

Lampiran 1 : Tabel hasil perhitungan VaR Deposito Mudharabah BSM tahun 2010

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	5.91	6.08	6.29	6.42
StdDev	σ	0.07587	0.05935	0.14027	0.14680
A0		34,938,621	7,371,312	3,223,583	3,956,090
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	772,043.05	127,427.13	131,692.84	169,143.66
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-50,882,524.44	-11,152,554.92	-4,939,406	-6,180,381

Lampiran 2 : Tabel hasil perhitungan VaR Deposito Mudharabah BSM tahun 2011

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	5.29	5.43	5.57	5.63
StdDev	σ	0.31647	0.35593	0.38910	0.35886
A0		53,156,308	11,270,553	9,542,849	5,931,732
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	4,899,590.35	1,168,373.27	1,081,451.19	619,979.44
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-65,349,792.94	-14,141,968.57	-12,206,966	-7,728,933

Lampiran 3 : Tabel hasil perhitungan VaR Deposito Mudharabah BSM tahun 2012

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	5.09	5.28	5.40	5.63
StdDev	σ	0.39142	0.29264	0.30742	0.25529
A0		45,342,198	11,056,618	10,789,970	13,042,012
α		99%	99%	99%	99%
Z	α	2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	5,169,002.53	942,378.81	966,087.44	969,714.99
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-52,571,452.74	-13,655,812.14	-13,590,256.46	- 17,399,144

Lampiran 4 : Tabel hasil perhitungan VaR Deposito Mudharabah BSM tahun 2013

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	4.47	4.53	4.64	4.93
Std.Dev	σ	0.29064	0.34886	0.30961	0.40181
A0		63,987,016	14,101,868	11,403,823	13,681,209
α		99%	99%	99%	99%
Z	α	2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	5,416,472.42	1,432,844.36	1,028,316.06	1,601,066.74
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-66,029,030.13	-14,533,114.31	-12,203,682	-15,261,023

Lampiran 5 : Tabel hasil perhitungan VaR Deposito Mudharabah BSM tahun 2014

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	4.28	4.52	3.45	4.72
Std.Dev	σ	0.20746	0.14201	1.35661	0.15708
A0		86,935,984	15,750,720	6,542,272	11,082,038
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	5,252,904.89	651,453.48	2,584,933.73	506,985.82
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	- 87,741,430.50	-17,127,171.72	-3,059,820.33	- 12,580,208

Lampiran 6 : Tabel hasil perhitungan VaR Deposito Mudharabah BSM tahun 2015

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	4.32	4.47	4.43	4.78
Std. Dev	σ	0.33353	0.48687	0.25194	0.36080
A0		95,581,278	13,281,828	6,109,780	10,044,475
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	9,284,799.09	1,883,372.10	448,324.90	1,055,496.92
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-93,883,242.85	-12,950,769.55	- 6,314,438	-10,953,929

Lampiran 7 : Tabel hasil perhitungan VaR Deposito Mudharabah BSM tahun 2016

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	4.40	4.57	4.86	4.82
Std.Dev	σ	0.18032	0.21850	0.27825	0.15562
A0		102,453,830	12,349,271	5,094,255	10,138,847
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	5,380,803.61	785,879.65	412,845.18	459,527.69
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-07,318,409.39	-13,315,444.17	- 5,779,859	- 11,757,783

Lampiran 8 : Tabel hasil perhitungan VaR Deposito Mudharabah BSM tahun 2017

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	4.46	4.74	4.85	4.74
Std.Dev	σ	0.20332	0.20418	0.19345	0.22072
A0		113,794,726	10,323,037	5,633,644	11,098,349
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	6,738,622.32	613,885.25	317,412.59	713,449.26
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	- 20,249,179.73	-11,609,235.75	- 6,830,790	- 12,424,221

Lampiran 9 : Tabel hasil perhitungan VaR Deposito Mudharabah BRI Syariah tahun 2010

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	7.47	7.46	7.69	7.40
Std.Dev	σ	0.16358	0.17500	0.21595	0.07767
A0		9,704,427	1,111,739	229,205	206,794
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	462,344.14	56,663.95	14,415.78	4,678.24
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	- 17,668,760.30	-2,049,317.14	-426,422	-377,804

Lampiran 10 : Tabel hasil perhitungan VaR Deposito Mudharabah BRI Syariah tahun 2011

