

Lampiran 1

Daftar Perusahaan Bank Konvensional dan Bank Syariah yang memiliki hubungan induk-anak

No	Bank Konvensional	Bank Syariah
1	Bank Negara Indonesia (BNI)	Bank BNI Syariah
2	Bank Rakyat Indonesia (BRI)	Bank BRI Syariah
3	Bank Mandiri	Bank Syariah Mandiri
4	Bank Central Asia (BCA)	Bank BCA Syariah
5	Bank Mega	Bank Mega Syariah
6	Bank Bukopin	Bank Bukopin Syariah
7	Bank Panin	Bank Panin Dubai Syariah
8	Bank Maybank	Bank Maybank Syariah
9	Bank Tabungan Pensiunan Nasional (BTPN)	Bank BTPN Syariah

Lampiran 2

Hasil perhitungan NPL (*Non Performance Loans*) pada Bank Syariah (dalam jutaan rupiah)

No	Tahun	Bank	Kredit bermasalah	total kredit	NPL
	2014	BNI syariah	60871	2471835	2.46
		BRI syariah	246410	4971452	4.96
		Syariah Mandiri	1344925	10809667	12.44
		BCA syariah	487	1007334	0.05
		Mega syariah	4061	39551	10.27
		Bukopin Syariah	72922	1461971	4.99
		Panin Dubai Syariah	29441	4155867	0.71
		Maybank Syariah		256104	0.00
		BTPN Syariah	44944	2499087	1.80
	2015	BNI syariah	119217	3448754	3.46
		BRI syariah	298668	6204430	4.81
		Syariah Mandiri	1785035	13479642	13.24
		BCA syariah	34747	1348174	2.58
		Mega syariah	545	57610	0.95
		Bukopin Syariah	158486	2071512	7.65
		Panin Dubai Syariah	346972	5176920	6.70
		Maybank Syariah	167102	283254	58.99
		BTPN Syariah	83435	3677967	2.27
	2016	BNI syariah	62031	4208440	1.47
		BRI syariah	269519	6665412	4.04
		Syariah Mandiri	1737357	16489863	10.54
		BCA syariah	5095	1646642	0.31
		Mega syariah	1215325	4640815	26.19
		Bukopin Syariah	180775	2522763	7.17
		Panin Dubai Syariah	847042	5321600	15.92
		Maybank Syariah	184002	233406	78.83
		BTPN Syariah	150461	4996722	3.01
	2017	BNI syariah	104898	5475003	1.92
		BRI syariah	378425	1435269	26.37
		Syariah Mandiri	1619156	21038964	7.70

No	Tahun	Bank	Kredit bermasalah	total kredit	NPL
		BCA syariah	15940	2059992	0.77
		Mega syariah	1572248	4593965	34.22
		Bukopin Syariah	305654	2751915	11.11
		Panin Dubai Syariah	1620758	5555883	29.17
		Maybank Syariah		6558	0.00
		BTPN Syariah	192645	6053105	3.18
	2018	BNI syariah	111593	8274741	1.35
		BRI syariah	61526	8232976	0.75
		Syariah Mandiri	1393136	24722107	5.64
		BCA syariah	244504	2674885	9.14
		Mega syariah	1457218	5133873	28.38
		Bukopin Syariah	233484	2698407	8.65
		Panin Dubai Syariah	1366605	5675102	24.08
		Maybank Syariah	0	0	0
		BTPN Syariah	216542	7277011	2.98



Lampiran 3

Hasil perhitungan NPL (*Non Performance Loans*) pada Bank Konvensional (dalam jutaan rupiah)

No	Tahun	Bank	Kredit Bermasalah	Total Kredit	NPL
1	2014	BNI	5.436.740	270.651.986	2.01
		BRI	8.364.106	495.097.288	1.69
		Mandiri	8.348.704	523.101.817	1.60
		BCA	2.067.459	339.306.154	0.61
		Mega	703.487	33.679.790	2.09
		Bukopin	1.529.494	55.262.577	2.77
		Panin	226777	111944302	0.20
		Maybank	2.135.370	98.030.670	2.18
		BTPN	364601	49459226	0.74
2	2015	BNI	8.709.610	326.105.149	2.67
		BRI	11.380.718	564.480.538	2.02
		Mandiri	15.377.323	586.675.437	2.62
		BCA	2.801.255	377.669.347	0.74
		Mega	911.327	32.458.301	2.81
		Bukopin	1.875.472	66.043.142	2.84
		Panin	3414042	117743573	2.90
		Maybank	3812199	104201707	3.66
		BTPN	412363	54887064	0.75
3	2016	BNI	11.644.275	376.594.527	3.09
		BRI	13.117.282	643.470.975	2.04
		Mandiri	26.184.421	649.322.953	4.03
		BCA	5.451.447	400.521.269	1.36
		Mega	971.914	28.300.130	3.43
		Bukopin	2.697.200	72.474.597	3.72
		Panin	6189221	125049120	4.95
		Maybank	3794070	109988695	3.45
		BTPN	502003	58147138	0.86
4	2017	BNI	10.097.575	441.313.566	2.29
		BRI	15.147.081	718.982.668	2.11
		Mandiri	16.496.373	712.037.865	2.32
		BCA	6.944.916	450.696.329	1.54

No	Tahun	Bank	Kredit Bermasalah	Total Kredit	NPL
		Mega	708.176	35.222.577	2.01
		Bukopin	6.148.545	72.632.404	8.47
		Panin	7015560	128651727	5.45
		Maybank	3251344	113813563	2.86
		BTPN	589783	59277279	0.99
5	2018	BNI	10.038.302	512.778.497	1.96
		BRI	17.680.729	820.010.157	2.16
		Mandiri	17.417.458	799.557.188	2.18
		BCA	7.593.637	521.317.134	1.46
		Mega	675.939	42.252.702	1.60
		Bukopin	4.374.829	66.444.209	6.58
		Panin	8246384	137385515	6.00
		Maybank	3086893	121972870	2.53
		BTPN	844556	60840986	1.39



Lampiran 4

Hasil perhitungan LDR (*Loans to Deposit Ratio*) bank syariah (dalam jutaan rupiah)

