

LAMPIRAN

Lampiran 1: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS BDW tahun 2014

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	5.77	6.41	6.66	7.05
Std. Deviasi	σ	0.33234	0.36770	0.38184	0.40305
Ao		9,635,430	4,646,748	3,586,378	3,758,695
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma VT$	932,652.5775	497,626.3864	398,841.8828	441,227.8105
VaR (zero)	$A0(\alpha\sigma VT - \mu T)$	-12,021,758	-6,451,161	-5,173,636	-5,737,546

Lampiran 2: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS BDW tahun 2015

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	6.09	6.76	7.04	7.44
Std. Deviasi	σ	0.61518	0.69296	0.71418	0.75660
Ao		11,647,754	4,907,265	3,601,023	2,346,800
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma VT$	208,6951.607	990,413.4353	749,028.2631	517,143.1702
VaR (zero)	$A0(\alpha\sigma VT - \mu T)$	-15,632,194	-7,302,864	- 5,584,271	-3,844,971

Lampiran 3: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS BDW tahun 2016

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	5.44	6.04	6.28	6.65

Std. Deviasi	σ	0.07071	0.08485	0.08485	0.09192
Ao		15,278,901	5,434,468	4,286,214	7,601,973
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma T$	314,661.0975	134,304.0837	105,926.8439	203,526.3346
VaR (zero)	$A0(\alpha\sigma T - \mu T)$	-20,464,644	-8,071,743	-6,623,429	-12,425,251

Lampiran 4: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS BDW tahun 2017

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	4.86	5.55	5.80	6.27
Std. Deviasi	σ	0.55861	0.84853	0.91924	1.17380
Ao		6,389,650	3,156,250	2,423,200	4,012,600
A		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma T$	1,039,573.254	780,016.1195	648,759.2287	1,371,781.347
VaR (zero)	$A0(\alpha\sigma T - \mu T)$	-6,715,864	-3,599,281	-2,864,881	-4,917,969

Lampiran 5: Tabel hasil perhitungan *Expected Loss* BPRS BDW

Bulan/Tahun	KURANG LANCAR	DIRAGUKAN	MACET	EL
Mar'13	311,768	268,003	1,126,480	1,706,251
Jun'13	744,138	202,924	1,231,232	2,178,294
Sept'13	333,706	211,448	1,220,757	1,765,911
Des'13	269,192	6,047	1,082,693	1,357,932
Mar'14	203,459	11,658	1,166,418	1,381,535
Jun'14	642,040	104,049	1,985,502	2,731,591
Sept'14	1,011,375	404,103	1,645,459	3,060,937
Des'14	1,188,684	299,335	1,599,047	3,087,066
Mar'15	1,011,375	404,103	1,645,459	3,060,937
Jun'15	767,982	873,672	1,526,472	3,168,126

Sept'15	1,014,373	757,235	1,265,561	3,037,169
Des'15	399,930	304,792	1,725,779	2,430,501
Mar'16	1,034,348	677,466	1,196,135	2,907,949
Jun'16	1,455,826	366,623	1,386,676	3,209,125
Sept'16	642,455	1,270,203	1,357,761	3,270,419
Des'16	162,657	910,015	1,244,012	2,316,684
Mar'17	619,104	497,674	1,654,413	2,771,191
Jun'17	772,375	222,041	1,726,901	2,721,317
Sept'17	114,612	600,100	1,763,882	2,478,594
Des'17	0	0	0	0

Lampiran 6: Tabel TR-TC BPRS BDW

Bulan/Tahun	TR-TC
Mar'13	372,926
Jun'13	588,853
Sept'13	616,007
Des'13	1,298,336
Mar'14	-43,836
Jun'14	323,558
Sept'14	678,013
Des'14	1,195,325
Mar'15	282,416
Jun'15	916,308
Sept'15	1,399,336
Des'15	1,640,764
Mar'16	504,920
Jun'16	1,114,073
Sept'16	1,498,795
Des'16	2,253,311
Mar'17	530,874
Jun'17	1,429,931
Sept'17	1,794,940
Des'17	0

