



Lampiran 1**DAFTAR RIWAYAT HIDUP****Identitas Diri**

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Pengalaman Kerja

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Demikian biodata ini dibuat dengan sebenarnya.

Jember, 20 Maret 2019

Yesika Putri Dewi

Lampiran 2

Penelitian Terdahulu

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ANALISIS PENGGUNAAN METODE RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNING, AND CAPITAL (RGEC) DALAM MENGUKUR KESEHATAN BANK PADA BANK UMUM SYARIAH DI INDONESIA PERIODE 2012-2014

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Abstract

This research aims to analyze the usage of Risk Profile, Good Corporate Governance, Earning and Capital (RGEC) method to measure bank health on Islamic Banks in Indonesia between 2012-2014.

This research used RGEC method which is an innovation from Capital, Asset, Management, Earning, Liquidity and Sensitivity to Market Risk (CAMELS) method to analyze and measure bank health by using composite rank calculation on financial report. Total Islamic banks in this research are 11 banks, which are Bank Syariah

**ANALISIS PENGGUNAAN METODE RGEC
(RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNING, CAPITAL)
UNTUK MENGETAHUI TINGKAT KESEHATAN BANK
(Studi Pada Bank Umum Yang Terdaftar Di BEI Periode 2012-2014)**

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ABSTRACT

The result of this study indicate that the calculation of Non-Performing Loan (NPL) in 2012-2014, commonly bank can be categorized in a good condition or healthy. 14 banks in very good conditions, 8 banks in a good condition, and 3 banks in fairly good condition. Based on the Loan to Deposit Ratio (LDR) in 2012-2014, most of the bank is in good enough condition. 13 banks have fairly well condition, 7 banks is in good condition, 4 banks is very good, 1 bank is not good enough, and the other bank not good. Results GCG in years 2012-2014 showed that the most banks got 2 rating or healthy. Based on Return on Assets (ROA) in 2012 to 2014, it can be concluded that generally bank is in excellent condition with 14 banks with predicate is very good and there are two banks have the bad condition. By Net Interest Margin (NIM) the bank from 2012 to 2014 in general is in very good condition or acquire majority of rank 1. Results Capital Adequacy Ratio (CAR) in 2012 to 2014 showed that 23 banks received excellent predicate.

Keywords : Bank Health Level, RGEC Methods (Risk Profile, Good Corporate Governance, Earning, dan Capital)

ANALISIS TINGKAT KESEHATAN BANK DENGAN MENGGUNAKAN METODE RGEC (RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNING, CAPITAL) (Studi Pada PT Bank Mandiri (Persero) Tbk. yang Terdaftar di BEI Tahun 2010-2014)

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ABSTRACT

Health level of bank in the healthy condition will provide substantial benefits for bank's to gain customer confidence in a bank institution. The purpose of this study is to knowing assessment health level of PT Bank Mandiri (persero) Tbk. in 2010-2014 when measured using RGEC method (Risk Profile, Good Corporate Governance, Earning, Capital). The result showed that health level of PT. Bank Mandiri (persero) Tbk in 2010-2014 as measured by using RGEC method is a bank on very health condition. At Risk Profile factors assessed by

**PENERAPAN PENDEKATAN RGEC
(RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNING DAN CAPITAL)
DALAM MENGANALISIS KINERJA BANK UNTUK MENGETAHUI TINGKAT
KESEHATAN BANK
(Studi kasus PT. Bank Tabungan Negara (Persero) Tbk. Periode 2013-2015)**

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ABSTRACT

The good performance of bank is required to maintain public confidence so the health bank level is maintained. This research's purpose is to knowing and analyzing the health level and the performance of PT. Bank Tabungan Negara (Persero) Tbk. using the approach of RGEC (Risk Profile, Good Corporate Governance, Earnings; and Capital) period of 2013-2015. The method used in this research is descriptive method with quantitative approach. The result of this research are assessment of performance and health level: on Risk Profile's factors as measured by the ratio of NPL and the ratio of IRR overall can be categorized as good, but in ratio of LDR was not good because it has a very high LDR. Assessment of performance and health level: on Good Corporate Governance (GCG)'s factors overall can be categorized as good. Assessment of performance and health level: on Earning's factors that was measured using ROA ratio can be categorized as good, despite a downgrade in 2014. The ratio of NIM can be categorized as excellent. Assessment of performance and health level: on Capital's factor that are measured using the CAR can be categorized as excellent.