No	Tahun	Bank	Kredit yang diberikan	simpanan + ekuitas	LDR
	2014	BNI syariah	2471835	4582753	53.94
		BRI syariah	4971452	6595275	75.38
		Syariah Mandiri	10809667	11546237	93.62
		BCA syariah	1007334	925243	108.87
		Mega syariah	39551	7962947	0.50
		Bukopin Syariah	1461971	1181246	123.77
		Panin Dubai Syariah	4155867	1906650	217.97
		Maybank Syariah	256104	1528020	16.76
		BTPN Syariah	2499087	1418669	176.16
		2015	BNI syariah	3448754	5049393
	BRI syariah		6204430	7885424	78.68
	Syariah Mandiri		13479642	13716110	98.28
	BCA syariah		1348174	1405419	95.93
	Mega syariah		57610	6163354	0.93
	Bukopin Syariah		2071512	1320849	156.83
	Panin Dubai Syariah		5176920	1947151	265.87
	Maybank Syariah		283254	999945	28.33
	BTPN Syariah		3677967	1922020	191.36
	2016		BNI syariah	4208440	6597014
		BRI syariah	6665412	8789054	75.84
		Syariah Mandiri	16489863	15903288	103.69
		BCA syariah	1646642	1471117	111.93
		Mega syariah	4640815	1615460	287.28
		Bukopin Syariah	2522763	1910957	132.02
		Panin Dubai Syariah	5321600	2157250	246.68
		Maybank Syariah	233406	890245	26.22
		BTPN Syariah	4996722	2585566	193.25
	2017	BNI syariah	5475003	9825862	55.72

No	Tahun	Bank	Kredit yang diberikan	simpanan + ekuitas	LDR
		BRI syariah	1435269	9136170	15.71
		Syariah Mandiri	21038964	19009959	110.67
		BCA syariah	2059992	1796304	114.68
		Mega syariah	4593965	1776581	258.58
		Bukopin Syariah	2751915	2216709	124.14
		Panin Dubai Syariah	5555883	846971	655.97
		Maybank Syariah	40579	331434	12.24
		BTPN Syariah	6053105	3552477	170.39
		2018	BNI syariah	8274741	13094424
	BRI syariah		8232976	13716627	60.02
	Syariah Mandiri		24722107	20573174	120.17
	BCA syariah		2674885	1931069	138.52
	Mega syariah		5133873	1730688	296.64
	Bukopin Syariah		2698407	1967221	137.17
	Panin Dubai Syariah		5675102	2428693	233.67
	Maybank Syariah		0	530263	0.00
	BTPN Syariah		7277011	5616186	129.57

Lampiran 5

Hasil perhitungan LDR (*Loans to Deposit Ratio*) bank konvensional (dalam jutaan rupiah)

No	Tahun	Bank	Kredit Yang diberikan	Simpanan+ekuitas	LDR
1	2014	BNI	270.651.986	324.315.927	83.45
		BRI	495.097.288	728.714.667	67.94
		Mandiri	523.101.817	667.370.130	78.38
		BCA	339.306.154	528.461.057	64.21
		Mega	33.679.790	60.769.125	55.42
		Bukopin	55.262.577	74.218.772	74.46
		Panin	111944302	154086852	72.65
		Maybank	98.030.670	119.308.430	82.17
		BTPN	49459226	63291643	78.14
2	2015	BNI	326.105.149	391.556.403	83.28
		BRI	564.480.538	793.287.631	71.16
		Mandiri	586.675.437	754.910.409	77.71
		BCA	377.669.347	566.220.075	66.70
		Mega	32.458.301	108.152.375	30.01
		Bukopin	66.043.142	85.660.663	77.10
		Panin	117743573	164617254	71.53
		Maybank	104201707	134128166	77.69
		BTPN	54887064	71399037	76.87
3	2016	BNI	376.594.527	441.764.648	85.25
		BRI	643.470.975	903.568.502	71.21
		Mandiri	649.322.953	864.769.089	75.09
		BCA	400.521.269	639.650.210	62.62
		Mega	28.300.130	110.254.997	25.67
		Bukopin	72.474.597	95.454.959	75.93
		Panin	125049120	178573155	70.03
		Maybank	109988695	140995165	78.01
		BTPN	58147138	79269242	73.35
4	2017	BNI	441.313.566	515.383.223	85.63
		BRI	718.982.668	1.015.257.595	70.82
		Mandiri	712.037.865	927.939.621	76.73
		BCA	450.696.329	714.984.683	63.04
		Mega	35.222.577	76.350.380	46.13
		Bukopin	72.632.404	96.929.757	74.93

No	Tahun	Bank	Kredit Yang diberikan	Simpanan+ekuitas	LDR
		Panin	128651727	185590848	69.32
		Maybank	113813563	145927973	77.99
		BTPN	59277279	80887996	73.28
5	2018	BNI	512.778.497	585.988.443	87.51
		BRI	820.010.157	1138675226	72.01
		Mandiri	799.557.188	967.775.039	82.62
		BCA	521.317.134	785.570.745	66.36
		Mega	42.252.702	77.319.248	54.65
		Bukopin	66.444.209	87.865.791	75.62
		Panin	137385515	178995907	76.75
		Maybank	121972870	145884587	83.61
		BTPN	60840986	84464082	72.03



Lampiran 6

Perhitungan NIM (*Net Interest Margin*) bank syariah (dalam jutaan rupiah)

N o	Tahu n	Bank	Pendapatan bersih	Aktiva Produktif	NIM
	2014	BNI syariah	1334664	4566984	29. 22
		BRI syariah	1061778	5639303	18. 83
		Syariah Mandiri	3035890	12870215	23. 59
		BCA syariah	94497	1833701	5.1 5
		Mega syariah	783177	777190	100 .77
		Bukopin Syariah	129041	2648587	4.8 7
		Panin Dubai Syariah	295597	5539686	5.3 4
		Maybank Syariah	140806	956958	14. 71
		BTPN Syariah	868919	3346764	25. 96
		2015	BNI syariah	1583174	5750441
	BRI syariah		1397310	6206611	22. 51
	Syariah Mandiri		3521791	21206567	16. 61
	BCA syariah		163114	2665539	6.1 2
	Mega syariah		539453	543712	99. 22
	Bukopin Syariah		161989	3362704	4.8 2
	Panin Dubai Syariah		421248	6556453	6.4 2
	2016	Maybank Syariah	135066	771067	17. 52
		BTPN Syariah	1315469	4385188	30. 00
		BNI syariah	1896543	8187895	23. 16
		BRI syariah	1598700	11371477	14.