Lampiran 7: Tabel hasil perhitungan RAROC BPRS BDW

Keterangan	tahun 2013	tahun 2014	tahun 2015	tahun 2016	tahun 2017
Std. Dev (σ)	336304.73	805573.93	334014.77	436033.65	1334650.67
c	95%	95%	95%	95%	95%
Z	1.96	1.96	1.96	1.96	1.96
EL	1,752,097.00	2,565,282.25	2,924,183.25	2,926,044.25	1,992,775.50
TR-TC	2,876,122.00	2,153,060.00	4,238,824.00	5,371,099.00	3,755,745.00
WL	2,081,675.63	3,354,744.70	3,251,517.72	3,353,357.23	3,300,733.15
RAR	1,124,025.00	-412,222.25	1,314,640.75	2,445,054.75	1,762,969.50
RC	329,578.63	789,462.45	327,334.47	427,312.98	1,307,957.65
RAROC	3.41	-0.52	4.02	5.72	1.35

Lampiran 8: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS BDS tahun 2013

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	7.94	8.85	9.73	10.62
Std. Deviasi	σ	1.11639	1	1.31591	1.43491
Ao		879,656	1,476,082	1,614,728	18,410,045
α		99%	1	99%	99%
Z		2.33	2	2.33	2.33
VaR (mean)	$A0\alpha\sigma T$	286,019.67	514,568	618,859.74	7,693,865.02
VaR (zero)	$A0(\alpha\sigma T - \mu T)$	-1,460,097	-2,750,341	-3,309,975	-41,173,298

Lampiran 9: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS BDS tahun 2014

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	7.89	8.76	9.64	10.50
Std. Deviasi	σ	0.23530	0	0.29022	0.30739
Ao		669,000	1,161,900	1,834,000	17,221,900

α		99%	1	99%	99%
Z		2.33	2	2.33	2.33
VaR (mean)	$A0\alpha\sigma T$	45,847.56	89,336	155,019.30	1,541,855.77
VaR (zero)	$A0(\alpha\sigma T - \mu T)$	-1,272,919	-2,455,951	-4,263,774	-43,676,395

Lampiran 10: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS BDS tahun 2015

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	7.72	8.58	9.44	10.30
Std. Deviasi	σ	0.17378	0	0.21063	0.22869
Ao		2,281,700	4,410,600	6,305,000	52,599,200
α		99%	1	99%	99%
Z		2.33	2	2.33	2.33
VaR (mean)	$A0\alpha\sigma T$	115,485.63	246,427	386,793.7299	3,503,449.948
VaR (zero)	$A0(\alpha\sigma T - \mu T)$	-4,288,195	-9,214,310	-14,485,125	-131,873,741

Lampiran 11: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS BDS tahun 2016

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	7.72	8.34	9.42	10.27
Std. Deviasi	σ	0.11916	0	0.13401	0.14583
Ao		6,768,250	3,401,000	7,366,000	62,712,200
α		99%	1	99%	99%
Z		2.33	2	2.33	2.33
VaR (mean)	$A0\alpha\sigma T$	234,901.88	347,243	287,495.2428	2,663,591.882
VaR (zero)	$A0(\alpha\sigma T - \mu T)$	-12,827,821	-6,745,967	-17,054,831	-158,349,982

Lampiran 12: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS BDS tahun 2017

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	7.32	8.20	9.07	9.94
Std. Deviasi	σ	0.01414	0	0.01414	0.01414
Ao		8,092,307	4,560,611	9,188,993	76,008,350
α		99%	1	99%	99%
Z		2.33	2	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	33,331.38	28,177	37,848.51	313,070.56
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-	-9,315,375	-20,798,193	-88,567,679

