

LAMPIRAN

Statistik Perbankan Syariah (Islamic Banking Statistics), December 2012

Kategori	Tabel 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah (Islamic Commercial Bank and Islamic Business Unit Consolidated Balance Sheet)												Keterangan					
	2007	2008	2009	2010	2011	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Aug	Sep	Ok	Nov	Des
1. Kas	488	759	1.017	1.453	1.568	1.934	1.823	1.877	1.997	1.946	2.018	2.585	3.085	2.315	2.310	2.277	2.571	1. Cash
2. Persewaan pada Bank Indonesia	4.540	5.189	10.383	15.383	27.127	36.018	34.528	32.014	17.401	16.479	18.085	15.054	16.497	18.479	18.528	19.575	20.719	2. Deposit in Bank Indonesia
3. Persewaan pada Bank Lain	1.487	1.979	3.058	4.138	4.844	4.597	4.709	4.936	5.113	5.197	5.026	4.493	4.527	5.097	5.158	5.237	5.204	3. Deposit in Other Bank
4. Surat Berjangka yang Dipecahkan	1.948	2.893	3.788	5.735	5.003	5.799	7.209	7.588	7.947	7.287	7.288	7.289	7.289	7.289	7.289	7.289	7.289	4. Investment in Securities
5. Persewaan	27.544	38.179	46.086	68.181	52.655	52.059	102.719	100.299	106.979	112.844	117.924	120.910	120.910	120.910	120.910	120.910	120.910	5. Financing
6. Tagihan Utama	132	138	177	551	403	397	468	499	579	581	514	588	627	571	585	549	549	6. Billing and Acceptable Liabilities
7. Aset usaha dalam Persewaan	14	32	24	14	14	16	17	18	19	21	22	28	28	31	35	32	31	7. Intangible Assets in Progress
8. Penyisihan Persewaan A/P	785	1.148	1.648	2.089	2.410	2.593	2.739	2.700	2.925	2.988	2.961	2.959	3.054	3.171	3.283	3.512	3.599	8. Allowances for carrying assets losses
9. Penyisihan	41	79	83	88	47	47	47	47	47	47	47	47	47	47	47	47	47	9. Investment in other entities
10. Aset Tetap dan Inventaris	296	436	853	899	1.154	1.211	1.251	1.211	1.266	1.294	1.307	1.397	1.497	1.588	1.688	1.794	1.889	10. Fixed Assets and Equipment
11. Aset Tak Bersifat Fisik	14.361	24.882	38.853	49.707	76.751	75.761	74.368	71.995	71.302	72.827	75.830	77.140	79.269	81.807	84.937	88.259	92.060	11. Intangible Assets
12. Rupa-rupa Aset	743	1.200	1.633	2.388	3.712	3.814	4.351	4.188	3.940	4.421	5.001	5.648	5.811	5.783	5.738	5.877	5.847	12. Other Assets
TOTAL AKTIVA*	36.538	48.555	64.092	97.519	116.487	118.888	146.624	151.842	144.275	147.240	158.432	158.666	161.544	168.660	170.904	179.972	186.518	TOTAL AKTIVA*
PASIVA	28.022	36.892	51.271	78.086	115.415	116.518	114.618	114.318	114.618	115.206	115.279	121.018	123.679	127.708	134.453	138.672	147.512	1. Depositor Funds
1. Dana Pihak Ketiga	32	68	6	3	0	0	0	0	0	0	0	0	0	0	0	0	0	2. Liabilities to Bank Indonesia
2. Kewajiban kepada Bank Indonesia	1.951	2.419	3.217	4.024	6.648	4.118	5.201	6.015	5.210	6.400	6.185	6.200	7.316	8.779	7.778	8.201	11.576	3. Liabilities to other Bank
3. Kewajiban kepada Bank Lain	320	311	348	325	924	618	868	820	820	820	820	1.558	1.927	1.927	1.927	1.927	1.927	4. Securities
4. Surat Berjang yang Dipecahkan	155	155	512	483	1.528	1.657	1.657	1.502	1.752	1.752	1.752	1.752	1.752	1.979	1.857	1.657	2.055	5. Reserves Borrowing
5. Rupa-rupa Pasiva	479	727	865	1.521	1.278	1.897	2.129	2.249	1.924	1.982	1.884	2.278	2.471	2.459	2.459	2.294	2.634	6. Other Liabilities
6. Kewajiban Syariah	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	7. Subordinated Loan
7. Program Subordinated	17428	30.283	37.681	54.555	83.973	82.245	82.788	79.602	78.280	81.085	85.265	86.346	90.106	93.602	96.938	100.277	107.117	8. Intangible Assets
8. Aset Kantor Penda	286	463	582	965	1.291	1.247	1.279	1.400	1.468	1.796	1.664	1.664	1.664	1.664	1.617	1.617	1.617	9. Other Liabilities
9. Rupa-rupa Penda	1.732	1.732	1.946	5.965	6.611	6.611	6.611	6.461	6.511	6.011	6.011	6.011	6.011	6.011	6.011	6.011	6.011	10. Paid-in-capital
10. Modal diceter	132	466	468	516	616	616	516	516	516	516	516	618	618	618	618	618	618	11. Additional paid in capital
11. Tambahan modal diceter	13	13	13	12	64	95	62	28	29	3	3	3	3	3	3	3	3	12. Difference: special fund Asset
12. Sifat/ Penilaian kembali Aset/ Tangg	275	335	449	491	579	582	589	584	584	611	605	911	907	915	914	913	912	13. Reserves
13. Cadangan Umum	275	335	449	491	579	579	579	579	577	607	607	905	905	902	912	912	912	a. General Reserves
a. Cadangan Umum	275	335	449	491	579	579	579	579	577	607	607	905	905	902	912	912	912	b. Special Purpose Reserves
b. Cadangan Khusus	149	152	315	527	1.269	1.272	2.407	2.483	2.385	2.200	1.907	1.903	1.907	1.907	1.900	1.898	1.895	14. Net Income
14. Laba	449	491	579	616	816	816	816	816	816	816	816	816	816	816	816	816	816	
a. Tahunan mula	149	152	315	527	1.269	1.272	2.407	2.483	2.385	2.200	1.907	1.903	1.907	1.907	1.900	1.898	1.895	
b. Tahunan berjalan	546	432	791	1.051	1.475	1.277	351	515	728	904	1.295	1.528	1.752	2.001	2.333	2.377	2.541	
TOTAL PASIVA*	36.538	48.555	64.092	97.519	116.487	118.888	146.624	151.842	144.275	147.240	158.432	158.666	161.544	168.660	170.904	179.972	186.518	TOTAL PASIVA*