No	Tahun	Bank	Pendapatan bersih	Aktiva Produktif	NIM
					06
		Syariah Mandiri	4128177	23396417	17.64
		BCA syariah	204244	2827689	7.22
		Mega syariah	416769	5075145	8.21
		Bukopin Syariah	201352	4422448	4.55
		Panin Dubai Syariah	397856	7489667	5.31
		Maybank Syariah	76921	861976	8.92
		BTPN Syariah	1936172	6580079	29.42
		BNI syariah	2221241	10701436	20.76
		BRI syariah	1622606	8846337	18.34
		Syariah Mandiri	4745544	31294520	15.16
		BCA syariah	226643	3492390	6.49
	2017	Mega syariah	367382	5372591	6.84
		Bukopin Syariah	161642	4898096	3.30
		Panin Dubai Syariah	480604	7789050	6.17
		Maybank Syariah	89286	498123	17.92
		BTPN Syariah	2559653	7556914	33.87
		BNI syariah	2591259	15722327	16.48
		BRI syariah	1803207	9159640	19.69
	2018	Syariah Mandiri	5029483	42225427	11.91
		BCA syariah	247888	4600414	5.39
		Mega syariah	335584	5750188	5.84

No	Tahun	Bank	Pendapatan bersih	Aktiva Produktif	NIM
		Bukopin Syariah	192622	3508636	5.4 9
		Panin Dubai Syariah	393316	7694774	5.1 1
		Maybank Syariah	57070	537798	10. 61
		BTPN Syariah	3079594	11259050	27. 35



Lampiran 7

Perhitungan NIM (*Net Interest Margin*) bank konvensional (dalam jutaan rupiah)

No	Tahun	Bank	Pendapatan Bersih	Aktiva Produktif	NIM
1	2014	BNI	22.761.390	329.073.455	6.92
		BRI	51.442.410	600.419.899	8.57
		Mandiri	27.478.876	671142422	4.09
		BCA	32.026.694	350.808.332	9.13
		Mega	2.745.049	42.773.542	6.42
		Bukopin	2.473.400	71.809.345	3.44
		Panin	6206941	116893265	5.31
		Maybank	5.481.129	114.726.982	4.78
2	2015	BTPN	7040783	56173514	12.53
		BNI	25.560.196	401.168.908	6.37
		BRI	58.279.767	618.131.429	9.43
		Mandiri	45.363.103	727.991.065	6.23
		BCA	35.868.796	433.928.446	8.27
		Mega	3.302.818	41.131.080	8.03
		Bukopin	2.897.438	83.166.589	3.48
		Panin	7201296	126726681	5.68
3	2016	Maybank	5961376	127822263	4.66
		BTPN	7695611	61092726	12.60
		BNI	29.995.062	465661009	6.44
		BRI	67.576.014	724.934.602	9.32
		Mandiri	51.825.369	822.211.875	6.30
		BCA	40.079.090	435.885.159	9.19
		Mega	3.487.634	34.283.043	10.17
		Bukopin	3.593.050	90.955.817	3.95
4	2017	Panin	8442968	138139440	6.11
		Maybank	6607543	129430760	5.11
		BTPN	8853979	65152745	13.59
		BNI	31.937.763	550.488.089	5.80
		BRI	73.018.094	727.899.330	10.03
		Mandiri	51.988.361	890.445.805	5.84
		BCA	41.826.474	469.666.011	8.91
		Mega	3.508.606	43.292.268	8.10

No	Tahun	Bank	Pendapatan Bersih	Aktiva Produktif	NIM
		Bukopin	3.133.312	84.842.839	3.69
		Panin	8650954	134942771	6.41
		Maybank	7702150	117591278	6.55
		BTPN	9521610	67767242	14.05
5	2018	BNI	35.446.318	639.679.366	5.54
		BRI	77.665.772	908.993.627	8.54
		Mandiri	54.622.632	936.832.833	5.83
		BCA	45.290.545	552.999.945	8.19
		Mega	3.513.837	45.142.377	7.78
		Bukopin	2.593.134	74.024.014	3.50
		Panin	8964494	142600202	6.29
		Maybank	8099878	143552299	5.64
		BTPN	9600408	72561627	13.23