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	7.33	7.52	7.89	7.69
Std.Dev	σ	0.20798	0.17904	0.22760	0.19830
A0		18,761,585	2,722,148	308,926	428,955
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	1,136,475.02	141,949.55	20,477.89	24,774.25
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-33,261,718.48	-4,978,240.70	-588,879	- 800,026

Lampiran 11 : Tabel hasil perhitungan VaR Deposito Mudharabah BRI Syariah tahun 2012

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	6.05	6.81	7.42	7.75
Std.Dev	σ	0.41154	0.20915	0.08292	0.19427
A0		23,764,776	4,886,128	548,851	829,542
α		99%	99%	99%	99%
Z	α	2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	2,848,482.98	297,631.19	13,254.30	46,935.65
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	- 33,066,034.75	-8,017,947.90	- 1,004,521.27	-1,559,524

Lampiran 12 : Tabel hasil perhitungan VaR Deposito Mudharabah BRI Syariah tahun 2013

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	6.04	6.43	6.33	6.34
Std. Deviasi	σ	0.20706	0.55811	0.14663	0.04839
A0		29,904,506	8,409,718	559,945	901,311
α		99%	99%	99%	99%
Z	α	2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	1,803,408.37	1,367,006.51	23,912.81	12,702.91
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-43,343,050.53	-12,156,871.25	-861,500	-1,416,438

Lampiran 13 : Tabel hasil perhitungan VaR Deposito Mudharabah BRI Syariah tahun 2014

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	8.54	7.59	8.62	6.87
Std. Dev	σ	0.04090	0.00000	-	0.12920
A0		32,990,046	8,282,948	969,680	679,198
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	392,994.08	0.00	-	25,557.14
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-70,051,063.52	-15,716,893.83	-2,089,660.40	- 1,140,541

Lampiran 14 : Tabel hasil perhitungan VaR Deposito Mudharabah BRI Syariah tahun 2015

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	7.06	7.08	7.54	6.71
Std.Dev	σ	0.10217	0.13168	0.23238	0.15755
A0		47,120,580	2,526,949	787,148	624,882
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	1,402,226.42	96,912.93	53,274.48	28,674.14
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-81,809,772.83	-4,378,155.81	-1,430,500	-1,020,151

Lampiran 15 : Tabel hasil perhitungan VaR Deposito Mudharabah BRI Syariah tahun 2016

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	6.57	6.02	6.85	5.91
Std.Dev	σ	0.31734	0.68235	0.26230	0.14236
A0		55,771,268	1,607,844	716,869	663,525
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	5,154,715.08	319,536.31	54,764.60	27,511.51
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-86,432,164.09	-2,101,273.81	- 1,172,874	- 952,847

Lampiran 16 : Tabel hasil perhitungan VaR Deposito Mudharabah BRI Syariah tahun 2017

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	4.49	4.26	5.48	5.25
Std.Dev	σ	0.05323	0.07773	0.04787	0.04516
A0		40,546,989	794,992	241,686	446,081
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	628,598.56	17,997.29	3,369.71	5,867.46
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-44,834,712.86	-828,172.32	- 327,589	- 579,753

Lampiran 17 : Tabel hasil perhitungan VaR Deposito Mudharabah BNI Syariah tahun 2010

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	6.94	7.21	7.40	7.69
Std.Dev	σ	0.16523	0.40216	0.42884	0.39950
A0		3,862,522	617,961	388,666	2,192,813
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	185,873.82	72,381.37	48,543.75	255,143.19
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-6,515,601.85	-1,083,635.36	- 670,488	-3,960,540

Lampiran 18 : Tabel hasil perhitungan VaR Deposito Mudharabah BNI Syariah tahun 2011

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	6.51	6.85	7.01	7.27
Std.Dev	σ	0.43022	0.39332	0.44591	0.49149
A0		4,724,916	908,397	518,296	3,897,420
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	592,043.28	104,060.71	67,311.36	557,897.17
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-7,094,804.43	-1,450,433.66	-840,355	-6,523,228

Lampiran 19 : Tabel hasil perhitungan VaR Deposito Mudharabah BNI Syariah tahun 2012

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	6.04	6.40	6.76	6.87
Std.Dev	σ	0.34670	0.32715	0.33176	0.47759
A0		6,144,523	2,435,269	986,207	6,069,295
α		99%	99%	99%	99%
Z	α	2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	620,449.36	232,036.07	95,293.20	844,226.32
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	- 8,657,780.37	-3,665,916.38	-1,571,396.63	-9,583,581

