

LAMPIRAN



Lampiran 1

CAMEL Bank Konvensional

no	Bank	CAR				NPL				NPM				ROA				ROE				LDR			
		2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
1	Bank BRI Tbk.	14.96	16.95	16.99	18.31	0.51	0.34	0.31	0.36	28.42	32.22	31.49	28.73	4.93	5.15	5.03	4.79	42.49	38.66	34.11	31.22	76.2	79.85	88.54	81.68
2	Bank BNI Tbk.	17.60	16.67	15.09	16.22	0.51	0.75	0.55	0.39	27.92	29.48	31.78	32.72	3.9	2.92	3.36	3.49	20.8	19.99	22.49	23.64	70.4	77.52	85.3	87.81
3	Bank BCA Tbk.	12.70	14.2	15.7	16.9	0.50	0.4	0.4	0.6	45	42.45	41.53	40.16	3.8	3.6	3.8	3.9	33.5	30.4	28.2	25.9	61.7	68.6	75.4	76.8
4	Bank Mandiri Tbk.	15.34	15.48	14.93	16.6	0.45	0.37	0.37	0.44	30.69	34.71	34.19	33.94	3.37	3.55	3.66	3.57	25.57	27.23	27.31	25.81	71.65	77.66	82.93	82.02

CAMEL Bank Syariah

no	Bank	CAR				NPF				NPM				ROA				ROE				FDR			
		2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
1	Bank BRI Syariah Tbk.	14.74	11.35	14.49	12.89	2.12	1.84	3.26	3.65	10.85	9.49	10.25	7.39	0.2	1.19	1.15	0.08	1.19	10.41	10.2	0.44	90.55	103.7	102.7	93.9
2	Bank BNI Syariah Tbk.	20.75	19.29	16.54	18.76	2.42	1.42	1.13	1.04	10.12	12.52	9.72	10.63	1.29	1.48	1.37	1.27	6.63	10.18	11.73	13.98	78.6	84.99	97.86	92.58
3	Bank BCA Syariah Tbk.	45.90	31.5	22.4	29.6	0.20	0.1	0.1	0.1	11.13	11.34	14.65	12.21	0.9	0.8	1	0.8	2.3	2.8	4.3	2.9	78.8	79.9	83.5	91.2
4	Bank Mandiri Syariah Tbk.	14.57	13.82	14.1	14.76	0.95	1.14	2.29	4.29	11.33	13.82	9.8	1.2	1.95	2.25	1.53	0.17	24.24	25.05	15.34	1.49	2.42	2.82	4.32	6.84

Lampiran 2

Mean CAMEL Bank Konvensional 2011-2014

no	bank	Car	npl	npm	roa	roe	ldr
1	Bank BRI Tbk.	16.80	0.38	30.215	4.98	36.62	81.57
2	Bank BNI Tbk.	16.40	0.55	30.475	3.42	21.73	80.26
3	Bank BCA Tbk.	14.88	0.48	42.285	3.78	29.5	70.63
4	Bank Mandiri Tbk.	15.59	0.41	33.3825	3.54	26.48	78.57

Mean CAMEL Bank Syariah 2011-2014

no	bank	car	npf	npm	roa	roe	fdr
1	Bank BRI Syariah Tbk.	13.37	2.72	9.50	0.66	5.56	97.71
2	Bank BNI Syariah Tbk.	18.84	1.50	10.75	1.35	10.63	88.51
3	Bank BCA Syariah Tbk.	32.35	0.13	12.33	0.88	3.075	83.35
4	Bank Mandiri Syariah Tbk.	14.31	2.17	9.04	1.48	16.53	4.10

Lampiran 3

Kinerja Keuangan Bank Konvensional dan Syariah

Rasio (%)	Bank Konvensional				Bank Syariah			
	2011	2012	2013	2014	2011	2012	2013	2014
CAR	15.15	15.83	15.68	17.01	23.99	18.99	16.88	19.00
NPL/ NPF	0.49	0.47	0.41	0.45	1.42	1.13	1.70	2.27
NPM	33.01	34.72	34.75	33.89	10.86	11.79	11.11	7.86
ROA	4.00	3.81	3.96	3.94	1.09	1.43	1.26	0.58
ROE	30.59	29.07	28.03	26.64	8.59	12.11	10.39	4.70
LDR/ FDR	69.99	75.91	83.04	82.08	62.59	67.85	72.10	71.13