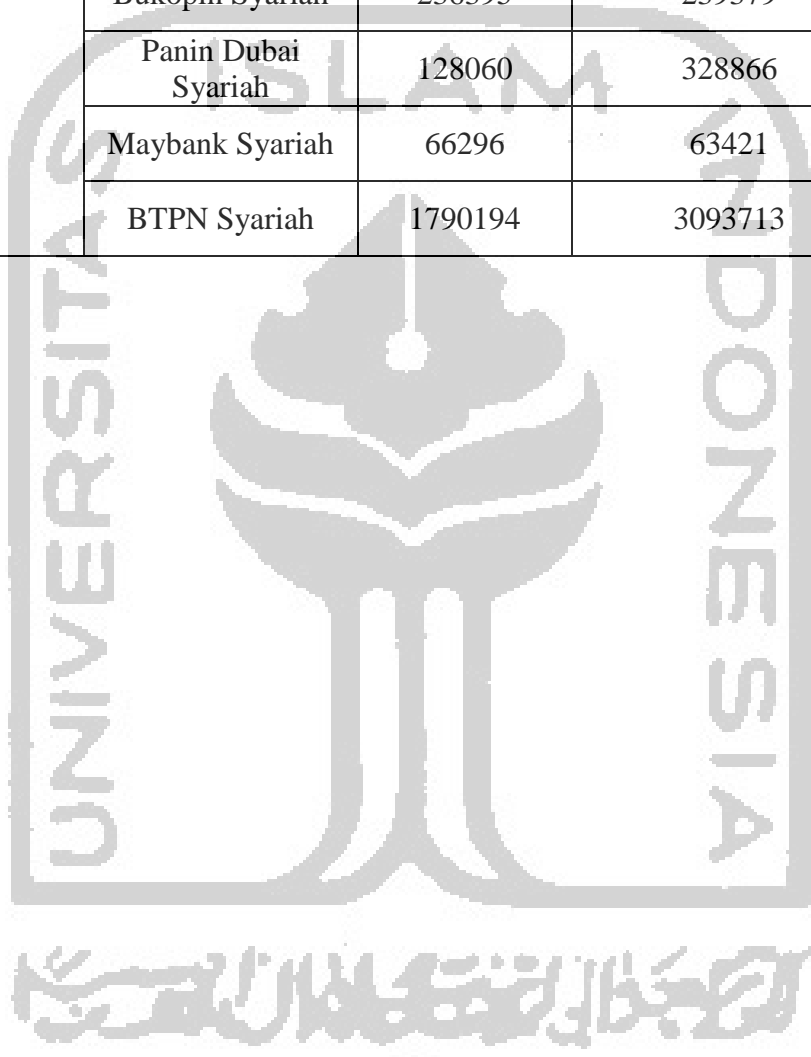
Lampiran 8

Hasil perhitungan Biaya Operasional dan Pendapatan Operasional (BOPO) bank syariah (dalam jutaan rupiah)

N o	Tahu n	Bank	Bi. Operasional	Pendapatan Operasional	BOPO
	2014	BNI syariah	1212728	1435051	84. 51
		BRI syariah	1135345	1145232	99. 14
		Syariah Mandiri	4074406	4037979	100 .90
		BCA syariah	84308	101926	82. 71
		Mega syariah	947116	968231	97. 82
		Bukopin Syariah	155037	171278	90. 52
		Panin Dubai Syariah	128060	328866	38. 94
		Maybank Syariah	58124	146623	39. 64
		BTPN Syariah	751622	876183	85. 78
	2015	BNI syariah	1414389	1701988	83. 10
		BRI syariah	1368791	1527770	89. 59
		Syariah Mandiri	4090735	4460650	91. 71
		BCA syariah	140723	172536	81. 56
		Mega syariah	1148056	1154816	99. 41
		Bukopin Syariah	178099	222805	79. 93
		Panin Dubai Syariah	193672	444279	43. 59
	Maybank Syariah	60958	138877	43. 89	
	BTPN Syariah	1070219	1320303	81.	

No	Tahun	Bank	Bi. Operasional	Pendapatan Operasional	BOPO
					06
	2016	BNI syariah	1630600	1998261	81.60
		BRI syariah	1487435	1726667	86.14
		Syariah Mandiri	4545261	4988215	91.12
		BCA syariah	169269	217724	77.74
		Mega syariah	781972	919747	85.02
		Bukopin Syariah	245095	298054	82.23
		Panin Dubai Syariah	232684	421384	55.22
		Maybank Syariah	64754	82889	78.12
		BTPN Syariah	1386238	1941067	71.42
	2017	BNI syariah	1915299	2338212	81.91
		BRI syariah	1632115	1771609	92.13
		Syariah Mandiri	5218590	5688796	91.73
		BCA syariah	179270	241902	74.11
		Mega syariah	477213	568256	83.98
		Bukopin Syariah	241467	247408	97.60
		Panin Dubai Syariah	193672	444279	43.59
	2018	Maybank Syariah	94413	93346	101.14
		BTPN Syariah	1658438	2566699	64.61
		BNI syariah	2151109	2719890	79.09
		BRI syariah	1819916	1977389	92.04
		Syariah Mandiri	5315944	6155934	86.35

No	Tahun	Bank	Bi. Operasional	Pendapatan Operasional	BOPO
		BCA syariah	186331	267504	69. 66
		Mega syariah	529669	560181	94. 55
		Bukopin Syariah	236395	239379	98. 75
		Panin Dubai Syariah	128060	328866	38. 94
		Maybank Syariah	66296	63421	104 .53
		BTPN Syariah	1790194	3093713	57. 87

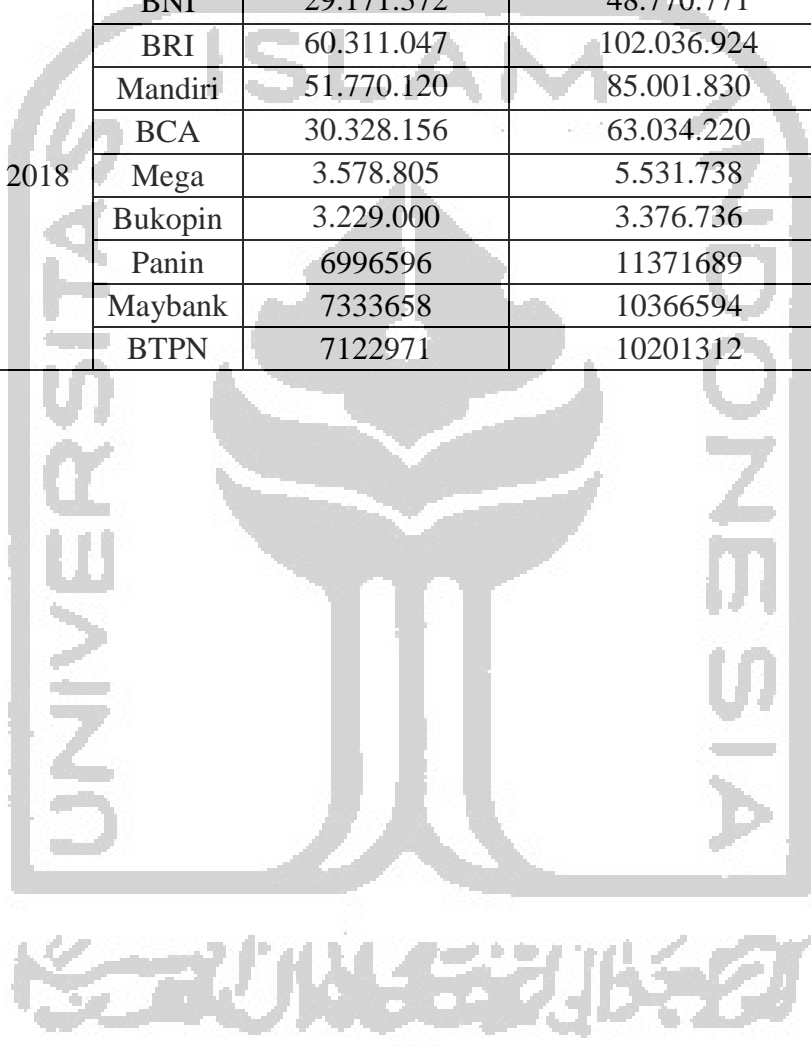


Lampiran 9

Hasil perhitungan Biaya Operasional dan Pendapatan Operasional (BOPO) bank konvensional (dalam jutaan rupiah)