Lampiran 20 : Tabel hasil perhitungan VaR Deposito Mudharabah BNI Syariah tahun 2013

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	6.13	6.48	6.72	6.99
Std.Dev	σ	0.77705	0.78768	0.75520	0.74087
A0		7,479,117	2,632,435	1,436,781	9,040,942
α		99%	99%	99%	99%
Z	α	2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	1,692,633.05	603,908.51	316,024.60	1,950,845.77
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	- 9,769,113.76	-3,657,345.64	-2,097,767	-13,842,550

Lampiran 21 : Tabel hasil perhitungan VaR Deposito Mudharabah BNI Syariah tahun 2014

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	5.46	5.71	5.87	6.09
Std.Dev	σ	0.13525	0.35406	0.04509	0.04690
A0		9,438,056	2,293,823	880,027	5,862,747
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	371,770.67	236,538.83	11,557.56	80,090.02
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	- 12,505,276.99	-3,039,327.14	-1,278,782.03	-8,845,942

Lampiran 22 : Tabel hasil perhitungan VaR Deposito Mudharabah BNI Syariah tahun 2015

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Expected Return	μ	5.36	4.62	4.95	6.24
Std. Deviasi	σ	0.12420	0.15155	0.08869	0.04113
A0		16,740,385	1,796,214	1,104,530	6,512,033
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	605,541.57	79,281.71	28,532.43	78,008.14
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	-21,816,111.59	-1,993,100.20	- 1,338,323	-10,084,833

Lampiran 23 : Tabel hasil perhitungan VaR Deposito Mudharabah BNI Syariah tahun 2016

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	4.71	4.76	4.91	5.68
Std.Dev	σ	0.43687	0.18267	0.47132	0.25776
A0		22,975,915	2,223,470	1,003,253	9,226,040
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	2,923,424.91	118,291.52	137,717.58	692,619.50
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	- 24,109,175.08	-2,524,858.44	-1,093,462	-12,411,240

Lampiran 24 : Tabel hasil perhitungan VaR Deposito Mudharabah BNI Syariah tahun 2017

Keterangan		Deposito Mudharabah 1 Bulan	Deposito Mudharabah 3 Bulan	Deposito Mudharabah 6 Bulan	Deposito Mudharabah 12 Bulan
Exp.Ret	μ	4.29	4.56	2.27	4.94
Std.Dev	σ	0.41699	0.38135	1.38318	0.24277
A0		40,571,376	3,521,181	1,773,219	16,243,889
α		99%	99%	99%	99%
Z		2.33	2.33	2.33	2.33
VaR (mean)	$A0\alpha\sigma\sqrt{T}$	4,927,364.04	391,087.40	714,341.13	1,148,575.31
VaR (zero)	$A0(\alpha\sigma\sqrt{T} - \mu T)$	- 38,585,436.72	-3,625,259.68	- 290,852	- 18,897,399

Lampiran 25 : Equivalent Rate Deposito BSM

Eq.Rate Deposito Bank Syariah Mandiri				
Bulan / Tahun	Dep 1 bln	Dep 3 bln	Dep 6 bln	Dep 12 bln
Mar'10	6.02	6.115	6.21	6.36
Jun'10	5.895	6.09	6.305	6.38
Sep'10	5.90	6.125	6.485	6.635
Des'10	5.84	5.995	6.17	6.305
Mar'11	5.525	5.68	5.93	5.97
Jun'11	5.39	5.515	5.62	5.68
Sep'11	5.41	5.63	5.71	5.745
Des'11	4.82	4.91	5.02	5.125
Mar'12	5.115	5.19	5.29	5.345
Jun'12	5.63	5.71	5.815	5.875
Sep'12	4.905	5.175	5.395	5.82
Des'12	4.725	5.05	5.085	5.495
Mar'13	4.535	4.435	4.83	5.16
Jun'13	4.71	4.9	4.905	5.265
Sep'13	4.045	4.09	4.215	4.365
Des'13	4.575	4.69	4.615	4.93
Mar'14	4.43	4.62	4.555	4.805
Jun'14	4.48	4.65	4.695	4.885
Sep'14	4.145	4.43	2.26	4.68
Des'14	4.06	4.36	2.295	4.525
Mar'15	4.3	4.635	4.695	4.785
Jun'15	3.93	3.77	4.215	4.38
Sep'15	4.295	4.565	4.21	4.71
Des'15	4.745	4.9	4.59	5.255
Mar'16	4.53	4.29	4.51	4.97
Jun'16	4.235	4.535	4.89	4.75
Sep'16	4.255	4.63	4.86	4.635
Des'16	4.58	4.815	5.19	4.925
Mar'17	4.2	4.475	4.61	4.495
Jun'17	4.465	4.72	4.89	4.705
Sep'17	4.495	4.78	4.835	4.71
Des'17	4.695	4.97	5.08	5.03

