

## **LAMPIRAN**

### **12 PERUSAHAAN BANK UMUM SYARIAH YANG TERDAFTAR DI OTORITAS JASA KEUANGAN (OJK)**

| <b>NO</b> | <b>PERUSAHAAN</b>                         |
|-----------|-------------------------------------------|
| 1         | PT Bank BCA Syariah                       |
| 2         | PT Bank BNI Syariah                       |
| 3         | PT Bank BRI Syariah                       |
| 4         | PT Bank Jabar Banten Syariah              |
| 5         | PT Bank Maybank Syariah Indonesia         |
| 6         | PT Bank Muamalat Indonesia                |
| 7         | PT Bank Panin Dubai Syariah Tbk           |
| 8         | PT Bank Bukopin Syariah                   |
| 9         | PT Bank Mandiri Syariah                   |
| 10        | PT Bank Mega Syariah                      |
| 11        | PT Bank Victoria Syariah                  |
| 12        | PT Bank Tabungan Pensiun Nasional Syariah |

**STABILITAS KEUANGAN PERBANKAN BANK UMUM SYARIAH  
2015-2019**

| NO | PERUSAHAAN                                | Stabilitas Keuangan |         |         |         |         |
|----|-------------------------------------------|---------------------|---------|---------|---------|---------|
|    |                                           | 2015                | 2016    | 2017    | 2018    | 2019    |
| 1  | PT Bank BCA Syariah                       | 231,509             | 214,553 | 187,691 | 176,578 | 261,981 |
| 2  | PT Bank BNI Syariah                       | 82,234              | 75,792  | 91,485  | 87,846  | 82,987  |
| 3  | PT Bank BRI Syariah                       | 8,546               | 8,140   | 7,195   | 13,686  | 10,032  |
| 4  | PT Bank Jabar Banten Syariah              | 5,193               | 1,847   | 1,806   | 4,094   | 3,646   |
| 5  | PT Bank Maybank Syariah Indonesia         | 3,915               | 4,475   | 6,025   | 2,231   | 2,261   |
| 6  | PT Bank Muamalat Indonesia                | 128,406             | 135,573 | 184,720 | 141,725 | 159,884 |
| 7  | PT Bank Panin Dubai Syariah Tbk           | 2,214               | 2,523   | -0,444  | 1,073   | 0,856   |
| 8  | PT Bank Bukopin Syariah                   | 43,054              | 45,765  | 46,627  | 53,084  | 50,056  |
| 9  | PT Bank Mandiri Syariah                   | 24,893              | 25,326  | 25,948  | 26,154  | 27,991  |
| 10 | PT Bank Mega Syariah                      | 24,733              | 29,831  | 28,284  | 26,492  | 26,028  |
| 11 | PT Bank Victoria Syariah                  | 10,965              | 11,658  | 16,518  | 15,149  | 17,060  |
| 12 | PT Bank Tabungan Pensiun Nasional Syariah | 4,445               | 4,316   | 6,491   | 8,384   | 8,970   |

## RISIKO KREDIT

| NO | PERUSAHAAN                                | NPF   |        |        |       |       |
|----|-------------------------------------------|-------|--------|--------|-------|-------|
|    |                                           | 2015  | 2016   | 2017   | 2018  | 2019  |
| 1  | PT Bank BCA Syariah                       | 0,520 | 0,210  | 0,040  | 0,280 | 0,260 |
| 2  | PT Bank BNI Syariah                       | 1,460 | 1,640  | 1,500  | 1,520 | 1,440 |
| 3  | PT Bank BRI Syariah                       | 3,890 | 3,190  | 4,750  | 4,970 | 3,380 |
| 4  | PT Bank Jabar Banten Syariah              | 6,930 | 17,910 | 22,040 | 4,580 | 3,540 |
| 5  | PT Bank Maybank Syariah Indonesia         | 2,420 | 2,280  | 1,720  | 1,500 | 1,920 |
| 6  | PT Bank Muamalat Indonesia                | 4,200 | 1,400  | 2,750  | 2,580 | 4,300 |
| 7  | PT Bank Panin Dubai Syariah Tbk           | 1,940 | 1,860  | 4,830  | 3,840 | 2,800 |
| 8  | PT Bank Bukopin Syariah                   | 2,740 | 4,660  | 4,180  | 3,650 | 4,050 |
| 9  | PT Bank Mandiri Syariah                   | 4,050 | 3,130  | 2,710  | 1,560 | 1,000 |
| 10 | PT Bank Mega Syariah                      | 4,260 | 3,300  | 2,950  | 2,150 | 1,720 |
| 11 | PT Bank Victoria Syariah                  | 4,850 | 4,350  | 4,080  | 3,460 | 2,640 |
| 12 | PT Bank Tabungan Pensiun Nasional Syariah | 0,170 | 0,200  | 0,050  | 0,020 | 0,260 |