No	Tahun	Bank	Biaya Operasional	Pendapatan Operasional	BOPO
1	2014	BNI	19.745.366	33.091.657	59.67
		BRI	32.379.673	60.741.550	53.31
		Mandiri	30.513.703	56.500.809	54.01
		BCA	20.545.897	41.050.670	50.05
		Mega	3.534.998	4.141.403	85.36
		Bukopin	2.474.466	3.418.205	72.39
		Panin	4727543	8085063	58.47
		Maybank	5.682.711	6.669.843	85.20
		BTPN	5223799	7780303	67.14
2	2015	BNI	23.846.157	35.258.239	67.63
		BRI	40.175.901	72.135.251	55.70
		Mandiri	40.815.378	66.878.851	61.03
		BCA	28.724.053	47.876.172	60.00
		Mega	4.058.732	5.237.649	77.49
		Bukopin	2.903.002	4.075.665	71.23
		Panin	5793718	8219214	70.49
		Maybank	6424665	7981394	80.50
		BTPN	5941739	8401446	70.72
3	2016	BNI	27.069.974	41.299.306	65.55
		BRI	45.079.295	84.853.513	53.13
		Mandiri	55.897.402	73.764.225	75.78
		BCA	32.501.494	53.779.420	60.43
		Mega	3.750.872	5.221.435	71.84
		Bukopin	3.577.081	4.966.657	72.02
		Panin	6531085	9738248	67.07
		Maybank	6126213	8711396	70.32
		BTPN	6854205	9463921	72.42
4	2017	BNI	27.522.727	44.745.390	61.51
		BRI	55.867.954	92.674.795	60.28
		Mandiri	50.894.085	77.283.843	65.85
		BCA	27.882.940	56.981.683	48.93

No	Tahun	Bank	Biaya Operasional	Pendapatan Operasional	BOPO
		Mega	4.083.667	5.687.752	71.80
		Bukopin	3.784.385	3.900.721	97.02
		Panin	7298574	10197345	71.57
		Maybank	7927268	10431489	75.99
		BTPN	8012721	9991147	80.20
5	2018	BNI	29.171.372	48.770.771	59.81
		BRI	60.311.047	102.036.924	59.11
		Mandiri	51.770.120	85.001.830	60.90
		BCA	30.328.156	63.034.220	48.11
		Mega	3.578.805	5.531.738	64.70
		Bukopin	3.229.000	3.376.736	95.62
		Panin	6996596	11371689	61.53
		Maybank	7333658	10366594	70.74
		BTPN	7122971	10201312	69.82



Lampiran 10

Hasil perhitungan CAR (*Capital Adequacy Ratio*) bank syariah (dalam jutaan rupiah)

No	Tahun	Bank	Total Modal	ATMR	CAR
	2014	BNI syariah	2004350	10876820	18.4 3
		BRI syariah	1767087	13710805	12.8 9
		Syariah Mandiri	5328329	37746024	14.1 2
		BCA syariah	637854	2157000	29.5 7
		Mega syariah	812682	4219493	19.2 6
		Bukopin Syariah	567816	3835920	14.8 0
		Panin Dubai Syariah	1077569	41944517	2.57
		Maybank Syariah	1031988	1975475	52.2 4
		BTPN Syariah	878783	2594143	33.8 8
		2015	BNI syariah	2254181	14559030
	BRI syariah		2343249	16814444	13.9 4
	Syariah Mandiri		6187390	48146553	12.8 5
	BCA syariah		1070282	3117816	34.3 3
	Mega syariah		882992	4716091	18.7 2
	Bukopin Syariah		690593	4233939	16.3 1
	Panin Dubai Syariah		1176549	5796714	20.3 0
	Maybank Syariah	669584	1743708	38.4 0	
	BTPN Syariah	1064003	5338868	19.9 3	

No	Tahun	Bank	Total Modal	ATMR	CAR
	2016	BNI syariah	2486598	16666004	14.9 2
		BRI syariah	3467399	16807175	20.6 3
		Syariah Mandiri	6942002	49555918	14.0 1
		BCA syariah	1127355	3064954	36.7 8
		Mega syariah	1057436	4494745	23.5 3
		Bukopin Syariah	838696	4933796	17.0 0
		Panin Dubai Syariah	1174757	6463807	18.1 7
		Maybank Syariah	510620	927388	55.0 6
		BTPN Syariah	1521148	6390259	23.8 0
		2017	BNI syariah	3814099	18939858
	BRI syariah		3611233	17800175	20.2 9
	Syariah Mandiri		7844125	49350185	15.8 9
	BCA syariah		1179154	4012353	29.3 9
	Mega syariah		1179097	5312951	22.1 9
	Bukopin Syariah		946389	4928467	19.2 0
	Panin Dubai Syariah		691287	6005075	11.5 1
	Maybank Syariah		586735	773750	75.8 3
	BTPN Syariah		2152553	7445398	28.9 1
	2018	BNI syariah	4287816	22207060	19.3 1
		BRI syariah	5922283	19928066	29.7 2
		Syariah Mandiri	8566771	52670993	16.2 6
		BCA syariah	1285879	5308708	24.2 2