Lampiran 26 : Saldo rata-rata harian BSM

Saldo rata-rata harian Deposito Bank Syariah Mandiri (dln jutaan rupiah)				
Bulan / Tahun	Dep 1 bln	Dep 3 bln	Dep 6 bln	Dep 12 bln
Mar'10	7,481,277	1,497,529	800,526	855,601
Jun'10	7,504,983	1,683,516	793,629	961,117
Sep'10	9,223,603	2,072,066	797,927	1,071,682
Des'10	10,728,758	2,118,201	831,501	1,067,690
Mar'11	11,690,333	2,735,130	1,449,883	1,129,596
Jun'11	12,838,599	2,318,551	1,834,580	1,312,744
Sep'11	13,922,817	2,937,363	2,900,120	1,562,758
Des'11	14,704,559	3,279,509	3,358,266	1,926,634
Mar'12	16,350,383	2,663,453	2,728,123	1,974,218
Jun'12	12,375,341	3,287,955	2,500,095	3,672,083
Sep'12	12,872,576	2,770,585	2,584,201	3,651,813
Des'12	3,743,898	2,334,625	2,977,551	3,743,898
Mar'13	14,214,484	2,332,801	3,032,390	3,471,181
Jun'13	14,858,905	3,313,977	3,487,328	3,573,718
Sep'13	16,832,739	4,357,161	2,583,440	3,363,086
Des'13	18,080,888	4,097,929	2,300,665	3,273,224
Mar'14	19,214,193	4,349,577	2,041,720	2,996,705
Jun'14	20,524,314	4,041,835	1,663,771	2,827,329
Sep'14	22,834,883	3,800,920	1,540,276	2,622,758
Des'14	24,362,594	3,558,388	1,296,505	2,635,246
Mar'15	25,176,131	3,326,744	1,302,792	2,534,450
Jun'15	23,147,365	3,221,943	1,689,297	2,483,583
Sep'15	23,294,977	3,215,058	1,671,823	2,510,643
Des'15	23,962,805	3,518,083	1,445,868	2,515,799
Mar'16	25,463,102	3,462,457	1,410,423	2,446,925
Jun'16	24,230,532	3,170,773	1,166,178	2,495,378
Sep'16	25,887,509	3,254,900	1,190,416	2,578,843
Des'16	26,872,687	2,461,141	1,327,238	2,617,701
Mar'17	27,941,966	2,379,448	1,399,962	2,755,243
Jun'17	27,752,185	2,494,599	1,411,144	2,733,526
Sep'17	29,171,479	2,591,650	1,417,155	2,817,730
Des'17	28,929,096	2,857,340	1,405,383	2,791,850

Lampiran 27 : Equivalent rate BRI Syariah

Eq.Rate Deposito BRI Syariah				
Bulan / Tahun	Dep 1 bln	Dep 3 bln	Dep 6 bln	Dep 12 bln
Jun'10	7.30	7.285	7.49	7.335
Sep'10	7.50	7.46	7.67	7.485
Des'10	7.63	7.64	7.92	7.38
Mar'11	7.39	7.56	7.89	7.64
Jun'11	7.045	7.27	7.66	7.585
Sep'11	7.36	7.69	7.81	7.56
Des'11	7.54	7.58	8.2	7.985
Mar'12	6.66	7.04	7.49	7.95
Jun'12	5.81	6.92	7.485	7.805
Sep'12	5.82	6.685	7.37	7.745
Des'12	5.89	6.585	7.325	7.485
Mar'13	5.89	6.91	6.19	6.345
Jun'13	5.87	6.92	6.26	6.31
Sep'13	6.08	5.91	6.32	6.305
Des'13	6.315	5.99	6.53	6.41
Mar'14	8.565	7.59	8.62	7.04
Jun'14	8.56	7.59	8.62	6.87
Sep'14	8.56	7.59	8.62	6.83
Des'14	8.48	7.59	8.62	6.73
Mar'15	7.215	6.94	7.87	6.91
Jun'15	6.99	7.015	7.53	6.755
Sep'15	7.025	7.145	7.41	6.65
Des'15	7.025	7.235	7.35	6.54
Mar'16	6.84	6.61	7.07	6.03
Jun'16	6.84	6.61	7.07	6.03
Sep'16	6.36	5.525	6.71	5.83
Des'16	6.235	5.345	6.55	5.75
Mar'17	4.42	4.34	5.52	5.26
Jun'17	4.48	4.285	5.48	5.28
Sep'17	4.55	4.25	5.5	5.28
Des'17	4.49	4.155	5.41	5.185