Meter: Rp/ribu (in Billion Rup)

Statistik Perbankan Syariah (Islamic Banking Statistics), December 2012

Tabel 39. Rasio Keuangan Bank Pembiayaan Rakyat Syariah (Financial Ratios of Islamic Rural Bank)																		
Rasio	2007	2008	2009	2010	2011	2012												Rasio
						Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	
1 CAR	34,72%	30,28%	29,98%	27,46%	23,49%	25,90%	25,24%	24,93%	24,53%	23,28%	24,33%	24,36%	24,48%	25,26%	25,04%	23,87%	25,16%	1 CAR
2 ROA	3,21%	2,75%	5,00%	3,49%	2,67%	2,65%	2,70%	2,73%	2,66%	2,59%	2,74%	2,67%	2,57%	2,58%	2,82%	2,76%	2,64%	2 ROA
3 ROE	11,21%	14,77%	21,55%	14,29%	18,95%	18,61%	19,27%	19,75%	19,48%	19,11%	20,67%	20,30%	19,68%	20,01%	22,27%	21,57%	20,54%	3 ROE
4 NPF	8,11%	8,38%	7,03%	6,50%	6,11%	6,68%	6,61%	6,42%	6,50%	6,47%	6,39%	6,68%	6,91%	6,87%	6,83%	6,80%	6,15%	4 NPF
5 FDR	124,08%	128,78%	126,89%	128,47%	127,71%	124,41%	125,03%	125,53%	124,98%	126,04%	129,73%	129,76%	127,74%	126,71%	124,82%	124,21%	120,96%	5 FDR
6 BOPD	76,58%	80,85%	64,69%	78,08%	76,31%	78,42%	78,13%	77,88%	78,73%	79,14%	79,13%	80,22%	80,91%	80,89%	79,08%	79,10%	80,07%	6 BOPD