No	Tahun	Bank	Total Modal	ATMR	CAR
		Mega syariah	1174083	5716893	20.5 4
		Bukopin Syariah	946186	4899010	19.3 1
		Panin Dubai Syariah	1541191	6656540	23.1 5
		Maybank Syariah	529177	324648	163. 07
		BTPN Syariah	3876872	9473822	40.9 2



Lampiran 11

Hasil perhitungan CAR (*Capital Adequacy Ratio*) bank konvensional (dalam jutaan rupiah)

No	Tahun	Bank	Total modal	ATMR	CAR
1	2014	BNI	50.352.050	310.485.402	16.22
		BRI	85.706.557	468.182.076	18.31
		Mandiri	83.338.575	505.877.789	16.47
		BCA	70.961.697	411.665.877	17.24
		Mega	6.310.948	41.449.630	15.23
		Bukopin	8.383.416	55.906.367	15.00
		Panin	24719660	142880591	17.30
		Maybank	18.189.504	115.381.206	15.76
		BTPN	10857362	46791362	23.20
2	2015	BNI	73.798.800	378.564.646	19.49
		BRI	110.580.617	537.074.938	20.59
		Mandiri	107.388.146	577.345.989	18.60
		BCA	91.926.871	483.083.499	19.03
		Mega	10.279.296	44.993.522	22.85
		Bukopin	8.384.416	55.906.367	15.00
		Panin	31465905	156312862	20.13
		Maybank	18036571	118914453	15.17
		BTPN	13206999	55500147	23.80
3	2016	BNI	84.278.075	435.353.579	19.36
		BRI	142.910.432	623.857.728	22.91
		Mandiri	137.432.214	643.379.490	21.36
		BCA	115.019.063	517.789.779	22.21
		Mega	10.883.111	41.517.371	26.21
		Bukopin	9.818.034	58.711.631	16.72
		Panin	33881411	165358012	20.49
		Maybank	21784193	129880505	16.77
		BTPN	15153392	60540301	25.03
4	2017	BNI	95.306.890	514.476.829	18.53
		BRI	161.751.939	704.515.985	22.96
		Mandiri	153.178.315	707.791.497	21.64
		BCA	134.607.761	570.459.157	23.60

No	Tahun	Bank	Total modal	ATMR	CAR
		Mega	12.072.553	50.078.818	24.11
		Bukopin	7.796.744	67.154.284	11.61
		Panin	36356016	166147165	21.88
		Maybank	22615397	128976256	17.53
		BTPN	15706725	63755973	24.64
5	2018	BNI	104.254.095	563.439.969	18.50
		BRI	173.618.421	818.608.240	21.21
		Mandiri	167.557.982	799.235.097	20.96
		BCA	156.051.518	651.531.540	23.95
		Mega	12.619.668	55.385.687	22.79
		Bukopin	8.724.112	57.553.730	15.16
		Panin	41488579	177856566	23.33
		Maybank	26065274	136887884	19.04
		BTPN	17106367	67716744	25.26



Lampiran 12

Hasil perhitungan ROA (*Return On Assets*) bank Syariah

Tahun	Bank	Laba Sebelum Pajak	Total Aset	ROA (%)
2014	BNI syariah	220133	19492112	1.13
	BRI syariah	15385	20343249	0.08
	Syariah Mandiri	-22862984	66955670	-34.15
	BCA syariah	17497	2994449	0.58
	Mega syariah	16727	7044587	0.24
	Bukopin Syariah	12552	5160516	0.24
	Panin Dubai Syariah	95731515	6207678452	1.54
	Maybank Syariah	76637	2449723	3.13
	BTPN Syariah	124433	3780498	3.29
2015	BNI syariah	307768	23017667	1.34
	BRI syariah	169069	24230247	0.70
	Syariah Mandiri	374126	703369708	0.05
	BCA syariah	31892	4349580	0.73
	Mega syariah	147247	5559819	2.65
	Bukopin Syariah	40665	5827153	0.70
	Panin Dubai Syariah	77305298	7134234975	1.08
	Maybank Syariah	-391125	1743439	-22.43
	BTPN Syariah	250444	5196199	4.82
2016	BNI syariah	373197	28314175	1.32
	BRI syariah	23869	27687188	0.09
	Syariah Mandiri	434704	78831722	0.55
	BCA syariah	49241	4995606	0.99
	Mega syariah	96432	6135241	1.57
	Bukopin Syariah	47833	7019598	0.68
	Panin Dubai Syariah	28462795	8757963603	0.32
	Maybank Syariah	-144547	1344720	-10.75
	BTPN Syariah	555743	7323347	7.59
2017	BNI syariah	408747	34822442	1.17
	BRI syariah	150957	31543384	0.48
	Syariah Mandiri	374126	70369708	0.53

Tahun	Bank	Laba Sebelum Pajak	Total Aset	ROA (%)
	BCA syariah	62192	5961174	1.04
	Mega syariah	98904	7034299	1.41
	Bukopin Syariah	1332	7166257	0.02
	Panin Dubai Syariah	-974802712	8629275047	-11.30
	Maybank Syariah	71493	1275648	5.60
	BTPN Syariah	908698	9156522	9.92
2018	BNI syariah	550238	41048545	1.34
	BRI syariah	151514	37915084	0.40
	Syariah Mandiri	815733	98341116	0.83
	BCA syariah	72393	7064008	1.02
	Mega syariah	62269	7336342	0.85
	Bukopin Syariah	1525	6328446	0.02
	Panin Dubai Syariah	21412387	8771057795	0.24
	Maybank Syariah	-64218	661912	-9.70
BTPN Syariah	1299019	12039275	10.79	



Lampiran 13

Hasil perhitungan ROA (*Return On Assets*) bank Konvensional (dalam jutaan rupiah)