Lampiran 28 : Saldo rata-rata harian BRI Syariah

Saldo rata-rata harian Deposito BRI Syariah				
Bulan / Tahun	Dep 1 bln	Dep 3 bln	Dep 6 bln	Dep 12 bln
Jun'10	2,371,776	341,803	53,774	65,042
Sep'10	3,353,824	421,155	83,317	70,303
Des'10	3,978,827	348,781	92,114	71,449
Mar'11	4,122,647	524,949	72,309	87,655
Jun'11	4,315,664	670,484	75,386	101,716
Sep'11	5,572,487	788,394	81,093	130,181
Des'11	4,750,787	738,321	80,138	109,403
Mar'12	5,727,709	1,399,516	106,880	198,259
Jun'12	5,908,615	1,121,700	113,614	229,221
Sep'12	5,985,568	1,139,451	167,131	192,998
Des'12	6,142,884	1,225,461	161,226	209,064
Mar'13	7,131,133	1,946,292	119,979	260,999
Jun'13	7,463,784	2,061,408	128,274	219,861
Sep'13	7,596,755	2,161,430	137,738	219,817
Des'13	7,712,834	2,240,588	173,954	200,634
Mar'14	8,275,112	2,070,737	242,420	170,636
Jun'14	8,280,435	2,070,737	242,420	169,767
Sep'14	8,280,435	2,070,737	242,420	169,475
Des'14	8,154,064	2,070,737	242,420	169,320
Mar'15	11,342,975	666,326	196,967	152,516
Jun'15	11,711,095	638,608	196,347	154,738
Sep'15	11,854,051	625,231	196,540	157,807
Des'15	12,212,459	596,784	197,294	159,821
Mar'16	13,808,905	392,981	208,024	162,750
Jun'16	13,808,905	392,981	208,024	162,750
Sep'16	13,944,210	420,864	156,175	168,111
Des'16	14,209,248	401,018	144,646	169,914
Mar'17	3,858,344	80,543	25,325	44,799
Jun'17	7,879,490	158,720	48,233	90,333
Sep'17	12,189,086	237,361	70,826	134,622
Des'17	16,620,069	318,368	97,302	176,327

Lampiran 29 : Equivalent Rate BNI Syariah

Eq.Rate Deposito BNI Syariah				
Bulan / Tahun	Dep 1 bln	Dep 3 bln	Dep 6 bln	Dep 12 bln
Jun'10	6.77	6.88	7.03	7.35
Sep'10	7.10	7.66	7.87	8.13
Des'10	6.95	7.10	7.30	7.59
Mar'11	7.13	7.43	7.67	8.00
Jun'11	6.14	6.58	6.74	6.97
Sep'11	6.39	6.7	6.85	7.1
Des'11	6.37	6.67	6.76	7
Mar'12	5.7	6.23	6.72	6.43
Jun'12	5.85	6.09	6.37	6.56
Sep'12	6.12	6.45	6.77	7.02
Des'12	6.49	6.84	7.18	7.48
Mar'13	6.85	6.98	7.16	7.4
Jun'13	6.18	6.68	7.03	7.27
Sep'13	6.45	6.93	7.1	7.4
Des'13	5.04	5.31	5.59	5.88
Mar'14	5.63	5.59	5.86	6.11
Jun'14	5.3	6.24	5.81	6.03
Sep'14	5.44	5.49	5.87	6.08
Des'14	5.46	5.53	5.92	6.14
Mar'15	5.45	4.45	5.04	6.23
Jun'15	5.47	4.81	4.92	6.27
Sep'15	5.3	4.64	4.84	6.28
Des'15	5.21	4.56	5	6.19
Mar'16	5.08	4.56	5.08	5.92
Jun'16	4.86	4.79	5.18	5.87
Sep'16	4.81	4.68	5.17	5.38
Des'16	4.075	4.99	4.205	5.555
Mar'17	4.885	4.95	4.34	5.26
Jun'17	4.25	4.83	1.595	4.875
Sep'17	4.09	4.24	1.49	4.675
Des'17	3.935	4.23	1.645	4.935