Keywords: *Performance Bank, Bank Health Level, Risk Profile, Good Corporate Governance, Earning, and Capital (RGEC) Method*

Lampiran 3

Perhitungan Bank Umum Syariah Menggunakan Metode RGEC tahun 2016

Nama Bank	RASIO DAN BOBOT PENILAIAN						NILAI KOMPOSIT	KRITERIA
	NPF	FDR	GCG	ROA	NIM	CAR		
PT. Bank Aceh Syariah	SS	S	CS	SS	SS	SS	27/30*100 = 90	Sangat sehat
	5	4	3	5	5	5		
PT. Bank BCA Syariah	SS	CS	SS	CS	SS	SS	26/30*100 = 86,6	Sangat sehat
	5	3	5	3	5	5		
PT. Bank BNI Syariah	SS	S	S	S	SS	SS	27/30*100 = 90	Sangat sehat
	5	4	4	4	5	5		
PT. Bank BRI Syariah	S	SS	S	CS	SS	SS	26/30*100 = 86,7	Sangat sehat
	4	5	4	3	5	5		
PT. Bank Syariah Bukopin	S	CS	S	TS	SS	SS	22/30*100 = 73,43	Sehat
	4	3	4	1	5	5		
PT. Bank Jabar Banten Syariah	CS	CS	CS	TS	SS	SS	20/30*100 = 66,7	Cukup sehat
	3	3	3	1	5	5		
PT. Bank Maybank Syariah Indonesia	S	TS	CS	TS	SS	SS	19/30*100 = 63,3	Cukup sehat
	4	1	3	1	5	5		
PT. Bank Muamalat Indonesia	SS	CS	S	KS	SS	SS	24/30*100 = 80	Sehat
	5	3	4	2	5	5		
PT. Bank Mega Syariah	S	CS	S	SS	SS	SS	26/30*100 = 86,7	Sangat sehat
	4	3	4	5	5	5		
PT. Bank Panin Syariah	SS	CS	S	KS	S	SS	23/30*100 = 76,7	Sehat
	5	3	4	2	4	5		
PT. Bank Syariah Mandiri	S	S	SS	CS	SS	SS	26/30*100 = 86,7	Sangat sehat
	4	4	5	3	5	5		
PT. Bank Tabungan Pensiunan Nasional Syariah	SS	CS	S	SS	SS	SS	27/30*100 = 90	Sangat sehat
	5	3	4	5	5	5		
PT. Bank Victoria Syariah	S	KS	S	TS	SS	SS	21/30*100 = 70	Cukup sehat
	4	2	4	1	5	5		

Perhitungan Bank Umum Syariah Menggunakan Metode RGEC tahun 2017

Nama Bank	RASIO DAN BOBOT PENILAIAN						NILAI KOMPOSIT	KRITERIA
	NPF	FDR	GCG	ROA	NIM	CAR		
PT. Bank Aceh Syariah	SS	SS	CS	SS	SS	SS	28/30*100 = 93,3	Sangat sehat
	5	5	3	5	5	5		

PT. Bank BCA Syariah	SS	CS	S	S	SS	SS	26/30*100 =86,6	Sangat sehat
	5	3	4	4	5	5		
PT. Bank BNI Syariah	SS	S	S	S	SS	SS	27/30*100 = 90	Sangat sehat
	5	4	4	4	5	5		
PT. Bank BRI Syariah	S	S	S	CS	SS	SS	25/30*100 = 83,3	Sehat
	4	4	4	3	5	5		
PT. Bank Syariah Bukopin	S	S	S	KS	S	SS	23/30*100 = 76,7	Sehat
	4	4	4	2	4	5		
PT. Bank Jabar Banten Syariah	CS	CS	CS	TS	SS	SS	20/30*100 =66,7	Cukup sehat
	3	3	3	1	5	5		
PT. Bank Maybank Syariah Indonesia	SS	CS	S	SS	SS	SS	27/30*100= 90	Sangat sehat
	5	3	4	5	5	5		
PT. Bank Muamalat Indonesia	S	S	CS	KS	S	SS	22/30*100 =73,3	Sehat
	4	4	3	2	4	5		
PT. Bank Mega Syariah	S	CS	S	SS	SS	SS	26/30*100 = 86,7	Sangat sehat
	4	3	4	5	5	5		
PT. Bank Panin Syariah	S	CS	S	SS	SS	SS	19/30*100 = 63,3	Cukup sehat
	4	3	4	5	5	5		
PT. Bank Syariah Mandiri	S	S	SS	CS	SS	SS	26/30*100 = 86,7	Sangat sehat
	4	4	5	3	5	5		
PT. Bank Tabungan Pensiunan Nasional Syariah	SS	CS	S	SS	SS	SS	27/30*100 = 90	Sangat sehat
	5	3	4	5	5	5		
PT. Bank Victoria Syariah	S	S	S	KS	SS	SS	24/30*100= 80%	Sehat
	4	4	4	2	5	5		

Perhitungan Bank Umum Syariah Menggunakan Metode RGEC tahun 2018

Nama Bank	RASIO DAN BOBOT PENILAIAN						NILAI KOMPOSIT	KRITERIA
	NPF	FDR	GCG	ROA	NIM	CAR		
PT. Bank Aceh Syariah	SS	SS	S	SS	SS	SS	29/30*100= 96,7	Sangat sehat
	5	5	4	5	5	5		
PT. Bank BCA Syariah	SS	CS	SS	SS	SS	SS	28/30*100= 93,3	Sangat sehat
	5	3	5	5	5	5		
PT. Bank BNI Syariah	SS	S	S	S	SS	SS	27/30*100= 90	Sangat sehat
	5	4	4	4	5	5		
PT. Bank BRI Syariah	S	S	S	CS	SS	SS	25/30*100= 83,3	Sehat
	4	4	4	3	5	5		
PT. Bank Syariah	S	CS	S	KS	S	SS	22/30*100= 73,3	Sehat