No	Tahun	Bank	Laba Sebelum Pajak	Total Aset	ROA (%)
1	2014	BNI	13.524.310	416.573.708	3.25
		BRI	30.859.073	801.955.021	3.85
		Mandiri	26.008.015	855.039.673	3.04
		BCA	20.741.121	552.423.892	3.75
		Mega	697.981	66.647.891	1.05
		Bukopin	971.121	79.051.268	1.23
		Panin	3677000	172639000	2.13
		Maybank	972918	143365211	0.68
2	2015	BTPN	2543990	75059223	3.39
		BNI	11.278.165	508.595.288	2.22
		BRI	32.494.018	878.426.312	3.70
		Mandiri	26.369.430	910.063.409	2.90
		BCA	22.657.114	594.372.770	3.81
		Mega	1.238.769	68.225.170	1.82
		Bukopin	1.178.728	94.366.502	1.25
		Panin	2458000	183121000	1.34
3	2016	Maybank	1545023	157619013	0.98
		BTPN	2432611	81039663	3.00
		BNI	14.302.905	603.031.880	2.37
		BRI	33.973.770	1.003.644.426	3.39
		Mandiri	18.572.965	1.038.706.009	1.79
		BCA	25.839.200	676.738.753	3.82
		Mega	1.545.423	70.531.682	2.19
		Bukopin	1.357.170	105.406.002	1.29
4	2017	Panin	3306000	199175000	1.66
		Maybank	2613783	166678902	1.57
		BTPN	2604519	91371387	2.85
4	2017	BNI	17.165.387	709.330.084	2.42
		BRI	37.022.157	1.126.248.442	3.29
		Mandiri	27.156.863	1.124.700.847	2.41

No	Tahun	Bank	Laba Sebelum Pajak	Total Aset	ROA (%)
5	2018	BCA	29.158.743	750.319.671	3.89
		Mega	1.649.159	82.297.010	2.00
		Bukopin	121.196	106.442.999	0.11
		Panin	2963000	213542000	1.39
		Maybank	2519690	173253491	1.45
		BTPN	1936845	95489850	2.03
		BNI	19.820.715	808.572.011	2.45
		BRI	41.753.694	1.296.898.292	3.22
		Mandiri	33.943.369	1.202.252.094	2.82
		BCA	32.706.064	824.787.944	3.97
		Mega	2.002.021	83.761.946	2.39
		Bukopin	216.335	95.643.923	0.23
		Panin	4573000	207204000	2.21
		Maybank	3035577	177532858	1.71
BTPN	3049248	101919301	2.99		

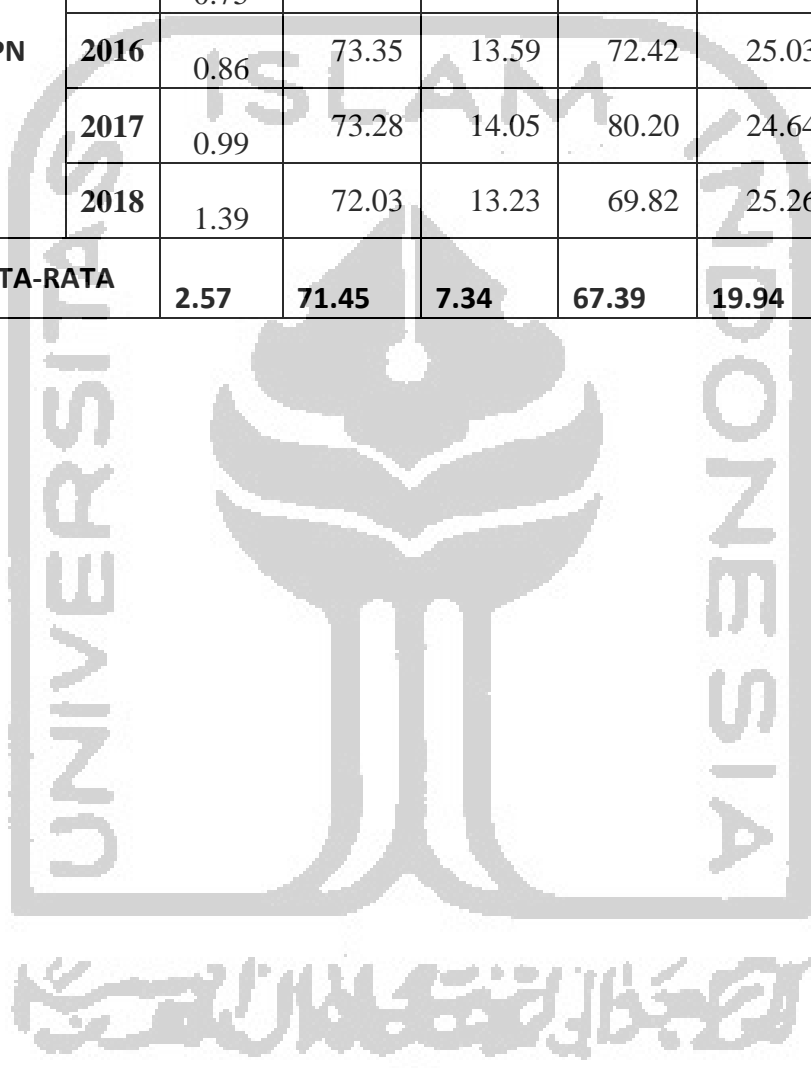
Lampiran 14

Hasil perhitungan rasio kinerja keuangan bank konvensional (dalam jutaan rupiah)

Bank	Tahun	NPL	LDR	NIM	BOPO	CAR	ROA
BNI	2014	2.01	83.45	6.92	59.67	16.22	3.25
	2015	2.67	83.28	6.37	67.63	19.49	2.22
	2016	3.09	85.25	6.44	65.55	19.36	2.37
	2017	2.29	85.63	5.80	61.51	18.53	2.42
	2018	1.96	87.51	5.54	59.81	18.50	2.45
BRI	2014	1.69	67.94	8.57	53.31	18.31	3.85
	2015	2.02	71.16	9.43	55.70	20.59	3.70
	2016	2.04	71.21	9.32	53.13	22.91	3.39
	2017	2.11	70.82	10.03	60.28	22.96	3.29
	2018	2.16	72.01	8.54	59.11	21.21	3.22
Mandiri	2014	1.60	78.38	4.09	54.01	16.47	3.04
	2015	2.62	77.71	6.23	61.03	18.60	2.90
	2016	4.03	75.09	6.30	75.78	21.36	1.79
	2017	2.32	76.73	5.84	65.85	21.64	2.41
	2018	2.18	82.62	5.83	60.90	20.96	2.82
BCA	2014	0.61	64.21	9.13	50.05	17.24	3.75
	2015	0.74	66.70	8.27	60.00	19.03	3.81
	2016	1.36	62.62	9.19	60.43	22.21	3.82