Lampiran 30 : Saldo rata-rata harian BNI Syariah

Saldo rata-rata harian Deposito BNI Syariah				
Bulan / Tahun	Dep 1 bln	Dep 3 bln	Dep 6 bln	Dep 12 bln
Jun'10	1,094,137	200,101	138,536	715,086
Sep'10	1,414,531	213,877	124,551	729,959
Des'10	1,353,854	203,983	125,579	747,768
Mar'11	1,165,165	216,078	127,702	927,778
Jun'11	1,168,381	217,968	127,895	949,693
Sep'11	1,161,776	225,764	129,346	983,428
Des'11	1,229,594	248,587	133,353	1,036,521
Mar'12	1,767,035	605,401	244,825	1,387,490
Jun'12	1,542,279	616,456	239,950	1,427,089
Sep'12	1,390,418	596,227	232,758	1,512,572
Des'12	1,444,791	617,185	268,674	1,742,144
Mar'13	1,653,046	576,584	365,909	2,190,582
Jun'13	1,957,775	600,119	367,370	2,281,913
Sep'13	1,921,418	695,482	356,300	2,287,185
Des'13	1,946,878	760,250	347,202	2,281,262
Mar'14	699,856	148,704	120,525	565,265
Jun'14	1,687,683	416,951	193,231	1,164,185
Sep'14	2,828,732	755,966	269,812	1,765,174
Des'14	4,221,785	972,202	296,459	2,368,123
Mar'15	1,675,303	179,976	113,537	619,209
Jun'15	3,284,264	331,387	229,509	1,273,161
Sep'15	5,002,338	530,772	336,849	1,949,026
Des'15	6,778,480	754,079	424,635	2,670,637
Mar'16	1,840,614	206,304	84,697	747,075
Jun'16	3,843,272	399,611	160,066	1,533,238
Sep'16	7,988,695	759,483	335,823	3,409,231
Des'16	9,303,334	858,072	422,667	3,536,496
Mar'17	9,470,410	909,492	477,034	3,777,188
Jun'17	9,899,458	803,088	419,688	3,942,022
Sep'17	9,458,651	893,297	423,609	4,160,234
Des'17	11,742,857	915,304	452,888	4,364,445

Lampiran 31 : Pendapatan operasional dan Non-operasional serta Nilai EL BSM

Bulan / Tahun	Pendapatan Op & Non Op	Beban Op dan Non Op	EL	TR-TC
Mar'10	472,396	352,909	0.66	119,487
Jun'10	984,084	715,327	0.88	268,757
Sep'10	1,239,426	1,103,764	1.45	135,662
Des'10	2,261,745	1,693,012	1.29	568,733
Mar'11	685,236	501,072	1.12	184,164
Jun'11	1,391,643	1,028,209	1.14	363,434
Sep'11	2,160,381	1,607,642	1.26	552,739
Des'11	3,254,277	2,506,343	0.95	747,934
Mar'12	916,359	655,914	0.86	260,445
Jun'12	1,865,388	1,329,150	1.41	536,238
Sep'12	2,878,238	2,080,340	1.55	797,898
Des'12	4,095,574	2,998,441	1.14	1,097,133
Mar'13	1,083,348	740,225	1.55	343,123
Jun'13	2,307,829	1,814,176	1.1	493,653
Sep'13	3,481,935	2,842,068	1.59	639,867
Des'13	4,657,311	3,773,975	2.29	883,336
Mar'14	1,093,985	824,517	2.65	269,468
Jun'14	2,149,824	1,945,677	3.9	204,147
Sep'14	3,218,556	2,845,451	4.23	373,105
Des'14	4,364,586	4,254,793	4.29	109,793
Mar'15	1,160,691	1,029,966	4.41	130,725
Jun'15	3,414,946	1,824,013	4.7	590,933
Sep'15	6,044,128	2,998,768	4.34	3,045,360
Des'15	4,405,409	798,611	4.05	3,606,798
Mar'16	1,147,655	171,276	4.32	976,379
Jun'16	2,340,805	353,090	3.74	1,987,715
Sep'16	3,568,190	515,369	3.63	3,052,821
Des'16	4,965,941	722,217	3.13	4,243,724
Mar'17	1,343,038	207,860	3.16	1,135,178
Jun'17	2,757,333	371,767	3.23	2,385,566
Sep'17	4,576,132	933,230	3.12	3,642,902
Des'17	6,039,126	1,124,339	2.71	4,914,787

