

DAFTAR LAMPIRAN



Lampiran 1 : Daftar Bank Umum Syariah Di Indonesia & Malaysia Dan Laman Resmi

Daftar Bank Umum Syariah Di Indonesia Dan Laman Resmi

No.	Nama Bank	Laman Resmi
1.	PT. Bank Aceh Syariah	http://www.bankaceh.co.id/
2.	PT. BPD Nusa Tenggara Barat Syariah	https://www.bankntbsyariah.co.id/
3.	PT. Bank Muamalat Indonesia	https://www.bankmuamalat.co.id/
4.	PT. Bank Victoria Syariah	https://www.bankvictoriasyariah.co.id/
5.	PT. Bank BRISyariah	https://www.brisyariah.co.id/
6.	PT. Bank Jabar Banten Syariah	http://www.bjbsyariah.co.id/
7.	PT. Bank BNI Syariah	https://www.bnisyariah.co.id/id-id/
8.	PT. Bank Syariah Mandiri	https://www.mandirisyariah.co.id/
9.	PT. Bank Mega Syariah	https://www.megasyariah.co.id/
10.	PT. Bank Panin Dubai Syariah	https://www.paninbanksyariah.co.id/
11.	PT. Bank Syariah Bukopin	https://www.syariahbukopin.co.id/
12.	PT. BCA Syariah	https://www.bcasyariah.co.id/
13.	PT. Bank Tabungan Pensiunan Nasional Syariah	https://www.btpnsyariah.com/
14.	PT. Maybank Syariah Indonesia	http://maybanksyariah.co.id/

Sumber : Statistik Perbankan Syariah Otoritas Jasa Keuangan Tahun 2020 (www.ojk.go.id)

Daftar Bank Umum Syariah Di Malaysia Dan Laman Resmi

No.	Nama Bank	Laman Resmi
1.	Affin Islamic Bank Berhad	https://www.affinislamic.com.my/
2.	Al Rajhi Banking & Investment Corporation (Malaysia) Berhad	https://www.alrajhibank.com.my/
3.	Alliance Islamic Bank Berhad	www.alliancebank.com.my
4.	AmBank Islamic Berhad	https://www.ambankgroup.com/
5.	MBSB Bank Berhad	https://mbsbbank.com/
6.	Bank Islam Malaysia Berhad	https://www.bankislam.com/
7.	Bank Muamalat Malaysia Berhad	https://www.muamalat.com.my/
8.	CIMB Islamic Bank Berhad	https://www.cimbislamic.com/
9.	Hong Leong Islamic Bank Berhad	https://www.hlisb.com.my/
10.	HSBC Amanah Malaysia Berhad	https://www.hsbeamamah.com.my/
11.	Kuwait Finance House (Malaysia) Berhad	https://www.kfh.com.my/
12.	Maybank Islamic Berhad	https://www.maybank2u.com.my/ https://www.maybank.com/islamic/
13.	OCBC Al-Amin Bank Berhad	https://www.ocbc.com.my/
14.	Public Islamic Bank Berhad	https://www.publicislamicbank.com.my/
15.	RHB Islamic Bank Berhad	https://www.rhbgroup.com/
16.	Standard Chartered Bank Malaysia Berhad	https://www.sc.com/my

Sumber : Situs resmi Bank Negara Malaysia Tahun 2019

(<https://www.bnm.gov.my/islamic-banks>)

Lampiran 2 : Situs Kalkulator Konversi Kurs IDR & MYR ke USD

Situs Kalkulator Konversi Kurs Mata Uang Rupiah Indonesia (IDR) Ke Dollar Amerika Serikat (USD)

https://in.coinmill.com/IDR_USD.html

Situs Kalkulator Konversi Kurs Mata Uang Ringgit Malaysia (MYR) Ke Dollar Amerika Serikat (USD)

https://in.coinmill.com/MYR_USD.html



Lampiran 3 : Rumus Menghitung Rasio Pertumbuhan

Rumus Menghitung Rasio Pertumbuhan

Growth Rate = ((Nilai Akhir-Nilai Awal)/Nilai Awal) x 100%

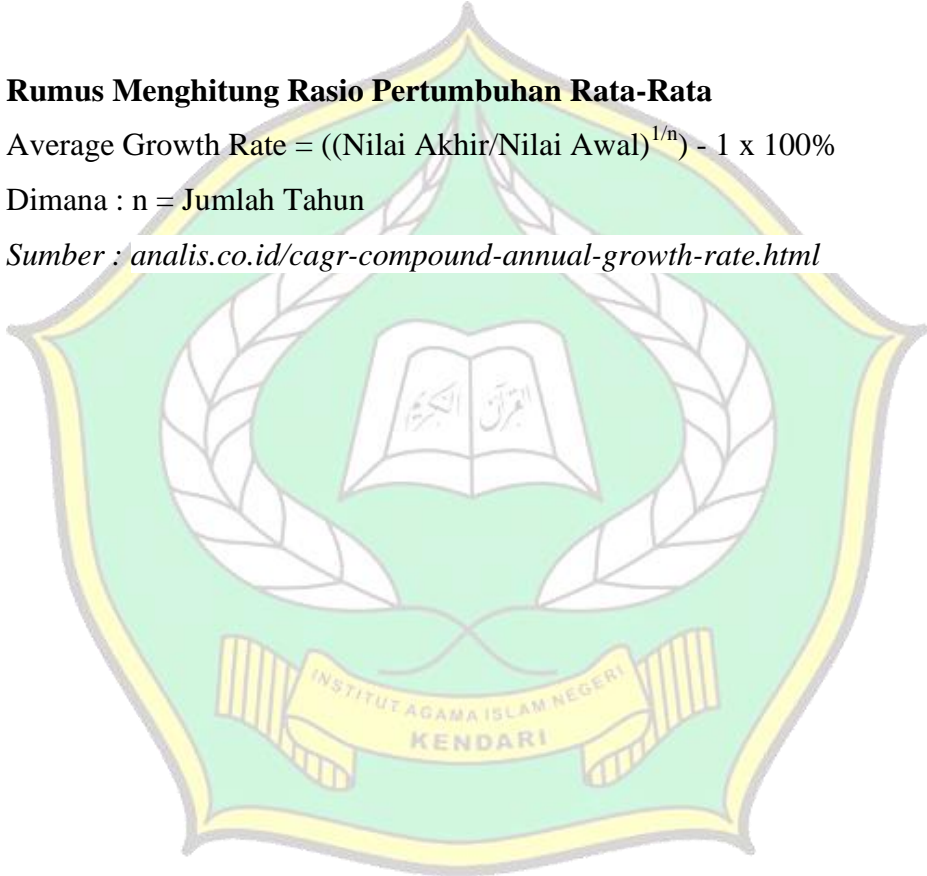
Sumber : analisis.co.id/cagr-compound-annual-growth-rate.html

Rumus Menghitung Rasio Pertumbuhan Rata-Rata

Average Growth Rate = ((Nilai Akhir/Nilai Awal)^{1/n} - 1) x 100%

Dimana : n = Jumlah Tahun

Sumber : analisis.co.id/cagr-compound-annual-growth-rate.html



Lampiran 4 : Data Asli BUS Indonesia Sebelum Dikonversi dari Rupiah ke Dollar AS

Tabel NET PROFIT (LABA BERSIH) INDONESIA							
No	Nama Bank	2014	2015	2016	2017	2018	2019
1	BRI Sy	2,822,000,000	122,637,000,000	170,209,000,000	101,091,000,000	106,600,000,000	74,016,000,000
2	Bsy Mandiri	(44,811,000,000)	289,576,000,000	325,414,000,000	365,166,000,000	605,213,000,000	1,275,034,000,000
3	Muamalat Idn	58,917,000,000	74,492,000,000	80,511,000,000	26,116,000,000	46,002,000,000	16,326,000,000
4	BNI Sy	163,251,000,000	228,525,000,000	277,375,000,000	306,686,000,000	416,080,000,000	603,153,000,000
5	Victoria Sy	(19,386,000,000)	(24,001,000,000)	(18,473,000,000)	4,594,000,000	4,974,000,000	913,000,000
6	Panin D Sy	70,939,000,000	53,578,000,000	19,541,000,000	(968,851,000,000)	20,788,000,000	13,237,000,000
7	BCA Sy	12,950,000,000	23,437,000,000	36,816,000,000	47,860,000,000	58,400,000,000	67,200,000,000
8	BTPN Sy	98,941,000,000	169,206,000,000	412,495,000,000	670,182,000,000	965,311,000,000	1,399,634,000,000
9	MayBank Sy	55,913,000,000	(294,392,000,000)	(163,738,000,000)	(9,785,000,000)	(64,720,000,000)	77,304,000,000
10	B Aceh Sy	397,572,000,000	423,238,000,000	348,408,000,000	433,577,000,000	439,433,000,000	452,327,000,000
11	Sy Bukopin	8,499,000,000	27,778,000,000	(85,999,000,000)	1,648,000,000	2,245,000,000	1,729,000,000
12	Mega Sy	15,859,000,000	12,224,000,000	110,729,000,000	72,555,000,000	46,577,000,000	49,151,000,000
13	B Jabar B Sy	21,702,000,000	7,279,000,000	(414,714,000,000)	(383,427,000,000)	16,897,000,000	15,399,000,000
14	B NTB Sy	195,672,000,000	225,114,000,000	228,252,000,000	146,514,000,000	151,904,000,000	163,249,000,000

Tabel ASSETS (ASET) INDONESIA							
No	Nama Bank	2014	2015	2016	2017	2018	2019
1	BRI Sy	20,341,033,000,000	24,230,247,000,000	27,687,188,000,000	31,543,384,000,000	37,915,084,000,000	43,123,488,000,000
2	Bsy Mandiri	66,955,660,000,000	70,369,709,000,000	78,831,722,000,000	87,939,774,000,000	98,341,116,000,000	112,291,867,000,000
3	Muamalat Idn	62,442,190,000,000	57,172,588,000,000	55,786,398,000,000	61,696,920,000,000	57,227,276,000,000	50,555,519,000,000
4	BNI Sy	19,492,000,000,000	23,018,000,000,000	28,314,175,000,000	34,822,442,000,000	41,048,545,000,000	49,980,235,000,000
5	Victoria Sy	1,439,632,000,000	1,379,266,000,000	1,625,183,000,000	2,003,114,000,000	2,126,019,000,000	2,262,451,000,000
6	Panin D Sy	6,206,504,000,000	7,134,235,000,000	8,757,964,000,000	8,629,275,000,000	8,771,058,000,000	11,135,825,000,000
7	BCA Sy	2,994,449,000,000	4,349,580,000,000	4,995,606,000,000	5,961,174,000,000	7,064,000,000,000	8,634,400,000,000
8	BTPN Sy	3,710,016,000,000	5,196,199,000,000	7,323,347,000,000	9,156,522,000,000	12,039,275,000,000	15,383,038,000,000
9	MayBank Sy	2,449,541,000,000	1,743,439,000,000	1,344,720,000,000	1,275,648,000,000	661,912,000,000	715,623,000,000
10	B Aceh Sy	16,385,160,000,000	18,590,014,000,000	18,759,191,000,000	22,612,006,000,000	23,095,159,000,000	25,121,063,000,000
11	Sy Bukopin	5,160,517,000,000	5,827,154,000,000	6,900,890,000,000	7,166,257,000,000	6,328,447,000,000	6,739,724,000,000
12	Mega Sy	7,044,588,000,000	5,559,819,000,000	6,135,242,000,000	7,034,300,000,000	7,336,342,000,000	8,007,676,000,000
13	B Jabar B Sy	6,093,488,000,000	6,439,966,000,000	7,441,653,000,000	7,713,558,000,000	6,741,449,000,000	7,723,201,000,000
14	B NTB Sy	5,816,760,000,000	6,112,547,000,000	7,649,037,000,000	8,864,392,000,000	7,038,647,000,000	8,640,305,000,000

Lanjutan Ke-1 Lampiran 4 : Data Asli BUS Indonesia Sebelum Dikonversi dari Rupiah ke Dollar AS

Tabel CAPITAL (MODAL) INDONESIA

No	Nama Bank	2014	2015	2016	2017	2018	2019
1	BRI Sy	1,767,087,000,000	2,343,249,000,000	3,467,399,000,000	3,611,233,000,000	5,922,283,000,000	5,812,183,000,000
2	Bsy Mandiri	5,328,329,000,000	6,187,390,000,000	6,942,002,000,000	7,844,125,000,000	8,566,771,000,000	9,611,534,000,000
3	Muamalat Idn	5,751,648,000,000	5,143,373,000,000	5,220,131,000,000	6,127,412,000,000	4,255,006,000,000	3,871,342,000,000
4	BNI Sy	2,004,358,000,000	2,254,181,000,000	2,486,598,000,000	3,814,099,000,000	4,287,816,000,000	4,726,908,000,000
5	Victoria Sy	137,740,000,000	146,737,000,000	162,877,000,000	237,835,000,000	272,700,000,000	225,038,000,000
6	Panin D Sy	1,077,569,000,000	1,176,549,000,000	1,174,757,000,000	691,287,000,000	1,541,192,000,000	1,248,264,000,000
7	BCA Sy	637,854,000,000	1,070,282,000,000	1,127,355,000,000	1,179,155,000,000	1,285,880,000,000	2,367,724,000,000
8	BTPN Sy	826,505,000,000	1,064,003,000,000	1,521,148,000,000	2,152,553,000,000	3,876,872,000,000	5,226,123,000,000
9	MayBank Sy	1,032,183,000,000	669,584,000,000	510,620,000,000	586,735,000,000	529,177,000,000	592,939,000,000
10	B Aceh Sy	1,622,904,000,000	2,019,099,000,000	1,983,584,000,000	2,188,588,000,000	2,054,093,000,000	2,236,174,000,000
11	Sy Bukopin	587,814,000,000	690,593,000,000	731,029,000,000	946,389,000,000	946,186,000,000	814,080,000,000
12	Mega Sy	812,683,000,000	882,992,000,000	1,057,436,000,000	1,179,097,000,000	1,174,083,000,000	1,228,122,000,000
13	B Jabar B Sy	681,337,000,000	1,048,511,000,000	742,192,000,000	644,466,000,000	685,268,000,000	687,798,000,000
14	B NTB Sy	713,015,000,000	1,067,096,000,000	1,268,736,000,000	1,312,163,000,000	1,362,358,000,000	1,426,526,000,000

Tabel RISK-WEIGHTED ASSETS (AKTIVA TERTIMBANG MENURUT RESIKO) INDONESIA

No	Nama Bank	2014	2015	2016	2017	2018	2019
1	BRI Sy	13,710,805,000,000	16,814,444,000,000	16,807,175,000,000	17,800,175,000,000	19,928,066,000,000	23,012,092,000,000
2	Bsy Mandiri	37,746,024,000,000	48,146,553,000,000	49,555,918,000,000	49,350,184,000,000	52,670,993,000,000	59,514,517,000,000
3	Muamalat Idn	41,349,016,000,000	41,616,682,000,000	40,978,477,000,000	44,984,812,000,000	34,473,426,000,000	31,171,834,000,000
4	BNI Sy	12,328,899,000,000	14,559,030,000,000	16,666,004,000,000	18,939,887,000,000	22,207,060,000,000	25,030,080,000,000
5	Victoria Sy	901,838,000,000	909,371,000,000	1,019,320,000,000	1,232,797,000,000	1,140,217,000,000	1,054,115,000,000
6	Panin D Sy	4,194,518,000,000	5,796,714,000,000	6,463,807,000,000	6,005,076,000,000	6,656,541,000,000	9,510,395,000,000
7	BCA Sy	2,157,000,000,000	3,117,816,000,000	3,064,954,000,000	4,012,352,000,000	5,298,700,000,000	6,186,067,000,000
8	BTPN Sy	2,521,518,000,000	5,331,682,000,000	6,390,259,000,000	7,445,398,000,000	9,473,822,000,000	11,725,986,000,000
9	MayBank Sy	1,979,988,000,000	1,743,794,000,000	927,390,000,000	773,729,000,000	324,503,000,000	245,177,000,000

10	B Aceh Sy	8,979,735,000,000	10,160,024,000,000	9,564,129,000,000	10,181,408,000,000	10,440,164,000,000	11,829,469,000,000
11	Sy Bukopin	3,835,920,000,000	4,233,939,000,000	4,826,129,000,000	4,928,467,000,000	4,899,010,000,000	5,337,561,000,000
12	Mega Sy	4,219,494,000,000	4,716,092,000,000	4,494,754,000,000	5,312,952,000,000	5,716,894,000,000	6,152,569,000,000
13	B Jabar B Sy	4,316,702,000,000	4,654,022,000,000	4,065,790,000,000	3,338,875,000,000	4,169,879,000,000	4,599,509,000,000
14	B NTB Sy	3,884,016,000,000	3,867,539,000,000	4,070,746,000,000	4,250,763,000,000	3,846,023,000,000	4,021,673,000,000



Lanjutan Ke-2 Lampiran 4 : Data Asli BUS Indonesia Sebelum Dikonversi dari Rupiah ke Dollar AS

No	Nama Bank	2014	2015	2016	2017	2018	2019
1	BRI Sy	15,414,781,000,000	16,290,297,000,000	17,542,968,000,000	18,421,319,000,000	32,671,473,000,000	39,832,673,000,000
2	Bsy Mandiri	49,133,140,000,000	50,999,876,000,000	55,506,874,000,000	60,648,503,000,000	67,683,848,000,000	75,459,733,000,000
3	Muamalat Idn	41,864,263,000,000	39,060,142,000,000	38,589,205,000,000	40,164,060,000,000	32,546,878,000,000	29,328,256,000,000
4	BNI Sy	14,786,638,000,000	17,383,988,000,000	19,932,631,000,000	23,005,647,000,000	27,580,978,000,000	31,586,487,000,000
5	Victoria Sy	1,027,855,000,000	1,019,487,000,000	1,153,740,000,000	1,178,348,000,000	1,159,654,000,000	1,186,280,000,000
6	Panin D Sy	4,736,314,000,000	5,620,679,000,000	6,263,403,000,000	5,983,222,000,000	5,881,921,000,000	8,093,558,000,000
7	BCA Sy	2,113,136,000,000	2,935,732,000,000	3,419,313,000,000	4,126,329,000,000	4,824,013,000,000	5,499,286,000,000
8	BTPN Sy	2,498,387,000,000	3,657,777,000,000	4,940,873,000,000	5,970,728,000,000	7,143,353,000,000	8,797,056,000,000
9	MayBank Sy	1,617,548,000,000	1,053,893,000,000	566,354,000,000	426,903,000,000	68,813,000,000	4,802,000,000
10	B Aceh Sy	10,801,722,000,000	11,592,768,000,000	12,037,219,000,000	12,668,503,000,000	13,097,308,000,000	14,178,591,000,000
11	Sy Bukopin	3,385,561,000,000	3,835,842,000,000	4,244,862,000,000	4,131,520,000,000	3,982,742,000,000	4,513,550,000,000
12	Mega Sy	5,369,580,000,000	4,130,675,000,000	4,670,113,000,000	4,618,165,000,000	5,152,360,000,000	6,044,502,000,000
13	B Jabar B Sy	4,300,968,000,000	4,842,210,000,000	4,695,203,000,000	4,392,131,000,000	4,519,909,000,000	5,284,263,000,000
14	B NTB Sy	4,088,897,000,000	4,600,821,000,000	5,089,358,000,000	5,397,842,000,000	4,305,695,000,000	5,531,134,000,000

No	Nama Bank	2014	2015	2016	2017	2018	2019
1	BRI Sy	16,947,388,000,000	20,123,658,000,000	22,019,067,000,000	26,359,084,000,000	28,874,575,000,000	34,137,002,000,000
2	Bsy Mandiri	60,062,877,000,000	62,102,378,000,000	69,943,280,000,000	77,896,821,000,000	87,464,524,000,000	99,803,522,000,000
3	Muamalat Idn	50,889,217,000,000	45,077,653,000,000	41,919,920,000,000	48,686,342,000,000	45,635,574,000,000	40,357,214,000,000
4	BNI Sy	16,246,405,000,000	19,322,756,000,000	24,233,009,000,000	29,379,341,000,000	37,849,415,000,000	46,659,921,000,000
5	Victoria Sy	1,132,086,000,000	1,151,057,000,000	1,235,931,000,000	1,500,004,200,000	1,599,143,000,000	1,710,985,000,000
6	Panin D Sy	5,076,191,000,000	5,929,057,000,000	6,899,201,000,000	7,537,792,000,000	6,907,640,000,000	8,710,908,000,000
7	BCA Sy	2,351,422,000,000	3,242,036,000,000	3,842,271,000,000	4,736,404,000,000	5,506,106,000,000	6,204,931,000,000
8	BTPN Sy	2,707,504,000,000	3,809,967,000,000	5,387,564,000,000	6,545,879,000,000	7,612,114,000,000	9,446,549,000,000
9	MayBank Sy	1,043,046,000,000	938,982,000,000	714,716,000,000	561,510,000,000	17,000,000	1,000,000
10	B Aceh Sy	12,046,059,000,000	14,167,441,000,000	14,429,247,000,000	18,499,066,000,000	18,389,948,000,000	20,924,597,000,000
11	Sy Bukopin	3,994,957,000,000	4,756,303,000,000	5,442,608,000,000	5,498,424,000,000	4,543,665,000,000	5,087,295,000,000
12	Mega Sy	5,881,056,000,000	4,354,545,000,000	4,973,126,000,000	5,103,099,000,000	5,723,209,000,000	6,578,207,000,000
13	B Jabar B Sy	4,622,230,000,000	4,702,474,000,000	5,453,390,000,000	5,977,833,000,000	5,182,146,000,000	5,788,149,000,000
14	B NTB Sy	4,136,105,000,000	4,599,421,000,000	5,254,693,000,000	7,327,558,000,000	4,921,382,000,000	6,816,359,000,000

Lampiran 5 : Data Asli BUS Malaysia Sebelum Dikonversi dari Ringgit ke Dollar AS

No	Nama Bank	2014	2015	2016	2017	2018	2019
1	Affin	66,000,000	85,000,000	112,000,000	90,000,000	112,000,000	67,000,000
2	Al Rajhi	5,000,000	12,000,000	7,000,000	11,000,000	12,000,000	30,000,000
3	Alliance	60,000,000	52,000,000	77,000,000	86,000,000	85,149,592	74,000,000
4	AmBank	237,000,000	233,000,000	256,000,000	239,000,000	312,000,000	334,000,000
5	BIMB	509,000,000	507,000,000	531,000,000	565,000,000	590,000,000	626,000,000
6	Muamalat	149,000,000	84,000,000	134,000,000	179,000,000	186,000,000	(9,000,000)
7	CIMB	391,000,000	404,000,000	543,000,000	640,000,000	830,000,000	788,000,000
8	HSBC Am	142,000,000	122,000,000	81,000,000	86,000,000	163,000,000	188,000,000
9	HLISB	231,000,000	200,000,000	197,000,000	223,000,000	282,000,000	333,000,000
10	KFH	89,000,000	(35,000,000)	(30,000,000)	8,000,000	17,000,000	(56,000,000)
11	MBSB	1,015,000,000	258,000,000	201,000,000	(3,000,000)	319,000,000	469,000,000
12	Maybank	1,122,000,000	1,212,000,000	1,338,000,000	1,737,000,000	1,976,000,000	2,519,000,000
13	OCBC	70,000,000	138,000,000	151,000,000	192,000,000	129,000,000	164,000,000
14	PBIB	354,000,000	340,000,000	404,000,000	410,000,000	474,000,000	492,000,000
15	RHB	224,000,000	255,000,000	325,000,000	367,000,000	435,000,000	602,000,000
16	Standard	10,000,000	14,000,000	32,000,000	23,000,000	43,000,000	46,000,000

No	Nama Bank	2014	2015	2016	2017	2018	2019
1	Affin	12,723,000,000	13,385,000,000	15,300,000,000	20,000,000,000	25,400,000,000	23,226,000,000
2	Al Rajhi	7,271,000,000	7,315,000,000	8,401,000,000	8,693,000,000	7,578,000,000	7,329,000,000
3	Alliance	9,198,000,000	9,799,000,000	9,893,000,000	11,372,000,000	12,110,000,000	14,018,000,000
4	AmBank	39,712,000,000	38,303,000,000	36,536,000,000	37,049,000,000	42,225,000,000	46,633,000,000
5	BIMB	45,829,000,000	49,767,000,000	55,683,000,000	57,750,000,000	63,939,000,000	67,597,000,000
6	Muamalat	22,450,000,000	22,650,000,000	23,502,000,000	23,947,000,000	22,898,000,000	24,294,000,000
7	CIMB	49,864,000,000	54,559,000,000	66,647,000,000	85,277,000,000	97,514,000,000	106,563,000,000
8	HSBC Am	16,382,000,000	19,330,000,000	16,301,000,000	17,776,000,000	20,349,000,000	21,239,000,000
9	HLISB	21,798,000,000	23,281,000,000	25,620,000,000	28,456,000,000	31,422,000,000	35,137,000,000

10	KFH	10,389,000,000	10,630,000,000	10,804,000,000	9,157,000,000	9,292,000,000	9,087,000,000
11	MBSB	37,666,000,000	41,089,000,000	43,268,000,000	2,390,000,000	44,947,000,000	50,348,000,000
12	Maybank	136,323,000,000	156,352,000,000	181,794,000,000	202,495,000,000	225,215,000,000	245,231,000,000
13	OCBC	13,668,000,000	14,611,000,000	15,255,000,000	15,873,000,000	16,034,000,000	17,397,000,000
14	PBIB	38,152,000,000	45,657,000,000	49,664,000,000	57,123,000,000	62,174,000,000	68,878,000,000
15	RHB	36,114,000,000	44,077,000,000	48,117,000,000	55,717,000,000	65,618,000,000	76,737,000,000
16	Standard	9,689,000,000	11,327,000,000	9,168,000,000	7,793,000,000	7,860,000,000	7,149,000,000



Lanjutan Ke-1 Lampiran 5 : Data Asli BUS Malaysia Sebelum Dikonversi dari Ringgit ke Dollar AS

Tabel CAPITAL (MODAL) MALAYSIA							
No	Nama Bank	2014	2015	2016	2017	2018	2019
1	Affin	788,000,000	972,000,000	1,171,000,000	1,786,000,000	2,897,000,000	2,939,000,000
2	Al Rajhi	945,000,000	1,026,000,000	1,045,000,000	1,077,000,000	1,119,000,000	1,140,000,000
3	Alliance	698,000,000	856,000,000	905,000,000	1,099,000,000	1,240,000,000	1,274,000,000
4	AmBank	3,767,000,000	4,125,000,000	4,082,000,000	4,318,000,000	4,821,000,000	5,085,000,000
5	BIMB	4,021,000,000	5,052,000,000	5,414,000,000	6,256,000,000	6,938,000,000	7,269,000,000
6	Muamalat	2,227,000,000	2,181,000,000	2,312,000,000	2,483,000,000	2,543,000,000	2,646,000,000
7	CIMB	3,555,000,000	3,857,000,000	4,246,000,000	4,968,000,000	5,523,000,000	6,820,000,000
8	HSBC Am	1,669,000,000	2,152,000,000	2,254,000,000	2,302,000,000	2,475,000,000	2,633,000,000
9	HLISB	2,024,000,000	2,147,000,000	2,294,000,000	2,536,000,000	3,181,000,000	3,501,000,000
10	KFH	1,878,000,000	1,933,000,000	1,920,000,000	1,879,000,000	1,526,000,000	1,667,000,000
11	MBSB	537,000,000	522,000,000	507,000,000	498,000,000	5,263,000,000	7,607,000,000
12	Maybank	9,185,000,000	10,296,000,000	11,503,000,000	12,598,000,000	13,952,000,000	13,393,000,000
13	OCBC	962,000,000	1,135,000,000	1,349,000,000	1,481,000,000	1,620,000,000	1,801,000,000
14	PBIB	3,229,000,000	3,538,000,000	4,213,000,000	5,334,000,000	5,662,000,000	6,121,000,000
15	RHB	2,836,000,000	3,066,000,000	3,532,000,000	4,112,000,000	4,550,000,000	5,158,000,000
16	Standard	649,000,000	668,000,000	711,000,000	744,000,000	764,000,000	799,000,000