Statistik Perbankan Syariah (Islamic Banking Statistics), December 2013

	Tabel 7. Neraca Salungan Bank Pembangunan Syariah (Islamic Asset and Liability Balance Sheet)												Keterangan						
	2007		2008		2009		2010		2011		2012			2013					
1 Kas	25.090	25.150	28.938	30.760	39.628	69.371	55.966	57.619	57.414	59.415	59.630	57.883	63.851	62.311	68.297	65.309	69.861	62.770	1 Cash
2. Rekening pada bank lain	232.589	334.000	407.663	525.332	652.098	905.548	933.507	939.801	916.442	854.521	807.474	703.547	723.224	871.730	899.554	944.337	974.890	1.110.431	2 Placement in Other Bank
3. Pembelian	890.709	1.256.610	1.586.919	2.060.437	2.675.590	3.553.520	3.595.521	3.657.567	3.749.205	3.891.842	4.033.738	4.160.304	4.260.883	4.240.629	4.315.666	4.354.183	4.414.884	4.433.492	3 Financing
4. Tagihan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and acceptable liabilities
5. Aktiva tidak dalam penyelesaian	-	(464)	350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Historical Assets in Progress
6. Penyisihan Penyusutan AP	17.491	35.339	32.413	39.172	44.705	67.446	69.848	72.242	73.713	76.632	80.242	79.934	85.255	102.371	94.601	92.318	91.856	88.085	6 Allowance for earning assets losses
7. Aktiva tetap dan inventaris	28.272	40.489	46.595	59.632	75.933	95.674	95.729	98.169	101.633	105.408	113.138	112.974	114.322	113.307	115.478	123.704	123.163	133.821	7 Fixed Asset and equipment
8. Rupa-rupa Aktiva **	48.921	62.327	73.461	84.138	95.365	141.885	144.715	148.914	145.593	148.928	147.135	154.923	169.586	175.033	183.965	193.875	191.925	181.059	8 Other assets
TOTAL AKTIVA*	1.215.916	1.691.332	2.123.581	2.738.746	3.530.417	4.698.952	4.746.579	4.829.827	4.898.574	4.993.462	5.073.842	5.169.696	5.246.630	5.341.033	5.488.358	5.591.083	5.684.967	5.833.488	TOTAL AKTIVA*
				2.799.470															
PASWA	717.838	975.815	1.250.603	1.603.778	2.095.333	2.291.802	2.904.272	3.061.863	3.132.989	3.176.896	3.215.790	3.208.433	3.240.056	3.340.032	3.411.188	3.437.890	3.528.801	3.666.174	1 Depositor Funds
1. Dana Pihak Ketiga	717.838	975.815	1.250.603	1.603.778	2.095.333	2.291.802	2.904.272	3.061.863	3.132.989	3.176.896	3.215.790	3.208.433	3.240.056	3.340.032	3.411.188	3.437.890	3.528.801	3.666.174	
2. Kewajiban kepada bank lain	175.809	271.483	353.088	520.882	694.113	855.233	859.337	877.288	874.150	885.717	908.830	995.118	1.038.102	1.056.183	1.079.974	1.102.332	1.096.586	1.104.225	2 Liabilities to other bank
3. Pinjaman Diterima	51.544	68.268	56.744	52.170	79.529	90.959	74.496	51.893	51.899	58.953	59.672	52.963	52.032	55.042	54.787	54.476	53.512	54.792	3 Received Borrowing
4. Kewajiban lainnya	10.912	19.545	18.419	18.802	23.194	34.568	36.343	43.629	47.523	47.448	46.860	45.362	46.288	42.526	46.833	47.847	47.424	50.003	4 Other liabilities
5. Pinjaman Subordinasi	3	3	3	650	700	700	700	700	700	700	943	1.021	1.072	1.090	1.124	1.177	700	700	5 Subordinated loan
6. Rupa-rupa Paswa **	24.989	35.961	33.351	54.921	69.943	77.556	85.941	85.230	88.564	91.684	98.828	101.978	101.038	94.836	92.672	97.320	99.206	93.827	6 Other liabilities
7. Modal dasar (paid in capital)	176.690	221.651	294.942	347.000	390.216	472.202	477.967	480.910	487.110	503.557	523.022	528.623	530.641	543.691	551.459	554.099	556.730	555.646	7 Paid in capital
8. Tambahan modal dasar	17.510	54.605	41.979	47.448	52.856	86.171	82.008	94.842	98.941	104.885	111.885	116.499	119.930	115.808	114.628	124.236	127.521	131.456	8 Additional paid in capital
9. Selisih Penilaian kembali Aktiva Tetap	-	-	-	-	-	384	-	-	-	-	-	1	-	-	-	-	-	-	9 Different Appraisal Fixed Asset
10. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 Reserve
a. Cadangan Umum	11.650	16.638	22.582	30.096	40.106	50.475	51.160	53.677	63.884	65.195	66.475	66.931	66.994	66.997	67.448	67.802	67.760	67.774	General Reserve
b. Cadangan Tujuan	9.034	11.699	14.235	11.519	10.157	10.285	10.375	10.661	12.624	13.016	14.180	14.395	14.348	14.525	14.290	14.270	14.248	14.181	Special Purpose Reserve
11. Laba	(8.639)	(14.501)	(22.111)	(24.640)	(26.023)	(23.619)	73.688	48.388	6.639	(9.118)	(28.364)	(30.215)	(34.837)	(34.810)	(35.237)	(35.541)	(35.667)	(34.570)	11 Net Income
a. Tahun berjalan	(8.639)	(14.501)	(22.111)	(24.640)	(26.023)	(23.619)	73.688	48.388	6.639	(9.118)	(28.364)	(30.215)	(34.837)	(34.810)	(35.237)	(35.541)	(35.667)	(34.570)	Previous years
b. Tahun berjalan	27.044	29.787	54.599	70.243	86.654	106.482	9.652	20.705	31.583	44.631	54.273	66.573	71.866	65.313	88.979	105.175	118.136	128.280	Current year
TOTAL PASWA*	1.215.916	1.691.332	1.962.225	2.738.746	3.530.417	4.698.952	4.746.579	4.829.827	4.898.574	4.993.462	5.073.842	5.169.696	5.246.630	5.341.033	5.488.358	5.591.083	5.684.967	5.833.488	TOTAL PASWA*