Lampiran 13: Tabel hasil perhitungan *Expected Loss* BPRS BDS

Bulan/Tahun	KURANG LANCAR	DIRAGUKAN	MACET	EL
Mar'13	137,449	123,938	920,628	1,182,015
Jun'13	256,122	423,729	621,487	1,301,338
Sept'13	288,834	151,910	378,275	819,019
Des'13	5,789	67,588	618,106	691,483
Mar'14	451,586	65,088	563,019	1,079,693
Jun'14	580,721	19,175	964,700	1,564,596
Sept'14	397,991	570,000	660,328	1,628,319
Des'14	27,100	236,868	1,049,409	1,313,377
Mar'15	1,469,453	572,265	924,933	2,966,651
Jun'15	659,686	878,183	866,451	2,404,320
Sept'15	254,037	1,501,012	450,148	2,205,197
Des'15	64,916	1,024,455	517,299	1,606,670
Mar'16	68,451	227,923	959,496	1,255,870
Jun'16	27,436	285,719	978,815	1,291,970
Sept'16	45,147	172,778	1,098,555	1,316,480
Des'16	17,292	12,357	1,028,163	1,057,812
Mar'17	33,358	11,709	1,762,200	1,807,267
Jun'17	0	432,604	1,159,581	1,592,185
Sept'17	70,000	431,212	1,151,578	1,652,790

Des'17	0	27,620	1,150,360	1,177,980
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Lampiran 14: Tabel TR-TC BPRS BDS

Bulan/Tahun	TR-TC
Mar'13	178,543
Jun'13	489,578
Sept'13	713,320
Des'13	872,993
Mar'14	359,753
Jun'14	626,768
Sept'14	831,288
Des'14	1,326,127
Mar'15	419,275
Jun'15	650,121
Sept'15	599,925
Des'15	1,538,706
Mar'16	705,255
Jun'16	1,030,381
Sept'16	1,255,661
Des'16	1,548,312
Mar'17	-136,124
Jun'17	739,561
Sept'17	626,506
Des'17	1,674,549

Lampiran 15: Tabel hasil perhitungan RAROC BPRS BDS

Keterangan	tahun 2013	tahun 2014	tahun 2015	tahun 2016	tahun 2017
Std. Dev (σ)	289,747.86	251,178.84	561,226.84	117,807.61	268,763.96
c	95%	95%	95%	95%	95%
Z	1.96	1.96	1.96	1.96	1.96
EL	998,464	1,396,496	2,295,710	1,230,533	1,557,556
TR-TC	2,254,434	3,143,936	3,208,027	4,539,609	2,904,492
WL	1,282,417	1,642,652	2,845,712	1,345,984	1,820,944
RAR	1,255,970	1,747,440	912,318	3,309,076	1,346,937
RC	283,953	246,155	550,002	115,451	263,389
RAROC	4.42	7.10	1.66	28.66	5.11

Lampiran 16: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS MMS tahun 2013

Keterangan		Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	8	8.36	9.34
Std. Deviasi	σ	0	0.46907	0.52466
Ao		1,259,000	2,629,500	31,873,100
α		1	99%	99%
Z		2	2.33	2.33
VaR (mean)	$A0\alpha\sigma VT$	154,080	359,232.08	487,0427.14
VaR (zero)	$A0(\alpha\sigma VT - \mu T)$	-2,214,414	-5,138,066	-69,553,261

Lampiran 17: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS MMS tahun 2014

Keterangan		Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	7	8.12	9.07
Std. Deviasi	σ	0	0.10844	0.12342
Ao		4,032,000	4,852,500	37,031,500
α		1	99%	99%
Z		2	2.33	2.33
VaR (mean)	$A0\alpha\sigma VT$	117,432	153,251.36	1,331,173.64
VaR (zero)	$A0(\alpha\sigma VT - \mu T)$	-7,251,048	-9,694,291	-82,591,463

Lampiran 18: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS MMS tahun 2015

Keterangan		Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	8	9.14	10.20
Std. Deviasi	σ	1	0.38845	0.43339
Ao		5,733,800	9,152,000	41,535,000
α		1	99%	99%
Z		2	2.33	2.33
VaR (mean)	$A0\alpha\sigma VT$	2,126,333	1,035,415.29	5,242,722.22
VaR (zero)	$A0(\alpha\sigma VT - \mu T)$	-8,904,065	-19,882,625	-100,697,487