Tabel RISK-WEIGHTED ASSETS (AKTIVA TERIMBANG MENURUT RESIKO) MALAYSIA							
No	Nama Bank	2014	2015	2016	2017	2018	2019
1	Affin	5,759,000,000	6,743,000,000	8,614,000,000	10,988,000,000	14,902,000,000	14,245,000,000
2	Al Rajhi	4,686,000,000	4,583,000,000	6,022,000,000	5,842,000,000	5,370,000,000	5,703,000,000
3	Alliance	5,954,000,000	5,946,000,000	6,236,000,000	7,129,000,000	7,864,000,000	8,947,000,000
4	AmBank	26,211,000,000	26,924,000,000	27,092,000,000	26,060,000,000	28,636,000,000	31,882,000,000
5	BIMB	30,194,000,000	33,051,000,000	34,963,000,000	38,123,000,000	39,109,000,000	39,003,000,000
6	Muamalat	13,852,000,000	14,276,000,000	14,013,000,000	13,587,000,000	13,768,000,000	14,786,000,000
7	CIMB	22,949,000,000	23,702,000,000	23,558,000,000	30,494,000,000	34,108,000,000	40,169,000,000
8	HSBC Am	11,031,000,000	11,887,000,000	11,727,000,000	12,861,000,000	13,256,000,000	12,679,000,000
9	HLISB	12,985,000,000	14,086,000,000	16,557,000,000	18,183,000,000	20,552,000,000	23,106,000,000

10	KFH	7,627,000,000	7,746,000,000	7,116,000,000	6,444,000,000	5,877,000,000	5,330,000,000
11	MBSB	2,064,000,000	2,053,000,000	2,048,000,000	1,610,000,000	38,980,000,000	41,255,000,000
12	Maybank	57,094,000,000	62,445,000,000	62,002,000,000	60,618,000,000	61,885,000,000	71,073,000,000
13	OCBC	6,222,000,000	7,695,000,000	7,324,000,000	7,476,000,000	9,098,000,000	9,272,000,000
14	PBIB	22,144,000,000	26,246,000,000	30,649,000,000	33,098,000,000	35,132,000,000	37,804,000,000
15	RHB	17,360,000,000	20,990,000,000	25,222,000,000	29,095,000,000	27,616,000,000	30,452,000,000
16	Standard	4,717,000,000	4,253,000,000	3,797,000,000	3,037,000,000	2,759,000,000	2,974,000,000



Lanjutan Ke-2 Lampiran 5 : Data Asli BUS Malaysia Sebelum Dikonversi dari Ringgit ke Dollar AS

Tabel <i>FINANCING (PEMBIAYAAN) MALAYSIA</i>							
No	Nama Bank	2014	2015	2016	2017	2018	2019
1	Affin	7,164,000,000	9,202,000,000	11,900,000,000	15,400,000,000	18,600,000,000	18,580,000,000
2	Al Rajhi	4,775,000,000	4,984,000,000	6,002,000,000	5,679,000,000	5,002,000,000	5,267,000,000
3	Alliance	6,544,000,000	6,996,000,000	7,229,000,000	8,027,000,000	9,307,000,000	10,674,000,000
4	AmBank	27,498,000,000	27,392,000,000	27,240,000,000	27,776,000,000	28,922,000,000	31,907,000,000
5	BIMB	29,524,000,000	34,295,000,000	39,189,000,000	42,113,000,000	45,681,000,000	49,472,000,000
6	Muamalat	7,229,000,000	8,027,000,000	9,307,000,000	14,687,000,000	15,333,000,000	16,016,000,000
7	CIMB	36,300,000,000	40,325,000,000	47,173,000,000	57,551,000,000	70,619,000,000	79,014,000,000
8	HSBC Am	10,680,000,000	11,968,000,000	11,743,000,000	13,384,000,000	14,137,000,000	13,043,000,000
9	HLISB	14,312,000,000	15,982,000,000	18,492,000,000	20,614,000,000	22,721,000,000	25,840,000,000
10	KFH	6,704,000,000	7,002,000,000	6,494,000,000	5,597,000,000	5,592,000,000	4,786,000,000
11	MBSB	31,032,000,000	31,785,000,000	32,193,000,000	1,036,000,000	31,807,000,000	32,807,000,000
12	Maybank	107,729,000,000	130,166,000,000	148,523,000,000	162,073,000,000	174,268,000,000	189,763,000,000
13	OCBC	9,168,000,000	9,888,000,000	9,622,000,000	9,718,000,000	10,320,000,000	11,805,000,000
14	PBIB	25,434,000,000	31,737,000,000	37,236,000,000	41,706,000,000	45,630,000,000	49,728,000,000
15	RHB	25,265,000,000	30,890,000,000	33,842,000,000	42,702,000,000	51,813,000,000	60,264,000,000
16	Standard	7,096,000,000	6,730,000,000	6,600,000,000	5,539,000,000	2,877,000,000	2,962,000,000

Tabel <i>DEPOSITS FROM CUSTOMERS (DANA PIHAK KETIGA) MALAYSIA</i>							
No	Nama Bank	2014	2015	2016	2017	2018	2019
1	Affin	9,870,000,000	10,002,000,000	10,500,000,000	14,200,000,000	19,700,000,000	17,306,000,000
2	Al Rajhi	5,478,000,000	5,111,000,000	6,158,000,000	6,960,000,000	5,713,000,000	5,745,000,000
3	Alliance	7,966,000,000	8,714,000,000	8,687,000,000	9,439,000,000	9,933,000,000	11,805,000,000
4	AmBank	29,755,000,000	28,384,000,000	26,837,000,000	26,494,000,000	31,140,000,000	34,672,000,000
5	BIMB	41,022,000,000	43,595,000,000	45,950,000,000	46,209,000,000	49,909,000,000	47,477,000,000
6	Muamalat	8,687,000,000	9,439,000,000	9,933,000,000	20,191,000,000	19,168,000,000	20,312,000,000
7	CIMB	41,328,000,000	44,248,000,000	52,834,000,000	64,910,000,000	76,217,000,000	85,582,000,000
8	HSBC Am	10,976,000,000	9,386,000,000	8,726,000,000	10,034,000,000	11,444,000,000	13,230,000,000
9	HLISB	16,900,000,000	18,547,000,000	21,889,000,000	24,592,000,000	26,503,000,000	29,809,000,000
10	KFH	3,964,000,000	3,556,000,000	4,295,000,000	4,417,000,000	4,476,000,000	5,138,000,000

11	MBSB	27,531,000,000	28,585,000,000	30,611,000,000	1,199,000,000	24,209,000,000	25,272,000,000
12	Maybank	99,695,000,000	105,786,000,000	106,604,000,000	129,897,000,000	147,782,000,000	161,039,000,000
13	OCBC	10,015,000,000	10,178,000,000	11,321,000,000	11,251,000,000	11,803,000,000	12,592,000,000
14	PBIB	30,728,000,000	39,097,000,000	42,473,000,000	49,504,000,000	53,640,000,000	59,374,000,000
15	RHB	24,371,000,000	27,928,000,000	29,420,000,000	37,850,000,000	45,732,000,000	54,417,000,000
16	Standard	3,485,000,000	2,757,000,000	2,390,000,000	2,528,000,000	2,604,000,000	2,859,000,000



Lampiran 6 : Meningkatkan atau Menurun Data BUS Indonesia Tahun 2014-2019

Dalam Dolar Amerika Serikat (US\$)

Tabel NET PROFIT (LABA BERSIH) INDONESIA

No	Nama Bank	2014	2015	2015 ke 2016		2016	2016 ke 2017		2017	2017 ke 2018		2018	2018 ke 2019		2019				
1	BRI Sy	194,464	8,450,916	↑	3,278,187	38.79%	11,729,102	↓	(4,762,921)	-40.61%	6,966,181	↑	379,625	5.45%	7,345,806	↓	(2,245,363)	-30.57%	5,100,443
2	Bsy Mandiri	(3,087,926)	19,954,682	↑	2,469,597	12.38%	22,424,279	↑	2,739,310	12.22%	25,163,589	↑	16,541,639	65.74%	41,705,228	↑	46,157,365	110.68%	87,862,593
3	Muamalat Idn	4,059,970	5,133,244	↑	414,769	8.08%	5,548,013	↓	(3,748,359)	-67.56%	1,799,654	↑	1,370,344	76.14%	3,169,998	↓	(2,044,973)	-64.51%	1,125,025
4	BNI Sy	11,249,626	15,747,658	↑	3,366,254	21.38%	19,113,911	↑	2,019,821	10.57%	21,133,732	↑	7,538,341	35.67%	28,672,073	↑	12,891,200	44.96%	41,563,273
5	Victoria Sy	(1,335,889)	(1,653,909)	↑	380,934	-23.03%	(1,272,974)	↑	1,589,547	-124.87%	316,573	↑	26,186	8.27%	342,758	↓	(279,844)	-81.64%	62,915
6	Panin D Sy	4,888,406	3,692,600	↓	(2,345,490)	-63.53%	1,346,570	↓	(68,110,093)	-5058.04%	(66,763,522)	↑	68,196,023	-102.15%	1,432,501	↓	(520,339)	-36.32%	912,162
7	BCA Sy	892,385	1,615,044	↑	921,947	57.08%	2,536,991	↑	761,042	30.00%	3,298,033	↑	726,311	22.02%	4,024,344	↑	606,408	15.07%	4,630,752
8	BTPN Sy	6,818,024	11,659,985	↑	16,765,045	143.78%	28,425,030	↑	17,757,211	62.47%	46,182,242	↑	20,337,339	44.04%	66,519,581	↑	29,929,198	44.99%	96,448,779
9	MayBank Sy	3,852,965	(20,286,553)	↑	9,003,367	-44.38%	(11,283,186)	↑	10,608,901	-94.02%	(674,284)	↓	(3,785,571)	561.42%	(4,459,855)	↑	9,786,874	-219.44%	5,327,019
10	B Aceh Sy	27,396,687	29,165,331	↓	(5,156,535)	-17.68%	24,008,795	↑	5,868,996	24.45%	29,877,791	↑	403,537	1.35%	30,281,328	↑	888,526	2.93%	31,169,854
11	Sy Bukopin	585,666	1,914,182	↓	(7,840,373)	-409.59%	(5,926,191)	↑	6,039,755	-101.92%	113,564	↑	41,139	36.23%	154,703	↓	(35,558)	-22.98%	119,145
12	Mega Sy	1,092,844	842,356	↓	6,787,980	805.83%	7,630,335	↓	(2,630,570)	-34.48%	4,999,765	↓	(1,790,144)	-35.80%	3,209,621	↑	177,374	5.53%	3,386,995
13	B Jabar B Sy	1,495,485	501,596	↓	(29,079,538)	-5797.40%	(28,577,942)	↑	2,155,987	-7.54%	(26,421,955)	↑	27,586,327	-104.41%	1,164,372	↓	(103,227)	-8.87%	1,061,145
14	B NTB Sy	13,483,758	15,512,606	↑	216,240	1.39%	15,728,845	↓	(5,632,566)	-35.81%	10,096,280	↑	371,425	3.68%	10,467,705	↑	781,784	7.47%	11,249,489
	MIN	(3,087,926)	(20,286,553)		(29,079,538)	-5797.40%	(28,577,942)		(68,110,093)	-5058.04%	(66,763,522)		(3,785,571)	-104.41%	(4,459,855)		(2,245,363)	-219.44%	62,915
	MAX	27,396,687	29,165,331		16,765,045	805.83%	28,425,030		17,757,211	62.47%	46,182,242		68,196,023	561.42%	66,519,581		46,157,365	110.68%	96,448,779

Dalam Dolar Amerika Serikat (US\$)

Tabel ASSETS (ASET) INDONESIA

No	Nama Bank	2014	2015	2015 ke 2016		2016	2016 ke 2017		2017	2017 ke 2018		2018	2018 ke 2019		2019				
1	BRI Sy	1,401,700,584	1,669,706,321	↑	238,217,804	14.27%	1,907,924,125	↑	265,730,466	13.93%	2,173,654,591	↑	439,073,847	20.20%	2,612,728,438	↑	358,911,120	13.74%	2,971,639,558
2	Bsy Mandiri	4,613,914,531	4,849,176,647	↑	583,117,316	12.03%	5,432,293,963	↑	627,635,863	11.55%	6,059,929,826	↑	716,756,477	11.83%	6,776,686,304	↑	961,346,251	14.19%	7,738,032,555
3	Muamalat Idn	4,302,891,313	3,939,763,039	↑	(95,522,353)	-2.42%	3,844,240,686	↑	407,294,071	10.59%	4,251,534,757	↓	(308,003,168)	-7.24%	3,943,531,589	↓	(459,750,775)	-11.66%	3,483,780,814
4	BNI Sy	1,343,193,720	1,586,170,380	↑	364,959,419	23.01%	1,951,129,799	↑	448,484,679	22.99%	2,399,614,478	↑	429,040,758	17.88%	2,828,655,236	↑	615,482,758	21.76%	3,444,137,994
5	Victoria Sy	99,205,041	95,045,220	↑	16,946,140	17.83%	111,991,361	↑	26,043,225	23.25%	138,034,586	↑	8,469,384	6.14%	146,503,969	↑	9,401,529	6.42%	155,905,498
6	Panin D Sy	427,690,191	491,620,134	↑	111,891,165	22.76%	603,511,299	↑	(8,867,959)	-1.47%	594,643,340	↑	9,770,267	1.64%	604,413,607	↑	162,956,094	26.96%	767,369,701
7	BCA Sy	206,347,481	299,729,558	↑	44,517,652	14.85%	344,247,209	↑	66,537,291	19.33%	410,784,500	↑	75,995,740	18.50%	486,780,240	↑	108,216,264	22.23%	594,996,504
8	BTPN Sy	255,657,203	358,070,073	↑	146,581,769	40.94%	504,651,842	↑	126,324,089	25.03%	630,975,931	↑	198,650,509	31.48%	829,626,440	↑	230,418,708	27.77%	1,060,045,149
9	MayBank Sy	168,797,870	120,140,381	↓	(27,475,726)	-22.87%	92,664,655	↓	(4,759,752)	-5.14%	87,904,904	↓	(42,292,548)	-48.11%	45,612,356	↑	3,701,225	8.11%	49,313,581
10	B Aceh Sy	1,129,101,376	1,281,037,865	↑	11,657,987	0.91%	1,292,695,852	↑	265,497,482	20.54%	1,558,193,333	↑	33,294,073	2.14%	1,591,487,407	↑	139,605,045	8.77%	1,731,092,451

11	Sy Bukopin	355,611,226	401,549,182	↑ 73,991,148	18.43%	475,540,330	↑ 18,286,440	3.85%	493,826,770	↓ (57,733,487)	-11.69%	436,093,283	↑ 28,341,098	6.50%	464,434,381
12	Mega Sy	485,442,559	383,127,127	↑ 39,652,399	10.35%	422,779,526	↑ 61,954,087	14.65%	484,733,613	↑ 20,813,714	4.29%	505,547,327	↑ 46,261,626	9.15%	551,808,953
13	B Jabar B Sy	419,902,258	443,778,057	↑ 69,026,251	15.55%	512,804,308	↑ 18,736,974	3.65%	531,541,282	↓ (66,988,031)	-12.60%	464,553,251	↑ 67,652,530	14.56%	532,205,781
14	B NTB Sy	400,832,932	421,215,614	↑ 105,879,526	25.14%	527,095,140	↑ 83,750,113	15.89%	610,845,253	↓ (125,812,088)	-20.60%	485,033,165	↑ 110,370,253	22.76%	595,403,418
	MIN	99,205,041	95,045,220	(95,522,353)	-22.87%	92,664,655	(8,867,959)	-5.14%	87,904,904	(308,003,168)	-48.11%	45,612,356	(459,750,775)	-11.66%	49,313,581
	MAX	4,613,914,531	4,849,176,647	583,117,316	40.94%	5,432,293,963	627,635,863	25.03%	6,059,929,826	716,756,477	31.48%	6,776,686,304	961,346,251	27.77%	7,738,032,555



Lanjutan Ke-1 Lampiran 6 : Meningkatkan atau Menurun Data BUS Indonesia Tahun 2014-2019

Dalam Dollar Amerika Serikat (US\$)															
Tabel CAPITAL (MODAL) INDONESIA															
No	Nama Bank	2014	2015	2015 ke 2016	2016	2016 ke 2017	2017	2017 ke 2018	2018	2018 ke 2019	2019				
1	BRI Sy	121,769,965	161,473,289	77,465,177	47.97%	238,938,465	9,911,601	4.15%	248,850,066	159,254,456	64.00%	408,104,522	(7,586,991)	-1.86%	400,517,531
2	Bsy Mandiri	367,175,151	426,373,045	52,000,313	12.20%	478,373,358	62,165,296	13.00%	540,538,654	49,797,536	9.21%	590,336,190	71,994,618	12.20%	662,330,808
3	Muamalat Idn	396,346,064	354,429,833	5,289,394	-1.4%	359,719,227	62,520,734	17.38%	422,239,961	(129,027,497)	-30.56%	293,212,463	(26,438,286)	-9.02%	266,774,177
4	BNI Sy	138,120,310	155,335,613	16,015,855	10.31%	171,351,468	91,478,094	53.39%	262,829,562	32,643,838	12.42%	295,473,401	30,257,830	10.24%	325,731,230
5	Victoria Sy	9,491,663	10,111,647	1,112,207	11.00%	11,223,854	5,165,356	46.02%	16,389,210	2,402,547	14.66%	18,791,757	(3,284,388)	-17.48%	15,507,369
6	Panin D Sy	74,255,280	81,075,992	(123,487)	-0.15%	80,952,505	(33,315,918)	-41.15%	47,636,587	58,566,954	122.95%	106,203,541	(20,185,668)	-19.01%	86,017,872
7	BCA Sy	43,954,519	73,753,133	3,932,900	5.33%	77,686,033	3,569,538	4.59%	81,255,571	7,354,420	9.05%	88,609,991	74,549,870	84.13%	163,159,861
8	BTPN Sy	56,954,460	73,320,447	31,501,862	42.96%	104,822,309	43,510,119	41.51%	148,332,427	118,822,822	80.11%	267,155,250	92,976,886	34.80%	360,132,136
9	MayBank Sy	71,127,731	46,141,033	(10,954,209)	-23.74%	35,186,824	5,245,085	14.91%	40,431,909	(3,966,322)	-9.81%	36,465,587	4,393,839	12.05%	40,859,426
10	B Aceh Sy	111,834,315	139,136,112	(2,447,339)	-1.76%	136,688,773	14,126,826	10.34%	150,815,599	(9,268,050)	-6.15%	141,547,549	12,547,202	8.86%	154,094,750
11	Sy Bukopin	40,506,263	47,588,764	2,786,445	5.86%	50,375,208	14,840,458	29.46%	65,215,666	(13,989)	-0.02%	65,201,677	(9,103,424)	-13.96%	56,098,253
12	Mega Sy	56,001,986	60,846,979	12,020,936	19.76%	72,867,915	8,383,660	11.51%	81,251,574	(345,515)	-0.43%	80,906,600	3,723,827	4.60%	84,629,887
13	B Jabar B Sy	46,950,933	72,252,893	(21,108,442)	-29.21%	51,144,445	(6,734,299)	-13.17%	44,410,152	2,811,666	6.33%	47,221,818	174,342	0.37%	47,396,160
14	B NTB Sy	49,133,864	73,533,585	13,895,012	18.90%	87,428,598	2,992,555	3.42%	90,421,152	3,458,937	3.83%	93,880,090	4,421,817	4.71%	98,301,967
	MIN	9,491,663	10,111,647	(21,108,442)	-29.21%	11,223,854	(33,315,918)	-41.15%	16,389,210	(129,027,497)	-30.56%	18,791,757	(26,438,286)	-19.01%	15,507,369
	MAX	396,346,064	426,373,045	77,465,177	47.97%	478,373,358	91,478,094	53.39%	540,538,654	159,254,456	122.95%	590,336,190	92,976,886	84.13%	662,330,808

Dalam Dollar Amerika Serikat (US\$)															
Tabel RISK-WEIGHTED ASSETS (ASET TERTIMBANG MENURUT RESIKO) INDONESIA															
No	Nama Bank	2014	2015	2015 ke 2016	2016	2016 ke 2017	2017	2017 ke 2018	2018	2018 ke 2019	2019				
1	BRI Sy	944,811,573	1,158,683,336	(500,907)	-0.04%	1,158,182,429	68,427,630	5.91%	1,226,610,059	146,632,969	11.95%	1,373,243,028	212,520,232	15.48%	1,585,763,260
2	Bsy Mandiri	2,601,078,514	3,317,778,967	97,119,342	2.93%	3,414,898,309	(14,177,130)	-0.42%	3,400,721,179	228,836,948	6.73%	3,629,558,128	471,587,239	12.99%	4,101,145,366
3	Muamalat Idn	2,849,360,693	2,867,805,557	(43,978,707)	-1.53%	2,823,826,850	276,076,545	9.78%	3,099,903,395	(724,339,609)	-23.37%	2,375,563,786	(227,512,705)	-9.58%	2,148,051,081
4	BNI Sy	849,584,430	1,003,262,757	145,191,578	14.47%	1,148,454,336	156,693,278	13.64%	1,305,147,613	225,140,891	17.25%	1,530,288,505	194,534,308	12.71%	1,724,822,813
5	Victoria Sy	62,145,657	62,664,756	7,576,586	12.09%	70,241,341	14,710,700	20.94%	84,952,041	(6,379,688)	-7.51%	78,572,353	(5,933,289)	-7.55%	72,639,065
6	Panin D Sy	289,044,235	399,451,562	45,969,379	11.51%	445,420,940	(31,611,153)	-7.10%	413,809,787	44,892,453	10.85%	458,702,240	196,659,079	42.87%	655,361,319
7	BCA Sy	148,638,870	214,848,701	(3,642,720)	-1.70%	211,205,980	65,285,196	30.91%	276,491,176	88,642,241	32.06%	365,133,417	61,148,460	16.75%	426,281,877
8	BTPN Sy	173,757,805	367,406,207	72,946,541	19.85%	440,352,748	72,709,628	16.51%	513,062,376	139,778,698	27.24%	652,841,074	155,196,621	23.77%	808,037,695
9	MayBank Sy	136,440,973	120,164,845	(56,258,400)	-46.82%	63,906,445	(10,588,780)	-16.57%	53,317,665	(30,956,164)	-58.06%	22,361,502	(5,466,355)	-24.45%	16,895,147
10	B Aceh Sy	618,793,539	700,127,254	(41,063,124)	-5.87%	659,064,129	42,536,696	6.45%	701,600,825	17,830,876	2.54%	719,431,701	95,737,008	13.31%	815,168,709
11	Sy Bukopin	264,333,247	291,760,736	40,807,813	13.99%	332,568,549	7,052,112	2.12%	339,620,661	(2,029,882)	-0.60%	337,590,779	30,220,549	8.95%	367,811,329
12	Mega Sy	290,765,332	324,985,900	(15,252,402)	-4.69%	309,733,498	56,382,024	18.20%	366,115,522	27,835,643	7.60%	393,951,166	30,022,364	7.62%	423,973,530
13	B Jabar B Sy	297,463,935	320,708,656	(40,535,067)	-12.64%	280,173,589	(50,091,713)	-17.88%	230,081,876	57,264,486	24.89%	287,346,362	29,605,803	10.30%	316,952,165
14	B NTB Sy	267,647,543	266,512,112	14,002,994	5.25%	280,515,107	12,404,971	4.42%	292,920,078	(27,890,633)	-9.52%	265,029,445	12,104,042	4.57%	277,133,486
	MIN	62,145,657	62,664,756	(56,258,400)	-46.82%	63,906,445	(50,091,713)	-17.88%	53,317,665	(724,339,609)	-58.06%	22,361,502	(227,512,705)	-24.45%	16,895,147
	MAX	2,849,360,693	3,317,778,967	145,191,578	19.85%	3,414,898,309	276,076,545	30.91%	3,400,721,179	228,836,948	32.06%	3,629,558,128	471,587,239	42.87%	4,101,145,366

Lanjutan Ke-2 Lampiran 6 : Meningkatkan atau Menurun Data BUS Indonesia Tahun 2014-2019

Dalam Dollar Amerika Serikat (US\$)																			
Tabel FINANCING (PEMBIAYAAN) INDONESIA																			
No	Nama Bank	2014	2015	2015 ke 2016		2016	2016 ke 2017		2017	2017 ke 2018		2018	2018 ke 2019		2019				
1	BRI Sy	1,062,232,559	1,122,564,366	↑	86,321,559	7.69%	1,208,885,925	↑	60,527,167	5.01%	1,269,413,092	↑	981,978,112	77.36%	2,251,391,204	↑	493,478,292	21.92%	2,744,869,496
2	Bsy Mandiri	3,385,764,677	3,514,401,455	↑	310,577,232	8.84%	3,824,978,687	↑	354,309,654	9.26%	4,179,288,342	↑	484,805,624	11.60%	4,664,093,966	↑	535,836,235	11.49%	5,199,930,201
3	Muamalat Idn	2,884,866,363	2,691,634,385	↓	(32,452,269)	-1.21%	2,659,182,117	↓	108,523,258	4.08%	2,767,705,375	↑	(524,900,012)	-18.97%	2,242,805,363	↓	(221,795,242)	-9.89%	2,021,010,121
4	BNI Sy	1,018,947,225	1,197,930,613	↑	175,626,989	14.66%	1,373,557,602	↑	211,761,533	15.42%	1,585,319,135	↑	315,286,059	19.89%	1,900,605,194	↑	276,019,625	14.52%	2,176,624,819
5	Victoria Sy	70,829,488	70,252,849	↓	(9,251,374)	-13.17%	79,504,223	↑	1,695,737	2.13%	81,199,961	↑	(1,288,204)	-1.59%	79,911,757	↓	(1,834,798)	-2.30%	81,746,555
6	Panin D Sv	326,379,398	387,320,990	↑	44,290,111	11.43%	431,611,101	↑	(19,307,273)	-4.47%	412,303,828	↓	(6,980,652)	-1.69%	405,323,176	↓	152,403,906	37.60%	557,727,082
7	BCA Sy	145,616,202	202,301,292	↑	33,323,567	16.47%	235,624,859	↑	48,720,473	20.68%	284,345,331	↑	48,077,404	16.91%	332,422,736	↑	46,533,062	14.00%	378,955,798
8	BTPN Sy	172,163,848	252,057,413	↑	88,418,145	35.08%	340,475,558	↑	70,967,308	20.84%	411,442,866	↑	80,805,589	19.64%	492,248,455	↑	113,956,674	23.15%	606,205,129
9	MayBank Sy	111,465,233	72,623,767	↓	(33,596,312)	-46.26%	39,027,454	↓	(9,609,568)	-24.62%	29,417,886	↓	(24,675,982)	-83.88%	4,741,904	↓	(4,410,998)	-93.02%	330,906
10	B Aceh Sy	744,346,663	798,857,643	↑	30,627,118	3.83%	829,484,761	↑	43,501,780	5.24%	872,986,542	↑	29,548,953	3.38%	902,535,494	↑	74,511,212	8.26%	977,046,706
11	Sy Bukopin	233,299,009	264,327,872	↑	28,185,568	10.66%	292,513,440	↑	(7,810,397)	-2.67%	284,703,043	↓	(10,252,292)	-3.60%	274,450,751	↓	36,577,979	13.33%	311,028,731
12	Mega Sy	370,017,758	284,644,814	↓	(37,172,673)	-10.06%	321,817,487	↓	(3,579,737)	-1.11%	318,237,750	↓	36,811,377	11.57%	355,049,128	↑	61,477,505	17.32%	416,526,633
13	B Jabar B Sy	296,379,705	333,676,691	↑	(10,130,252)	-3.04%	323,546,439	↓	(20,884,692)	-6.45%	302,661,747	↓	8,805,182	2.91%	311,466,929	↑	52,671,634	16.91%	364,138,563
14	B NTB Sy	281,765,892	317,042,575	↑	33,665,085	10.62%	350,707,660	↑	21,257,632	6.06%	371,965,292	↑	(75,259,850)	-20.23%	296,705,442	↓	84,445,001	28.46%	381,150,444
	MIN	70,829,488	70,252,849	(33,596,312)	-46.26%	39,027,454	(20,884,692)	-24.62%	29,417,886	(524,900,012)	-83.88%	4,741,904	(221,795,242)	-93.02%	330,906				
	MAX	3,385,764,677	3,514,401,455	310,577,232	35.08%	3,824,978,687	354,309,654	20.84%	4,179,288,342	981,978,112	77.36%	4,664,093,966	535,836,235	37.60%	5,199,930,201				