Lampiran 32 : Perhitungan nilai RAROC BSM

Keterangan	tahun 2010	tahun 2011	tahun 2012	tahun 2013	tahun 2014	tahun 2015	tahun 2016
Std.Dev (σ)	0.29	0.13	0.31	0.49	0.76	0.27	0.49
c	95%	95%	95%	95%	95%	95%	95%
Z	1.96	1.96	1.96	1.96	1.96	1.96	1.96
\sqrt{N}	2.236	2.236	2.236	2.236	2.236	2.236	2.236
EL	1.07000	1.11750	1.24000	1.63250	3.76750	4.37500	3.70500
TR-TC	1,092,639	1,848,271	2,691,714	2,359,979	956,513	8,373,816	10,260,639
WL	1.32771	1.22938	1.50751	2.06326	4.43761	4.60895	4.13314
RAR	1,092,637.93	1,848,269.88	2,691,712.76	2,359,977.37	956,509.23	8,373,811.63	10,260,635.30
RC	0.2577	0.1119	0.2675	0.4308	0.6701	0.2340	0.4281
RAROC	4,239,858.56	16,519,555.48	10,062,175.03	5,478,636.56	1,427,382.94	35,792,932.47	23,965,422.95
Keterangan	tahun 2017						
Std.Dev (σ)	0.23						
c	95%						
Z	1.96						
\sqrt{N}	2.236						
EL	3.05500						
TR-TC	12,078,433						
WL	3.26051						
RAR	12,078,429.95						
RC	0.2055						
RAROC	58,772,817.68						

Lampiran 33 : Pendapatan operasional dan Non-operasional serta Nilai EL BRI Syariah

Bulan / Tahun	TR : Pendapatan Op & Non Op	TC : Beban Op dan Non Op	EL	TR-TC
Mar'10	80,438	70,001	1.92	10,437
Jun'10	205,733	185,606	1.97	20,127
Sep'10	319,216	308,207	2.06	11,009
Des'10	547,261	447,643	2.14	99,618
Mar'11	147,614	143,607	1.7	4,007
Jun'11	303,685	296,268	2.77	7,417
Sep'11	476,684	453,368	2.27	23,316
Des'11	691,495	674,794	2.12	16,701
Mar'12	221,362	216,768	2.4	4,594
Jun'12	461,903	396,766	2.15	65,137
Sep'12	705,977	594,382	1.89	111,595
Des'12	989,808	851,756	1.84	138,052
Mar'13	254,903	194,096	2.01	60,807
Jun'13	535,934	431,033	1.94	104,901
Sep'13	831,716	673,689	2.14	158,027
Des'13	1,118,012	934,070	3.26	183,942
Mar'14	271,808	251,743	3.36	20,065
Jun'14	545,283	542,899	3.61	2,384
Sep'14	861,471	835,220	4.19	26,251
Des'14	1,155,056	1,139,671	3.65	15,385
Mar'15	386,502	359,415	3.96	27,087
Jun'15	781,317	65,918	4.7	715,399
Sep'15	1,160,497	101,920	3.86	1,058,577
Des'15	1,540,428	143,118	3.89	1,397,310
Mar'16	411,965	37,748	3.9	374,217
Jun'16	852,472	69,926	3.83	782,546
Sep'16	1,312,717	104,541	3.89	1,208,176
Des'16	1,743,904	145,204	3.19	1,598,700
Mar'17	433,323	745,563	3.33	(312,240)
Jun'17	868,292	68,825	3.5	799,467
Sep'17	1,316,261	117,896	4.02	1,198,365
Des'17	1,810,071	174,495	4.72	1,635,576