Nilai Rupiah (in Million Rup)

** Mei April 2012 Rupa-rupa Aktiva termasuk Aquran Yang Dimulai Akhir sedangkan Rupa-rupa Paswa termasuk Laba Yang Ditahan

Statistik Perbankan Syariah (Islamic Banking Statistics), December 2013

Tabel 39. Rasio Keuangan Bank Pembiayaan Rakyat Syariah (Financial Ratios of Islamic Rural Bank)																				
Rasio	2007	2008	2009	2010	2011	2012		2013												Rasio
						Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec		
1 CAR	34,72%	30,28%	29,98%	27,46%	23,49%	25,16%	25,06%	24,45%	24,10%	22,76%	22,44%	22,40%	22,09%	22,10%	21,96%	22,40%	24,63%	22,08%	1 CAR	
2 ROA	3,21%	2,76%	5,00%	3,49%	2,67%	2,64%	3,07%	3,05%	3,06%	3,14%	3,10%	2,98%	2,87%	2,63%	2,85%	2,90%	2,89%	2,79%	2 ROA	
3 ROE	11,21%	14,77%	21,55%	14,29%	18,95%	20,54%	24,33%	24,38%	24,73%	25,45%	25,09%	24,07%	23,00%	20,65%	22,88%	23,42%	23,52%	21,22%	3 ROE	
4 NPF	8,11%	8,38%	7,03%	6,50%	6,11%	6,15%	6,91%	7,33%	7,21%	7,32%	7,69%	7,25%	7,35%	7,89%	7,58%	7,48%	7,34%	6,50%	4 NPF	
5 FDR	124,08%	128,78%	126,89%	128,47%	127,71%	120,96%	119,48%	119,46%	119,67%	122,50%	125,40%	129,63%	131,51%	126,96%	126,52%	125,92%	124,76%	120,93%	5 FDR	
6 BOPO	76,58%	80,85%	64,69%	78,08%	76,31%	80,02%	79,34%	79,17%	79,13%	78,69%	78,97%	78,99%	79,65%	81,29%	80,08%	79,62%	79,96%	80,75%	6 BOPO	