Dalam Dollar Amerika Serikat (US\$)																			
Tabel DEPOSITS FROM CUSTOMERS (DANA PIHAK KETIGA) INDONESIA																			
No	Nama Bank	2014	2015	2015 ke 2016		2016	2016 ke 2017		2017	2017 ke 2018		2018	2018 ke 2019		2019				
1	BRI Sy	1,167,844,507	1,386,721,273	↑	130,612,634	9.42%	1,517,333,907	↑	299,070,571	19.71%	1,816,404,478	↑	173,342,485	9.54%	1,989,746,963	↑	362,633,845	18.23%	2,352,380,808
2	Bsy Mandiri	4,138,932,854	4,279,474,868	↑	540,316,557	12.63%	4,819,791,425	↑	548,078,510	11.37%	5,367,869,935	↑	659,310,414	12.28%	6,027,180,349	↑	850,280,352	14.11%	6,877,460,701
3	Muamalat Idn	3,506,775,943	3,106,301,068	↓	(217,599,381)	-7.01%	2,888,701,687	↓	466,274,140	16.14%	3,354,975,827	↑	(210,228,423)	-6.27%	3,144,747,404	↓	(363,731,788)	-11.57%	2,781,015,617
4	BNI Sy	1,119,539,769	1,331,531,116	↑	338,365,534	25.41%	1,669,896,650	↑	354,633,738	21.24%	2,024,530,388	↑	583,672,799	28.83%	2,608,203,188	↑	607,131,968	23.28%	3,215,335,156
5	Victoria Sy	78,012,046	79,319,338	↑	5,848,667	7.37%	85,168,005	↑	18,197,284	21.37%	103,365,289	↑	6,831,655	6.61%	110,196,944	↑	7,707,032	6.99%	117,903,976
6	Panin D Sv	349,800,322	408,571,318	↑	66,852,623	16.36%	475,423,941	↑	44,005,306	9.26%	519,429,247	↑	(43,423,774)	-8.36%	476,005,472	↓	124,263,198	26.11%	600,268,670
7	BCA Sy	162,036,490	223,408,701	↑	41,362,194	18.51%	264,770,895	↑	61,614,705	23.27%	326,385,600	↑	53,040,165	16.25%	379,425,764	↑	48,156,031	12.69%	427,581,795
8	BTPN Sy	186,574,101	262,544,826	↑	108,712,209	41.41%	371,257,035	↑	79,819,487	21.50%	451,076,522	↑	73,474,254	16.29%	524,550,776	↑	126,410,916	24.10%	650,961,692
9	MayBank Sy	71,876,300	64,705,250	↓	(15,454,170)	-23.88%	49,251,080	↓	(10,557,425)	-21.44%	38,693,654	↓	(38,692,483)	-100.00%	1,171	↓	(1,103)	-94.12%	69
10	B Aceh Sy	830,093,926	976,278,359	↑	18,041,051	1.85%	994,319,411	↑	280,451,227	28.21%	1,274,770,638	↑	(7,519,321)	-0.59%	1,267,251,317	↓	174,662,663	13.78%	1,441,913,979
11	Sy Bukopin	275,292,487	327,756,840	↑	47,293,278	14.43%	375,050,117	↑	3,846,281	1.03%	378,896,398	↑	(65,792,443)	-17.36%	313,103,955	↓	37,461,543	11.96%	350,565,498
12	Mega Sy	405,263,569	300,071,696	↓	(42,626,417)	-14.21%	342,698,113	↓	8,956,439	2.61%	351,654,552	↑	42,731,780	12.15%	394,386,332	↑	58,917,912	14.94%	453,304,244
13	B Jabar B Sy	318,517,869	324,047,483	↑	51,745,622	15.97%	375,793,105	↑	36,139,367	9.62%	411,932,472	↑	(54,830,791)	-13.31%	357,101,681	↓	41,759,667	11.69%	398,861,348
14	B NTB Sy	285,018,996	316,946,101	↑	45,154,794	14.25%	362,100,895	↑	142,841,127	39.45%	504,942,022	↑	(165,809,588)	-32.84%	339,132,434	↓	130,582,865	38.50%	469,715,299
	MIN	71,876,300	64,705,250	(17,599,381)	-23.88%	49,251,080	(10,557,425)	-21.44%	38,693,654	(524,900,012)	-100.00%	1,171	(363,731,788)	-94.12%	69				
	MAX	4,138,932,854	4,279,474,868	540,316,557	41.41%	4,819,791,425	548,078,510	39.45%	5,367,869,935	659,310,414	28.83%	6,027,180,349	850,280,352	38.50%	6,877,460,701				

Lampiran 7 : Meningkatkan atau Menurun Data BUS Malaysia Tahun 2014-2019

Dalam Dollar Amerika Serikat (US\$)															
Tabel NET PROFIT (LABA BERSIH) MALAYSIA															
No	Nama Bank	2014	2015	2015 ke 2016	2016	2016 ke 2017	2017	2017 ke 2018	2018	2018 ke 2019	2019				
1	Affin	15,970,680	20,568,300	↑ 6,533,460	31.76%	27,101,760	↓ (5,323,560)	-19.64%	21,778,200	↑ 5,323,560	24.44%	27,101,760	↑ (10,889,100)	-40.18%	16,212,660
2	Al Rajhi	1,209,900	2,903,760	↑ (1,209,900)	-41.67%	1,693,860	↑ 967,920	57.14%	2,661,780	↑ 241,980	9.09%	2,903,760	↑ 4,355,640	150.00%	7,259,400
3	Alliance	14,518,800	12,582,960	↑ 6,049,500	48.08%	18,632,460	↑ 2,177,820	11.69%	20,810,280	↓ (205,782)	-0.99%	20,604,498	↓ (2,697,978)	-13.09%	17,906,520
4	AmBank	57,349,260	56,381,340	↑ 5,565,540	9.87%	61,946,880	↓ (4,113,660)	-6.64%	57,833,220	↑ 17,664,540	30.54%	75,497,760	↑ 5,323,560	7.05%	80,821,320
5	BIMB	123,167,820	122,683,860	↑ 5,807,520	4.73%	128,491,380	↑ 8,227,320	6.40%	136,718,700	↑ 6,049,500	4.42%	142,768,200	↑ 8,711,280	6.10%	151,479,480
6	Muamalat	36,055,020	20,326,320	↑ 12,099,000	59.52%	32,425,320	↑ 10,889,100	33.58%	43,314,420	↑ 1,693,860	3.91%	45,008,280	↓ (47,186,100)	-104.84%	(2,177,820)
7	CIMB	94,614,180	97,759,920	↑ 33,635,220	34.41%	131,395,140	↑ 23,472,060	17.86%	154,867,200	↑ 45,976,200	29.69%	200,843,400	↑ (10,163,160)	-5.06%	190,680,240
8	HSBC Am	34,361,160	29,521,560	↓ (9,921,180)	-33.61%	19,600,380	↑ 1,209,900	6.17%	20,810,280	↑ 18,632,460	89.53%	39,442,740	↑ 6,049,500	15.34%	45,492,240
9	HLISB	55,897,380	48,396,000	↓ (725,940)	-1.50%	47,670,060	↑ 6,291,480	13.20%	53,961,540	↑ 14,276,820	26.46%	68,238,360	↑ 12,340,980	18.09%	80,579,340
10	KFH	21,536,220	(8,469,300)	↑ 1,209,900	-14.29%	(7,259,400)	↑ 9,195,240	-126.67%	1,935,840	↑ 2,177,820	112.50%	4,113,660	↑ (17,664,540)	-429.41%	(13,550,880)
11	MBSB	245,609,700	62,430,840	↓ (13,792,860)	-22.09%	48,637,980	↓ (49,363,920)	-101.49%	(725,940)	↑ 77,917,560	-10733.33%	77,191,620	↑ 36,297,000	47.02%	113,488,620
12	Maybank	271,501,560	293,279,760	↑ 30,489,480	10.40%	323,769,240	↑ 96,550,020	29.82%	420,319,260	↑ 57,833,220	13.76%	478,152,480	↑ 131,395,140	27.48%	609,547,620
13	OCBC	16,938,600	33,393,240	↑ 3,145,740	9.42%	36,538,980	↑ 9,921,180	27.15%	46,460,160	↑ (15,244,740)	-32.81%	31,215,420	↑ 8,469,300	27.13%	39,684,720
14	PBIB	85,660,920	82,273,200	↑ 15,486,720	18.82%	97,759,920	↑ 1,451,880	1.49%	99,211,800	↑ 15,486,720	15.61%	114,698,520	↑ 4,355,640	3.80%	119,054,160
15	RHB	54,203,520	61,704,900	↑ 16,938,600	27.45%	78,643,500	↑ 10,163,160	12.92%	88,806,660	↑ 16,454,640	18.53%	105,261,300	↑ 40,410,660	38.39%	145,671,960
16	Standard	2,419,800	3,387,720	↑ 4,355,640	128.57%	7,743,360	↓ (2,177,820)	-28.13%	5,565,540	↑ 4,839,600	86.96%	10,405,140	↑ 725,940	6.98%	11,131,080
	MIN	1,209,900	(8,469,300)	↓ (13,792,860)	-41.67%	(7,259,400)	↓ (49,363,920)	-126.67%	(725,940)	↑ (15,244,740)	-10733.33%	2,903,760	↑ (47,186,100)	-429.41%	(13,550,880)
	MAX	271,501,560	293,279,760	↑ 33,635,220	59.52%	323,769,240	↑ 96,550,020	57.14%	420,319,260	↑ 77,917,560	112.50%	478,152,480	↑ 131,395,140	150.00%	609,547,620

Dalam Dollar Amerika Serikat (US\$)															
Tabel ASSETS (ASET) MALAYSIA															
No	Nama Bank	2014	2015	2015 ke 2016	2016	2016 ke 2017	2017	2017 ke 2018	2018	2018 ke 2019	2019				
1	Affin	3,078,711,540	3,238,902,300	↑ 463,391,700	14.31%	3,702,294,000	↑ 1,137,306,000	30.72%	4,839,600,000	↑ 1,306,692,000	27.00%	6,146,292,000	↓ (526,064,520)	-8.56%	5,620,227,480
2	Al Rajhi	1,759,436,580	1,770,083,700	↑ 262,790,280	14.85%	2,032,873,980	↑ 70,658,160	3.48%	2,103,532,140	↓ (269,807,700)	-12.83%	1,833,724,440	↓ (60,253,020)	-3.29%	1,773,471,420
3	Alliance	2,225,732,600	2,371,162,020	↑ 22,746,120	0.96%	2,393,908,140	↑ 357,888,420	14.95%	2,751,796,560	↑ 178,581,240	6.49%	2,930,377,800	↑ 461,697,840	15.76%	3,392,075,640
4	AmBank	9,609,509,760	9,268,559,940	↓ (427,578,660)	-4.61%	8,840,981,280	↑ 124,135,740	1.40%	8,965,117,020	↑ 1,252,488,480	13.97%	10,217,605,500	↑ 1,066,647,840	10.44%	11,284,253,340
5	BIMB	11,089,701,420	12,042,618,660	↑ 1,431,553,680	11.89%	13,474,172,340	↑ 500,172,660	3.71%	13,974,345,000	↑ 1,497,614,220	10.72%	15,471,959,220	↑ 885,162,840	5.72%	16,357,122,060
6	Muamalat	5,432,451,000	5,480,847,000	↑ 206,166,960	3.76%	5,687,013,960	↑ 107,681,100	1.89%	5,794,695,060	↓ (253,837,020)	-4.38%	5,540,858,040	↑ 337,804,080	6.10%	5,878,662,120
7	CIMB	12,066,090,720	13,202,186,820	↑ 2,925,054,240	22.16%	16,127,241,060	↑ 4,508,087,400	27.95%	20,635,328,460	↑ 2,961,109,260	14.35%	23,596,437,720	↑ 2,189,677,020	9.28%	25,786,114,740
8	HSBC Am	3,964,116,360	4,677,473,400	↑ (732,957,420)	-15.67%	3,944,515,980	↑ 356,920,500	9.05%	4,301,436,480	↑ 622,614,540	14.47%	4,924,051,020	↑ 215,362,200	4.37%	5,139,413,220
9	HLISB	2,574,680,040	5,633,536,380	↑ 565,991,220	10.05%	6,199,527,600	↑ 686,255,280	11.07%	6,885,782,880	↑ 717,712,680	10.42%	7,603,495,560	↑ 898,905,700	11.82%	8,502,451,260
10	KFH	2,513,930,220	2,572,247,400	↑ 42,104,520	1.64%	2,614,351,920	↓ (398,541,060)	-15.24%	2,215,810,860	↑ 32,667,300	1.47%	2,248,478,160	↑ (49,965,900)	-2.21%	2,198,872,260
11	MBSB	9,114,418,680	9,942,716,220	↑ 527,274,420	5.30%	10,469,990,640	↓ (9,891,658,440)	-94.48%	578,332,200	↑ 10,297,942,860	1780.63%	10,876,275,060	↑ 1,306,933,980	12.02%	12,183,209,040
12	Maybank	32,987,439,540	37,834,056,960	↑ 6,156,485,160	16.27%	43,990,512,120	↑ 5,009,227,980	11.39%	48,999,740,100	↑ 5,497,785,600	11.22%	54,497,525,700	↑ 4,843,471,680	8.89%	59,340,997,380
13	OCBC	3,307,382,640	3,535,569,780	↑ 155,835,120	4.41%	3,691,040,900	↑ 149,543,640	4.05%	3,840,948,540	↑ 38,958,780	1.01%	3,879,907,320	↑ 329,818,740	8.50%	4,209,726,060
14	PBIB	9,233,020,960	11,048,080,860	↑ 969,613,860	8.78%	12,017,694,720	↑ 1,804,928,820	15.02%	13,822,623,540	↑ 1,222,240,980	8.84%	15,044,864,520	↑ 1,622,233,920	10.78%	16,667,098,440
15	RHB	8,738,865,720	10,665,752,460	↑ 977,599,200	9.17%	11,643,351,660	↑ 1,839,048,000	15.79%	13,482,399,660	↑ 2,395,843,980	17.77%	15,978,243,640	↑ 2,690,575,620	16.95%	18,568,819,260
16	Standard	2,344,544,220	2,740,907,460	↓ (522,434,820)	-19.06%	2,218,472,640	↓ (332,722,500)	-15.00%	1,885,750,140	↑ 16,212,660	0.86%	1,901,962,800	↑ (172,047,780)	-9.05%	1,729,915,020
	MIN	1,759,436,580	1,770,083,700	↓ (732,957,420)	-15.67%	2,032,873,980	↓ (9,891,658,440)	-94.48%	578,332,200	↓ (269,807,700)	-12.83%	1,833,724,440	↓ (526,064,520)	-8.56%	1,773,471,420
	MAX	32,987,439,540	37,834,056,960	↑ 6,156,485,160	22.16%	43,990,512,120	↑ 5,009,227,980	30.72%	48,999,740,100	↑ 10,297,942,860	1780.63%	54,497,525,700	↑ 4,843,471,680	15.76%	59,340,997,380

Lanjutan Ke-1 Lampiran 7 : Meningkatkan atau Menurunkan Data BUS Malaysia Tahun 2014-2019

Dalam Dollar Amerika Serikat (US\$)															
Tabel CAPITAL (MODAL) MALAYSIA															
No	Nama Bank	2014	2015	2015 ke 2016	2016	2016 ke 2017	2017	2017 ke 2018	2018	2018 ke 2019	2019				
1	Affin	190,680,240	235,204,560	↑ 48,154,020	20.47%	283,358,580	↑ 48,817,700	20.47%	432,176,280	↑ 268,839,780	62.21%	701,016,060	↑ 10,163,160	1.45%	711,179,220
2	Al Rajhi	228,671,100	248,271,480	↑ 4,597,620	1.83%	252,869,100	↑ 7,743,300	3.06%	260,612,460	↑ 10,163,160	3.90%	270,775,620	↑ 5,081,580	1.88%	275,857,200
3	Alliance	168,902,040	207,134,880	↑ 11,857,020	5.72%	218,991,900	↑ 46,944,120	21.44%	265,936,020	↑ 34,119,180	12.83%	300,055,200	↑ 8,227,320	2.74%	308,282,520
4	AmBank	911,538,660	998,167,500	↓ (10,405,140)	-1.04%	987,762,360	↑ 57,107,280	5.78%	1,044,869,640	↑ 121,715,940	11.65%	1,166,585,580	↑ 63,882,720	5.48%	1,230,468,300
5	BIMB	973,001,580	1,222,482,960	↑ 87,596,760	7.17%	1,310,079,720	↑ 203,747,160	15.55%	1,513,826,880	↑ 165,030,360	10.90%	1,678,857,240	↑ 80,095,380	4.77%	1,758,952,620
6	Muamalat	538,889,460	527,758,380	↓ 31,699,380	-6.01%	559,457,760	↑ 41,378,580	7.40%	600,836,340	↑ 14,518,800	2.42%	615,355,140	↑ 24,923,940	4.05%	640,279,080
7	CIMB	860,238,900	933,316,860	↑ 94,130,220	10.09%	1,027,447,080	↑ 174,709,560	17.00%	1,202,156,640	↑ 134,298,900	11.17%	1,336,455,540	↑ 313,848,060	23.48%	1,650,303,600
8	HSBC Am	403,864,620	520,740,960	↑ 24,681,960	-4.74%	545,422,920	↑ 11,615,040	2.13%	557,037,960	↑ 41,862,540	7.52%	598,900,500	↑ 38,232,840	6.38%	637,133,340
9	HLISB	489,767,520	519,531,060	↑ 35,571,060	6.85%	555,102,120	↑ 58,539,160	10.55%	613,661,280	↑ 156,077,100	25.43%	769,738,380	↑ 77,433,600	10.06%	847,171,980
10	KFH	454,438,440	467,747,340	↓ (3,145,740)	-0.67%	464,601,600	↓ (9,921,180)	-2.14%	454,680,420	↓ (85,418,940)	-18.79%	369,261,480	↑ 34,119,180	9.24%	403,380,660
11	MBSB	129,943,260	126,313,560	↓ (3,629,700)	-2.87%	122,683,860	↓ (2,177,820)	-1.78%	120,506,040	↓ 1,153,034,700	956.83%	1,273,540,740	↑ 567,201,120	44.54%	1,840,741,860
12	Maybank	2,222,586,300	2,491,426,080	↑ 292,069,860	11.72%	2,783,495,940	↑ 264,968,100	9.52%	3,048,464,040	↑ 327,640,920	10.75%	3,376,104,960	↓ (135,266,820)	-4.01%	3,240,838,140
13	OCBC	232,784,760	274,647,300	↑ 51,783,720	18.85%	326,431,020	↑ 31,941,360	9.79%	358,372,380	↑ 33,635,220	9.39%	392,007,600	↑ 43,798,380	11.17%	435,805,980
14	PBB	781,353,420	856,125,240	↑ 163,336,500	19.08%	1,019,461,740	↑ 271,259,580	26.61%	1,290,721,320	↑ 79,369,440	6.15%	1,370,090,760	↑ 111,068,820	8.11%	1,481,159,580
15	RHB	686,255,280	741,910,680	↑ 112,762,680	15.20%	854,673,360	↑ 140,348,400	16.42%	995,021,760	↑ 105,987,240	10.65%	1,101,009,000	↑ 147,123,840	13.36%	1,248,132,840
16	Standard	157,045,020	161,642,640	↑ 10,405,140	6.44%	172,047,780	↑ 7,985,340	4.64%	180,033,120	↑ 4,839,600	2.69%	184,872,720	↑ 8,469,300	4.58%	193,342,020
	MIN	129,943,260	126,313,560	↓ (10,405,140)	-2.87%	122,683,860	↓ (9,921,180)	-2.14%	120,506,040	↓ (85,418,940)	-18.79%	270,775,620	↓ (135,266,820)	-4.01%	275,857,200
	MAX	2,222,586,300	2,491,426,080	↑ 292,069,860	20.47%	2,783,495,940	↑ 271,259,580	9.52%	3,048,464,040	↑ 1,153,034,700	956.83%	3,376,104,960	↑ 567,201,120	44.54%	3,240,838,140

Dalam Dollar Amerika Serikat (US\$)															
Tabel RISK-WEIGHTED ASSETS (ASET TERTIMBANG MENURUT RESIKO) MALAYSIA															
No	Nama Bank	2014	2015	2015 ke 2016	2016	2016 ke 2017	2017	2017 ke 2018	2018	2018 ke 2019	2019				
1	Affin	1,393,562,820	1,631,671,140	↑ 452,744,580	27.75%	2,084,415,720	↑ 574,460,520	27.56%	2,658,876,240	↑ 947,109,720	35.62%	3,605,985,960	↓ (158,980,860)	-4.41%	3,447,005,100
2	Al Rajhi	1,133,918,280	1,108,994,340	↓ 348,209,220	31.40%	1,457,203,560	↓ (43,556,400)	-2.99%	1,413,647,160	↓ (114,214,560)	-8.08%	1,299,432,600	↑ 80,579,340	6.20%	1,380,011,940
3	Alliance	1,440,748,920	1,438,813,080	↓ 70,174,200	4.88%	1,508,987,280	↑ 216,088,140	14.32%	1,725,075,420	↑ 177,855,300	10.31%	1,902,930,720	↑ 262,064,340	13.77%	2,164,995,060
4	AmBank	6,342,537,780	6,515,069,520	↑ 40,652,640	0.62%	6,555,722,160	↓ (249,723,360)	-3.81%	6,305,998,800	↑ 623,340,480	9.88%	6,929,339,280	↑ 785,467,080	11.34%	7,714,806,360
5	BIMB	7,306,344,120	7,997,680,980	↑ 462,665,760	5.78%	8,460,346,740	↑ 764,656,800	9.04%	9,225,003,540	↑ 238,592,280	2.59%	9,463,595,820	↓ (25,649,880)	-0.27%	9,437,945,940
6	Muamalat	3,351,906,960	3,454,506,480	↓ (63,640,740)	-1.84%	3,390,865,740	↓ (103,083,480)	-3.04%	3,287,782,260	↑ 43,798,380	1.33%	3,331,580,640	↑ 246,335,640	7.39%	3,577,916,280
7	CIMB	5,553,199,020	5,735,409,960	↓ (34,840,740)	-0.61%	5,700,564,840	↑ 1,678,373,280	29.44%	7,378,938,120	↑ 874,515,720	11.85%	8,253,453,840	↑ 1,466,640,780	17.77%	9,720,094,620
8	HSBC Am	2,669,281,380	2,876,416,260	↓ (38,716,800)	-1.35%	2,837,699,460	↑ 274,405,320	9.67%	3,112,104,780	↑ 95,582,100	3.07%	3,207,686,880	↓ (139,622,460)	-4.35%	3,068,064,420
9	HLISB	3,142,110,300	3,408,530,280	↑ 597,932,580	17.54%	4,066,462,860	↑ 393,459,480	9.82%	4,399,922,340	↑ 573,250,620	13.03%	4,973,172,960	↑ 618,016,920	12.43%	5,591,189,880
10	KFH	1,845,581,460	1,874,377,080	↓ (152,447,400)	-8.13%	1,721,929,680	↓ (162,610,560)	-9.44%	1,559,319,120	↓ (137,202,660)	-8.80%	1,422,116,640	↓ (132,363,060)	-9.31%	1,289,753,400
11	MBSB	499,446,720	496,784,940	↓ (1,209,900)	-0.24%	495,575,040	↓ (105,987,240)	-21.39%	389,587,800	↑ 9,042,792,600	2321.12%	9,432,380,400	↑ 550,504,500	5.84%	9,982,884,900
12	Maybank	13,815,606,120	15,110,441,100	↑ (107,197,140)	-0.71%	15,003,243,960	↓ (334,900,320)	-2.23%	14,668,343,640	↑ 306,588,660	2.09%	14,974,932,300	↑ 2,223,312,240	14.85%	17,198,244,540
13	OCBC	1,505,599,560	1,862,036,100	↓ (89,774,580)	-4.82%	1,772,261,520	↑ 36,780,960	2.08%	1,809,042,480	↑ 392,491,560	21.70%	2,201,534,040	↑ 42,104,520	1.91%	2,243,638,560
14	PBB	5,358,405,120	6,351,007,080	↑ 1,065,437,940	16.78%	7,416,445,020	↑ 592,609,020	7.99%	8,009,054,040	↑ 492,187,320	6.15%	8,501,241,360	↑ 646,570,560	7.61%	9,147,811,920
15	RHB	4,200,772,800	5,079,160,200	↑ 1,034,059,360	20.66%	6,103,219,560	↑ 937,188,540	15.36%	7,040,408,100	↓ (357,888,420)	-5.08%	6,682,519,680	↑ 686,255,280	10.27%	7,368,774,960
16	Standard	1,141,419,660	1,029,140,940	↓ (110,342,880)	-10.72%	918,798,060	↓ (183,904,800)	-20.02%	734,893,260	↓ (67,270,440)	-9.15%	667,622,820	↑ 52,025,700	7.79%	719,648,520
	MIN	499,446,720	496,784,940	↓ (152,447,400)	-8.13%	495,575,040	↓ (334,900,320)	-21.39%	389,587,800	↑ (137,202,660)	-8.80%	1,299,432,600	↓ (158,980,860)	-9.31%	1,289,753,400
	MAX	13,815,606,120	15,110,441,100	↑ 1,065,437,940	31.40%	15,003,243,960	↓ 1,678,373,280	29.44%	14,668,343,640	↑ 9,042,792,600	2321.12%	14,974,932,300	↑ 2,223,312,240	17.77%	17,198,244,540

Lanjutan Ke-2 Lampiran 7 : Meningkatkan atau Menurunkan Data BUS Malaysia Tahun 2014-2019

