWBI/SBIS	0,1429	0,000001	0,000005	0,000000	0,000001	(0,000001)	0,000007	(0,000001)
Sekuritas	0,1429	(0,000002)	(0,000006)	(0,000003)	(0,000002)	0,000005	(0,000001)	0,000012

Total 1,0000 0,000005 0,000013 0,000005 0,000004 0,000009 0,000012 0,000002

Portofolio Variance 0,000050

Portofolio SD 0,007071

Portofolio Mean 0,106111

Equally Weighted Portfolio (Outstanding SBIS 7% x DPK)

Rincian Pembiayaan & Surat-Surat Berharga	EWP	Musyarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
		0,1429	0,1429	0,1429	0,1429	0,1429	0,1429	0,1429
Musyarakah	0,0917	0,000003	0,000000	0,000001	0,000001	(0,000001)	0,000000	(0,000001)
Mudharabah	0,4448	0,000002	0,000038	0,000008	0,000005	(0,000009)	0,000015	(0,000019)
Murabahah	0,3616	0,000004	0,000007	0,000008	0,000005	(0,000004)	0,000001	(0,000009)
Istishna'	0,0080	0,000000	0,000000	0,000000	0,000000	(0,000000)	0,000000	(0,000000)
Other	0,0239	(0,000000)	(0,000000)	(0,000000)	(0,000000)	0,000002	(0,000000)	0,000001
SWBI/SBIS	0,0700	0,000000	0,000002	0,000000	0,000000	(0,000000)	0,000004	(0,000001)
Sekuritas	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000

Total 1,0000 0,000008 0,000048 0,000017 0,000011 -0,000012 0,000020 -0,000029

Portofolio Variance 0,000063

Portofolio SD 0,025000

Portofolio Mean 0,140722

Equally Weighted Portfolio (Outstanding SBIS 6% x DPK)

Rincian Pembiayaan & Surat-Surat Berharga	EWP	Musyarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
		0,1429	0,1429	0,1429	0,1429	0,1429	0,1429	0,1429
Musyarakah	0,0917	0,000003	0,000000	0,000001	0,000001	(0,000001)	0,000000	(0,000001)
Mudharabah	0,4548	0,000002	0,000039	0,000009	0,000005	(0,000009)	0,000016	(0,000019)
Murabahah	0,3616	0,000004	0,000007	0,000008	0,000005	(0,000004)	0,000001	(0,000009)
Istishna'	0,0080	0,000000	0,000000	0,000000	0,000000	(0,000000)	0,000000	(0,000000)
Other	0,0239	(0,000000)	(0,000000)	(0,000000)	(0,000000)	0,000002	(0,000000)	0,000001
SWBI/SBIS	0,0600	0,000000	0,000002	0,000000	0,000000	(0,000000)	0,000003	(0,000000)
Sekuritas	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000

Total 1,0000 0,000008 0,000048 0,000017 0,000011 -0,000012 0,000020 -0,000029

Portofolio Variance 0,000063

Portofolio SD 0,025000

Portofolio Mean 0,141615

Equally Weighted Portfolio (Outstanding SBIS 5% x DPK)

Rincian Pembiayaan & Surat-Surat Berharga	EWP	Musarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
		0,1429	0,1429	0,1429	0,1429	0,1429	0,1429	0,1429
Musarakah	0,0917	0,000003	0,000000	0,000001	0,000001	(0,000001)	0,000000	(0,000001)
Mudharabah	0,4648	0,000002	0,000040	0,000009	0,000005	(0,000009)	0,000016	(0,000020)
Murabahah	0,3616	0,000004	0,000007	0,000008	0,000005	(0,000004)	0,000001	(0,000009)
Istishna'	0,0080	0,000000	0,000000	0,000000	0,000000	(0,000000)	0,000000	(0,000000)
Other	0,0239	(0,000000)	(0,000000)	(0,000000)	(0,000000)	0,000002	(0,000000)	0,000001
SWBI/SBIS	0,0500	0,000000	0,000002	0,000000	0,000000	(0,000000)	0,000003	(0,000000)
Sekuritas	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000

Total 1,000 0,000008 0,000049 0,000018 0,000011 -0,000012 0,000020 -0,000029

Portofolio Variance 0,000063

Portofolio SD 0,025000

Portofolio Mean 0,142508

Equally Weighted Portfolio (Outstanding SBIS 4% x DPK)

Rincian Pembiayaan & Surat-Surat Berharga	EWP	Musarakah	Mudharabah	Murabahah	Istishna'	Other	SWBI/SBIS	Sekuritas
		0,1429	0,1429	0,1429	0,1429	0,1429	0,1429	0,1429
Musarakah	0,0917	0,000003	0,000000	0,000001	0,000001	(0,000001)	0,000000	(0,000001)
Mudharabah	0,4748	0,000002	0,000041	0,000009	0,000005	(0,000009)	0,000016	(0,000020)
Murabahah	0,3616	0,000004	0,000007	0,000008	0,000005	(0,000004)	0,000001	(0,000009)
Istishna'	0,0080	0,000000	0,000000	0,000000	0,000000	(0,000000)	0,000000	(0,000000)
Other	0,0239	(0,000000)	(0,000000)	(0,000000)	(0,000000)	0,000002	(0,000000)	0,000001
SWBI/SBIS	0,0400	0,000000	0,000001	0,000000	0,000000	(0,000000)	0,000002	(0,000000)
Sekuritas	0,0000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000	0,000000

Total 1,0000 0,000008 0,000049 0,000018 0,000011 -0,000012 0,000020 -0,000030

Portofolio Variance 0,000064

Portofolio SD 0,025000

Portofolio Mean 0,143401