Lampiran 34 : Perhitungan nilai RAROC BRI Syariah

Keterangan	tahun 2010	tahun 2011	tahun 2012	tahun 2013	tahun 2014	tahun 2015	tahun 2016	tahun 2017
Std. Dev (σ)	0.10	0.44	0.26	0.62	0.35	0.40	0.34	0.62
c	95%	95%	95%	95%	95%	95%	95%	95%
Z	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96
\sqrt{N}	2.236	2.236	2.236	2.236	2.236	2.236	2.236	2.236
EL	2.02250	2.21500	2.07000	2.33750	3.70250	4.10250	3.70250	3.89250
TR-TC	141,191	51,441	319,378	507,677	64,085	3,198,373	3,963,639	3,321,168
WL	2.10790	2.60218	2.29667	2.88146	4.00879	4.45359	4.00322	4.44026
RAR	141,188.98	51,438.79	319,375.93	507,674.66	64,081.30	3,198,368.90	3,963,635.30	3,321,164.11
RC	0.0854	0.3872	0.2267	0.5440	0.3063	0.3511	0.3007	0.5478
RAROC	1,653,275.70	132,854.97	1,409,006.75	933,295.47	209,220.39	9,109,787.73	13,180,641.83	6,063,176.05

**Lampiran 35 : Pendapatan operasional dan Non-operasional serta Nilai EL
BNI Syariah**

Bulan / Tahun	TR : Pendapatan Op & Non Op	TC : Beban Op dan Non Op	TR-TC	EL
Mar'10				
Jun'10	25,970	79,126	(53,156)	2.55
Sep'10	145,847	166,012	(20,165)	2.6
Des'10	309,082	272,348	36,734	1.92
Mar'11	167,926	113,942	53,984	2.12
Jun'11	323,140	252,623	70,517	1.71
Sep'11	535,661	418,270	117,391	1.78
Des'11	758,754	669,498	89,256	2.42
Mar'12	167,969	153,802	14,167	2.77
Jun'12	416,716	387,534	29,182	1.75
Sep'12	631,765	543,973	87,792	1.62
Des'12	970,309	832,565	137,744	1.42
Mar'13	298,257	(250,721)	(47,536)	0.97
Jun'13	528,222	(453,024)	(75,198)	1.54
Sep'13	838,141	722,163	115,978	1.49
Des'13	1,194,390	1,014,774	179,616	1.13
Mar'14	311,421	265,103	46,318	1.27
Jun'14	1,872,298	1,271,847	600,451	1.35
Sep'14	983,908	845,086	138,822	1.51
Des'14	1,491,980	1,271,847	220,133	1.04
Mar'15	423,397	362,143	61,254	1.29
Jun'15	831,237	63,268	767,969	1.38
Sep'15	1,270,939	99,020	1,171,919	1.33
Des'15	1,727,119	137,828	1,589,291	1.46
Mar'16	469,968	32,128	437,840	1.59
Jun'16	967,097	72,069	895,028	1.5
Sep'16	1,494,709	126,705	1,368,004	1.41
Des'16	2,055,692	159,368	1,896,324	1.64
Mar'17	591,877	59,389	532,488	1.63
Jun'17	1,207,197	125,172	1,082,025	1.76
Sep'17	1,836,491	178,043	1,658,448	1.72
Des'17	2,431,644	213,870	2,217,774	1.5

Lampiran 36 : Perhitungan nilai RAROC BNI Syariah

Keterangan	tahun 2010	tahun 2011	tahun 2012	tahun 2013	tahun 2014	tahun 2015	tahun 2016	tahun 2017
Std.Dev (σ)	0.38	0.33	0.60	0.28	0.20	0.07	0.10	0.12
c	95%	95%	95%	95%	95%	95%	95%	95%
Z	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96
\sqrt{N}	2.236	2.236	2.236	2.236	2.236	2.236	2.236	2.236
EL	2.35667	2.00750	1.89000	1.28250	1.29250	1.36500	1.53500	1.65250
TR-TC	-36,587	331,148	268,885	172,860	1,005,724	3,590,433	4,597,196	5,490,735
WL	2.68888	2.29516	2.41783	1.52535	1.46403	1.42922	1.62396	1.75356
RAR	-36,589.36	331,145.99	268,883.11	172,858.72	1,005,722.71	3,590,431.64	4,597,194.47	5,490,733.35
RC	0.3322	0.2877	0.5278	0.2429	0.1715	0.0642	0.0890	0.1011
RAROC	-110,139.44	1,151,182.51	509,407.52	711,777.48	5,863,296.40	55,912,650.35	51,676,131.02	54,332,083.60