Lampiran 19: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS MMS tahun 2016

Keterangan		Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	8	8.90	9.92
Std. Deviasi	σ	0	0.18733	0.20742
Ao		4,468,500	10,322,200	51,862,700
α		1	99%	99%
Z		2	2.33	2.33
VaR (mean)	$A0\alpha\sigma VT$	221,470	563,170.89	3,133,152.23
VaR (zero)	$A0(\alpha\sigma VT - \mu T)$	-17,747,486	-45,357,716	-254,170,668

Lampiran 20: Tabel hasil perhitungan VaR Deposito Mudharabah BPRS MMS tahun 2017

Keterangan		Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	6	6.73	7.75
Std. Deviasi	σ	1	0.77075	0.61518

Ao		5,727,000	11,269,500	66,659,900
α		1	99%	99%
Z		2	2.33	2.33
VaR (mean)	$A0\alpha\sigma VT$	1,155,857	2,529,776.08	11,943,588.90
VaR (zero)	$A0(\alpha\sigma VT - \mu T)$	-7,506,230	-16,417,071	-117,126,642

Lampiran 21: Tabel hasil perhitungan *Expected Loss* BPRS MMS

Bulan/Tahun	KURANG LANCAR	DIRAGUKAN	MACET	EL
Mar'13	455,359	0	0	455,359
Jun'13	0	44,110	107,500	151,610
Sept'13	0	0	251,610	251,610
Des'13	640,000	0	149,937	789,937
Mar'14	644,281	0	189,189	833,470
Jun'14	290,000	350,000	148,937	788,937
Sept'14	290,000	350,000	148,937	788,937
Des'14	80,563	640,000	148,937	869,500
Mar'15	120,000	840,000	211,500	1,171,500
Jun'15	640,000	400,000	311,500	1,351,500
Sept'15	0	400,000	943,000	1,343,000
Des'15	0	250,000	1,349,700	1,599,700
Mar'16	0	350,000	1,238,935	1,588,935
Jun'16	0	0	1,559,337	1,559,337
Sept'16	0	0	1,453,374	1,453,374
Des'16	0	411,084	1,047,500	1,458,584
Mar'17	0	385,358	640,000	1,025,358
Jun'17	0	0	640,000	640,000
Sept'17	0	170,000	757,839	927,839
Des'17	0	69,331	930,706	1,000,037

Lampiran 22: Tabel TR-TC BPRS MMS

Bulan/Tahun	TR-TC
Mar'13	n.a.
Jun'13	-648,963

Sept'13	-5,256,844
Des'13	-3,995,381
Mar'14	-685,256
Jun'14	-1,292,398
Sept'14	-984,428
Des'14	-948,612
Mar'15	91,000
Jun'15	201,715
Sept'15	42,505
Des'15	1,090,892
Mar'16	232,049
Jun'16	462,565
Sept'16	398,868
Des'16	601,752
Mar'17	357,659
Jun'17	668,430
Sept'17	763,129
Des'17	624,725

Lampiran 23: Tabel hasil perhitungan RAROC BPRS MMS

Keterangan	tahun 2013	tahun 2014	tahun 2015	tahun 2016	tahun 2017
Std. Dev (σ)	281806.21	38992.87	176242.70	69312.50	177092.81
c	95%	95%	95%	95%	95%
Z	1.96	1.96	1.96	1.96	1.96
EL	412,129	820,211	1,366,425	1,515,058	898,309
TR-TC	-9,901,188	-3,910,694	1,426,112	1,695,234	2,413,943
WL	688,299	858,424	1,539,143	1,582,984	1,071,859
RAR	-10,313,317	-4,730,905	59,687	180,177	1,515,635
RC	276,170	38,213	172,718	67,926	173,551
RAROC	-37.34	-123.80	0.35	2.65	8.73