## RISIKO LIKUIDITAS

| PERUSAHAAN                                | FDR     |         |        |        |        |
|-------------------------------------------|---------|---------|--------|--------|--------|
|                                           | 2015    | 2016    | 2017   | 2018   | 2019   |
| PT Bank BCA Syariah                       | 91.040  | 90.010  | 88.050 | 89.000 | 91.000 |
| PT Bank BNI Syariah                       | 91.940  | 84.570  | 80.210 | 79.620 | 74.310 |
| PT Bank BRI Syariah                       | 84.160  | 81.420  | 71.870 | 75.490 | 80.120 |
| PT Bank Jabar Banten Syariah              | 104,750 | 98.730  | 91.030 | 89.850 | 93.530 |
| PT Bank Maybank Syariah Indonesia         | 86.140  | 88.920  | 88.120 | 96.460 | 94.130 |
| PT Bank Muamalat Indonesia                | 90.030  | 95.130  | 84.410 | 73.180 | 73.510 |
| PT Bank Panin Dubai Syariah Tbk           | 96.430  | 91.990  | 86.950 | 88.820 | 96.230 |
| PT Bank Bukopin Syariah                   | 90.560  | 88.180  | 82.440 | 93.400 | 93.480 |
| PT Bank Mandiri Syariah                   | 79.360  | 76.830  | 75.430 | 74.890 | 75.540 |
| PT Bank Mega Syariah                      | 98.140  | 95.240  | 91.050 | 90.880 | 94.530 |
| PT Bank Victoria Syariah                  | 95.290  | 100.660 | 83.530 | 82.780 | 80.520 |
| PT Bank Tabungan Pensiun Nasional Syariah | 96.050  | 92.070  | 92.050 | 95.060 | 95.030 |

## RASIO KECUKUPAN MODAL

| PERUSAHAAN                                | CAR    |        |        |        |        |
|-------------------------------------------|--------|--------|--------|--------|--------|
|                                           | 2015   | 2016   | 2017   | 2018   | 2019   |
| PT Bank BCA Syariah                       | 34,300 | 36,700 | 29,400 | 24,300 | 38,300 |
| PT Bank BNI Syariah                       | 15,480 | 14,920 | 20,140 | 19,310 | 18,880 |
| PT Bank BRI Syariah                       | 13,940 | 20,630 | 20,500 | 29,730 | 25,260 |
| PT Bank Jabar Banten Syariah              | 22,530 | 18,250 | 16,250 | 16,430 | 14,950 |
| PT Bank Maybank Syariah Indonesia         | 15,170 | 16,770 | 17,530 | 19,040 | 21,380 |
| PT Bank Muamalat Indonesia                | 12,000 | 12,740 | 13,620 | 12,340 | 12,420 |
| PT Bank Panin Dubai Syariah Tbk           | 20,300 | 18,170 | 11,510 | 23,150 | 14,460 |
| PT Bank Bukopin Syariah                   | 16,310 | 15,550 | 19,200 | 19,310 | 15,250 |
| PT Bank Mandiri Syariah                   | 12,850 | 14,010 | 15,890 | 16,260 | 16,150 |
| PT Bank Mega Syariah                      | 18,740 | 23,530 | 22,190 | 20,540 | 19,960 |
| PT Bank Victoria Syariah                  | 16,140 | 15,980 | 19,290 | 22,070 | 19,440 |
| PT Bank Tabungan Pensiun Nasional Syariah | 19,900 | 23,800 | 28,900 | 40,900 | 44,600 |