Bukopin	4	3	4	2	4	5	73,3	
PT. Bank Jabar Banten Syariah	S	CS	S	S	SS	CS	23/30*100=	Sehat
	4	3	4	4	5	3	76,7	
PT. Bank Maybank Syariah Indonesia	SS	TS	S	TS	SS	SS	21/30*100=	Cukup sehat
	5	1	4	1	5	5	70	
PT. Bank Muamalat Indonesia	S	S	S	KS	S	S	23/30*100=	Sehat
	4	4	4	2	4	4	76,7	
PT. Bank Mega Syariah	SS	CS	S	CS	SS	SS	25/30*100=	Sehat
	5	3	4	3	5	5	83,3	
PT. Bank Panin Syariah	S	S	S	CS	S	SS	24/30*100=	Sehat
	4	4	4	3	4	5	80	
PT. Bank Syariah Mandiri	SS	SS	SS	CS	SS	SS	28/30*100=	Sangat sehat
	5	5	5	3	5	5	93,3	
PT. Bank Tabungan Pensiunan Nasional Syariah	SS	CS	S	SS	SS	SS	27/30*100=	Sangat sehat
	5	3	4	5	5	5	90	
PT. Bank Victoria Syariah	S	S	SS	KS	S	SS	24/30*100=	Sehat
	4	4	5	2	4	5	80	

Selanjutnya dilakukan perbandingan atau komporasi antara masing- masing perusahaan untuk melihat kinerja bank, menggunakan kriteria dari metode RGEC.

Lampiran 4

Hasil Perbandingan Atau Komporasi Dengan Menggunakan Metode RGEC

Tahun	Nama Bank	Keterangan				
		Sangat sehat	Sehat	Cukup sehat	Kurang sehat	Tidak sehat
2016	PT. Bank Aceh Syariah	V				
	PT. Bank BCA Syariah	V				
	PT. Bank BNI Syariah	V				
	PT. Bank BRI Syariah		V			
	PT. Bank Syariah Bukopin		V			
	PT. Bank Jabar Banten Syariah			V		
	PT. Bank Maybank Syariah Indonesia			V		
	PT. Bank Muamalat Indonesia		V			
	PT. Bank Mega Syariah	V				
	PT. Bank Panin Syariah		V			
	PT. Bank Syariah Mandiri	V				
	PT. Bank Tabungan Pensiunan	V				

	Nasional Syariah					
	PT. Bank Victoria Syariah			V		
2017	PT. Bank Aceh Syariah	V				
	PT. Bank BCA Syariah	V				
	PT. Bank BNI Syariah	V				
	PT. Bank BRI Syariah		V			
	PT. Bank Syariah Bukopin		V			
	PT. Bank Jabar Banten Syariah			V		
	PT. Bank Maybank Syariah Indonesia	V				
	PT. Bank Muamalat Indonesia		V			
	PT. Bank Mega Syariah	V				
	PT. Bank Panin Syariah			V		
	PT. Bank Syariah Mandiri	V				
	PT. Bank Tabungan Pensiunan Nasional Syariah	V				
	PT. Bank Victoria Syariah		V			
2018	PT. Bank Aceh Syariah	V				
	PT. Bank BCA Syariah	V				
	PT. Bank BNI Syariah	V				
	PT. Bank BRI Syariah		V			
	PT. Bank Syariah Bukopin		V			
	PT. Bank Jabar Banten Syariah		V			
	PT. Bank Maybank Syariah Indonesia			V		
	PT. Bank Muamalat Indonesia		V			
	PT. Bank Mega Syariah		V			
	PT. Bank Panin Syariah		V			
	PT. Bank Syariah Mandiri	V				
	PT. Bank Tabungan Pensiunan Nasional Syariah	V				
	PT. Bank Victoria Syariah		V			