Bank	Tahun	NPL	LDR	NIM	BOPO	CAR	ROA
	2017	1.54	63.04	8.91	48.93	23.60	3.89
	2018	1.46	66.36	8.19	48.11	23.95	3.97
Mega	2014	2.09	55.42	6.42	85.36	15.23	1.05
	2015	2.81	30.01	8.03	77.49	22.85	1.82
	2016	3.43	25.67	10.17	71.84	26.21	2.19
	2017	2.01	46.13	8.10	71.80	24.11	2.00
	2018	1.60	54.65	7.78	64.70	22.79	2.39
Bukopin	2014	2.77	74.46	3.44	72.39	15.00	1.23
	2015	2.84	77.10	3.48	71.23	15.00	1.25
	2016	3.72	75.93	3.95	72.02	16.72	1.29
	2017	8.47	74.93	3.69	97.02	11.61	0.11
	2018	6.58	75.62	3.50	95.62	15.16	0.23
Panin	2014	0.20	72.65	5.31	58.47	17.30	2.13
	2015	2.90	71.53	5.68	70.49	20.13	1.34
	2016	4.95	70.03	6.11	67.07	20.49	1.66
	2017	5.45	69.32	6.41	71.57	21.88	1.39
	2018	6.00	76.75	6.29	61.53	23.33	2.21
Maybank	2014	2.18	82.17	4.78	85.20	15.76	0.68
	2015	3.66	77.69	4.66	80.50	15.17	0.98
	2016	3.45	78.01	5.11	70.32	16.77	1.57
	2017	2.86	77.99	6.55	75.99	17.53	1.45
	2018		83.61	5.64	70.74	19.04	1.71

Bank	Tahun	NPL	LDR	NIM	BOPO	CAR	ROA
		2.53					
BTPN	2014	0.74	78.14	12.53	67.14	23.20	3.39
	2015	0.75	76.87	12.60	70.72	23.80	3.00
	2016	0.86	73.35	13.59	72.42	25.03	2.85
	2017	0.99	73.28	14.05	80.20	24.64	2.03
	2018	1.39	72.03	13.23	69.82	25.26	2.99
RATA-RATA		2.57	71.45	7.34	67.39	19.94	2.34



Lampiran 15

Hasil perhitungan rasio kinerja keuangan Bank Syariah (dalam jutaan rupiah)

Bank	Tahun	NPL	LDR	NIM	BOPO	CAR	ROA
BNI SYR	2014	2.46	53.94	29.22	84.51	18.43	1.13
	2015	4.81	78.68	22.51	89.59	13.94	0.70
	2016	1.47	63.79	23.16	81.60	14.92	1.32
	2017	1.92	55.72	20.76	81.91	20.14	1.17
	2018	1.35	63.19	16.48	79.09	19.31	1.34
BRI SYR	2014	4.96	75.38	18.83	99.14	12.89	0.08
	2015	3.46	68.30	27.53	83.10	15.48	1.34
	2016	4.04	75.84	14.06	86.14	20.63	0.09
	2017	26.37	15.71	18.34	92.13	20.29	0.48
	2018	0.75	60.02	19.69	92.04	29.72	0.40
SYR Mandiri	2014	12.44	93.62	23.59	100.90	14.12	- 34.15
	2015	13.24	98.28	16.61	91.71	12.85	0.05
	2016	10.54	103.69	17.64	91.12	14.01	0.55
	2017	7.70	110.67	15.16	91.73	15.89	0.53
	2018	5.64	120.17	11.91	86.35	16.26	0.83
BCA SYR	2014	0.05	108.87	5.15	82.71	29.57	0.58

Bank	Tahun	NPL	LDR	NIM	BOPO	CAR	ROA
	2015	2.58	95.93	6.12	81.56	34.33	0.73
	2016	0.31	111.93	7.22	77.74	36.78	0.99
	2017	0.77	114.68	6.49	74.11	29.39	1.04
	2018	9.14	138.52	5.39	69.66	24.22	1.02
Mega SYR	2014	10.27	0.50	100.77	97.82	19.26	0.24
	2015	0.95	0.93	99.22	99.41	18.72	2.65
	2016	26.19	287.28	8.21	85.02	23.53	1.57
	2017	34.22	258.58	6.84	83.98	22.19	1.41
	2018	28.38	296.64	5.84	94.55	20.54	0.85
Bukopin SYR	2014	4.99	123.77	4.87	90.52	14.80	0.24
	2015	7.65	156.83	4.82	79.93	16.31	0.70
	2016	7.17	132.02	4.55	82.23	17.00	0.68
	2017	11.11	124.14	3.30	97.60	19.20	0.02
	2018	8.65	137.17	5.49	98.75	19.31	0.02
Panin SYR	2014	0.71	217.97	5.34	38.94	2.57	1.54
	2015	6.70	265.87	6.42	43.59	20.30	1.08
	2016	15.92	246.68	5.31	55.22	18.17	0.32
	2017	29.17	655.97	6.17	43.59	11.51	- 11.30
	2018	24.08	233.67	5.11	38.94	23.15	0.24
Maybank SYR	2014	0.00	16.76	14.71	39.64	52.24	3.13

Bank	Tahun	NPL	LDR	NIM	BOPO	CAR	ROA
	2015	58.99	28.33	17.52	43.89	38.40	- 22.43
	2016	3.18	170.39	33.87	64.61	28.91	9.92
	2017	0.00	12.24	17.92	101.14	75.83	5.60
	2018	0.00	0.00	10.61	104.53	163.07	-9.70
BTPN SYR	2014	1.80	176.16	25.96	85.78	33.88	3.29
	2015	2.27	191.36	30.00	81.06	19.93	4.82
	2016	3.01	193.25	29.42	71.42	23.80	7.59
	2017	3.18	170.39	33.87	64.61	28.91	9.92
	2018	2.98	129.57	27.35	57.87	40.92	10.79
RATA_RATA		9.01	131.85	18.65	79.14	26.35	0.08