Dalam Dollar Amerika Serikat (US\$)															
Tabel FINANCING (PEMBIAYAAN) MALAYSIA															
No	Nama Bank	2014	2015	2015 ke 2016	2016	2016 ke 2017	2017	2017 ke 2018	2018	2018 ke 2019	2019				
1	Affin	1,733,544,720	2,226,699,960	↑ 652,862,040	2,879,562,000	↑ 846,930,000	29.41%	3,726,492,000	↑ 774,336,000	20.78%	4,500,828,000	↑ (4,839,600)	-0.11%	4,495,988,400	
2	Al Rajhi	1,155,454,500	1,206,028,320	↑ 246,335,640	1,452,363,960	↑ (78,159,540)	-5.38%	1,374,204,420	↓ (163,820,460)	-11.92%	1,210,383,960	↑ 64,124,700	5.30%	1,274,508,660	
3	Alliance	1,583,517,120	1,692,892,080	↑ 56,381,340	1,749,273,420	↑ 193,100,040	11.04%	1,942,373,460	↑ 309,784,400	15.95%	2,252,107,860	↑ 330,786,660	14.69%	2,582,894,520	
4	AmBank	6,653,966,040	6,628,316,160	↓ (36,780,960)	-0.55%	6,591,535,200	↓ 129,701,280	1.97%	6,721,236,480	↑ 277,309,080	4.13%	6,998,545,560	↑ 722,310,300	10.32%	7,720,855,860
5	BIMB	7,144,217,520	8,298,704,100	↑ 1,184,250,120	14.27%	9,482,954,220	↑ 707,549,520	7.46%	10,190,503,740	↑ 863,384,640	8.47%	11,053,888,380	↑ 917,346,180	8.30%	11,971,234,560
6	Muamalat	1,749,273,420	1,942,373,460	↑ 309,734,400	15.95%	2,252,107,860	↑ 1,301,852,400	57.81%	3,553,960,260	↑ 156,319,080	4.40%	3,710,279,340	↑ 165,272,340	4.45%	3,875,551,680
7	CIMB	8,783,874,000	9,757,843,500	↑ 1,657,079,040	16.98%	11,414,922,540	↑ 2,511,268,440	22.00%	13,926,190,980	↑ 3,162,194,640	22.71%	17,088,385,620	↑ 2,031,422,100	11.89%	19,119,807,720
8	HSBC Am	2,584,346,400	2,896,016,640	↑ (54,445,500)	-1.88%	2,841,571,140	↓ 397,089,180	13.97%	3,238,660,320	↑ 182,210,940	5.63%	3,420,871,260	↑ (264,726,120)	-7.74%	3,156,145,140
9	HLISB	3,463,217,760	3,867,324,360	↑ 607,369,800	15.71%	4,474,694,160	↑ 513,481,560	11.48%	4,988,175,720	↑ 509,851,860	10.22%	5,498,027,580	↑ 754,735,620	13.73%	6,252,763,200
10	KFH	1,622,233,920	1,694,343,960	↑ (122,925,840)	-7.26%	1,571,418,120	↓ (217,056,060)	-13.81%	1,354,362,060	↓ (1,209,900)	-0.09%	1,353,152,160	↓ (195,035,880)	-14.41%	1,158,116,280
11	MBSB	7,509,123,360	7,691,334,300	↑ 98,727,840	1.28%	7,790,062,140	↓ (7,539,370,860)	-96.78%	250,691,280	↑ 7,445,966,580	2970.17%	7,696,657,860	↑ 241,980,000	3.14%	7,938,637,860
12	Maybank	26,068,263,420	31,497,568,680	↑ 4,442,026,860	14.10%	35,939,595,540	↑ 3,278,829,000	9.12%	39,218,424,540	↑ 2,950,946,100	7.52%	42,169,370,640	↑ 3,749,480,100	8.89%	45,918,850,740
13	OCBC	2,218,472,640	2,392,698,240	↑ (64,366,680)	-2.69%	2,328,331,560	↑ 23,230,080	1.00%	2,351,561,640	↑ 145,671,960	6.19%	2,497,233,600	↑ 359,340,300	14.39%	2,856,573,900
14	PBIB	6,154,519,320	7,679,719,260	↑ 1,330,648,020	17.33%	9,010,367,280	↑ 1,081,650,600	12.00%	10,092,017,880	↑ 949,529,520	9.41%	11,041,547,400	↑ 991,634,040	8.98%	12,033,181,440
15	RHB	6,113,624,700	7,474,762,200	↑ 714,324,960	9.56%	8,189,087,160	↑ 2,143,942,800	26.18%	10,333,029,960	↑ 2,204,679,780	21.34%	12,537,709,740	↑ 2,044,972,980	16.31%	14,582,682,720
16	Standard	1,717,090,080	1,628,525,400	↓ (31,457,400)	-1.93%	1,597,068,000	↓ (256,740,780)	-16.08%	1,340,327,220	↓ (644,150,760)	-48.06%	696,176,460	↑ 20,568,300	2.95%	716,744,760
	MIN	1,155,454,500	1,206,028,320	↑ (122,925,840)	-7.26%	1,452,363,960	↑ (7,539,370,860)	-96.78%	250,691,280	↑ (163,820,460)	-11.92%	1,210,383,960	↑ (264,726,120)	-14.41%	1,158,116,280
	MAX	26,068,263,420	31,497,568,680	4,442,026,860	29.32%	35,939,595,540	3,278,829,000	57.81%	39,218,424,540	7,445,966,580	2970.17%	42,169,370,640	3,749,480,100	14.69%	45,918,850,740

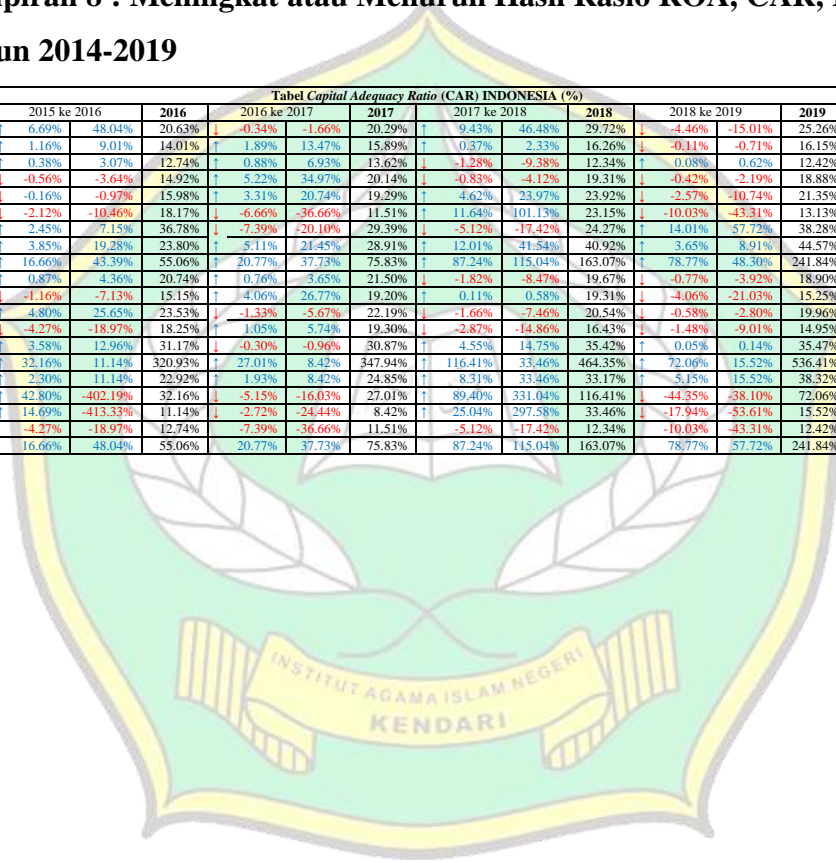
Dalam Dollar Amerika Serikat (US\$)															
Tabel DEPOSITS FROM CUSTOMERS (DANA PIHAK KETIGA) MALAYSIA															
No	Nama Bank	2014	2015	2015 ke 2016	2016	2016 ke 2017	2017	2017 ke 2018	2018	2018 ke 2019	2019				
1	Affin	2,388,342,600	2,420,283,960	↑ 120,506,040	4.98%	2,540,790,000	↑ 895,326,000	35.24%	3,436,116,000	↑ 1,330,890,000	38.73%	4,767,006,000	↑ (579,300,120)	-12.15%	4,187,705,880
2	Al Rajhi	1,325,566,440	1,236,759,780	↓ 253,353,060	-20.49%	1,490,112,840	↑ 194,067,960	13.02%	1,684,180,800	↑ (301,749,060)	-17.92%	1,382,431,740	↓ 7,743,360	0.56%	1,390,175,100
3	Alliance	1,927,612,680	2,108,613,720	↑ (6,533,460)	-0.31%	2,102,080,260	↑ 181,968,960	8.66%	2,284,049,220	↑ 119,538,120	5.23%	2,403,587,340	↑ 452,986,560	18.85%	2,856,573,900
4	AmBank	7,200,114,900	6,868,360,320	↓ (374,343,060)	-5.45%	6,494,017,260	↓ (82,999,140)	-1.28%	6,411,018,120	↑ 1,124,249,080	17.54%	7,535,257,200	↑ 854,673,360	11.34%	8,389,930,560
5	BIMB	9,926,503,560	10,549,118,100	↑ 569,862,900	5.40%	11,118,981,000	↑ 62,672,820	0.56%	11,181,653,820	↑ 895,326,000	8.01%	12,076,979,820	↑ (588,495,360)	-4.87%	11,488,484,460
6	Muamalat	2,102,080,260	2,284,049,220	↑ 119,538,120	5.23%	2,403,587,340	↑ 2,482,230,840	103.27%	4,885,818,180	↑ (647,545,540)	-5.07%	4,638,272,640	↓ 276,825,120	-5.97%	4,915,097,760
7	CIMB	10,100,549,440	10,707,131,040	↑ 2,077,640,280	19.40%	12,784,771,320	↑ 2,922,150,480	22.86%	15,706,921,800	↑ 2,736,067,860	17.42%	18,442,989,660	↑ 2,266,142,700	12.29%	20,709,132,360
8	HSBC Am	2,655,972,480	2,271,224,280	↓ (159,706,800)	-7.03%	2,111,517,480	↓ 316,509,840	-14.99%	2,428,027,320	↑ 341,191,800	14.05%	2,769,219,120	↑ 432,176,280	15.61%	3,201,395,400
9	HLISB	4,089,462,000	4,488,003,060	↑ 808,697,160	18.02%	5,296,700,220	↑ 654,071,940	12.35%	5,950,772,160	↑ 462,423,780	7.77%	6,413,195,940	↑ 799,985,880	12.47%	7,213,181,820
10	KFH	959,208,720	860,480,880	↓ 178,823,220	-20.78%	1,039,304,100	↑ 29,521,560	2.84%	1,068,825,660	↑ 14,276,820	1.34%	1,083,102,480	↑ 160,190,760	14.79%	1,243,293,240
11	MBSB	6,661,951,380	6,916,998,300	↑ 490,251,480	7.09%	7,407,249,780	↓ (7,117,115,760)	-96.08%	290,134,020	↑ 5,567,959,800	1919.10%	5,858,093,820	↑ 257,224,740	4.39%	6,115,318,560
12	Maybank	24,124,196,100	25,598,096,280	↑ 197,939,640	0.77%	25,796,035,920	↑ 5,636,440,140	21.85%	31,432,476,060	↑ 4,327,812,300	13.77%	35,760,288,360	↑ 3,207,928,860	8.97%	38,968,217,220
13	OCBC	2,423,429,700	2,462,872,460	↑ 276,583,140	11.23%	2,739,455,580	↓ (16,938,660)	-0.62%	2,722,516,980	↑ 133,572,960	4.91%	2,856,089,940	↑ 190,922,220	6.68%	3,047,012,160
14	PBIB	7,435,561,440	9,460,692,060	↑ 816,924,480	8.63%	10,277,616,540	↑ 1,701,361,380	16.55%	11,978,977,920	↑ 1,000,829,280	8.35%	12,979,807,200	↑ 1,387,513,320	10.69%	14,367,320,520
15	RHB	5,897,294,300	6,758,017,440	↑ 361,034,160	5.34%	7,119,051,600	↑ 2,039,891,400	28.65%	9,158,943,000	↑ 1,907,286,360	20.82%	11,066,229,360	↑ 2,101,596,300	18.99%	13,167,825,660
16	Standard	843,300,300	667,138,860	↓ (88,806,660)	-13.31%	578,332,200	↓ 33,393,240	-5.77%	611,725,440	↑ 18,390,480	3.01%	630,115,920	↑ 61,704,900	9.79%	691,820,820
	MIN	959,208,720	860,480,880	↓ (374,343,060)	-7.03%	1,039,304,100	↓ (7,117,115,760)	-96.08%	290,134,020	↑ (301,749,060)	-17.92%	1,083,102,480	↑ (588,495,360)	-12.15%	1,243,293,240
	MAX	24,124,196,100	25,598,096,280	2,077,640,280	20.78%	25,796,035,920	5,636,440,140	103.27%	31,432,476,060	5,567,959,800	1919.10%	35,760,288,360	3,207,928,860	18.85%	38,968,217,220

Lampiran 8 : Meningkatkan atau Menurun Hasil Rasio ROA, CAR, FDR Masing-Masing BUS Indonesia Tahun 2014-2019

Tabel Return On Assets (ROA) INDONESIA (%)																			
No	Nama Bank	2014	2015	2015 ke 2016	2016	2016 ke 2017	2017	2017 ke 2018	2018	2018 ke 2019	2019	Total	Rata-Rata	MIN	MAX				
1	BRI Sy	0.01%	0.51%	↑ 0.11%	21.46%	0.61%	↓ -0.29%	-47.87%	0.32%	↓ -0.04%	-12.27%	0.28%	↓ -0.11%	-38.95%	0.17%	1.89%	0.38%	0.17%	0.61%
2	Bsy Mandiri	-0.07%	0.41%	↑ 0.00%	0.31%	0.41%	↑ 0.00%	0.59%	0.42%	↑ 0.20%	48.21%	0.62%	↑ 0.52%	84.50%	1.14%	2.99%	0.60%	0.41%	1.14%
3	Muamalat Idn	0.09%	0.13%	↑ 0.01%	10.77%	0.14%	↓ -0.10%	-70.67%	0.04%	↑ 0.04%	89.90%	0.08%	↓ -0.05%	-59.83%	0.03%	0.43%	0.09%	0.03%	0.14%
4	BNI Sy	0.84%	0.99%	↓ -0.01%	-1.33%	0.98%	↓ -0.10%	-10.10%	0.88%	↑ 0.13%	15.09%	1.01%	↑ 0.19%	19.06%	1.21%	5.07%	1.01%	0.88%	1.21%
5	Victoria Sy	-1.35%	-1.74%	↑ 0.60%	-34.68%	-1.14%	↑ 1.37%	-120.18%	0.23%	↑ 0.00%	2.01%	0.23%	↓ -0.19%	-82.75%	0.04%	-2.37%	-0.47%	-1.74%	0.23%
6	Panin D Sy	1.14%	0.75%	↓ -0.53%	-70.29%	0.22%	↓ -11.45%	-5131.98%	↑11.23%	↑11.46%	-102.11%	0.24%	↓ -0.12%	-49.85%	0.12%	-9.90%	-1.98%	-11.23%	0.75%
7	BCA Sy	0.43%	0.54%	↑ 0.20%	36.77%	0.74%	↑ 0.07%	8.94%	0.80%	↑ 0.02%	2.97%	0.83%	↓ -0.05%	-8.86%	0.78%	3.68%	0.74%	0.54%	0.83%
8	BTPN Sy	2.67%	3.26%	↑ 2.38%	72.97%	5.63%	↑ 1.69%	29.94%	7.32%	↑ 0.70%	9.55%	8.02%	↑ 1.08%	13.48%	9.10%	33.32%	6.66%	3.26%	9.10%
9	MayBank Sy	2.28%	-16.89%	↑ 4.71%	-27.89%	-12.18%	↑ 11.41%	-93.70%	-0.77%	↓ -9.01%	1174.70%	-9.78%	↑ 20.58%	-210.48%	10.80%	-28.80%	-5.76%	-16.89%	10.80%
10	B Aceh Sy	2.43%	2.28%	↓ -0.42%	-18.42%	1.86%	↑ 0.06%	3.24%	1.92%	↓ -0.01%	-0.77%	1.90%	↓ -0.10%	-5.37%	1.80%	9.75%	1.95%	1.80%	2.28%
11	Sy Bukopin	0.16%	0.48%	↓ -1.72%	-361.42%	-1.25%	↑ 1.27%	-101.85%	0.02%	↑ 0.01%	54.26%	0.04%	↓ -0.01%	-27.68%	-0.03%	-0.69%	-0.14%	-1.25%	0.48%
12	Mega Sy	0.23%	0.22%	↓ -1.58%	-720.87%	1.80%	↓ -0.77%	-42.85%	1.03%	↓ -0.40%	-38.45%	0.63%	↓ -0.02%	-3.32%	0.61%	4.30%	0.86%	0.22%	1.80%
13	B Jabar B Sy	0.36%	0.11%	↓ -5.69%	-5030.50%	-5.57%	↑ 0.60%	-10.80%	-4.97%	↑ 5.22%	-105.04%	0.25%	↓ -0.05%	-20.45%	0.20%	9.98%	-2.00%	-5.57%	0.25%
14	B NTB Sy	3.36%	3.68%	↓ -0.70%	-18.97%	2.98%	↓ -1.33%	-44.61%	1.65%	↑ 0.51%	30.57%	2.16%	↓ -0.27%	-12.45%	1.89%	12.37%	2.47%	1.65%	3.68%
Total		12.59%	-5.27%	↑ 0.53%	-10.02%	4.74%	↑ 2.41%	-50.85%	-2.33%	↑ 8.84%	-379.36%	6.51%	↑ 21.40%	328.75%	27.91%	22.08%	4.42%	-5.27%	27.91%
Rata-Rata		0.90%	-0.38%	↑ 0.04%	-10.02%	-0.34%	↑ 0.17%	-50.85%	-0.17%	↑ 6.43%	-379.36%	0.47%	↑ 1.53%	328.75%	1.99%	1.58%	0.32%	-0.38%	1.99%
Kenaikan (Nilai)		-	-17.86%	↑ 18.39%	-102.96%	0.53%	↑ 1.88%	356.66%	2.41%	↑ 6.43%	266.64%	8.84%	↑ 12.56%	142.09%	21.40%	15.32%	3.06%	-17.86%	21.40%
Pertumbuhan (%)		-	-141.85%	↑ 131.83%	-92.94%	-10.02%	↓ -40.83%	407.51%	-50.85%	↓ -328.51%	646.00%	-379.36%	↑ 708.11%	-186.66%	328.75%	-253.33%	-50.67%	-379.36%	328.75%
MIN		-1.35%	-16.89%	↑ 5.69%	-5030.50%	-12.18%	↑ -11.45%	-5131.98%	-11.23%	↑ -9.01%	-105.04%	-9.78%	↑ -0.27%	-210.48%	0.03%	-28.80%	-5.76%	-16.89%	0.03%
MAX		3.36%	3.68%	↓ 4.71%	720.87%	5.63%	↑ 11.41%	29.94%	7.32%	↑ 11.46%	1174.70%	8.02%	↑ 20.58%	84.50%	10.80%	33.32%	6.66%	3.68%	10.80%

Lanjutan Ke-1 Lampiran 8 : Meningkatkan atau Menurun Hasil Rasio ROA, CAR, FDR Masing-Masing BUS Indonesia Tahun 2014-2019

Tabel Capital Adequacy Ratio (CAR) INDONESIA (%)																			
No	Nama Bank	2014	2015	2015 ke 2016	2016	2016 ke 2017	2017	2017 ke 2018	2018	2018 ke 2019	2019	Total	Rata-Rata	MIN	MAX				
1	BRI Sy	12.89%	13.94%	↑ 6.69%	48.04%	20.63%	↓ -0.34%	-1.66%	20.29%	↑ 9.43%	46.48%	29.72%	↓ -4.46%	-15.01%	25.26%	109.83%	21.97%	13.94%	29.72%
2	Bsy Mandiri	14.12%	12.85%	↑ 1.16%	9.01%	14.01%	↑ 1.89%	13.47%	15.89%	↑ 0.37%	2.33%	16.26%	↓ -0.11%	-0.71%	16.15%	75.17%	15.03%	12.85%	16.26%
3	Muamalat ldn	13.91%	12.36%	↑ 0.38%	3.07%	12.74%	↑ 0.88%	6.93%	13.62%	↓ -1.28%	-9.38%	12.34%	↑ 0.08%	0.62%	12.42%	63.48%	12.70%	12.34%	13.62%
4	BNI Sy	16.26%	15.48%	↓ -0.56%	-3.64%	14.92%	↑ 5.22%	34.97%	20.14%	↓ -0.83%	-4.12%	19.31%	↓ -0.42%	-2.19%	18.88%	88.73%	17.75%	14.92%	20.14%
5	Victoria Sy	15.27%	16.14%	↓ -0.16%	-0.97%	15.98%	↑ 3.31%	20.74%	19.29%	↑ 4.62%	23.97%	23.92%	↓ -2.57%	-10.74%	21.35%	96.67%	19.33%	15.98%	23.92%
6	Panin D Sy	25.69%	20.30%	↓ -2.12%	-10.46%	18.17%	↓ -6.66%	-36.66%	11.51%	↑ 11.64%	101.13%	23.15%	↓ -10.03%	-43.31%	13.13%	86.26%	17.25%	11.51%	23.15%
7	BCA Sy	29.57%	34.33%	↑ 2.45%	7.15%	36.78%	↓ -7.39%	20.10%	29.39%	↓ -5.12%	-17.42%	24.27%	↑ 14.01%	57.72%	38.28%	163.04%	32.61%	24.27%	38.28%
8	BTPN Sy	32.78%	19.96%	↑ 3.85%	19.28%	23.80%	↑ 5.11%	21.45%	28.91%	↑ 12.01%	41.54%	40.92%	↑ 3.65%	8.91%	44.57%	158.16%	31.63%	19.96%	44.57%
9	MayBank Sy	52.13%	38.40%	↑ 16.66%	43.39%	55.06%	↑ 20.77%	37.73%	75.83%	↑ 87.24%	115.04%	163.07%	↑ 78.77%	48.30%	241.84%	574.20%	114.84%	38.40%	241.84%
10	B Aceh Sy	18.07%	19.87%	↑ 0.87%	4.36%	20.74%	↑ 0.76%	-3.65%	21.50%	↓ -1.82%	-8.47%	19.67%	↓ -0.77%	-3.92%	18.90%	100.69%	20.14%	18.90%	21.50%
11	Sy Bukopin	15.32%	16.31%	↓ -1.16%	-7.13%	15.15%	↓ 4.06%	26.77%	19.20%	↑ 0.11%	0.58%	19.31%	↓ -4.06%	-21.03%	15.25%	85.23%	17.05%	15.15%	19.31%
12	Mega Sy	19.26%	18.72%	↓ 4.80%	25.65%	23.53%	↓ -1.33%	-5.67%	22.19%	↓ -1.66%	-7.46%	20.54%	↓ -0.58%	-2.80%	19.96%	104.94%	20.99%	18.72%	23.53%
13	B Jabar B Sy	15.78%	22.53%	↓ -4.27%	-18.97%	18.25%	↑ 1.05%	5.74%	19.30%	↓ -2.87%	-14.86%	16.43%	↑ -1.48%	-9.01%	14.95%	91.47%	18.29%	14.95%	22.53%
14	B NTB Sy	18.36%	27.59%	↑ 3.58%	12.96%	31.17%	↑ -0.30%	-0.96%	30.87%	↑ 4.55%	14.75%	35.42%	↑ 0.05%	0.14%	35.47%	160.52%	32.10%	27.59%	35.47%
Total		299.41%	288.77%	↑ 32.16%	11.14%	320.93%	↑ 27.01%	8.42%	347.94%	↑ 116.41%	33.46%	464.35%	↑ 72.06%	15.52%	536.41%	1958.40%	391.68%	288.77%	536.41%
Rata-Rata		21.39%	20.63%	↑ 2.30%	11.14%	22.92%	↑ 1.93%	8.42%	24.85%	↑ 8.31%	33.46%	33.17%	↑ 5.15%	15.52%	38.32%	139.89%	27.98%	20.63%	38.32%
Kenaikan (Nilai)		-	-10.64%	↑ 42.80%	-402.19%	32.16%	↓ -5.15%	-16.03%	27.01%	↑ 89.40%	331.04%	116.41%	↓ -44.35%	-38.10%	72.06%	237.00%	47.40%	-10.64%	116.41%
Pertumbuhan (%)		-	-3.55%	↑ 14.69%	-413.33%	11.14%	↓ -2.72%	-24.44%	8.42%	↑ 25.04%	297.58%	33.46%	↓ -17.94%	-33.61%	15.52%	64.97%	12.99%	-3.55%	33.46%
MIN		12.89%	12.36%	↓ 4.27%	-18.97%	12.74%	↓ -7.39%	-36.66%	11.51%	↓ -5.12%	-17.42%	12.34%	↓ -10.03%	-43.31%	12.42%	63.48%	12.70%	11.51%	12.74%
MAX		52.13%	38.40%	↑ 16.66%	48.04%	55.06%	↑ 20.77%	37.73%	75.83%	↑ 87.24%	115.04%	163.07%	↑ 78.77%	57.72%	241.84%	574.20%	114.84%	38.40%	241.84%



Lanjutan Ke-2 Lampiran 8 : Meningkatkan atau Menurun Hasil Rasio ROA, CAR, FDR Masing-Masing BUS Indonesia Tahun 2014-2019