Lampiran 5 Laporan Keuangan Tahunan 13 Bank Umuj Syariah

1. Bank PT BCA Syariah

URUTAN	2017	2016	2015	2014	2013
Neraca (dalam miliar Rupiah)					
Total Aset	5.961,2	4.995,6	4.349,6	2.994,6	2.041,4
Total Aset Produktif	5.656,5	4.744,8	4.151,6	2.851,5	1.933,0
Penempatan pada Bank Indonesia	945,4	811,5	956,5	699,9	334,1
Seri-seri Berharga	613,6	335,1	58,0	56,5	107,1
Pembinaan	4.101,1	3.462,8	3.975,5	2.137,2	1.471,6
Total Liabilitas	4.825,1	3.896,5	3.297,0	2.348,4	1.772,9
Dana Pihak Ketiga	4.736,4	3.847,3	3.255,2	2.338,7	1.701,0
Giro	504,6	221,4	167,9	161,7	144,4
Tabungan	317,9	250,6	228,5	167,1	149,5
Deposito	3.913,9	3.365,3	3.858,7	2.009,9	1.407,1
Total Ekuitas	1.136,1	1.099,1	1.052,6	636,0	318,5
Total Investasi pada Entitas Asosiasi	-	-	-	-	-
Laba Rugi (dalam miliar Rupiah)					
Pendapatan Operasional	226,6	204,2	163,1	94,5	80,6
Pendapatan Operasional Lainnya	14,5	13,5	9,4	7,4	6,1
Beban Operasional	146,6	126,4	107,8	82,1	63,7
PPA/CKPN	32,6	42,8	32,9	2,2	6,4
Laba Usaha Sebelum Pajak	62,2	49,2	31,9	17,5	16,8
Laba Bersih Setelah Pajak	47,9	36,8	23,4	12,9	12,7
Laba (rugi) yang Dapat Dibagikan kepada Pemilik Entitas Induk	47,9	36,8	23,4	12,9	12,7
Laba (rugi) yang Dapat Dibagikan kepada Kepentingan Non-Pengendali	-	-	-	-	-
Penghasilan Komprehensif Periode Berjalan	37,0	46,4	26,5	12,5	9,1
Penghasilan Komprehensif Periode Berjalan yang Dapat Dibagikan kepada Pemilik Entitas Induk	37,0	46,4	26,5	12,5	9,1
Penghasilan Komprehensif Periode Berjalan yang Dapat Dibagikan kepada Kepentingan Non-Pengendali	-	-	-	-	-
Laba (rugi) per Saham *) di Rupiah penuh	48.038,0	46.688,0	23.523,9	21.716,8	66.642,1
Rasio Keuangan (%)					
Return On Asset (ROA)	1,2%	1,7%	1,0%	0,8%	1,0%
Return On Equity (ROE)	4,3%	3,7%	3,1%	2,0%	4,3%
Non Imbalan (NII)	4,3%	4,8%	4,0%	4,2%	5,0%
Rasio Efisiensi Biaya (BCPC)	87,2%	92,7%	92,5%	92,9%	90,2%
Rasio Kewajiban Penyediaan Modal Minimum (CAR)	29,4%	36,7%	34,3%	28,6%	22,4%
Rasio Pembiayaan terhadap DPK (FDR)	88,5%	95,1%	91,4%	91,2%	83,5%
Rasio NPF Gross terhadap Total Pembiayaan	0,3%	0,5%	0,7%	0,1%	0,1%
Rasio NPF Net terhadap Total Pembiayaan	0,04%	0,7%	0,5%	0,1%	0,0%

2. PT Bank Jabar Banten Syariah

IKHTISAR KEUANGAN FINANCIAL HIGHLIGHT				
dalam miliar Rupiah, kecuali dinyatakan lain				
RESTRUKTURISASI	2017	2016	2015	2014
Pendapatan Bruto	1.769.075	1.385.380	898.149	884.602
Pendapatan Bruto Bersih	1.317.071	1.246.263	1.137.492	884.602
Pendapatan Bersih	1.189	602	1.495	1.495
Pendapatan Bersih per Saham	48.122	68.017	73.276	73.276
Pendapatan Bersih per Saham	104.114	125.540	122.018	122.018
Pendapatan Bersih per Saham	38.978	49.013	34.712	34.712
Pendapatan Bersih per Saham	2.713.068	7.491.453	4.839.986	4.839.986
Total Aset	21.851	201.499	200.889	200.889
Total Liabilitas	122.889	204.790	197.962	197.962
Total Ekuitas	4.870.716	6.625.794	4.789.204	4.789.204
Total Liabilitas	688.949	940.946	128.023	128.023
Beban usaha sebelum pajak	4.094.667	5.624.469	4.661.181	4.661.181
Beban usaha setelah pajak	627.951	976.403	1.440.203	1.440.203
Beban usaha	2.713.068	7.491.453	4.839.986	4.839.986
Total Liabilitas, Treasury Stock, dan Equity				

dalam miliar Rupiah, kecuali dinyatakan lain				
RESTRUKTURISASI	2017	2016	2015	2014
Total Pendapatan dan pengembalian dari aktivitas operasi	292.347	791.347	736.493	736.493
Beban usaha sebelum pajak	188.209	501.005	134.489	134.489
Beban usaha setelah pajak	51.693	124.479	102.046	102.046
Operasional Bersih	437.891	847.891	847.891	847.891
Operasional Bersih per Saham	402.889	643.877	119.868	119.868
Operasional Bersih per Saham	383.427	414.714	7.229	7.229
Total Pendapatan dan pengembalian dari aktivitas operasi	208.493	474.368	121.118	121.118
Total Pendapatan dan pengembalian dari aktivitas operasi				

dalam miliar Rupiah, kecuali dinyatakan lain				
RESTRUKTURISASI	2017	2016	2015	2014
Total Pendapatan dan pengembalian dari aktivitas operasi	5.899%	4.03%	5.07%	5.07%
Beban usaha sebelum pajak	58.84%	49.05%	5.07%	5.07%
Beban usaha setelah pajak	18.23%	15.29%	12.07%	12.07%
Operasional Bersih	22.66%	13.76%	5.07%	5.07%
Operasional Bersih per Saham	134.87%	122.77%	16.79%	16.79%
Operasional Bersih per Saham	91.00%	90.76%	104.76%	104.76%