Indikator	Tabel 7. Rincian Gabaungan Bank Pembiayaan Rakyat Syariah (Salinan Berekalansi dan Balance Sheet)																		
	2008	2009	2010	2011	2012	2013	2014												
Indikator	2008	2009	2010	2011	2012	2013	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Oktr	Nov	Des	
AKTIVA																			
1. Kas	25.150	28.935	30.760	29.628	69.271	62.770	69.121	64.548	60.270	67.625	63.542	71.283	45.548	67.477	70.077	66.012	72.022	62.005	1
2. Pembiayaan pada Bank Lain	334.050	407.683	535.333	652.098	905.940	1.110.231	1.111.515	1.047.997	1.000.082	907.774	842.147	774.387	790.235	931.611	937.112	1.031.864	1.075.185	1.262.208	2
3. Pembiayaan	1.286.610	1.508.919	2.080.437	2.875.930	3.553.520	4.433.492	4.422.674	4.530.609	4.635.182	4.736.792	4.708.995	4.845.333	4.850.077	4.845.573	4.910.504	4.947.756	4.800.312	5.004.509	3
4. Tanggihan Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
5. Asetan Bank dan Asetan	(464)	350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
6. Penyisihan Penyusutan A/P	35.235	20.413	39.172	44.705	67.446	80.005	91.560	91.013	91.365	94.300	99.412	97.004	97.523	102.636	105.700	106.146	109.212	102.766	6
7. Asetan Yang Akan Dimasuki	40.389	46.595	59.632	75.932	95.674	113.021	115.457	142.807	143.951	144.956	142.611	115.266	140.700	143.525	143.539	144.035	143.970	156.302	7
8. Rapor-rapor Aktiva**	62.327	73.461	84.110	95.365	141.025	161.029	193.079	195.760	202.005	200.170	198.471	209.550	196.657	197.005	187.200	182.916	180.545	170.554	8
TOTAL AKTIVA*	1.693.302	2.120.581	2.758.745	3.620.417	4.658.952	5.620.488	5.840.487	5.896.585	5.968.901	5.946.038	5.936.654	5.920.511	5.934.073	6.082.640	6.180.274	6.266.436	6.342.831	6.573.231	6.573.231
PASIVA																			
1. Dana Pihak Ketiga	975.015	1.250.603	1.603.778	2.095.233	2.597.002	3.666.774	3.669.308	3.710.508	3.705.443	3.734.325	3.661.411	3.590.042	3.591.644	3.726.503	3.752.963	3.801.904	3.052.613	4.025.415	1
2. Kewajiban kepada Bank Lain	271.401	352.068	520.622	694.113	855.232	1.104.225	1.100.340	1.101.579	1.105.993	1.126.409	1.155.245	1.206.682	1.220.571	1.219.827	1.235.247	1.255.208	1.255.492	1.264.025	2
3. Kewajiban Debitan	60.246	58.744	52.170	79.523	90.923	54.792	53.213	51.850	53.626	54.541	56.251	58.089	60.742	69.287	79.342	80.554	92.211	91.755	3
4. Kewajiban Lain-lain	19.245	18.419	10.800	23.194	34.562	50.002	52.417	62.217	53.672	48.535	45.234	51.750	47.687	44.082	42.640	44.418	52.720	53.200	4
5. Rapor-rapor Pasiva**	3	353	650	700	700	700	700	700	700	700	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	5
6. Modal dasar (Pondasi eigen)	201.851	294.942	347.000	390.218	472.202	525.646	566.205	574.025	584.995	600.000	602.651	612.232	621.265	625.950	629.550	632.317	637.145	645.517	7
7. Modal dasar modal dasar	54.505	41.929	47.448	52.038	58.173	66.173	72.831	77.811	82.990	88.000	92.671	97.030	100.042	102.202	104.200	106.000	107.145	108.000	8
9. Salinan Perhitungan hasil Aktiva Tang	-	-	-	-	354	-	-	-	-	-	-	-	-	-	1.000	-	-	-	9
10. Cadangan	16.626	22.582	30.096	40.106	50.475	67.774	67.452	76.503	84.504	95.147	87.621	89.341	89.239	89.289	85.967	80.570	88.004	88.076	10
a. Cadangan Umum	11.899	14.235	11.519	10.157	10.285	14.101	15.719	14.923	16.092	15.518	16.216	20.022	20.042	20.136	20.002	20.040	19.939	19.957	11
b. Cadangan Khusus	(4.501)	(2.111)	(2.642)	(2.603)	(21.659)	(24.570)	(7.560)	(5.772)	(19.802)	(4.566)	(12.457)	(27.020)	(20.256)	(20.852)	(31.716)	(20.921)	(31.620)	(32.245)	12
11. Laba	29.787	54.295	70.242	86.654	106.422	129.520	8.674	23.175	22.007	40.207	49.967	62.270	57.000	66.555	75.250	93.995	104.110	123.445	
a. Tahunan dan Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Tahunan berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL PASIVA*	1.693.302	1.960.289	2.758.745	3.620.417	4.658.952	5.620.488	5.840.487	5.896.585	5.968.901	5.946.038	5.936.654	5.920.511	5.934.073	6.082.640	6.180.274	6.266.436	6.342.831	6.573.231	6.573.231

* Berdasarkan Laporan Tahunan 2013 Rapor-rapor Aktiva termasuk Laporan Tanggihan Aktiva, sedangkan Rapor-rapor Pasiva termasuk Laporan Laba Yang Dibayar.
 ** Data tidak tersedia.
 *** Data per masalah.