Tabel Financing to Deposit Ratio (FDR) INDONESIA (%)																			
No	Nama Bank	2014	2015	2015 ke 2016		2016	2016 ke 2017		2017	2017 ke 2018		2018	2018 ke 2019		2019	Total	Rata-Rata	MIN	MAX
1	BRI Sy	90.96%	80.95%	-1.28%	-1.58%	79.67%	-9.79%	-12.28%	69.89%	43.26%	61.91%	113.15%	3.54%	3.12%	116.68%	460.34%	92.07%	69.89%	116.68%
2	Bsy Mandiri	81.80%	82.12%	-2.76%	-3.36%	79.36%	-1.50%	-1.89%	77.86%	-0.47%	-0.61%	77.38%	-1.78%	-2.30%	392.33%	78.47%	75.61%	82.12%	
3	Muamalat Idn	82.27%	86.65%	5.40%	6.24%	92.05%	-9.56%	-10.38%	82.50%	-11.18%	-13.55%	71.32%	1.35%	1.90%	72.67%	405.19%	81.04%	71.32%	92.05%
4	BNI Sy	91.01%	89.97%	-7.71%	-8.57%	82.25%	-3.95%	-4.80%	78.31%	-5.44%	-6.94%	72.87%	-5.18%	-7.10%	67.70%	391.09%	78.22%	67.70%	89.97%
5	Victoria Sy	90.79%	88.57%	4.78%	5.40%	93.35%	-14.79%	-15.85%	78.56%	-6.04%	-7.69%	72.52%	-3.18%	-4.39%	69.33%	402.33%	80.47%	69.33%	93.35%
6	Panin D Sy	93.30%	94.80%	-4.01%	-4.23%	90.78%	-11.41%	-12.57%	79.38%	5.77%	7.28%	85.15%	7.76%	9.12%	92.91%	443.02%	88.60%	79.38%	94.80%
7	BCA Sy	89.87%	90.55%	-1.56%	-1.72%	88.99%	-1.87%	-2.10%	87.12%	0.49%	0.57%	87.61%	1.02%	1.16%	88.63%	442.90%	88.58%	87.12%	90.55%
8	BTPN Sy	92.28%	96.01%	-4.30%	-4.48%	91.71%	-0.50%	-0.54%	91.21%	2.63%	2.88%	93.84%	-0.72%	-0.76%	93.12%	465.89%	93.18%	91.21%	96.01%
9	MayBank Sy	155.08%	112.24%	-33.00%	-29.40%	79.24%	-3.21%	-4.06%	76.03%	404706.33%	532314.48%	404782.35%	75417.65%	18.63%	480200.00%	885249.86%	177049.97%	76.03%	480200.00%
10	B Aceh Sy	89.67%	81.83%	1.60%	1.95%	83.42%	-14.94%	-17.91%	68.48%	2.74%	4.00%	71.22%	-3.46%	-4.86%	67.76%	372.71%	74.54%	67.76%	83.42%
11	Sy Bukopin	84.75%	80.65%	-2.65%	-3.29%	77.99%	-2.85%	-3.66%	75.14%	12.51%	16.66%	87.65%	1.07%	1.22%	88.72%	410.16%	82.03%	75.14%	88.72%
12	Mega Sy	91.30%	94.86%	-0.95%	-1.00%	93.91%	-3.41%	-3.63%	90.50%	-0.47%	-0.52%	90.03%	1.86%	2.07%	91.89%	461.18%	92.24%	90.03%	94.86%
13	B Jabar B Sy	93.05%	102.97%	-16.87%	-16.39%	86.10%	-12.62%	-14.66%	73.47%	13.75%	18.71%	87.22%	4.07%	4.67%	91.29%	441.06%	88.21%	73.47%	102.97%
14	B NTB Sy	98.86%	100.03%	-3.18%	-3.18%	96.85%	-23.19%	-23.94%	73.66%	-13.82%	-18.77%	87.49%	-6.34%	-7.25%	81.14%	439.18%	87.84%	73.66%	100.03%
Total		1324.99%	1282.19%	-66.50%	-5.19%	1215.69%	-113.59%	-9.34%	1102.10%	404777.71%	36728.00%	405879.81%	75417.66%	18.58%	481297.47%	890777.25%	178150.22%	1102.10%	481297.47%
Rata-Rata		94.64%	91.58%	-4.75%	-5.19%	86.84%	-8.11%	-9.34%	78.72%	28912.69%	36728.00%	28991.41%	5386.98%	18.58%	34378.39%	63626.95%	12725.02%	78.72%	34378.39%
Kenaikan (Nilai)		-	-42.80%	-23.70%	55.38%	-66.50%	-47.10%	70.82%	-113.59%	404891.31%	-356435.45%	404777.71%	-329360.06%	-81.37%	75417.66%	479972.48%	95994.50%	-113.59%	404777.71%
Pertumbuhan (%)		-	-3.23%	-1.96%	60.57%	-5.19%	-4.16%	80.16%	-9.34%	36737.35%	-393163.45%	36728.00%	-36709.42%	-99.95%	18.58%	36728.82%	7345.29%	-9.34%	36725.63%
MIN		81.80%	80.65%	-33.00%	-29.40%	77.99%	-23.19%	-23.94%	68.48%	-11.18%	-13.55%	71.22%	-6.34%	-7.25%	67.70%	372.71%	72.99%	46.73%	80.65%
MAX		155.08%	112.24%	5.40%	6.24%	96.85%	-0.50%	-0.54%	91.21%	404706.33%	532314.48%	404782.35%	75417.65%	18.63%	480200.00%	885249.86%	177049.97%	91.21%	480200.00%

Lampiran 9 : Meningkatkan atau Menurun Hasil Rasio ROA, CAR, FDR Masing-Masing BUS Malaysia Tahun 2014-2019

Tabel Return On Assets (ROA) MALAYSIA (%)																							
No	Nama Bank	2014	2015	2015 ke 2016		2016		2016 ke 2017		2017		2017 ke 2018		2018		2018 ke 2019		2019	Total	Rata-Rata	MIN	MAX	
1	Affin	0.52%	0.64%	↑	0.10%	15.27%	0.73%	↓	-0.28%	-38.53%	0.45%	↓	-0.01%	-2.01%	0.44%	↓	-0.15%	-34.58%	0.29%	2.55%	0.51%	0.29%	0.73%
2	Al Rajhi	0.07%	0.16%	↓	-0.08%	-49.21%	0.08%	↑	0.04%	51.86%	0.13%	↑	0.03%	25.14%	0.16%	↑	0.25%	158.49%	0.41%	0.94%	0.19%	0.08%	0.41%
3	Alliance	0.65%	0.53%	↑	0.25%	46.67%	0.78%	↓	-0.02%	-2.84%	0.76%	↓	-0.05%	-7.02%	0.70%	↓	-0.18%	-24.92%	0.53%	3.30%	0.66%	0.53%	0.78%
4	AmBank	0.60%	0.61%	↑	0.09%	15.18%	-0.70%	↓	-0.06%	-7.93%	0.65%	↑	0.09%	14.54%	0.74%	↓	-0.02%	-3.07%	0.72%	3.41%	0.68%	0.61%	0.74%
5	BIMB	1.11%	1.02%	↓	-0.07%	-6.39%	0.95%	↓	0.02%	2.59%	0.98%	↓	-0.06%	-5.68%	0.92%	↑	0.00%	0.36%	0.93%	4.80%	0.96%	0.92%	1.02%
6	Muamalat	0.66%	0.37%	↑	0.20%	53.74%	0.57%	↑	0.18%	31.10%	0.75%	↑	0.06%	8.67%	0.81%	↓	-0.85%	-104.56%	-0.04%	2.46%	0.49%	-0.04%	0.81%
7	CIMB	0.78%	0.74%	↑	0.07%	10.03%	0.81%	↓	-0.06%	-7.89%	0.75%	↑	0.10%	13.41%	0.85%	↓	-0.11%	-13.12%	0.74%	3.90%	0.78%	0.74%	0.85%
8	HSBC Am	0.87%	0.63%	↓	-0.13%	-21.27%	0.50%	↓	-0.01%	-2.64%	0.48%	↑	0.32%	65.57%	0.80%	↑	0.08%	10.50%	0.89%	3.30%	0.66%	0.48%	0.89%
9	HLSB	1.06%	0.86%	↑	-0.09%	-10.49%	0.77%	↑	0.01%	1.92%	0.78%	↑	0.11%	14.52%	0.90%	↑	0.05%	5.60%	0.95%	4.26%	0.85%	0.77%	0.95%
10	KFH	0.86%	-0.33%	↑	0.05%	-15.67%	-0.28%	↑	0.37%	-131.46%	0.09%	↑	0.10%	109.41%	0.18%	↓	-0.80%	-436.84%	-0.62%	-0.95%	-0.19%	-0.62%	0.18%
11	MBSB	2.69%	0.63%	↓	-0.16%	-26.02%	0.46%	↓	-0.59%	-127.02%	-0.13%	↑	0.84%	-665.41%	0.71%	↑	0.22%	31.25%	0.93%	2.61%	0.52%	-0.13%	0.93%
12	Maybank	0.82%	0.78%	↓	-0.04%	-5.05%	0.74%	↑	0.12%	16.55%	0.86%	↑	0.02%	2.28%	0.88%	↑	0.15%	17.07%	1.03%	4.27%	0.85%	0.74%	1.03%
13	OCBC	0.51%	0.94%	↑	0.05%	4.80%	0.99%	↑	0.22%	22.20%	1.21%	↓	-0.41%	-33.49%	0.80%	↑	0.14%	17.17%	0.94%	4.89%	0.98%	0.80%	1.21%
14	PBIB	0.93%	0.74%	↑	0.07%	9.24%	0.81%	↓	-0.10%	-11.77%	0.72%	↑	0.04%	6.22%	0.76%	↓	-0.05%	-6.31%	0.71%	3.75%	0.75%	0.71%	0.81%
15	RHB	0.62%	0.58%	↑	0.10%	16.75%	0.68%	↓	-0.02%	-2.48%	0.66%	↑	0.00%	0.64%	0.66%	↑	0.12%	18.34%	0.78%	3.36%	0.67%	0.58%	0.78%
16	Standard	0.10%	0.12%	↑	0.23%	182.40%	0.35%	↓	-0.05%	-15.44%	0.30%	↑	0.25%	85.36%	0.55%	↑	0.10%	17.62%	0.64%	1.96%	0.39%	0.12%	0.64%
Total		12.86%	9.02%	↑	0.63%	6.94%	9.65%	↓	-0.23%	-2.35%	9.42%	↑	1.45%	15.39%	10.87%	↓	-1.04%	-9.59%	9.83%	48.80%	9.76%	9.02%	10.87%
Rata-Rata		0.80%	0.56%	↑	0.04%	6.94%	0.60%	↓	-0.01%	-2.35%	0.59%	↑	0.09%	15.39%	0.68%	↓	-0.07%	-9.59%	0.61%	3.05%	0.61%	0.56%	0.68%
Kenaiikan (Nilai)		-	-3.84%	↑	4.46%	-116.32%	0.63%	↓	-0.85%	-136.25%	0.23%	↓	1.68%	-739.36%	1.45%	↓	2.49%	-171.86%	-1.04%	-3.03%	-0.61%	-3.84%	1.45%
Pertumbuhan (%)		-	-29.83%	↑	36.77%	-123.25%	6.94%	↓	-9.29%	-133.90%	-2.35%	↑	17.75%	-754.75%	15.39%	↓	-24.98%	-162.27%	-9.59%	19.44%	7345.29%	-9.34%	36725.63%
MIN		0.07%	-0.33%	↑	-0.16%	-49.21%	-0.28%	↓	-0.59%	-131.46%	-0.13%	↑	-0.41%	-665.41%	0.16%	↓	-0.85%	-436.84%	-0.62%	-0.95%	72.99%	46.73%	80.65%
MAX		2.69%	1.02%	↓	0.25%	53.74%	0.99%	↓	0.37%	51.86%	1.21%	↓	0.84%	109.41%	0.92%	↓	0.25%	-158.49%	1.03%	4.89%	177049.97%	91.21%	480200.00%

Lanjutan Ke-1 Lampiran 9 : Meningkatkan atau Menurun Hasil Rasio ROA, CAR, FDR Masing-Masing BUS Malaysia Tahun 2014-2019

Tabel Capital Adequacy Ratio (CAR) MALAYSIA (%)																			
No	Nama Bank	2014	2015	2015 ke 2016		2016	2016 ke 2017		2017	2017 ke 2018		2018	2018 ke 2019		2019	Total	Rata-Rata	MIN	MAX
1	Affin	13.68%	14.41%	↓ -0.82%	-5.69%	13.59%	↑ 2.66%	19.57%	16.25%	↑ 3.19%	19.60%	19.44%	↑ 1.19%	6.13%	20.63%	84.34%	16.87%	13.59%	20.63%
2	Al Rajhi	20.17%	22.39%	↓ -5.03%	-22.49%	17.35%	↑ 1.08%	6.24%	18.44%	↑ 2.40%	13.03%	20.84%	↓ -0.85%	-4.07%	19.99%	99.00%	19.80%	17.35%	22.39%
3	Alliance	11.72%	14.40%	↑ 0.12%	0.81%	14.51%	↑ 0.90%	6.22%	15.42%	↑ 0.35%	2.28%	15.77%	↓ -1.53%	-9.69%	14.24%	74.33%	14.87%	14.24%	15.77%
4	AmBank	14.37%	15.32%	↓ -0.25%	-1.66%	15.07%	↑ 1.50%	9.97%	16.57%	↑ 0.27%	1.61%	16.84%	↓ -0.89%	-5.26%	15.95%	79.74%	15.95%	15.07%	16.84%
5	BIMB	13.32%	15.29%	↑ 0.20%	1.30%	15.48%	↑ 0.93%	5.97%	16.41%	↑ 1.33%	8.11%	17.74%	↑ 0.90%	5.06%	18.64%	83.56%	16.71%	15.29%	18.64%
6	Muamalat	16.08%	15.28%	↑ 1.22%	8.00%	16.50%	↑ 1.78%	10.76%	18.27%	↑ 0.20%	1.07%	18.47%	↓ -0.58%	-3.11%	17.90%	86.42%	17.28%	15.28%	18.47%
7	CIMB	15.49%	16.27%	↑ 1.75%	10.76%	18.02%	↓ -1.73%	-9.61%	16.29%	↓ -0.10%	-0.61%	16.19%	↑ 0.79%	4.88%	16.98%	83.76%	16.75%	16.19%	18.02%
8	HSCB Am	15.13%	18.10%	↑ 1.12%	6.17%	19.22%	↓ -1.32%	-6.88%	17.90%	↑ 0.77%	4.31%	18.67%	↑ 2.10%	11.23%	20.77%	94.66%	18.93%	17.90%	20.77%
9	HLISB	15.59%	15.24%	↓ -1.39%	-9.10%	13.86%	↑ 0.09%	0.66%	13.95%	↑ 1.53%	10.98%	15.48%	↓ -0.33%	-2.11%	15.15%	73.67%	14.73%	13.86%	15.48%
10	KFH	24.62%	24.95%	↑ 2.03%	8.12%	26.98%	↑ 2.18%	8.07%	29.16%	↓ -3.19%	-10.95%	25.97%	↑ 5.31%	20.45%	31.28%	138.34%	27.67%	24.95%	31.28%
11	MBSB	26.02%	25.43%	↓ -0.67%	-2.64%	24.76%	↑ 6.18%	24.95%	30.93%	↓ -17.43%	-56.35%	13.50%	↑ 4.94%	36.57%	18.44%	113.05%	22.61%	13.50%	30.93%
12	Maybank	16.09%	16.49%	↑ 2.06%	12.52%	18.55%	↑ 2.23%	12.02%	20.78%	↑ 1.76%	8.48%	22.55%	↑ -3.70%	-16.42%	18.44%	97.21%	19.44%	16.49%	22.55%
13	OCBC	15.46%	14.75%	↑ 3.67%	24.88%	18.42%	↑ 1.39%	7.55%	19.81%	↓ -2.00%	-10.12%	17.81%	↑ 1.62%	9.09%	19.42%	90.21%	18.04%	14.75%	19.81%
14	PBIB	14.58%	13.48%	↑ 0.27%	1.97%	13.75%	↑ 2.37%	17.24%	16.12%	↑ 0.00%	0.00%	16.12%	↑ 0.08%	0.47%	16.19%	75.65%	15.13%	13.48%	16.19%
15	RHB	16.34%	14.61%	↓ -0.60%	-4.13%	14.00%	↑ 0.13%	0.92%	14.13%	↑ 2.34%	16.58%	16.48%	↑ 0.46%	2.81%	16.94%	76.16%	15.23%	14.00%	16.94%
16	Standard	13.76%	15.71%	↑ 3.02%	19.22%	18.73%	↑ 5.77%	30.83%	24.50%	↑ 3.19%	13.04%	27.69%	↓ -0.83%	-2.98%	26.87%	113.49%	22.70%	15.71%	27.69%
Total		262.41%	272.11%	↑ 6.68%	2.46%	278.79%	↑ 26.13%	9.37%	304.93%	↓ -5.39%	-1.77%	299.54%	↑ 8.68%	2.90%	308.22%	1463.59%	292.72%	272.11%	308.22%
Rata-Rata		16.40%	17.01%	↑ 0.42%	2.46%	17.42%	↑ 1.63%	9.37%	19.06%	↓ -0.34%	-1.77%	18.72%	↑ 0.54%	2.90%	19.26%	91.47%	18.29%	17.01%	19.26%
Kenaikan (Nilai)		-	9.70%	↓ -3.02%	-31.13%	6.68%	↑ 19.45%	291.20%	26.13%	↓ -31.53%	-120.63%	-5.39%	↑ 14.07%	-261.02%	8.68%	45.80%	9.16%	-5.39%	26.13%
Pertumbuhan (%)		-	3.70%	↓ -1.24%	-33.59%	2.46%	↑ 6.92%	281.82%	9.37%	↓ -11.14%	-118.86%	-1.77%	↑ 4.67%	-263.92%	2.90%	16.66%	3.33%	-1.77%	9.37%
MIN		11.72%	13.48%	↓ -5.03%	-22.49%	13.59%	↓ -1.73%	-9.61%	13.95%	↓ -17.43%	-56.35%	13.50%	↓ -3.70%	-16.42%	14.24%	73.67%	14.73%	13.48%	14.24%
MAX		26.02%	25.43%	↓ 3.67%	24.88%	26.98%	↑ 6.18%	24.95%	30.93%	3.19%	19.60%	25.97%	↑ 5.31%	36.57%	31.28%	138.34%	27.67%	25.43%	31.28%

Lanjutan Ke-2 Lampiran 9 : Meningkatkan atau Menurun Hasil Rasio ROA, CAR, FDR Masing-Masing BUS Malaysia Tahun 2014-2019

Tabel Financing to Deposit Ratio (FDR) MALAYSIA (%)

No	Nama Bank	2014	2015	2015 ke 2016	2016	2016 ke 2017	2017	2017 ke 2018	2018	2018 ke 2019	2019	Total	Rata-Rata	MIN	MAX				
1	Affin	72.58%	92.00%	↑ 21.33%	23.19%	113.33%	↓ -4.88%	-4.31%	108.45%	↓ -14.03%	-12.94%	94.42%	↑ 12.95%	13.71%	107.36%	515.56%	103.11%	92.00%	113.33%
2	Al Rajhi	87.17%	97.52%	↓ -0.05%	-0.05%	97.47%	↓ -15.87%	-16.28%	81.59%	↑ 5.96%	7.30%	87.55%	↑ 4.13%	4.71%	91.68%	455.81%	91.16%	81.59%	97.52%
3	Alliance	82.15%	80.28%	↑ 2.93%	3.65%	83.22%	↑ 1.82%	2.19%	85.04%	↑ 8.66%	10.18%	93.70%	↓ -3.28%	-3.50%	90.42%	432.66%	86.53%	80.28%	93.70%
4	AmBank	92.41%	96.51%	↑ 5.00%	5.18%	101.50%	↑ 3.34%	3.29%	104.84%	↓ -11.96%	-11.41%	92.88%	↓ -0.85%	-0.92%	92.03%	487.75%	97.55%	92.03%	104.84%
5	BIMB	71.97%	78.67%	↑ 6.62%	8.44%	85.29%	↑ 5.85%	6.86%	91.14%	↑ 0.39%	0.43%	91.53%	↑ 12.67%	13.85%	104.20%	450.82%	90.16%	78.67%	104.20%
6	Muamalat	83.22%	85.04%	↑ 8.66%	10.18%	93.70%	↓ -20.96%	-22.37%	72.74%	↑ 7.25%	9.97%	79.99%	↓ -1.14%	-1.43%	78.85%	410.32%	82.06%	72.74%	93.70%
7	CIMB	87.83%	91.13%	↓ -1.85%	-2.03%	89.29%	↓ -0.62%	-0.70%	88.66%	↑ 3.99%	4.50%	92.66%	↓ -0.33%	-0.36%	92.33%	454.06%	90.81%	88.66%	92.66%
8	HSBC Am	97.30%	127.51%	↑ 7.07%	5.54%	134.57%	↓ -1.19%	-0.88%	133.39%	↓ -9.85%	-7.39%	123.53%	↓ -24.95%	-20.19%	98.59%	617.59%	123.52%	98.59%	134.57%
9	HLISB	84.69%	86.17%	↓ -1.69%	-1.96%	84.48%	↓ -0.66%	-0.78%	83.82%	↑ 1.91%	2.27%	85.73%	↑ 0.96%	1.11%	86.69%	426.89%	85.38%	83.82%	86.69%
10	KFH	169.12%	196.91%	↓ -45.71%	-23.21%	151.20%	↓ -24.48%	-16.19%	126.71%	↓ -1.78%	-1.41%	124.93%	↓ -31.78%	-25.44%	93.15%	692.90%	138.58%	93.15%	196.91%
11	MBSB	112.72%	111.19%	↓ -6.03%	-5.42%	105.17%	↓ -18.76%	-17.84%	86.41%	↑ 44.98%	52.06%	131.39%	↓ -1.57%	-1.19%	129.82%	563.97%	112.79%	86.41%	131.39%
12	Maybank	108.06%	123.05%	↑ 16.28%	13.23%	139.32%	↓ -14.55%	-10.44%	124.77%	↓ -6.85%	-5.49%	117.92%	↓ -0.09%	-0.07%	117.84%	622.90%	124.58%	117.84%	139.32%
13	OCBC	91.54%	97.15%	↓ -12.16%	-12.51%	84.99%	↑ 1.38%	1.63%	86.37%	↑ 1.06%	1.23%	87.44%	↑ 6.31%	7.22%	93.75%	449.70%	89.94%	84.99%	97.15%
14	PBIB	82.77%	81.18%	↑ 6.49%	8.00%	87.67%	↓ 3.42%	-3.90%	84.25%	↑ 0.82%	0.97%	85.07%	↓ -1.31%	-1.54%	83.75%	421.91%	84.38%	81.18%	87.67%
15	RHB	103.67%	110.61%	↑ 4.42%	4.00%	115.03%	↓ 2.21%	-1.92%	112.82%	↑ 0.48%	0.42%	113.30%	↓ 2.55%	-2.25%	110.74%	562.50%	112.50%	110.61%	115.03%
16	Standard	203.62%	244.11%	↑ 32.04%	13.13%	276.15%	↓ -57.04%	-20.66%	219.11%	↓ -108.62%	-49.58%	110.48%	↓ -6.88%	-6.23%	103.60%	953.45%	190.69%	103.60%	276.15%
Total		1630.82%	1799.01%	↑ 43.36%	2.41%	1842.38%	↓ -152.26%	-88.26%	1690.11%	↓ -77.60%	-4.59%	1612.51%	↓ -37.72%	-2.34%	1574.79%	8518.80%	1703.76%	1574.79%	1842.38%
Rata-Rata		101.93%	112.44%	↑ 2.71%	2.41%	115.15%	↓ -9.52%	-8.26%	105.63%	↓ -4.85%	-4.59%	100.78%	↓ -2.36%	-2.34%	98.42%	532.42%	106.48%	98.42%	115.15%
Kenaikan (Nilai)		-	168.19%	↓ -124.83%	-74.22%	43.36%	↓ -195.63%	-451.14%	-152.26%	↑ 74.66%	49.03%	-77.60%	↑ 39.88%	-51.39%	-37.72%	-56.03%	-11.21%	-152.26%	168.19%
Pertumbuhan (%)		-	10.31%	↓ -7.90%	-76.63%	2.41%	↓ -10.67%	-442.88%	-8.26%	↑ 3.67%	-44.44%	-4.59%	↑ 2.25%	-49.05%	-2.34%	-2.47%	-0.49%	-8.26%	10.31%
MIN		71.97%	78.67%	↓ -45.71%	-23.21%	83.22%	↓ -24.48%	-22.37%	72.74%	↓ -14.03%	-12.94%	79.99%	↓ -31.78%	-25.44%	78.85%	410.32%	82.06%	72.74%	83.22%
MAX		203.62%	244.11%	↑ 21.33%	23.19%	276.15%	↑ 5.85%	6.86%	219.11%	↓ 44.98%	52.06%	131.39%	↑ 12.95%	13.85%	129.82%	953.45%	190.69%	129.82%	276.15%

Lampiran 10 : Urutan Posisi Ke-1 Sampai Ke-14 Data Laba Bersih dari Terbesar Sampai Terkecil BUS Indonesia Tahun 2015-2019, Total & Rata-Rata

LABA BERSIH INDONESIA (US\$)		
No	Nama Bank	2015
1	B Aceh Sy	29.165.331
2	Bsy Mandiri	19.954.682
3	BNI Sy	15.747.658
4	B NTB Sy	15.512.606
5	BTPN Sy	11.659.985
6	BRI Sy	8.450.916
7	Muamalat Idn	5.133.244
8	Panin D Sy	3.692.060
9	Sy Bukopin	1.914.182
10	BCA Sy	1.615.044
11	Mega Sy	842.356
12	B Jabar B Sy	501.596
13	Victoria Sy	(1.653.909)
14	MayBank Sy	(20.286.553)

LABA BERSIH INDONESIA (US\$)		
No	Nama Bank	2016
1	BTPN Sy	28.425.030
2	B Aceh Sy	24.008.795
3	Bsy Mandiri	22.424.279
4	BNI Sy	19.113.911
5	B NTB Sy	15.728.845
6	BRI Sy	11.729.102
7	Mega Sy	7.630.335
8	Muamalat Idn	5.548.013
9	BCA Sy	2.536.991
10	Panin D Sy	1.346.570
11	Victoria Sy	(1.272.974)
12	Sy Bukopin	(5.926.191)
13	MayBank Sy	(11.283.186)
14	B Jabar B Sy	(28.577.942)

LABA BERSIH INDONESIA (US\$)		
No	Nama Bank	2017
1	BTPN Sy	46.182.242
2	B Aceh Sy	29.877.791
3	Bsy Mandiri	25.163.589
4	BNI Sy	21.133.732
5	B NTB Sy	10.096.280
6	BRI Sy	6.966.181
7	Mega Sy	4.999.765
8	BCA Sy	3.298.053
9	Muamalat Idn	1.799.654
10	Victoria Sy	316.573
11	Sy Bukopin	113.564
12	MayBank Sy	(674.284)
13	B Jabar B Sy	(26.421.955)
14	Panin D Sy	(66.763.522)

LABA BERSIH INDONESIA (US\$)		
No	Nama Bank	2018
1	BTPN Sy	66.519.581
2	Bsy Mandiri	41.705.238
3	B Aceh Sy	30.281.528
4	BNI Sy	28.672.073
5	B NTB Sy	10.467.705
6	BRI Sy	7.345.806
7	BCA Sy	4.024.344
8	Mega Sy	3.299.621
9	Muamalat Idn	3.169.998
10	Panin D Sy	1.432.501
11	B Jabar B Sy	1.164.372
12	Victoria Sy	342.758
13	Sy Bukopin	154.703
14	MayBank Sy	(4.459.855)

LABA BERSIH INDONESIA (US\$)		
No	Nama Bank	2019
1	BTPN Sy	96.448.779
2	Bsy Mandiri	87.862.593
3	BNI Sy	41.563.273
4	B Aceh Sy	31.169.854
5	B NTB Sy	11.249.489
6	MayBank Sy	5.327.019
7	BRI Sy	5.100.443
8	BCA Sy	4.630.752
9	Mega Sy	3.386.995
10	Muamalat Idn	1.125.025
11	B Jabar B Sy	1.061.145
12	Panin D Sy	912.162
13	Sy Bukopin	119.145
14	Victoria Sy	62.915

LABA BERSIH INDONESIA (US\$)		
No	Nama Bank	Rata-Rata
1	BTPN Sy	49.847.123
2	Bsy Mandiri	39.422.074
3	B Aceh Sy	28.900.620
4	BNI Sy	25.246.129
5	B NTB Sy	12.610.985
6	BRI Sy	7.918.489
7	Mega Sy	4.013.815
8	Muamalat Idn	3.355.187
9	BCA Sy	3.221.033
10	Victoria Sy	(440.928)
11	Sy Bukopin	(724.919)
12	MayBank Sy	(6.275.372)
13	B Jabar B Sy	(10.454.557)
14	Panin D Sy	(11.876.046)