3. PT Bank BNI Syariah

ARUS KAS

Malam nilai Rupiah, kecuali dinyatakan lain

Keterangan	2013	2014	2015	2016	2017
Arus Kas dari Aktivitas Operasi	503	601	375	2.333	2.519
Arus Kas dari Aktivitas Investasi	(807)	71	(443)	(1.700)	(1.241)
Arus Kas dari Aktivitas Pendanaan	-	501	497	-	1.000
Jumlah Naik/turun (Penurunan) Bersih Kas dan Setara Kas	(404)	1.173	429	633	2.277
Kas dan Setara Kas Awal Periode	1.560	1.187	2.363	2.820	3.446
Kas dan Setara Kas Akhir Periode	1.157	2.360	2.800	3.446	5.723

RASIO KEUANGAN PENTING

Keterangan	2013	2014	2015	2016	2017
Kewajiban Pemenuhan Modal Minimum (KPM/UM)	16,23%	16,26%	15,48%	14,92%	20,14%
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	1,53%	1,61%	2,36%	2,43%	2,33%
Aset Produktif Bermasalah terhadap Total Aset Produktif	1,53%	1,62%	2,23%	2,44%	2,33%
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	1,42%	1,50%	1,90%	2,28%	2,03%
Pembayaran Bermasalah Kotor (NPF Gross)	1,86%	1,80%	2,53%	2,94%	2,89%
Pembayaran Bermasalah Bersih (NPF Net)	1,13%	1,04%	1,46%	1,64%	1,50%
Coverage Ratio	91,27%	90,73%	84,51%	92,57%	86,73%
Tingkat Pengembalian Aset (ROA)	1,37%	1,27%	1,43%	1,44%	1,31%
Tingkat Pengembalian Ekuitas (ROE)	9,65%	10,83%	11,39%	11,94%	11,42%
Net Imbalan (NI)	2,30%	8,16%	8,25%	8,32%	8,10%
Net Operating Margin (NOM)	-0,80%	0,47%	0,67%	1,01%	0,76%
Beban Operasional terhadap Pendapatan Operasional (BOPO)	88,33%	89,80%	89,63%	86,88%	87,02%
Cost to Income Ratio (CIR)	83,15%	77,88%	71,06%	64,44%	66,74%
Pembayaran Bagi Hasil terhadap Total Pembayaran	16,33%	16,43%	18,41%	20,55%	23,23%
Rasio Pembiayaan terhadap Dana Pihak Ketiga (FDR)	92,86%	92,60%	91,94%	84,57%	80,21%
Current Account Saving Account (CASA)	56,95%	45,38%	46,15%	42,03%	51,00%

4. PT Bank BRI Syariah

Rasio Keuangan Penting

Key Financial Ratios

Dalam Persentase

Uraian Description	2013	2014	2015	2016	2017
CAR Capital Adequacy Ratio	14,49	12,89	13,94	20,63	20,29
Aset terhadap Modal Assets to Equity	20,24	22,38	18,93	13,34	11,42
BOPO Operating Expenses to Operating Revenue	90,42	99,77	93,79	91,33	95,24
FDR Financing to Deposit Ratio	102,70	93,90	84,16	81,47	71,87
NIM Net Income Margin	6,27	6,04	6,66	6,67	5,84
ROA Return on Assets	1,15	0,08	0,77	0,95	0,51
ROE Return on Equity	10,20	0,44	6,33	7,40	4,10

Uraian Description	2013	2014	2015	2016	2017
NPF-Netto Net NPF	3,26	3,65	3,89	3,19	4,72
PPAP terhadap Aset Produktif Provision For Doubtful Earning Asset	1,44	1,39	1,56	1,82	2,17
Pemenuhan PPAP Provision Coverage	100,00	100,00	100,00	100,00	100,00