Statistik Perbankan Syariah, Desember 2014

Syaria Banking Statistics, December 2014

Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah
(Financial Ratios of Islamic Commercial Bank and Islamic Business Unit)

Rasio	2008	2009	2010	2011	2012	2013	2014												Rasio	
							Jan	Feb	Mar ¹⁾	Apr	Mei ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Ok	Nov	Des		
1. CAR ¹⁾	12,81%	10,77%	16,25%	16,63%	14,13%	14,42%	16,76%	16,71%	16,20%	16,66%	16,85%	16,21%	16,21%	15,62%	14,73%	14,54%	15,25%	15,66%	16,10%	1. CAR ¹⁾
2. ROA	1,42%	1,48%	1,67%	1,79%	2,14%	2,00%	0,08%	0,13%	1,16%	1,09%	1,13%	1,12%	1,12%	1,05%	0,93%	0,97%	0,92%	0,87%	0,80%	2. ROA
3. ROE ¹⁾	36,79%	26,09%	17,58%	15,73%	24,06%	17,24%	11,67%	16,58%	15,94%	12,58%	6,17%	7,32%	4,50%	4,50%	4,50%	5,41%	3,55%	6,41%	5,85%	3. ROE ¹⁾
4. NPF	1,42%	4,01%	3,02%	2,52%	2,22%	2,62%	3,01%	3,53%	3,22%	3,48%	4,02%	3,90%	4,31%	4,50%	4,50%	4,67%	4,50%	4,86%	4,33%	4. NPF
5. FDR	103,65%	89,70%	89,67%	88,94%	100,00%	100,32%	100,07%	102,03%	102,22%	95,50%	99,43%	100,80%	99,89%	99,89%	98,99%	99,71%	98,99%	94,62%	91,50%	5. FDR
6. BOPO	81,75%	84,39%	80,54%	78,41%	74,97%	76,21%	80,05%	83,77%	91,90%	84,50%	76,49%	71,76%	79,80%	81,20%	82,39%	75,61%	93,5%	0,792764	6. BOPO	

1) Hanya data Bank Umum Syariah

2) Islamic Commercial Bank only

3) Revised figures

4) Provisional figures

5) Angles-angles sementara

6) Revisi data BUS-UDS mulai bulan Mei 2014 berdasarkan LSMK

7) Revision of data BUS-UDS began in May 2014 based on LSMK

**Tabel 42. Rasio Keuangan Bank Pembiayaan Rakyat Syariah
(Financial Ratios of Shariah Retail Bank)**

Rasio	2011	2012	2013	2014	2015												Rasio
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Ok	Nov	Des	
1 CAR	23,49%	25,16%	22,00%	22,77%	24,43%	24,67%	23,04%	22,53%	21,73%	21,73%	21,52%	20,55%	20,71%	20,93%	22,00%	21,47%	1 CAR
2 ROA	2,67%	2,64%	2,79%	2,26%	2,31%	2,23%	2,07%	2,19%	2,17%	2,30%	2,28%	2,34%	2,22%	2,20%	2,15%	2,20%	2 ROA
3 ROE	10,95%	20,54%	21,22%	16,13%	16,59%	15,02%	14,10%	15,27%	15,00%	16,15%	15,02%	16,16%	14,93%	14,71%	14,46%	14,66%	3 ROE
4 NPF	6,11%	6,15%	6,50%	7,89%	8,97%	9,11%	10,36%	9,33%	9,30%	9,25%	9,00%	9,74%	9,07%	10,01%	9,69%	8,20%	4 NPF
5 FDR	127,71%	120,96%	120,93%	124,24%	123,50%	124,75%	125,60%	126,67%	129,63%	135,68%	132,47%	130,29%	129,01%	127,21%	125,64%	120,06%	5 FDR
6 BOPO	76,31%	80,02%	80,75%	87,79%	89,03%	87,16%	88,66%	88,68%	88,38%	88,13%	89,24%	89,20%	89,55%	89,14%	89,30%	88,09%	6 BOPO

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Semarang, 12 Desember 2016

Penulis,

Asep Saepurrohman

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