LABA BERSIH INDONESIA (US\$)		
No	Nama Bank	Total
1	BTPN Sy	249.235.617
2	Bsy Mandiri	197.110.371
3	B Aceh Sy	144.503.099
4	BNI Sy	126.230.647
5	B NTB Sy	63.054.924
6	BRI Sy	39.592.447
7	Mega Sy	20.069.073
8	Muamalat Idn	16.775.933
9	BCA Sy	16.105.163
10	Victoria Sy	(2.204.638)
11	Sy Bukopin	(3.624.597)
12	MayBank Sy	(31.376.859)
13	B Jabar B Sy	(52.272.783)
14	Panin D Sy	(59.380.229)

Lampiran 11 : Urutan Posisi Ke-1 Sampai Ke-14 Data Aset dari Terbesar Sampai Terkecil BUS Indonesia Tahun 2015-2019, Total & Rata-Rata

ASET INDONESIA (US\$)		
No	Nama Bank	2015
1	Bsy Mandiri	4,849,176,647
2	Muamalat Idn	3,939,763,039
3	BRI Sy	1,669,706,321
4	BNI Sy	1,586,170,380
5	B Aceh Sy	1,281,037,865
6	Panin D Sy	491,620,134
7	B Jabar B Sy	443,778,057
8	B NTB Sy	421,215,614
9	Sy Bukopin	401,549,182
10	Mega Sy	383,127,127
11	BTPN Sy	358,070,073
12	BCA Sy	299,729,558
13	MayBank Sy	120,140,381
14	Victoria Sy	95,045,220

ASET INDONESIA (US\$)		
No	Nama Bank	2016
1	Bsy Mandiri	5,432,293,963
2	Muamalat Idn	3,844,240,686
3	BNI Sy	1,951,129,799
4	BRI Sy	1,907,924,125
5	B Aceh Sy	1,292,695,852
6	Panin D Sy	603,511,299
7	B NTB Sy	527,095,140
8	B Jabar B Sy	512,804,308
9	BTPN Sy	504,651,842
10	Sy Bukopin	475,540,330
11	Mega Sy	422,779,526
12	BCA Sy	344,247,209
13	Victoria Sy	111,991,361
14	MayBank Sy	92,664,655

ASET INDONESIA (US\$)		
No	Nama Bank	2017
1	Bsy Mandiri	6,059,929,826
2	Muamalat Idn	4,251,534,757
3	BNI Sy	2,399,614,478
4	BRI Sy	2,173,654,591
5	B Aceh Sy	1,558,193,333
6	BTPN Sy	630,975,931
7	B NTB Sy	610,845,253
8	Panin D Sy	594,643,340
9	B Jabar B Sy	531,541,282
10	Sy Bukopin	493,826,770
11	Mega Sy	484,733,613
12	BCA Sy	410,784,500
13	Victoria Sy	138,034,586
14	MayBank Sy	87,904,904

ASET INDONESIA (US\$)		
No	Nama Bank	2018
1	Bsy Mandiri	6,776,686,304
2	Muamalat Idn	3,943,531,589
3	BNI Sy	2,828,655,236
4	BRI Sy	2,612,728,438
5	B Aceh Sy	1,591,487,407
6	BTPN Sy	829,626,440
7	Panin D Sy	604,413,607
8	Mega Sy	505,547,327
9	BCA Sy	486,780,240
10	B NTB Sy	485,033,165
11	B Jabar B Sy	464,553,251
12	Sy Bukopin	436,093,283
13	Victoria Sy	146,503,969
14	MayBank Sy	45,612,356

ASET INDONESIA (US\$)		
No	Nama Bank	2019
1	Bsy Mandiri	7,738,032,555
2	Muamalat Idn	3,483,780,814
3	BNI Sy	3,444,137,994
4	BRI Sy	2,971,639,558
5	B Aceh Sy	1,731,092,451
6	BTPN Sy	1,060,045,149
7	Panin D Sy	767,369,701
8	B NTB Sy	595,403,418
9	BCA Sy	594,996,504
10	Mega Sy	551,808,953
11	B Jabar B Sy	532,205,781
12	Sy Bukopin	464,434,381
13	Victoria Sy	155,905,498
14	MayBank Sy	49,313,581

ASET INDONESIA (US\$)		
No	Nama Bank	Rata-Rata
1	Bsy Mandiri	6,171,223,859
2	Muamalat Idn	3,892,570,177
3	BNI Sy	2,441,941,577
4	BRI Sy	2,267,130,607
5	B Aceh Sy	1,490,901,382
6	BTPN Sy	676,673,887
7	Panin D Sy	612,311,616
8	B NTB Sy	527,918,518
9	B Jabar B Sy	496,976,536
10	Mega Sy	469,599,309
11	Sy Bukopin	454,288,789
12	BCA Sy	427,307,602
13	Victoria Sy	129,496,127
14	MayBank Sy	79,127,175

ASET INDONESIA (US\$)		
No	Nama Bank	Total
1	Bsy Mandiri	30,856,119,295
2	Muamalat Idn	19,462,850,886
3	BNI Sy	12,209,707,887
4	BRI Sy	11,335,653,034
5	B Aceh Sy	7,454,506,908
6	BTPN Sy	3,383,369,435
7	Panin D Sy	3,061,558,081
8	B NTB Sy	2,639,592,588
9	B Jabar B Sy	2,484,882,679
10	Mega Sy	2,347,996,547
11	Sy Bukopin	2,271,443,946
12	BCA Sy	2,136,538,012
13	Victoria Sy	647,480,634
14	MayBank Sy	395,635,877

Lampiran 12 : Urutan Posisi Ke-1 Sampai Ke-14 Data Modal dari Terbesar Sampai Terkecil BUS Indonesia Tahun 2015-2019, Total & Rata-Rata

MODAL INDONESIA (US\$)		
No	Nama Bank	2015
1	Bsy Mandiri	426,373,045
2	Muamalat Idn	354,429,833
3	BRI Sy	161,473,289
4	BNI Sy	155,335,613
5	B Aceh Sy	139,136,112
6	Panin D Sy	81,075,992
7	BCA Sy	73,753,133
8	B NTB Sy	73,533,585
9	BTPN Sy	73,320,447
10	B Jabar B Sy	72,252,893
11	Mega Sy	60,846,979
12	Sy Bukopin	47,588,764
13	MayBank Sy	46,141,033
14	Victoria Sy	10,111,647

MODAL INDONESIA (US\$)		
No	Nama Bank	2016
1	Bsy Mandiri	478,373,358
2	Muamalat Idn	359,719,227
3	BRI Sy	238,938,465
4	BNI Sy	171,351,468
5	B Aceh Sy	136,688,773
6	BTPN Sy	104,822,309
7	B NTB Sy	87,428,598
8	Panin D Sy	80,952,505
9	BCA Sy	77,686,033
10	Mega Sy	72,867,915
11	B Jabar B Sy	51,144,451
12	Sy Bukopin	50,375,208
13	MayBank Sy	35,186,824
14	Victoria Sy	11,223,854

MODAL INDONESIA (US\$)		
No	Nama Bank	2017
1	Bsy Mandiri	540,538,654
2	Muamalat Idn	422,239,961
3	BNI Sy	262,829,562
4	BRI Sy	248,850,066
5	B Aceh Sy	150,815,599
6	BTPN Sy	148,332,427
7	B NTB Sy	90,421,152
8	BCA Sy	81,255,571
9	Mega Sy	81,251,574
10	Sy Bukopin	65,215,666
11	Panin D Sy	47,636,587
12	B Jabar B Sy	44,410,152
13	MayBank Sy	40,431,909
14	Victoria Sy	16,389,210

MODAL INDONESIA (US\$)		
No	Nama Bank	2018
1	Bsy Mandiri	590,336,190
2	BRI Sy	408,104,522
3	BNI Sy	295,473,401
4	Muamalat Idn	293,212,463
5	BTPN Sy	267,155,250
6	B Aceh Sy	141,547,549
7	Panin D Sy	106,203,541
8	B NTB Sy	93,880,090
9	BCA Sy	88,609,991
10	Mega Sy	80,906,060
11	Sy Bukopin	65,201,677
12	B Jabar B Sy	47,221,818
13	MayBank Sy	36,465,587
14	Victoria Sy	18,791,757

MODAL INDONESIA (US\$)		
No	Nama Bank	2019
1	Bsy Mandiri	662,330,808
2	BRI Sy	400,517,531
3	BTPN Sy	360,132,136
4	BNI Sy	325,731,230
5	Muamalat Idn	266,774,177
6	BCA Sy	163,159,861
7	B Aceh Sy	154,094,750
8	B NTB Sy	98,301,907
9	Panin D Sy	86,017,872
10	Mega Sy	84,629,887
11	Sy Bukopin	56,098,253
12	B Jabar B Sy	47,396,160
13	MayBank Sy	40,859,426
14	Victoria Sy	15,507,369

MODAL INDONESIA (US\$)		
No	Nama Bank	Rata-Rata
1	Bsy Mandiri	539,590,411
2	Muamalat Idn	339,275,132
3	BRI Sy	291,576,774
4	BNI Sy	242,144,255
5	BTPN Sy	190,752,514
6	B Aceh Sy	144,456,557
7	BCA Sy	96,892,918
8	B NTB Sy	88,713,066
9	Panin D Sy	80,377,299
10	Mega Sy	76,100,483
11	Sy Bukopin	56,895,914
12	B Jabar B Sy	52,485,095
13	MayBank Sy	39,816,956
14	Victoria Sy	14,404,767

MODAL INDONESIA (US\$)		
No	Nama Bank	Total
1	Bsy Mandiri	2,697,952,054
2	Muamalat Idn	1,696,375,662
3	BRI Sy	1,457,883,872
4	BNI Sy	1,210,721,274
5	BTPN Sy	953,762,568
6	B Aceh Sy	722,282,784
7	BCA Sy	484,464,588
8	B NTB Sy	443,565,332
9	Panin D Sy	401,886,497
10	Mega Sy	380,502,414
11	Sy Bukopin	284,479,568
12	B Jabar B Sy	262,425,474
13	MayBank Sy	199,084,780
14	Victoria Sy	72,023,836

Lampiran 13 : Urutan Posisi Ke-1 Sampai Ke-14 Data ATMR dari Terbesar Sampai Terkecil BUS Indonesia Tahun 2015-2019, Total & Rata-Rata

ATMR INDONESIA (US\$)		
No	Nama Bank	2015
1	Bsy Mandiri	3,317,778,967
2	Muamalat Idn	2,867,805,557
3	BRI Sy	1,158,683,336
4	BNI Sy	1,003,262,757
5	B Aceh Sy	700,127,254
6	Panin D Sy	399,451,562
7	BTPN Sy	367,406,207
8	Mega Sy	324,985,900
9	B Jabar B Sy	320,708,656
10	Sy Bukopin	291,760,736
11	B NTB Sy	266,512,112
12	BCA Sy	214,848,701
13	MayBank Sy	120,164,845
14	Victoria Sy	62,664,756

ATMR INDONESIA (US\$)		
No	Nama Bank	2016
1	Bsy Mandiri	3,414,898,309
2	Muamalat Idn	2,823,826,850
3	BRI Sy	1,158,182,429
4	BNI Sy	1,148,454,336
5	B Aceh Sy	659,064,129
6	Panin D Sy	445,420,940
7	BTPN Sy	440,352,748
8	Sy Bukopin	332,568,549
9	Mega Sy	309,733,498
10	B NTB Sy	280,515,107
11	B Jabar B Sy	280,173,589
12	BCA Sy	211,205,980
13	Victoria Sy	70,241,341
14	MayBank Sy	63,906,445

ATMR INDONESIA (US\$)		
No	Nama Bank	2017
1	Bsy Mandiri	3,400,721,179
2	Muamalat Idn	3,099,903,395
3	BNI Sy	1,305,147,613
4	BRI Sy	1,226,610,059
5	B Aceh Sy	701,600,825
6	BTPN Sy	513,062,376
7	Panin D Sy	413,809,787
8	Mega Sy	366,115,522
9	Sy Bukopin	339,620,661
10	B NTB Sy	292,920,078
11	BCA Sy	276,491,176
12	B Jabar B Sy	230,081,876
13	Victoria Sy	84,952,041
14	MayBank Sy	53,317,665

ATMR INDONESIA (US\$)		
No	Nama Bank	2018
1	Bsy Mandiri	3,629,558,128
2	Muamalat Idn	2,375,563,786
3	BNI Sy	1,530,288,505
4	BRI Sy	1,373,243,028
5	B Aceh Sy	719,431,701
6	BTPN Sy	652,841,074
7	Panin D Sy	458,702,240
8	Mega Sy	393,951,166
9	BCA Sy	365,133,417
10	Sy Bukopin	337,590,779
11	B Jabar B Sy	287,346,362
12	B NTB Sy	265,029,445
13	Victoria Sy	78,572,353
14	MayBank Sy	22,361,502

ATMR INDONESIA (US\$)		
No	Nama Bank	2019
1	Bsy Mandiri	4,101,145,366
2	Muamalat Idn	2,148,051,081
3	BNI Sy	1,724,822,813
4	BRI Sy	1,585,763,260
5	B Aceh Sy	815,168,709
6	BTPN Sy	808,037,695
7	Panin D Sy	655,361,319
8	BCA Sy	426,281,877
9	Mega Sy	423,973,530
10	Sy Bukopin	367,811,329
11	B Jabar B Sy	316,952,165
12	B NTB Sy	277,133,486
13	Victoria Sy	72,639,065
14	MayBank Sy	16,895,147

ATMR INDONESIA (US\$)		
No	Nama Bank	Rata-Rata
1	Bsy Mandiri	3,572,820,390
2	Muamalat Idn	2,663,030,134
3	BNI Sy	1,342,395,205
4	BRI Sy	1,300,496,422
5	B Aceh Sy	719,078,524
6	BTPN Sy	556,340,020
7	Panin D Sy	474,549,170
8	Mega Sy	363,751,923
9	Sy Bukopin	333,870,411
10	BCA Sy	298,792,230
11	B Jabar B Sy	287,052,530
12	B NTB Sy	276,422,046
13	Victoria Sy	73,813,911
14	MayBank Sy	55,329,121

ATMR INDONESIA (US\$)		
No	Nama Bank	Total
1	Bsy Mandiri	17,864,101,950
2	Muamalat Idn	13,315,150,668
3	BNI Sy	6,711,976,024
4	BRI Sy	6,502,482,112
5	B Aceh Sy	3,595,392,619
6	BTPN Sy	2,781,700,100
7	Panin D Sy	2,372,745,849
8	Mega Sy	1,818,759,616
9	Sy Bukopin	1,669,352,054
10	BCA Sy	1,493,961,151
11	B Jabar B Sy	1,435,262,648
12	B NTB Sy	1,382,110,229
13	Victoria Sy	369,069,556
14	MayBank Sy	276,645,604

Lampiran 14 : Urutan Posisi Ke-1 Sampai Ke-14 Data Pembiayaan dari Terbesar Sampai Terkecil BUS Indonesia Tahun 2015-2019, Total & Rata-Rata

PEMBIAYAAN INDONESIA (US\$)		
No	Nama Bank	2015
1	Bsy Mandiri	3,514,401,455
2	Muamalat Idn	2,691,634,385
3	BNI Sy	1,197,930,613
4	BRI Sy	1,122,564,366
5	B Aceh Sy	798,857,643
6	Panin D Sy	387,320,990
7	B Jabar B Sy	333,676,691
8	B NTB Sy	317,042,575
9	Mega Sy	284,644,814
10	Sy Bukopin	264,327,872
11	BTPN Sy	252,057,413
12	BCA Sy	202,301,292
13	MayBank Sy	72,623,767
14	Victoria Sy	70,252,849

PEMBIAYAAN INDONESIA (US\$)		
No	Nama Bank	2016
1	Bsy Mandiri	3,824,978,687
2	Muamalat Idn	2,659,182,117
3	BNI Sy	1,373,557,602
4	BRI Sy	1,208,885,925
5	B Aceh Sy	829,484,761
6	Panin D Sy	431,611,101
7	B NTB Sy	350,707,660
8	BTPN Sy	340,475,558
9	B Jabar B Sy	323,546,439
10	Mega Sy	321,817,487
11	Sy Bukopin	292,513,440
12	BCA Sy	235,624,859
13	Victoria Sy	79,504,223
14	MayBank Sy	39,027,454

PEMBIAYAAN INDONESIA (US\$)		
No	Nama Bank	2017
1	Bsy Mandiri	4,179,288,342
2	Muamalat Idn	2,767,705,375
3	BNI Sy	1,585,319,135
4	BRI Sy	1,269,413,092
5	B Aceh Sy	872,986,542
6	Panin D Sy	412,303,828
7	BTPN Sy	411,442,866
8	B NTB Sy	371,965,292
9	Mega Sy	318,237,750
10	B Jabar B Sy	302,661,747
11	Sy Bukopin	284,703,043
12	BCA Sy	284,345,331
13	Victoria Sy	81,199,961
14	MayBank Sy	29,417,886

PEMBIAYAAN INDONESIA (US\$)		
No	Nama Bank	2018
1	Bsy Mandiri	4,664,093,966
2	BRI Sy	2,251,391,204
3	Muamalat Idn	2,242,805,363
4	BNI Sy	1,900,605,194
5	B Aceh Sy	902,535,494
6	BTPN Sy	492,248,455
7	Panin D Sy	405,323,176
8	Mega Sy	355,049,128
9	BCA Sy	332,422,736
10	B Jabar B Sy	311,466,929
11	B NTB Sy	296,705,442
12	Sy Bukopin	274,450,751
13	Victoria Sy	79,911,757
14	MayBank Sy	4,741,904

PEMBIAYAAN INDONESIA (US\$)		
No	Nama Bank	2019
1	Bsy Mandiri	5,199,930,201
2	BRI Sy	2,744,869,496
3	BNI Sy	2,176,624,819
4	Muamalat Idn	2,021,010,121
5	B Aceh Sy	977,046,706
6	BTPN Sy	606,205,129
7	Panin D Sy	557,727,082
8	Mega Sy	416,526,633
9	B NTB Sy	381,150,444
10	BCA Sy	378,955,798
11	B Jabar B Sy	364,138,563
12	Sy Bukopin	311,028,731
13	Victoria Sy	81,746,555
14	MayBank Sy	330,906

PEMBIAYAAN INDONESIA (US\$)		
No	Nama Bank	Rata-Rata
1	Bsy Mandiri	4,276,538,530
2	Muamalat Idn	2,476,467,472
3	BRI Sy	1,719,424,817
4	BNI Sy	1,646,807,473
5	B Aceh Sy	876,182,229
6	Panin D Sy	438,857,235
7	BTPN Sy	420,485,884
8	B NTB Sy	343,514,283
9	Mega Sy	339,255,162
10	B Jabar B Sy	327,098,074
11	BCA Sy	286,730,003
12	Sy Bukopin	285,404,768
13	Victoria Sy	78,523,069
14	MayBank Sy	29,228,383

PEMBIAYAAN INDONESIA (US\$)		
No	Nama Bank	Total
1	Bsy Mandiri	21,382,692,651
2	Muamalat Idn	12,382,337,360
3	BRI Sy	8,597,124,084
4	BNI Sy	8,234,037,363
5	B Aceh Sy	4,380,911,146
6	Panin D Sy	2,194,286,177
7	BTPN Sy	2,102,429,422
8	B NTB Sy	1,717,571,414
9	Mega Sy	1,696,275,812
10	B Jabar B Sy	1,635,490,370
11	BCA Sy	1,433,650,016
12	Sy Bukopin	1,427,023,838
13	Victoria Sy	392,615,345
14	MayBank Sy	146,141,916

Lampiran 15 : Urutan Posisi Ke-1 Sampai Ke-14 Data Dana Pihak Ketiga dari Terbesar Sampai Terkecil BUS Indonesia Tahun 2015-2019, Total & Rata-Rata

DPK INDONESIA (US\$)		
No	Nama Bank	2015
1	Bsy Mandiri	4,279,474,868
2	Muamalat Idn	3,106,301,068
3	BRI Sy	1,386,721,273
4	BNI Sy	1,331,531,116
5	B Aceh Sy	976,278,359
6	Panin D Sy	408,571,318
7	Sy Bukopin	327,756,840
8	B Jabar B Sy	324,047,483
9	B NTB Sy	316,946,101
10	Mega Sy	300,071,696
11	BTPN Sy	262,544,826
12	BCA Sy	223,408,701
13	Victoria Sy	79,319,338
14	MayBank Sy	64,705,250

DPK INDONESIA (US\$)		
No	Nama Bank	2016
1	Bsy Mandiri	4,819,791,425
2	Muamalat Idn	2,888,701,687
3	BNI Sy	1,669,896,650
4	BRI Sy	1,517,333,907
5	B Aceh Sy	994,319,411
6	Panin D Sy	475,423,941
7	B Jabar B Sy	375,793,105
8	Sy Bukopin	375,050,117
9	BTPN Sy	371,257,035
10	B NTB Sy	362,100,895
11	Mega Sy	342,698,113
12	BCA Sy	264,770,895
13	Victoria Sy	85,168,005
14	MayBank Sy	49,251,080

DPK INDONESIA (US\$)		
No	Nama Bank	2017
1	Bsy Mandiri	5,367,869,935
2	Muamalat Idn	3,354,975,827
3	BNI Sy	2,024,530,388
4	BRI Sy	1,816,404,478
5	B Aceh Sy	1,274,770,638
6	Panin D Sy	519,429,247
7	B NTB Sy	504,942,022
8	BTPN Sy	451,076,522
9	B Jabar B Sy	411,932,472
10	Sy Bukopin	378,896,398
11	Mega Sy	351,654,552
12	BCA Sy	326,385,600
13	Victoria Sy	103,365,289
14	MayBank Sy	38,693,654

DPK INDONESIA (US\$)		
No	Nama Bank	2018
1	Bsy Mandiri	6,027,180,349
2	Muamalat Idn	3,144,747,404
3	BNI Sy	2,608,203,188
4	BRI Sy	1,989,746,963
5	B Aceh Sy	1,267,251,317
6	BTPN Sy	524,550,776
7	Panin D Sy	476,005,472
8	Mega Sy	394,386,332
9	BCA Sy	379,425,764
10	B Jabar B Sy	357,101,681
11	B NTB Sy	339,132,434
12	Sy Bukopin	313,103,955
13	Victoria Sy	110,196,944
14	MayBank Sy	1,171

DPK INDONESIA (US\$)		
No	Nama Bank	2019
1	Bsy Mandiri	6,877,460,701
2	BNI Sy	3,215,335,156
3	Muamalat Idn	2,781,015,617
4	BRI Sy	2,352,380,808
5	B Aceh Sy	1,441,913,979
6	BTPN Sy	650,961,692
7	Panin D Sy	600,268,670
8	B NTB Sy	469,715,299
9	Mega Sy	453,304,244
10	BCA Sy	427,581,795
11	B Jabar B Sy	398,861,348
12	Sy Bukopin	350,565,498
13	Victoria Sy	117,903,976
14	MayBank Sy	69

DPK INDONESIA (US\$)		
No	Nama Bank	Rata-Rata
1	Bsy Mandiri	5,474,355,456
2	Muamalat Idn	3,055,148,321
3	BNI Sy	2,169,899,300
4	BRI Sy	1,812,517,486
5	B Aceh Sy	1,190,906,741
6	Panin D Sy	495,939,730
7	BTPN Sy	452,078,170
8	B NTB Sy	398,567,350
9	B Jabar B Sy	373,547,218
10	Mega Sy	368,422,987
11	Sy Bukopin	349,074,562
12	BCA Sy	324,314,551
13	Victoria Sy	99,190,711
14	MayBank Sy	30,530,245

DPK INDONESIA (US\$)		
No	Nama Bank	Total
1	Bsy Mandiri	27,371,777,278
2	Muamalat Idn	15,275,741,604
3	BNI Sy	10,849,496,498
4	BRI Sy	9,062,587,429
5	B Aceh Sy	5,954,533,704
6	Panin D Sy	2,479,698,648
7	BTPN Sy	2,260,390,850
8	B NTB Sy	1,992,836,750
9	B Jabar B Sy	1,867,736,089
10	Mega Sy	1,842,114,937
11	Sy Bukopin	1,745,372,808
12	BCA Sy	1,621,572,755
13	Victoria Sy	495,953,553
14	MayBank Sy	152,651,224

Lampiran 16 : Urutan Posisi Ke-1 Sampai Ke-16 Data Laba Bersih dari Terbesar Sampai Terkecil BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

LABA BERSIH MALAYSIA (US\$)		
No	Nama Bank	2015
1	Maybank	293,279,760
2	BIMB	122,683,860
3	CIMB	97,759,920
4	PBIB	82,273,200
5	MBSB	62,430,840
6	RHB	61,704,900
7	AmBank	56,381,340
8	HLISB	48,396,000
9	OCBC	33,393,240
10	HSBC Am	29,521,560
11	Affin	20,568,300
12	Muamalat	20,326,320
13	Alliance	12,582,960
14	Standard	3,387,720
15	Al Rajhi	2,903,760
16	KFH	(8,469,300)

LABA BERSIH MALAYSIA (US\$)		
No	Nama Bank	2016
1	Maybank	323,769,240
2	CIMB	131,395,140
3	BIMB	128,491,380
4	PBIB	97,759,920
5	RHB	78,643,500
6	AmBank	61,946,880
7	MBSB	48,637,980
8	HLISB	47,670,060
9	OCBC	36,538,980
10	Muamalat	32,425,320
11	Affin	27,101,760
12	HSBC Am	19,600,380
13	Alliance	18,632,460
14	Standard	7,743,560
15	Al Rajhi	1,693,860
16	KFH	(7,259,400)

LABA BERSIH MALAYSIA (US\$)		
No	Nama Bank	2017
1	Maybank	420,319,260
2	CIMB	154,867,200
3	BIMB	136,718,700
4	PBIB	99,211,800
5	RHB	88,806,660
6	AmBank	57,833,220
7	HLISB	53,961,540
8	OCBC	46,460,160
9	Muamalat	43,314,420
10	Affin	21,778,200
11	Alliance	20,810,280
12	HSBC Am	20,810,280
13	Standard	5,565,540
14	Al Rajhi	2,661,780
15	KFH	1,935,840
16	MBSB	(725,940)

LABA BERSIH MALAYSIA (US\$)		
No	Nama Bank	2018
1	Maybank	478,152,480
2	CIMB	200,843,400
3	BIMB	142,768,200
4	PBIB	114,698,520
5	RHB	105,261,300
6	MBSB	77,191,620
7	AmBank	75,497,760
8	HLISB	68,238,360
9	Muamalat	45,008,280
10	HSBC Am	39,442,740
11	OCBC	31,215,420
12	Affin	27,101,760
13	Alliance	20,604,498
14	Standard	10,405,140
15	KFH	4,113,660
16	Al Rajhi	2,903,760

LABA BERSIH MALAYSIA (US\$)		
No	Nama Bank	2019
1	Maybank	609,547,620
2	CIMB	190,680,240
3	BIMB	151,479,480
4	RHB	145,671,960
5	PBIB	119,054,160
6	MBSB	113,488,620
7	AmBank	80,821,320
8	HLISB	80,579,340
9	HSBC Am	45,492,240
10	OCBC	39,684,720
11	Alliance	17,906,520
12	Affin	16,212,660
13	Standard	11,131,080
14	Al Rajhi	7,259,400
15	Muamalat	(2,177,820)
16	KFH	(13,550,880)

