

Lampiran 1

Penghitungan Rasio Earning pada Bank BJB Syariah 2007 -2013

Tahun	PO-DBH	BO	Rata-rata AP	Laba sebelum pajak	Rata-rata TA	pembiayaan	DPK
(dalam jutaan Rupiah)							
2007	53225	32260	146166	21272	170469	324946	179973
2008	71320	42451	164885	23255	223910	593532	258514
2009	94280	54856	267004	33182	147371	706981	580962
2010	86311	77961	534972	7696	380618	1424127	1650508
2011	161902	136105	694416	25769	749621	1712742	2478604
2012	220800	200086	1002712	20843	1090120	2946811	3574423
2013	288823	247684	1101280	40571	1524418	3590573	3965143

NOM	ROA	REO	FDR
14.34%	12.48%	60.61%	180.55%
17.51%	10.39%	59.52%	229.59%
14.77%	22.52%	58.18%	121.69%
1.56%	2.02%	90.33%	86.28%
3.71%	3.44%	84.07%	69.10%
2.07%	1.91%	90.62%	82.44%
3.74%	2.66%	85.76%	90.55%

Lampiran 2

Penghitungan Rasio Earning dan likuiditas pada Bank Bukopin Syariah 2006 -2012

Tahun	PO-DBH	BO	Rata-rata AP	Laba sebelum pajak	Rata-rata TA	Pembiayaan	DPK
(dalam jutaan Rupiah)							
2006	28210	23552	70362	-2242	131637	363001	392106
2007	41874	26505	88421	8082	166444	458345	428743
2008	68156	35745	137694	16632	241693	737580	641084
2009	64720	61834	264583	2239	452764	1283682	1622225
2010	100901	86528	256784	14919	681528	1616903	1972284
2011	107793	92700	314123	15023	788687	1916219	2742108
2012	145946	119785	428618	24354	1079229	2627337	3301154

NOM	ROA	REO	FDR
6.62%	-1.70%	83.49%	92.58%
17.38%	4.86%	63.30%	106.90%
23.54%	6.88%	52.45%	115.05%
1.09%	0.49%	95.54%	79.13%
5.60%	2.19%	85.76%	81.98%
4.80%	1.90%	86.00%	69.88%
6.10%	2.26%	82.07%	79.59%