5. PT Bank Mandiri Syariah

Kinerja Rasio-Rasio Keuangan Penting

Rasio	2013	2014	2015	2016	2017	Pertumbuhan 2017:2016 (%)
1 Kewajiban Penyediaan Modal Minimum (KPM/UM)(CAR)	14,10%	14,12%	12,85%	14,01%	15,89%	13,20%
2 Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif	3,91%	5,66%	5,28%	4,00%	3,65%	-8,75%
3 Aset produktif bermasalah terhadap total aset produktif	3,93%	3,06%	5,08%	4,03%	3,50%	-13,15%
4 Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	2,84%	3,04%	3,12%	2,76%	2,46%	-10,87%
5 NPF gross	4,31%	6,83%	6,06%	4,92%	4,53%	-7,93%
6 NPF net	2,28%	4,29%	4,05%	3,13%	2,71%	-13,42%
7 Return On Assets (ROA)	1,52%	-0,03%	0,56%	0,59%	0,59%	0,00%
8 Return On Equity (ROE)	44,58%	-3%	5,92%	5,81%	5,72%	-1,55%
9 Net Imbalan (NI)	7,25%	6,22%	6,54%	6,75%	7,35%	12,39%
10 Net Operating Margin (NOM)	1,54%	-0,07%	0,58%	0,64%	0,61%	-6,69%
11 Biaya Operasional terhadap Pendapatan Operasional (BOPO)	84,02%	100,6%	94,78%	94,12%	94,44%	0,34%
12 Pembayaran bagi hasil terhadap total pembiayaan	22,05%	26,47%	29,43%	34,44%	34,44%	17,02%
13 Financing to Deposit Ratio (FDR)	89,37%	82,13%	81,99%	79,19%	77,66%	-1,93%

Grafik Basis Keuangan

6. PT Bank Maybank Syariah

Dalam jutaan Rupiah. In million Rupiah

	2017	2016	2015	2014	2013	FINANCIAL RATIO
RASIO KEUANGAN						FINANCIAL RATIO
Rasio Kinerja						Performance Ratios
Kewajiban Penyediaan Modal Minimum (KPMM)	75,83%	55,06%	38,40%	52,13%	59,41%	Capital Adequacy Ratio
NPF gross	0,00%	43,99%	35,15%	5,04%	2,69%	NPF gross
NPF net	0,00%	4,46%	4,93%	4,29%	0,00%	NPF net
Return on Assets (ROA)	5,50%	-9,51%	-20,13%	3,61%	2,87%	Return on Assets (ROA)
Return on Equity (ROE)	-1,78%	-27,62%	-32,84%	6,83%	5,05%	Return on Equity (ROE)
Net Imbalan (NI)	8,78%	4,99%	4,54%	6,45%	5,61%	Net Yield
Net Operating Margin (NOM)	-26,47%	-19,96%	-32,92%	-1,44%	0,00%	Net Operating Margin (NOM)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	83,34%	146,28%	192,40%	69,62%	67,79%	Operating Expenses to Operating Income
Pembayaran bagi hasil terhadap total pembiayaan	7,83%	24,24%	18,24%	15,54%	0,00%	Profit Sharing Financing to Total Financing
Financing to Deposit Ratio (FDR)	85,94%	134,73%	110,54%	157,77%	152,87%	Financing to Deposit Ratio (FDR)
KEPATUHAN						COMPLIANCE
Persentase Pelanggaran BMPD						Percentage of Legal Financing Limit Violation
Pihak terkait	0,00%	0,00%	0,00%	0,00%	0,00%	Related Party
Pihak tidak terkait	0,00%	0,00%	0,00%	0,00%	0,00%	Third Party
Persentase Pelampauan BMPD						Percentage of Legal Financing Limit Exceedances
Pihak terkait	0,00%	0,00%	0,00%	0,00%	0,00%	Related Party
Pihak tidak terkait	27,83%	113,93%	32,99%	0,00%	0,00%	Third Party
GWM Rupiah Primary						Statutory Reserves (GWM) Rupiah
GWM rupiah	6,72%	5,25%	5,70%	7,20%	5,57%	GWM rupiah
GWM valuta asing	2,86%	1,97%	1,23%	1,14%	0,00%	GWM foreign currency
Posisi Devisa Neto secara keseluruhan	1,36%	0,18%	8,03%	4,40%	0,55%	Net Open Position in overall

7. PT Bank Mega Syariah

Rasio-rasio Keuangan

Dalam jutaan Rupiah, kecuali dinyatakan lain

	2017	2016	2015	
Capital Adequacy Ratio		22,19%	23,53%	18,74%
Non Performing Financing (NPF) Gross		2,95%	3,30%	4,26%
Return on Assets (ROA)		1,56%	2,63%	0,30%
Return on Equity (ROE)		6,75%	11,97%	1,61%
Net Imbalan (NI)		6,03%	7,56%	9,34%
Operational Efficiency Ratio (BOPO)		89,16%	88,16%	99,51%
Financing to Deposit Ratio (FDR)		91,05%	95,24%	98,49%