LABA BERSIH MALAYSIA (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	425,013,672
2	CIMB	155,109,180
3	BIMB	136,428,324
4	PBIB	102,599,520
5	RHB	96,017,664
6	AmBank	66,496,104
7	MBSB	60,204,624
8	HLISB	59,769,060
9	OCBC	37,458,504
10	HSBC Am	30,973,440
11	Muamalat	27,779,304
12	Affin	22,552,536
13	Alliance	18,107,344
14	Standard	7,646,568
15	Al Rajhi	3,484,512
16	KFH	(4,646,016)

LABA BERSIH MALAYSIA (US\$)		
No	Nama Bank	Total
1	Maybank	2,125,068,360
2	CIMB	775,545,900
3	BIMB	682,141,620
4	PBIB	512,997,600
5	RHB	480,088,320
6	AmBank	332,480,520
7	MBSB	301,023,120
8	HLISB	298,845,300
9	OCBC	187,292,520
10	HSBC Am	154,867,200
11	Muamalat	138,896,520
12	Affin	112,762,680
13	Alliance	90,536,718
14	Standard	38,232,840
15	Al Rajhi	17,422,560
16	KFH	(23,230,080)

Lampiran 17 : Urutan Posisi Ke-1 Sampai Ke-16 Data Aset dari Terbesar Sampai Terkecil BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

ASET MALAYSIA (US\$)		
No	Nama Bank	2015
1	Maybank	37,834,056,960
2	CIMB	13,202,186,820
3	BIMB	12,042,618,660
4	PBIB	11,048,080,860
5	RHB	10,665,752,460
6	MBSB	9,942,716,220
7	AmBank	9,268,559,940
8	HLISB	5,633,536,380
9	Muamalat	5,480,847,000
10	HSBC Am	4,677,473,400
11	OCBC	3,535,569,780
12	Affin	3,238,902,300
13	Standard	2,740,907,460
14	KFH	2,572,247,400
15	Alliance	2,371,162,020
16	Al Rajhi	1,770,083,700

ASET MALAYSIA (US\$)		
No	Nama Bank	2016
1	Maybank	43,990,512,120
2	CIMB	16,127,241,060
3	BIMB	13,474,172,340
4	PBIB	12,017,694,720
5	RHB	11,643,351,660
6	MBSB	10,469,990,640
7	AmBank	8,840,981,280
8	HLISB	6,199,527,600
9	Muamalat	5,687,013,960
10	HSBC Am	3,944,515,980
11	Affin	3,702,294,000
12	OCBC	3,691,404,900
13	KFH	2,614,351,920
14	Alliance	2,393,908,140
15	Standard	2,218,472,640
16	Al Rajhi	2,032,873,980

ASET MALAYSIA (US\$)		
No	Nama Bank	2017
1	Maybank	48,999,740,100
2	CIMB	20,635,328,460
3	BIMB	13,974,345,000
4	PBIB	13,822,623,540
5	RHB	13,482,399,660
6	AmBank	8,965,117,020
7	HLISB	6,885,782,880
8	Muamalat	5,794,695,060
9	Affin	4,839,600,000
10	HSBC Am	4,301,436,480
11	OCBC	3,840,948,540
12	Alliance	2,751,796,560
13	KFH	2,215,810,860
14	Al Rajhi	2,103,532,140
15	Standard	1,885,750,140
16	MBSB	578,332,200

ASET MALAYSIA (US\$)		
No	Nama Bank	2018
1	Maybank	54,497,525,700
2	CIMB	23,596,437,720
3	RHB	15,878,243,640
4	BIMB	15,471,959,220
5	PBIB	15,044,864,520
6	MBSB	10,876,275,060
7	AmBank	10,217,605,500
8	HLISB	7,603,495,560
9	Affin	6,146,292,000
10	Muamalat	5,540,858,040
11	HSBC Am	4,924,051,020
12	OCBC	3,879,907,320
13	Alliance	2,930,377,800
14	KFH	2,248,478,160
15	Standard	1,901,962,800
16	Al Rajhi	1,833,724,440

ASET MALAYSIA (US\$)		
No	Nama Bank	2019
1	Maybank	59,340,997,380
2	CIMB	25,786,114,740
3	RHB	18,568,819,260
4	PBIB	16,667,098,440
5	BIMB	16,357,122,060
6	MBSB	12,183,209,040
7	AmBank	11,284,253,340
8	HLISB	8,502,451,260
9	Muamalat	5,878,662,120
10	Affin	5,620,227,480
11	HSBC Am	5,139,413,220
12	OCBC	4,209,726,060
13	Alliance	3,392,075,640
14	KFH	2,198,872,260
15	Al Rajhi	1,773,471,420
16	Standard	1,729,915,020

ASET MALAYSIA (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	48,932,566,452
2	CIMB	19,869,461,760
3	BIMB	14,264,043,456
4	RHB	14,047,713,336
5	PBIB	13,720,072,416
6	AmBank	9,715,303,416
7	MBSB	8,810,104,632
8	HLISB	6,964,958,736
9	Muamalat	5,676,415,236
10	Affin	4,709,463,156
11	HSBC Am	4,597,378,020
12	OCBC	3,831,511,320
13	Alliance	2,767,864,032
14	KFH	2,369,952,120
15	Standard	2,095,401,612
16	Al Rajhi	1,902,737,136

ASET MALAYSIA (US\$)		
No	Nama Bank	Total
1	Maybank	244,662,832,260
2	CIMB	99,347,308,800
3	BIMB	71,320,217,280
4	RHB	70,238,566,680
5	PBIB	68,600,362,080
6	AmBank	48,576,517,080
7	MBSB	44,050,523,160
8	HLISB	34,824,793,680
9	Muamalat	28,382,076,180
10	Affin	23,547,315,780
11	HSBC Am	22,986,890,100
12	OCBC	19,157,556,600
13	Alliance	13,839,320,160
14	KFH	11,849,760,600
15	Standard	10,477,008,060
16	Al Rajhi	9,513,685,680

Lampiran 18 : Urutan Posisi Ke-1 Sampai Ke-16 Data Modal dari Terbesar Sampai Terkecil BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

MODAL MALAYSIA (US\$)		
No	Nama Bank	2015
1	Maybank	2,491,426,080
2	BIMB	1,222,482,960
3	AmBank	998,167,500
4	CIMB	933,316,860
5	PBIB	856,125,240
6	RHB	741,910,680
7	Muamalat	527,758,380
8	HSBC Am	520,740,960
9	HLISB	519,531,060
10	KFH	467,747,340
11	OCBC	274,647,300
12	Al Rajhi	248,271,480
13	Affin	235,204,560
14	Alliance	207,134,880
15	Standard	161,642,640
16	MBSB	126,313,560

MODAL MALAYSIA (US\$)		
No	Nama Bank	2016
1	Maybank	2,783,495,940
2	BIMB	1,310,079,720
3	CIMB	1,027,447,080
4	PBIB	1,019,461,740
5	AmBank	987,762,360
6	RHB	854,673,360
7	Muamalat	559,457,760
8	HLISB	555,102,120
9	HSBC Am	545,422,920
10	KFH	464,601,600
11	OCBC	326,431,020
12	Affin	283,358,580
13	Al Rajhi	252,869,100
14	Alliance	218,991,900
15	Standard	172,047,780
16	MBSB	122,683,860

MODAL MALAYSIA (US\$)		
No	Nama Bank	2017
1	Maybank	3,048,464,040
2	BIMB	1,513,826,880
3	PBIB	1,290,721,320
4	CIMB	1,202,156,640
5	AmBank	1,044,869,640
6	RHB	995,021,760
7	HLISB	613,661,280
8	Muamalat	600,836,340
9	HSBC Am	557,037,960
10	KFH	454,680,420
11	Affin	432,176,280
12	OCBC	358,372,380
13	Alliance	265,936,020
14	Al Rajhi	260,612,460
15	Standard	180,033,120
16	MBSB	120,506,040

MODAL MALAYSIA (US\$)		
No	Nama Bank	2018
1	Maybank	3,376,104,960
2	BIMB	1,678,857,240
3	PBIB	1,370,090,760
4	CIMB	1,336,455,540
5	MBSB	1,273,540,740
6	AmBank	1,166,585,580
7	RHB	1,101,009,000
8	HLISB	769,738,380
9	Affin	701,016,060
10	Muamalat	615,355,140
11	HSBC Am	598,900,500
12	OCBC	392,007,600
13	KFH	369,261,480
14	Alliance	300,055,200
15	Al Rajhi	270,775,620
16	Standard	184,872,720

MODAL MALAYSIA (US\$)		
No	Nama Bank	2019
1	Maybank	3,240,838,140
2	MBSB	1,840,741,860
3	BIMB	1,758,952,620
4	CIMB	1,650,303,600
5	PBIB	1,481,159,580
6	RHB	1,248,132,840
7	AmBank	1,230,468,300
8	HLISB	847,171,980
9	Affin	711,179,220
10	Muamalat	640,279,080
11	HSBC Am	637,133,340
12	OCBC	435,805,980
13	KFH	403,380,660
14	Alliance	308,282,520
15	Al Rajhi	275,857,200
16	Standard	193,342,020

MODAL MALAYSIA (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	2,988,065,832
2	BIMB	1,496,839,884
3	CIMB	1,229,935,944
4	PBIB	1,203,511,728
5	AmBank	1,085,570,676
6	RHB	988,149,528
7	MBSB	696,757,212
8	HLISB	661,040,964
9	Muamalat	588,737,340
10	HSBC Am	571,847,136
11	Affin	472,586,940
12	KFH	431,934,300
13	OCBC	357,452,856
14	Al Rajhi	261,677,172
15	Alliance	260,080,104
16	Standard	178,387,656

MODAL MALAYSIA (US\$)		
No	Nama Bank	Total
1	Maybank	14,940,329,160
2	BIMB	7,484,199,420
3	CIMB	6,149,679,720
4	PBIB	6,017,558,640
5	AmBank	5,427,853,380
6	RHB	4,940,747,640
7	MBSB	3,483,786,060
8	HLISB	3,305,204,820
9	Muamalat	2,943,686,700
10	HSBC Am	2,859,235,680
11	Affin	2,362,934,700
12	KFH	2,159,671,500
13	OCBC	1,787,264,280
14	Al Rajhi	1,308,385,860
15	Alliance	1,300,400,520
16	Standard	891,938,280

Lampiran 19 : Urutan Posisi Ke-1 Sampai Ke-16 Data ATMR dari Terbesar Sampai Terkecil BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

ATMR MALAYSIA (US\$)		
No	Nama Bank	2015
1	Maybank	15,110,441,100
2	BIMB	7,997,680,980
3	AmBank	6,515,069,520
4	PBIB	6,351,007,080
5	CIMB	5,735,409,960
6	RHB	5,079,160,200
7	Muamalat	3,454,506,480
8	HLISB	3,408,530,280
9	HSBC Am	2,876,416,260
10	KFH	1,874,377,080
11	OCBC	1,862,036,100
12	Affin	1,631,671,140
13	Alliance	1,438,813,080
14	Al Rajhi	1,108,994,340
15	Standard	1,029,140,940
16	MBSB	496,784,940

ATMR MALAYSIA (US\$)		
No	Nama Bank	2016
1	Maybank	15,003,243,960
2	BIMB	8,460,346,740
3	PBIB	7,416,445,020
4	AmBank	6,555,722,160
5	RHB	6,103,219,560
6	CIMB	5,700,564,840
7	HLISB	4,006,462,860
8	Muamalat	3,390,865,740
9	HSBC Am	2,837,699,460
10	Affin	2,084,415,720
11	OCBC	1,772,261,520
12	KFH	1,721,929,680
13	Alliance	1,508,987,280
14	Al Rajhi	1,457,203,560
15	Standard	918,798,060
16	MBSB	495,575,040

ATMR MALAYSIA (US\$)		
No	Nama Bank	2017
1	Maybank	14,668,343,640
2	BIMB	9,225,003,540
3	PBIB	8,009,054,040
4	CIMB	7,378,938,120
5	RHB	7,040,408,100
6	AmBank	6,305,998,800
7	HLISB	4,399,922,340
8	Muamalat	3,287,782,260
9	HSBC Am	3,112,104,780
10	Affin	2,658,876,240
11	OCBC	1,809,042,480
12	Alliance	1,725,075,420
13	KFH	1,559,319,120
14	Al Rajhi	1,413,647,160
15	Standard	734,893,260
16	MBSB	389,587,800

ATMR MALAYSIA (US\$)		
No	Nama Bank	2018
1	Maybank	14,974,932,300
2	BIMB	9,463,595,820
3	MBSB	9,432,380,400
4	PBIB	8,501,241,360
5	CIMB	8,253,453,840
6	AmBank	6,929,339,280
7	RHB	6,682,519,680
8	HLISB	4,973,172,960
9	Affin	3,605,985,960
10	Muamalat	3,331,580,640
11	HSBC Am	3,207,686,880
12	OCBC	2,201,534,040
13	Alliance	1,902,930,720
14	KFH	1,422,116,460
15	Al Rajhi	1,299,432,600
16	Standard	667,622,820

ATMR MALAYSIA (US\$)		
No	Nama Bank	2019
1	Maybank	17,198,244,540
2	MBSB	9,982,884,900
3	CIMB	9,720,094,620
4	BIMB	9,437,945,940
5	PBIB	9,147,811,920
6	AmBank	7,714,806,360
7	RHB	7,368,774,960
8	HLISB	5,591,189,880
9	Muamalat	3,577,916,280
10	Affin	3,447,005,100
11	HSBC Am	3,068,064,420
12	OCBC	2,243,638,560
13	Alliance	2,164,995,060
14	Al Rajhi	1,380,011,940
15	KFH	1,289,753,400
16	Standard	719,648,520

ATMR MALAYSIA (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	15,391,041,108
2	BIMB	8,916,914,604
3	PBIB	7,885,111,884
4	CIMB	7,357,692,276
5	AmBank	6,804,187,224
6	RHB	6,454,816,500
7	HLISB	4,475,855,664
8	MBSB	4,159,442,616
9	Muamalat	3,408,530,280
10	HSBC Am	3,020,394,360
11	Affin	2,685,590,832
12	OCBC	1,977,702,540
13	Alliance	1,748,160,312
14	KFH	1,573,499,148
15	Al Rajhi	1,331,857,920
16	Standard	814,020,720

ATMR MALAYSIA (US\$)		
No	Nama Bank	Total
1	Maybank	76,955,205,540
2	BIMB	44,584,573,020
3	PBIB	39,425,559,420
4	CIMB	36,788,461,380
5	AmBank	34,020,936,120
6	RHB	32,274,082,500
7	HLISB	22,379,278,320
8	MBSB	20,797,213,080
9	Muamalat	17,042,651,400
10	HSBC Am	15,101,971,800
11	Affin	13,427,954,160
12	OCBC	9,888,512,700
13	Alliance	8,740,801,560
14	KFH	7,867,495,740
15	Al Rajhi	6,659,289,600
16	Standard	4,070,103,600

Lampiran 20 : Urutan Posisi Ke-1 Sampai Ke-16 Data Pembiayaan dari Terbesar Sampai Terkecil BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

PEMBIAYAAN MALAYSIA (US\$)		
No	Nama Bank	2015
1	Maybank	31,497,568,680
2	CIMB	9,757,843,500
3	BIMB	8,298,704,100
4	MBSB	7,691,334,300
5	PBIB	7,679,719,260
6	RHB	7,474,762,200
7	AmBank	6,628,316,160
8	HLISB	3,867,324,360
9	HSBC Am	2,896,016,640
10	OCBC	2,392,698,240
11	Affin	2,226,699,960
12	Muamalat	1,942,373,460
13	KFH	1,694,343,960
14	Alliance	1,692,892,080
15	Standard	1,628,525,400
16	Al Rajhi	1,206,028,320

PEMBIAYAAN MALAYSIA (US\$)		
No	Nama Bank	2016
1	Maybank	35,939,595,540
2	CIMB	11,414,922,540
3	BIMB	9,482,954,220
4	PBIB	9,010,367,280
5	RHB	8,189,087,160
6	MBSB	7,790,062,140
7	AmBank	6,591,535,200
8	HLISB	4,474,694,160
9	Affin	2,879,562,000
10	HSBC Am	2,841,571,140
11	OCBC	2,328,331,560
12	Muamalat	2,252,107,860
13	Alliance	1,749,273,420
14	Standard	1,597,068,000
15	KFH	1,571,418,120
16	Al Rajhi	1,452,363,960

PEMBIAYAAN MALAYSIA (US\$)		
No	Nama Bank	2017
1	Maybank	39,218,424,540
2	CIMB	13,926,190,980
3	RHB	10,333,029,960
4	BIMB	10,190,503,740
5	PBIB	10,092,017,880
6	AmBank	6,721,236,480
7	HLISB	4,988,175,720
8	Affin	3,726,492,000
9	Muamalat	3,553,960,260
10	HSBC Am	3,238,660,320
11	OCBC	2,351,561,640
12	Alliance	1,942,373,460
13	Al Rajhi	1,374,204,420
14	KFH	1,354,362,060
15	Standard	1,340,327,220
16	MBSB	250,691,280

PEMBIAYAAN MALAYSIA (US\$)		
No	Nama Bank	2018
1	Maybank	42,169,370,640
2	CIMB	17,088,385,620
3	RHB	12,537,709,740
4	BIMB	11,053,888,380
5	PBIB	11,041,547,400
6	MBSB	7,696,657,860
7	AmBank	6,998,545,560
8	HLISB	5,498,027,580
9	Affin	4,500,828,000
10	Muamalat	3,710,279,340
11	HSBC Am	3,420,871,260
12	OCBC	2,497,233,600
13	Alliance	2,252,107,860
14	KFH	1,353,152,160
15	Al Rajhi	1,210,383,960
16	Standard	696,176,460

PEMBIAYAAN MALAYSIA (US\$)		
No	Nama Bank	2019
1	Maybank	45,918,850,740
2	CIMB	19,119,807,720
3	RHB	14,582,682,720
4	PBIB	12,033,181,440
5	BIMB	11,971,234,560
6	MBSB	7,938,637,860
7	AmBank	7,720,855,860
8	HLISB	6,252,763,200
9	Affin	4,495,988,400
10	Muamalat	3,875,551,680
11	HSBC Am	3,156,145,140
12	OCBC	2,856,573,900
13	Alliance	2,582,894,520
14	Al Rajhi	1,274,508,660
15	KFH	1,158,116,280
16	Standard	716,744,760

PEMBIAYAAN MALAYSIA (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	38,948,762,028
2	CIMB	14,261,430,072
3	RHB	10,623,454,356
4	BIMB	10,199,457,000
5	PBIB	9,971,366,652
6	AmBank	6,932,097,852
7	MBSB	6,273,476,688
8	HLISB	5,016,197,004
9	Affin	3,565,914,072
10	HSBC Am	3,110,652,900
11	Muamalat	3,066,854,520
12	OCBC	2,485,279,788
13	Alliance	2,043,908,268
14	KFH	1,426,278,516
15	Al Rajhi	1,303,497,864
16	Standard	1,195,768,368

PEMBIAYAAN MALAYSIA (US\$)		
No	Nama Bank	Total
1	Maybank	194,743,810,140
2	CIMB	71,307,150,360
3	RHB	53,117,271,780
4	BIMB	50,997,285,000
5	PBIB	49,856,833,260
6	AmBank	34,660,489,260
7	MBSB	31,367,383,440
8	HLISB	25,080,985,020
9	Affin	17,829,570,360
10	HSBC Am	15,553,264,500
11	Muamalat	15,334,272,600
12	OCBC	12,426,398,940
13	Alliance	10,219,541,340
14	KFH	7,131,392,580
15	Al Rajhi	6,517,489,320
16	Standard	5,978,841,840

Lampiran 21 : Urutan Posisi Ke-1 Sampai Ke-16 Data Dana Pihak Ketiga dari Terbesar Sampai Terkecil BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

DPK MALAYSIA (US\$)		
No	Nama Bank	2015
1	Maybank	25,598,096,280
2	CIMB	10,707,131,040
3	BIMB	10,549,118,100
4	PBIB	9,460,692,060
5	MBSB	6,916,998,300
6	AmBank	6,868,360,320
7	RHB	6,758,017,440
8	HLISB	4,488,003,060
9	OCBC	2,462,872,440
10	Affin	2,420,283,960
11	Muamalat	2,284,049,220
12	HSBC Am	2,271,224,280
13	Alliance	2,108,613,720
14	Al Rajhi	1,236,759,780
15	KFH	860,480,880
16	Standard	667,138,860

DPK MALAYSIA (US\$)		
No	Nama Bank	2016
1	Maybank	25,796,035,920
2	CIMB	12,784,771,320
3	BIMB	11,118,981,000
4	PBIB	10,277,616,540
5	MBSB	7,407,249,780
6	RHB	7,119,051,600
7	AmBank	6,494,017,260
8	HLISB	5,296,700,220
9	OCBC	2,739,455,580
10	Affin	2,540,790,000
11	Muamalat	2,403,587,340
12	HSBC Am	2,111,517,480
13	Alliance	2,102,080,260
14	Al Rajhi	1,490,112,840
15	KFH	1,039,304,100
16	Standard	578,332,200

DPK MALAYSIA (US\$)		
No	Nama Bank	2017
1	Maybank	31,432,476,060
2	CIMB	15,706,921,800
3	PBIB	11,978,977,920
4	BIMB	11,181,653,820
5	RHB	9,158,943,000
6	AmBank	6,411,018,120
7	HLISB	5,950,772,160
8	Muamalat	4,885,818,180
9	Affin	3,436,116,000
10	OCBC	2,722,516,980
11	HSBC Am	2,428,027,320
12	Alliance	2,284,049,220
13	Al Rajhi	1,684,180,800
14	KFH	1,068,825,660
15	Standard	611,725,440
16	MBSB	290,134,020

DPK MALAYSIA (US\$)		
No	Nama Bank	2018
1	Maybank	35,760,288,360
2	CIMB	18,442,989,660
3	PBIB	12,979,807,200
4	BIMB	12,076,979,820
5	RHB	11,066,229,360
6	AmBank	7,535,257,200
7	HLISB	6,413,195,940
8	MBSB	5,858,093,820
9	Affin	4,767,006,000
10	Muamalat	4,638,272,640
11	OCBC	2,856,089,940
12	HSBC Am	2,769,219,120
13	Alliance	2,403,587,340
14	Al Rajhi	1,382,431,740
15	KFH	1,083,102,480
16	Standard	630,115,920

DPK MALAYSIA (US\$)		
No	Nama Bank	2019
1	Maybank	38,968,217,220
2	CIMB	20,709,132,360
3	PBIB	14,367,320,520
4	RHB	13,167,825,660
5	BIMB	11,488,484,460
6	AmBank	8,389,930,560
7	HLISB	7,213,181,820
8	MBSB	6,115,318,560
9	Muamalat	4,915,097,760
10	Affin	4,187,705,880
11	HSBC Am	3,201,395,400
12	OCBC	3,047,012,160
13	Alliance	2,856,573,900
14	Al Rajhi	1,390,175,100
15	KFH	1,243,293,240
16	Standard	691,820,820

DPK MALAYSIA (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	31,511,022,768
2	CIMB	15,670,189,236
3	PBIB	11,812,882,848
4	BIMB	11,283,043,440
5	RHB	9,454,013,412
6	AmBank	7,139,716,692
7	HLISB	5,872,370,640
8	MBSB	5,317,558,896
9	Muamalat	3,825,365,028
10	Affin	3,470,380,368
11	OCBC	2,765,589,420
12	HSBC Am	2,556,276,720
13	Alliance	2,350,980,888
14	Al Rajhi	1,436,732,052
15	KFH	1,059,001,272
16	Standard	635,826,648

DPK MALAYSIA (US\$)		
No	Nama Bank	Total
1	Maybank	157,555,113,840
2	CIMB	78,350,946,180
3	PBIB	59,064,414,240
4	BIMB	56,415,217,200
5	RHB	47,270,067,060
6	AmBank	35,698,583,460
7	HLISB	29,361,853,200
8	MBSB	26,587,794,480
9	Muamalat	19,126,825,140
10	Affin	17,351,901,840
11	OCBC	13,827,947,100
12	HSBC Am	12,781,383,600
13	Alliance	11,754,904,440
14	Al Rajhi	7,183,660,260
15	KFH	5,295,006,360
16	Standard	3,179,133,240

Lampiran 22 : Urutan Posisi Ke-1 Sampai Ke-14 Rasio ROA dari Terbesar Sampai Terkecil BUS Indonesia Tahun 2015-2019, Total & Rata-Rata

RASIO ROA INDONESIA (%)		
No	Nama Bank	2015
1	B NTB Sy	3.68%
2	BTPN Sy	3.26%
3	B Aceh Sy	2.28%
4	BNI Sy	0.99%
5	Panin D Sy	0.75%
6	BCA Sy	0.54%
7	BRI Sy	0.51%
8	Sy Bukopin	0.48%
9	Bsy Mandiri	0.41%
10	Mega Sy	0.22%
11	Muamalat Idn	0.13%
12	B Jabar B Sy	0.11%
13	Victoria Sy	-1.74%
14	MayBank Sy	-16.89%

RASIO ROA INDONESIA (%)		
No	Nama Bank	2016
1	BTPN Sy	5.63%
2	B NTB Sy	2.98%
3	B Aceh Sy	1.86%
4	Mega Sy	1.80%
5	BNI Sy	0.98%
6	BCA Sy	0.74%
7	BRI Sy	0.61%
8	Bsy Mandiri	0.41%
9	Panin D Sy	0.22%
10	Muamalat Idn	0.14%
11	Victoria Sy	-1.14%
12	Sy Bukopin	-1.25%
13	B Jabar B Sy	-5.57%
14	MayBank Sy	-12.18%

RASIO ROA INDONESIA (%)		
No	Nama Bank	2017
1	BTPN Sy	7.32%
2	B Aceh Sy	1.92%
3	B NTB Sy	1.65%
4	Mega Sy	1.03%
5	BNI Sy	0.88%
6	BCA Sy	0.80%
7	Bsy Mandiri	0.42%
8	BRI Sy	0.32%
9	Victoria Sy	0.23%
10	Muamalat Idn	0.04%
11	Sy Bukopin	0.02%
12	MayBank Sy	-0.77%
13	B Jabar B Sy	-4.97%
14	Panin D Sy	-11.23%

RASIO ROA INDONESIA (%)		
No	Nama Bank	2018
1	BTPN Sy	8.02%
2	B NTB Sy	2.16%
3	B Aceh Sy	1.90%
4	BNI Sy	1.01%
5	BCA Sy	0.83%
6	Mega Sy	0.63%
7	Bsy Mandiri	0.62%
8	BRI Sy	0.28%
9	B Jabar B Sy	0.25%
10	Panin D Sy	0.24%
11	Victoria Sy	0.23%
12	Muamalat Idn	0.08%
13	Sy Bukopin	0.04%
14	MayBank Sy	-9.78%

RASIO ROA INDONESIA (%)		
No	Nama Bank	2019
1	MayBank Sy	10.80%
2	BTPN Sy	9.10%
3	B NTB Sy	1.89%
4	B Aceh Sy	1.80%
5	BNI Sy	1.21%
6	Bsy Mandiri	1.14%
7	BCA Sy	0.78%
8	Mega Sy	0.61%
9	B Jabar B Sy	0.20%
10	BRI Sy	0.17%
11	Panin D Sy	0.12%
12	Victoria Sy	0.04%
13	Muamalat Idn	0.03%
14	Sy Bukopin	0.03%