8. PT Bank Muamalat Syariah

Rasio Keuangan Penting (%)	2017	2016	2015	2014	2013	Key Financial Ratio (%)
Rasio Kecukupan Modal	13,62%	12,74%	12,00%	13,91%	14,05%	Capital Adequacy Ratio (CAR)
Aset Tetap terhadap Modal	25,03%	48,02%	48,31%	48,05%	24,35%	Fixed Assets to Capital
Aset Produktif Bermasalah	3,79%	3,34%	3,87%	4,71%	3,63%	Non Performings Earning Assets
Pembayaran Bermasalah Kotor	4,43%	3,83%	7,11%	6,55%	4,69%	Non Performing Financing (NPF) Gross
Pembayaran Bermasalah Bersih	2,75%	1,40%	4,20%	4,85%	1,56%	Non Performing Financing (NPF) Nett
Tingkat Pengembalian Aset	0,11%	0,22%	0,20%	0,17%	0,50%	Return on Assets (ROA)
Tingkat Pengembalian Ekuitas	0,87%	3,00%	2,78%	2,20%	11,41%	Return on Equity (ROE)
Margin Pendapatan Bersih	2,48%	3,21%	4,09%	3,36%	4,64%	Net Income Margin (NIM)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	97,68%	97,76%	97,36%	97,33%	93,86%	Operating Expenses to Operating Revenues
Pembayaran terhadap Dana Pihak Ketiga	84,41%	95,13%	90,30%	84,14%	99,99%	Financing to Deposits Ratio (FDR)
Giro Wajib Minimum (GWM)	5,10%	5,58%	5,10%	5,12%	5,10%	Statutory Reserves
Posisi Devisa Netto	0,21%	0,18%	13,50%	2,59%	8,01%	Net Open Position (NOP)

*Restatement

9. PT Bank Panin Syariah

Rasio Keuangan Penting				Financial Ratio
Rasio Kecukupan Modal	11,51%	18,17%	20,30%	Capital Adequacy Ratio
Pembiayaan Bermasalah Kotor	12,52%	2,26%	2,63%	Non-Performing Financing Gross
Pembiayaan Bermasalah Bersih	4,83%	1,86%	1,94%	Non-Performing Financing Netto
Tingkat Pengembalian Aset (ROA)	-10,77%	0,37%	1,14%	Return On Assets (ROA)
Tingkat Pengembalian Ekuitas (ROE)	-94,01%	1,76%	4,94%	Return On Equity (ROE)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	217,40%	96,17%	89,29%	Expands to Profit Ratio
Pembiayaan terhadap Dana Pihak Ketiga (FDR)	86,95%	91,99%	96,43%	Financing to Deposits Ratio
Giro Wajib Minimum (GWM)	5,20%	5,20%	5,20%	Reserve Requirement
Posisi Devisa Netto	0,02%	0,00%	0,00%	Nett Open Position
Persentase Pelanggaran Batas Maksimum Pemberian Pembiayaan (BMPP)	0,00%	0,00%	0,00%	Percentage of Legal Lending Limit Violation

10. PT Bank Syariah Bukopin

Rasio Keuangan (%) / Financial Ratio (%)						
Kewajiban Pembiayaan Modal Minimum (BOPMO)	11,10	14,80	16,31	15,25	19,20	Capital Adequacy Ratio (CAR)
Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif	3,59	3,22	2,44	5,64	5,33	Non performing assets to total earning assets and non earning assets to total earning assets

PT Bank Syariah Bukopin	PT Bank Syariah Bukopin	PT Bank Syariah Bukopin	
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Keterangan	2013	2014	2015	2016	2017	Description
Aset produktif bermasalah terhadap total aset produktif	3,61	3,26	2,44	5,71	5,48	Non performing assets to total earning assets
CKPN aset keuangan terhadap aset produktif	1,73	1,39	1,36	3,38	3,24	Allowance for Impaired asset on financial assets to earning assets
Pembiayaan Bermasalah Kotor	4,27	4,87	2,99	5,63	7,85	Non Performing Financing (NPF) Gross
Pembiayaan Bermasalah Bersih	3,68	3,34	2,74	4,66	4,38	Non Performing Financing (NPF) Net
Labas Bersih Terhadap Rata-Rata Aset	0,69	0,27	0,79	(1,17)	0,02	Return on Asset (ROA)
Labas Bersih Terhadap Rata-Rata Modal	7,69	2,39	5,35	(13,74)	0,20	Return on Equity (ROE)
Net Income	3,86	2,75	3,14	3,31	2,44	Net Return
Marginal Operasional Bersih	0,88	0,39	0,95	(1,67)	(0,40)	Net Operating Margin
Beban Operasional Terhadap Pendapatan Operasional (BOPO)	92,29	96,77	91,99	109,62	99,20	Operating Expense to Operating Income
Pembiayaan Terhadap Dana Pihak Ketiga	100,29	92,89	90,56	88,18	82,44	Financing to Deposit Ratio (FDR)

11. PT Bank Victori Syariah

RASIO KEUANGAN (%)						
Rasio Biaya terhadap Pendapatan (BOPO)	96.02%	131.34%	119.19%	143.31%	12.15%	-24.12%
Rasio Kecukupan Modal (CAR) memperhitungkan Risiko Pembiayaan	19.29%	15.98%	16.14%	15.27%	-0.16%	0.87%
Rasio Pembiayaan Bermasalah Kotor (NPF Gross)	4.59%	7.21%	9.80%	7.10%	-2.49%	2.70%
Rasio Pembiayaan Bermasalah Bersih (NPF Netto)	4.08%	4.35%	4.82%	4.75%	-0.47%	0.07%
Rasio Tingkat Pengembalian Aset (ROA)	0.36%	-2.19%	-2.36%	-1.87%	0.17%	-0.49%
Rasio Tingkat Pengembalian Ekuitas (ROE)	2.01%	-17.45%	-15.06%	-17.61%	-2.39%	2.55%
Rasio Pembiayaan terhadap Dana Pihak Ketiga (FDR)	83.59%	100.67%	95.29%	95.19%	5.38%	0.10%
GWM (Giro Wajib Minimum)	6.49%	5.03%	5.03%	5.01%	0.00%	0.02%

12. PT Bank Aceh Syariah

Jumlah Ekuitas		2,169,481	2,073,578	1,952,845	1,746,086	1,692,818	Total equity
Jumlah Liabilitas, Dana Syariah Temporer & Ekuitas		22,612,006	18,759,191	18,590,014	16,385,160	15,250,212	Total Liabilities, Syariah Temporary Fund and Equity
RASIO KEUANGAN (%)							
FINANCIAL RATIO							
1	KPMM	21.50	20.74	19.44	19.93	17.56	KPMM
2	Aktiva Tetap Terhadap Modal	19.49	19.16	18.59	23.28	22.91	Fixed Assets to Capital
3	Aktiva Produktif Bermasalah	0.81	0.93	1.64	1.75	1.86	Non Performing Earning
4	NPF (Gross)	1.38	1.39	2.30	2.58	2.78	NPF (Gross)
5	NPF (Netto)	0.04	0.07	0.81	0.82	1.01	NPF (Net)
6	CKPN Thp Aktiva Produktif	0.85	0.97	1.89	2.18	2.21	Allowance to Earning Assets
7	ROA	2.51	2.48	2.83	3.22	3.44	ROA
8	ROE	23.11	19.78	24.24	23.62	23.57	ROE
9	NI	7.61	7.47	7.27	7.64	7.03	NIM
10	BOPO	78.00	83.05	76.07	73.32	70.72	BOPO
11	FDR	69.44	84.59	84.05	92.38	86.80	FDR
12	GWM Rupiah	7.21	7.77	9.84	8.88	9.86	GWM Indonesian Rupiah
13	Pelanggaran BMPK	0	0	0	0	0	Legal Lending Limit Violation
14	Pelampauan BMPK	0	0	0	0	0	Legal Lending Limit Excess

No	Uraian	Tahun I Years	Tahun I Years 2016			Tahun I Years			Description
		2017	31 Des *) Gabungan	17 Sept s.d 31 Des **)	01 Jan s.d 16 Sept ***)	2015	2014	2013	
1	Pendapatan Pengelolaan Dana	2,050,567	2,012,733	584,435	1,428,298	1,980,596	1,697,886	1,432,709	Revenue From Fund
2	Labas Operasional	491,424	445,164	56,638	388,526	515,061	489,091	468,838	Operating profits
3	Labas Sebelum Pajak	532,687	505,646	104,387	401,259	555,332	535,831	504,530	Income before tax
4	Labas Setelah Pajak	433,577	348,408	101,818	246,589	423,238	397,572	371,275	Income after tax
	- Diatribusikan Kepada Pemilik Entitas Induk	268,605	219,916	64,268	155,647	267,148	251,822	237,913	Attributed to owner of the parent company
	- Diatribusikan Kepada Kepentingan Non Pengendali	164,973	128,494	37,550	90,942	156,090	145,750	133,362	Attributed to noncontrolling interest
5	Labas Komprehensif Tahun Berjalan	383,694	291,496	109,281	180,214	404,050	425,891	388,718	Comprehensive income for the year
6	Labas Persaham (dalam Rp satuan penuh)	5,191	3,620	1,036	2,584	4,742	4,439	4,310	Income per share

*) Gabungan (konsolidasi) Konvensional dan Syariah | Combined (consolidated) Conventional and Syariah

**) Operasional setelah konversi periode 17 September s.d 31 Desember 2016 | Operation after the conversion of the period September 17th - 31 December 2016

13. PT Bank Tabungan Pensiunan Nasional Syariah

Rasio Keuangan (%)

Rasio Biaya terhadap Pendapatan (BOPO)	68,8	75,1	85,3
Rasio Kecukupan Modal (CAR)	28,9	23,8	19,9
Rasio Pembiayaan Bermasalah Kotor (NPF Gross)	1,07	1,53	1,25
Rasio Pembiayaan Bermasalah Bersih (NPF Netto)	0,1	0,2	0,2
Rasio Tingkat Pengembalian Aset (RoA)	11,2	9,0	5,2
Rasio Tingkat Pengembalian Ekuitas (RoE)	36,5	31,7	17,9
Rasio Pembiayaan terhadap Dana Pihak Ketiga (FDR)	92,5	92,8	96,5