RASIO ROA INDONESIA (%)		
No	Nama Bank	Rata-Rata
1	BRI Sy	0.38%
2	Bsy Mandiri	0.60%
3	Muamalat Idn	0.09%
4	BNI Sy	1.01%
5	Victoria Sy	-0.47%
6	Panin D Sy	-1.98%
7	BCA Sy	0.74%
8	BTPN Sy	6.66%
9	MayBank Sy	-5.76%
10	B Aceh Sy	1.95%
11	Sy Bukopin	-0.14%
12	Mega Sy	0.86%
13	B Jabar B Sy	-2.00%
14	B NTB Sy	2.47%

RASIO ROA INDONESIA (%)		
No	Nama Bank	Total
1	BTPN Sy	33.32%
2	B NTB Sy	12.37%
3	B Aceh Sy	9.75%
4	BNI Sy	5.07%
5	Mega Sy	4.30%
6	BCA Sy	3.68%
7	Bsy Mandiri	2.99%
8	BRI Sy	1.89%
9	Muamalat Idn	0.43%
10	Sy Bukopin	-0.69%
11	Victoria Sy	-2.37%
12	Panin D Sy	-9.90%
13	B Jabar B Sy	-9.98%
14	MayBank Sy	-28.80%

Lampiran 23 : Urutan Posisi Ke-1 Sampai Ke-14 Rasio CAR dari Terbesar Sampai Terkecil BUS Indonesia Tahun 2015 2019, Total & Rata-Rata

RASIO CAR INDONESIA (%)		
No	Nama Bank	2015
1	MayBank Sy	38.40%
2	BCA Sy	34.33%
3	B NTB Sy	27.59%
4	B Jabar B Sy	22.53%
5	Panin D Sy	20.30%
6	BTPN Sy	19.96%
7	B Aceh Sy	19.87%
8	Mega Sy	18.72%
9	Sy Bukopin	16.31%
10	Victoria Sy	16.14%
11	BNI Sy	15.48%
12	BRI Sy	13.94%
13	Bsy Mandiri	12.85%
14	Muamalat Idn	12.36%

RASIO CAR INDONESIA (%)		
No	Nama Bank	2016
1	MayBank Sy	55.06%
2	BCA Sy	36.78%
3	B NTB Sy	31.17%
4	BTPN Sy	23.80%
5	Mega Sy	23.53%
6	B Aceh Sy	20.74%
7	BRI Sy	20.63%
8	B Jabar B Sy	18.25%
9	Panin D Sy	18.17%
10	Victoria Sy	15.98%
11	Sy Bukopin	15.15%
12	BNI Sy	14.92%
13	Bsy Mandiri	14.01%
14	Muamalat Idn	12.74%

RASIO CAR INDONESIA (%)		
No	Nama Bank	2017
1	MayBank Sy	75.83%
2	B NTB Sy	30.87%
3	BCA Sy	29.39%
4	BTPN Sy	28.91%
5	Mega Sy	22.19%
6	B Aceh Sy	21.50%
7	BRI Sy	20.29%
8	BNI Sy	20.14%
9	B Jabar B Sy	19.30%
10	Victoria Sy	19.29%
11	Sy Bukopin	19.20%
12	Bsy Mandiri	15.89%
13	Muamalat Idn	13.62%
14	Panin D Sy	11.51%

RASIO CAR INDONESIA (%)		
No	Nama Bank	2018
1	MayBank Sy	163.07%
2	BTPN Sy	40.92%
3	B NTB Sy	35.42%
4	BRI Sy	29.72%
5	BCA Sy	24.27%
6	Victoria Sy	23.92%
7	Panin D Sy	23.15%
8	Mega Sy	20.54%
9	B Aceh Sy	19.67%
10	Sy Bukopin	19.31%
11	BNI Sy	19.31%
12	B Jabar B Sy	16.43%
13	Bsy Mandiri	16.26%
14	Muamalat Idn	12.34%

RASIO CAR INDONESIA (%)		
No	Nama Bank	2019
1	MayBank Sy	241.84%
2	BTPN Sy	44.57%
3	BCA Sy	38.28%
4	B NTB Sy	35.47%
5	BRI Sy	25.26%
6	Victoria Sy	21.35%
7	Mega Sy	19.96%
8	B Aceh Sy	18.90%
9	BNI Sy	18.88%
10	Bsy Mandiri	16.15%
11	Sy Bukopin	15.25%
12	B Jabar B Sy	14.95%
13	Panin D Sy	13.13%
14	Muamalat Idn	12.42%

RASIO CAR INDONESIA (%)		
No	Nama Bank	Rata-Rata
1	MayBank Sy	114.84%
2	BCA Sy	32.61%
3	B NTB Sy	32.10%
4	BTPN Sy	31.63%
5	BRI Sy	21.97%
6	Mega Sy	20.99%
7	B Aceh Sy	20.14%
8	Victoria Sy	19.33%
9	B Jabar B Sy	18.29%
10	BNI Sy	17.75%
11	Panin D Sy	17.25%
12	Sy Bukopin	17.05%
13	Bsy Mandiri	15.03%
14	Muamalat Idn	12.70%

RASIO CAR INDONESIA (%)		
No	Nama Bank	Total
1	MayBank Sy	574.20%
2	BCA Sy	163.04%
3	B NTB Sy	160.52%
4	BTPN Sy	158.16%
5	BRI Sy	109.83%
6	Mega Sy	104.94%
7	B Aceh Sy	100.69%
8	Victoria Sy	96.67%
9	B Jabar B Sy	91.47%
10	BNI Sy	88.73%
11	Panin D Sy	86.26%
12	Sy Bukopin	85.23%
13	Bsy Mandiri	75.17%
14	Muamalat Idn	63.48%

Lampiran 24 : Urutan Posisi Ke-1 Sampai Ke-14 Rasio FDR dari Terbesar Sampai Terkecil BUS Indonesia Tahun 2015-2019, Total & Rata-Rata

RASIO FDR INDONESIA (%)		
No	Nama Bank	2015
1	MayBank Sy	112.24%
2	B Jabar B Sy	102.97%
3	B NTB Sy	100.03%
4	BTPN Sy	96.01%
5	Mega Sy	94.86%
6	Panin D Sy	94.80%
7	BCA Sy	90.55%
8	BNI Sy	89.97%
9	Victoria Sy	88.57%
10	Muamalat Idn	86.65%
11	Bsy Mandiri	82.12%
12	B Aceh Sy	81.83%
13	BRI Sy	80.95%
14	Sy Bukopin	80.65%

RASIO FDR INDONESIA (%)		
No	Nama Bank	2016
1	B NTB Sy	96.85%
2	Mega Sy	93.91%
3	Victoria Sy	93.35%
4	Muamalat Idn	92.05%
5	BTPN Sy	91.71%
6	Panin D Sy	90.78%
7	BCA Sy	88.99%
8	B Jabar B Sy	86.10%
9	B Aceh Sy	83.42%
10	BNI Sy	82.25%
11	BRI Sy	79.67%
12	Bsy Mandiri	79.36%
13	MayBank Sy	79.24%
14	Sy Bukopin	77.99%

RASIO FDR INDONESIA (%)		
No	Nama Bank	2017
1	BTPN Sy	91.21%
2	Mega Sy	90.50%
3	BCA Sy	87.12%
4	Muamalat Idn	82.50%
5	Panin D Sy	79.38%
6	Victoria Sy	78.56%
7	BNI Sy	78.31%
8	Bsy Mandiri	77.86%
9	MayBank Sy	76.03%
10	Sy Bukopin	75.14%
11	B NTB Sy	73.66%
12	B Jabar B Sy	73.47%
13	BRI Sy	69.89%
14	B Aceh Sy	68.48%

RASIO FDR INDONESIA (%)		
No	Nama Bank	2018
1	MayBank Sy	404782.35%
2	BRI Sy	113.15%
3	BTPN Sy	93.84%
4	Mega Sy	90.03%
5	Sy Bukopin	87.65%
6	BCA Sy	87.61%
7	B NTB Sy	87.49%
8	B Jabar B Sy	87.22%
9	Panin D Sy	85.15%
10	Bsy Mandiri	77.38%
11	BNI Sy	72.87%
12	Victoria Sy	72.52%
13	Muamalat Idn	71.32%
14	B Aceh Sy	71.22%

RASIO FDR INDONESIA (%)		
No	Nama Bank	2019
1	MayBank Sy	480200.00%
2	BRI Sy	116.68%
3	BTPN Sy	93.12%
4	Panin D Sy	92.91%
5	Mega Sy	91.89%
6	B Jabar B Sy	91.29%
7	Sy Bukopin	88.72%
8	BCA Sy	88.63%
9	B NTB Sy	81.14%
10	Bsy Mandiri	75.61%
11	Muamalat Idn	72.67%
12	Victoria Sy	69.33%
13	B Aceh Sy	67.76%
14	BNI Sy	67.70%

RASIO FDR INDONESIA (%)		
No	Nama Bank	Rata-Rata
1	MayBank Sy	177049.97%
2	BTPN Sy	93.18%
3	Mega Sy	92.24%
4	BRI Sy	92.07%
5	Panin D Sy	88.60%
6	BCA Sy	88.58%
7	B Jabar B Sy	88.21%
8	B NTB Sy	87.84%
9	Sy Bukopin	82.03%
10	Muamalat Idn	81.04%
11	Victoria Sy	80.47%
12	Bsy Mandiri	78.47%
13	BNI Sy	78.22%
14	B Aceh Sy	74.54%

RASIO FDR INDONESIA (%)		
No	Nama Bank	Total
1	MayBank Sy	885249.86%
2	BTPN Sy	465.89%
3	Mega Sy	461.18%
4	BRI Sy	460.34%
5	Panin D Sy	443.02%
6	BCA Sy	442.90%
7	B Jabar B Sy	441.06%
8	B NTB Sy	439.18%
9	Sy Bukopin	410.16%
10	Muamalat Idn	405.19%
11	Victoria Sy	402.33%
12	Bsy Mandiri	392.33%
13	BNI Sy	391.09%
14	B Aceh Sy	372.71%

Lampiran 25 : Urutan Posisi Ke-1 Sampai Ke-16 Rasio ROA dari Terbesar Sampai Terkecil BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

RASIO ROA MALAYSIA (%)		
No	Nama Bank	ROA 2015
1	BIMB	1.02%
2	OCBC	0.94%
3	HLISB	0.86%
4	Maybank	0.78%
5	PBIB	0.74%
6	CIMB	0.74%
7	Affin	0.64%
8	HSBC Am	0.63%
9	MBSB	0.63%
10	AmBank	0.61%
11	RHB	0.58%
12	Alliance	0.53%
13	Muamalat	0.37%
14	Al Rajhi	0.16%
15	Standard	0.12%
16	KFH	-0.33%

RASIO ROA MALAYSIA (%)		
No	Nama Bank	ROA 2016
1	OCBC	0.99%
2	BIMB	0.95%
3	CIMB	0.81%
4	PBIB	0.81%
5	Alliance	0.78%
6	HLISB	0.77%
7	Maybank	0.74%
8	Affin	0.73%
9	AmBank	0.70%
10	RHB	0.68%
11	Muamalat	0.57%
12	HSBC Am	0.50%
13	MBSB	0.46%
14	Standard	0.35%
15	Al Rajhi	0.08%
16	KFH	-0.28%

RASIO ROA MALAYSIA (%)		
No	Nama Bank	ROA 2017
1	OCBC	1.21%
2	BIMB	0.98%
3	Maybank	0.86%
4	HLISB	0.78%
5	Alliance	0.76%
6	CIMB	0.75%
7	Muamalat	0.75%
8	PBIB	0.72%
9	RHB	0.66%
10	AmBank	0.65%
11	HSBC Am	0.48%
12	Affin	0.45%
13	Standard	0.30%
14	Al Rajhi	0.13%
15	KFH	0.09%
16	MBSB	-0.13%

RASIO ROA MALAYSIA (%)		
No	Nama Bank	ROA 2018
1	BIMB	0.92%
2	HLISB	0.90%
3	Maybank	0.88%
4	CIMB	0.85%
5	Muamalat	0.81%
6	OCBC	0.80%
7	HSBC Am	0.80%
8	PBIB	0.76%
9	AmBank	0.74%
10	MBSB	0.71%
11	Alliance	0.70%
12	RHB	0.66%
13	Standard	0.55%
14	Affin	0.44%
15	KFH	0.18%
16	Al Rajhi	0.16%

RASIO ROA MALAYSIA (%)		
No	Nama Bank	ROA 2019
1	Maybank	1.03%
2	HLISB	0.95%
3	OCBC	0.94%
4	MBSB	0.93%
5	BIMB	0.93%
6	HSBC Am	0.89%
7	RHB	0.78%
8	CIMB	0.74%
9	AmBank	0.72%
10	PBIB	0.71%
11	Standard	0.64%
12	Alliance	0.53%
13	Al Rajhi	0.41%
14	Affin	0.29%
15	Muamalat	-0.04%
16	KFH	-0.62%

RASIO ROA MALAYSIA (%)		
No	Nama Bank	Rata-Rata
1	OCBC	0.98%
2	BIMB	0.96%
3	Maybank	0.85%
4	HLISB	0.85%
5	CIMB	0.78%
6	PBIB	0.75%
7	AmBank	0.68%
8	RHB	0.67%
9	HSBC Am	0.66%
10	Alliance	0.66%
11	MBSB	0.52%
12	Affin	0.51%
13	Muamalat	0.49%
14	Standard	0.39%
15	Al Rajhi	0.19%
16	KFH	-0.19%

RASIO ROA MALAYSIA (%)		
No	Nama Bank	Total
1	OCBC	4.89%
2	BIMB	4.80%
3	Maybank	4.27%
4	HLISB	4.26%
5	CIMB	3.90%
6	PBIB	3.75%
7	AmBank	3.41%
8	RHB	3.36%
9	HSBC Am	3.30%
10	Alliance	3.30%
11	MBSB	2.61%
12	Affin	2.55%
13	Muamalat	2.46%
14	Standard	1.96%
15	Al Rajhi	0.94%
16	KFH	-0.95%

Lampiran 26 : Urutan Posisi Ke-1 Sampai Ke-16 Rasio CAR dari Terbesar Sampai Terkecil BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

RASIO CAR MALAYSIA (%)		
No	Nama Bank	2015
1	MBSB	25.43%
2	KFH	24.95%
3	Al Rajhi	22.39%
4	HSBC Am	18.10%
5	Maybank	16.49%
6	CIMB	16.27%
7	Standard	15.71%
8	AmBank	15.32%
9	BIMB	15.29%
10	Muamalat	15.28%
11	HLISB	15.24%
12	OCBC	14.75%
13	RHB	14.61%
14	Affin	14.41%
15	Alliance	14.40%
16	PBIB	13.48%

RASIO CAR MALAYSIA (%)		
No	Nama Bank	2016
1	KFH	26.98%
2	MBSB	24.76%
3	HSBC Am	19.22%
4	Standard	18.73%
5	Maybank	18.55%
6	OCBC	18.42%
7	CIMB	18.02%
8	Al Rajhi	17.35%
9	Muamalat	16.50%
10	BIMB	15.48%
11	AmBank	15.07%
12	Alliance	14.51%
13	RHB	14.00%
14	HLISB	13.86%
15	PBIB	13.75%
16	Affin	13.59%

RASIO CAR MALAYSIA (%)		
No	Nama Bank	2017
1	MBSB	30.93%
2	KFH	29.16%
3	Standard	24.50%
4	Maybank	20.78%
5	OCBC	19.81%
6	Al Rajhi	18.44%
7	Muamalat	18.27%
8	HSBC Am	17.90%
9	AmBank	16.57%
10	BIMB	16.41%
11	CIMB	16.29%
12	Affin	16.25%
13	PBIB	16.12%
14	Alliance	15.42%
15	RHB	14.13%
16	HLISB	13.95%

RASIO CAR MALAYSIA (%)		
No	Nama Bank	2018
1	Standard	27.69%
2	KFH	25.97%
3	Maybank	22.55%
4	Al Rajhi	20.84%
5	Affin	19.44%
6	HSBC Am	18.67%
7	Muamalat	18.47%
8	OCBC	17.81%
9	BIMB	17.74%
10	AmBank	16.84%
11	RHB	16.48%
12	CIMB	16.19%
13	PBIB	16.12%
14	Alliance	15.77%
15	HLISB	15.48%
16	MBSB	13.50%

RASIO CAR MALAYSIA (%)		
No	Nama Bank	2019
1	KFH	31.28%
2	Standard	26.87%
3	HSBC Am	20.77%
4	Affin	20.63%
5	Al Rajhi	19.99%
6	OCBC	19.42%
7	Maybank	18.84%
8	BIMB	18.64%
9	MBSB	18.44%
10	Muamalat	17.90%
11	CIMB	16.98%
12	RHB	16.94%
13	PBIB	16.19%
14	AmBank	15.95%
15	HLISB	15.15%
16	Alliance	14.24%

RASIO CAR MALAYSIA (%)		
No	Nama Bank	Rata-Rata
1	KFH	27.67%
2	Standard	22.70%
3	MBSB	22.61%
4	Al Rajhi	19.80%
5	Maybank	19.44%
6	HSBC Am	18.93%
7	OCBC	18.04%
8	Muamalat	17.28%
9	Affin	16.87%
10	CIMB	16.75%
11	BIMB	16.71%
12	AmBank	15.95%
13	RHB	15.23%
14	PBIB	15.13%
15	Alliance	14.87%
16	HLISB	14.73%

RASIO CAR MALAYSIA (%)		
No	Nama Bank	Total
1	KFH	138.34%
2	Standard	113.49%
3	MBSB	113.05%
4	Al Rajhi	99.00%
5	Maybank	97.21%
6	HSBC Am	94.66%
7	OCBC	90.21%
8	Muamalat	86.42%
9	Affin	84.34%
10	CIMB	83.76%
11	BIMB	83.56%
12	AmBank	79.74%
13	RHB	76.16%
14	PBIB	75.65%
15	Alliance	74.33%
16	HLISB	73.67%

Lampiran 27 : Urutan Posisi Ke-1 Sampai Ke-16 Rasio FDR dari Terbesar Sampai Terkecil BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

RASIO FDR MALAYSIA (%)		
No	Nama Bank	2015
1	Standard	244.11%
2	KFH	196.91%
3	HSBC Am	127.51%
4	Maybank	123.05%
5	MBSB	111.19%
6	RHB	110.61%
7	Al Rajhi	97.52%
8	OCBC	97.15%
9	AmBank	96.51%
10	Affin	92.00%
11	CIMB	91.13%
12	HLISB	86.17%
13	Muamalat	85.04%
14	PBIB	81.18%
15	Alliance	80.28%
16	BIMB	78.67%

RASIO FDR MALAYSIA (%)		
No	Nama Bank	2016
1	Standard	276.15%
2	KFH	151.20%
3	Maybank	139.32%
4	HSBC Am	134.57%
5	RHB	115.03%
6	Affin	113.33%
7	MBSB	105.17%
8	AmBank	101.50%
9	Al Rajhi	97.47%
10	Muamalat	93.70%
11	CIMB	89.29%
12	PBIB	87.67%
13	BIMB	85.29%
14	OCBC	84.99%
15	HLISB	84.48%
16	Alliance	83.22%

RASIO FDR MALAYSIA (%)		
No	Nama Bank	2017
1	Standard	219.11%
2	HSBC Am	133.39%
3	KFH	126.71%
4	Maybank	124.77%
5	RHB	112.82%
6	Affin	108.45%
7	AmBank	104.84%
8	BIMB	91.14%
9	CIMB	88.66%
10	MBSB	86.41%
11	OCBC	86.37%
12	Alliance	85.04%
13	PBIB	84.25%
14	HLISB	83.82%
15	Al Rajhi	81.59%
16	Muamalat	72.74%

RASIO FDR MALAYSIA (%)		
No	Nama Bank	2018
1	MBSB	131.39%
2	KFH	124.93%
3	HSBC Am	123.53%
4	Maybank	117.92%
5	RHB	113.30%
6	Standard	110.48%
7	Affin	94.42%
8	Alliance	93.70%
9	AmBank	92.88%
10	CIMB	92.66%
11	BIMB	91.53%
12	Al Rajhi	87.55%
13	OCBC	87.44%
14	HLISB	85.73%
15	PBIB	85.07%
16	Muamalat	79.99%

RASIO FDR MALAYSIA (%)		
No	Nama Bank	2019
1	MBSB	129.82%
2	Maybank	117.84%
3	RHB	110.74%
4	Affin	107.36%
5	BIMB	104.20%
6	Standard	103.60%
7	HSBC Am	98.59%
8	OCBC	93.75%
9	KFH	93.15%
10	CIMB	92.33%
11	AmBank	92.03%
12	Al Rajhi	91.68%
13	Alliance	90.42%
14	HLISB	86.69%
15	PBIB	83.75%
16	Muamalat	78.85%

RASIO FDR MALAYSIA (%)		
No	Nama Bank	Rata-Rata
1	Standard	190.69%
2	KFH	138.58%
3	Maybank	124.58%
4	HSBC Am	123.52%
5	MBSB	112.79%
6	RHB	112.50%
7	Affin	103.11%
8	AmBank	97.55%
9	Al Rajhi	91.16%
10	CIMB	90.81%
11	BIMB	90.16%
12	OCBC	89.94%
13	Alliance	86.53%
14	HLISB	85.38%
15	PBIB	84.38%
16	Muamalat	82.06%

RASIO FDR MALAYSIA (%)		
No	Nama Bank	Total
1	Standard	953.45%
2	KFH	692.90%
3	Maybank	622.90%
4	HSBC Am	617.59%
5	MBSB	563.97%
6	RHB	562.50%
7	Affin	515.56%
8	AmBank	487.75%
9	Al Rajhi	455.81%
10	CIMB	454.06%
11	BIMB	450.82%
12	OCBC	449.70%
13	Alliance	432.66%
14	HLISB	426.89%
15	PBIB	421.91%
16	Muamalat	410.32%

Lampiran 28 : Urutan Posisi Ke-1 Sampai Ke-30 Data Laba Bersih & Aset dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

LABA BERSIH ID & MY (US\$)		
No	Nama Bank	2015
1	Maybank	293,279,760
2	BIMB	122,683,860
3	CIMB	97,759,920
4	PBIB	82,273,200
5	MBSB	62,430,840
6	RHB	61,704,900
7	AmBank	56,381,340
8	HLISB	48,396,000
9	OCBC	33,393,240
10	HSBC Am	29,521,560
11	B Aceh Sy	29,165,331
12	Affin	20,568,300
13	Muamalat	20,326,320
14	Bsy Mandiri	19,954,682
15	BNI Sy	15,747,658
16	B NTB Sy	15,512,606
17	Alliance	12,582,960
18	BTPN Sy	11,659,985
19	BRI Sy	8,450,916
20	Muamalat Idn	5,133,244
21	Panin D Sy	3,692,060
22	Standard	3,387,720
23	Al Rajhi	2,903,760
24	Sy Bukopin	1,914,182
25	BCA Sy	1,615,044
26	Mega Sy	842,356
27	B Jabar B Sy	501,596
28	Victoria Sy	(1,653,909)
29	KFH	(8,469,300)
30	MayBank Sy	(20,286,553)

LABA BERSIH ID & MY (US\$)		
No	Nama Bank	2016
1	Maybank	323,769,240
2	CIMB	131,395,140
3	BIMB	128,491,380
4	PBIB	97,759,920
5	RHB	78,643,500
6	AmBank	61,946,880
7	MBSB	48,637,980
8	HLISB	47,670,060
9	OCBC	36,538,980
10	Muamalat	32,425,320
11	BTPN Sy	28,425,030
12	Affin	27,101,760
13	B Aceh Sy	24,008,795
14	Bsy Mandiri	22,424,279
15	HSBC Am	19,600,380
16	BNI Sy	19,113,911
17	Alliance	18,632,460
18	B NTB Sy	15,728,845
19	BRI Sy	11,729,102
20	Standard	7,743,360
21	Mega Sy	7,630,335
22	Muamalat Idn	5,548,013
23	BCA Sy	2,536,991
24	Al Rajhi	1,693,860
25	Panin D Sy	1,346,570
26	Victoria Sy	(1,272,974)
27	Sy Bukopin	(5,926,191)
28	KFH	(7,259,400)
29	MayBank Sy	(11,283,186)
30	B Jabar B Sy	(28,577,942)

LABA BERSIH ID & MY (US\$)		
No	Nama Bank	2017
1	Maybank	420,319,260
2	CIMB	154,867,200
3	BIMB	136,718,700
4	PBIB	99,211,800
5	RHB	88,806,660
6	AmBank	57,833,220
7	HLISB	53,961,540
8	OCBC	46,460,160
9	BTPN Sy	46,182,242
10	Muamalat	43,314,420
11	B Aceh Sy	29,877,791
12	Bsy Mandiri	25,163,589
13	Affin	21,778,200
14	BNI Sy	21,133,732
15	Alliance	20,810,280
16	HSBC Am	20,810,280
17	B NTB Sy	10,096,280
18	BRI Sy	6,966,181
19	Standard	5,565,540
20	Mega Sy	4,999,765
21	BCA Sy	3,298,033
22	Al Rajhi	2,661,780
23	KFH	1,935,840
24	Muamalat Idn	1,799,654
25	Victoria Sy	316,573
26	Sy Bukopin	113,564
27	MayBank Sy	(674,284)
28	MBSB	(725,940)
29	B Jabar B Sy	(26,421,955)
30	Panin D Sy	(66,763,522)

LABA BERSIH ID & MY (US\$)		
No	Nama Bank	2018
1	Maybank	478,152,480
2	CIMB	200,843,400
3	BIMB	142,768,200
4	PBIB	114,698,520
5	RHB	105,261,300
6	MBBS	77,191,620
7	AmBank	75,497,760
8	HLISB	68,238,360
9	BTPN Sy	66,519,581
10	Muamalat	45,008,280
11	Bsy Mandiri	41,705,228
12	HSBC Am	39,442,740
13	OCBC	31,215,420
14	B Aceh Sy	30,281,328
15	BNI Sy	28,672,073
16	Affin	27,101,760
17	Alliance	20,604,498
18	B NTB Sy	10,467,705
19	Standard	10,405,140
20	BRI Sy	7,345,806
21	KFH	4,113,660
22	BCA Sy	4,024,344
23	Mega Sy	3,209,621
24	Muamalat Idn	3,169,998
25	Al Rajhi	2,903,760
26	Panin D Sy	1,432,501
27	B Jabar B Sy	1,164,372
28	Victoria Sy	342,758
29	Sy Bukopin	154,703
30	MayBank Sy	(4,459,855)

KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



Lanjutan Ke-1 Lampiran 28 : Urutan Posisi Ke-1 Sampai Ke-30 Data Laba Bersih & Aset dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

LABA BERSIH ID & MY (US\$)		
No	Nama Bank	2019
1	Maybank	609,547,620
2	CIMB	190,680,240
3	BIMB	151,479,480
4	RHB	145,671,960
5	PBIB	119,054,160
6	MBSB	113,488,620
7	BTPN Sy	96,448,779
8	Bsy Mandiri	87,862,593
9	AmBank	80,821,320
10	HLISB	80,579,340
11	HSBC Am	45,492,240
12	BNI Sy	41,563,273
13	OCBC	39,684,720
14	B Aceh Sy	31,169,854
15	Alliance	17,906,520
16	Affin	16,212,660
17	B NTB Sy	11,249,489
18	Standard	11,131,080
19	Al Rajhi	7,259,400
20	MayBank Sy	5,327,019
21	BRI Sy	5,100,443
22	BCA Sy	4,630,752
23	Mega Sy	3,386,995
24	Muamalat Idn	1,125,025
25	B Jabar B Sy	1,061,145
26	Panin D Sy	912,162
27	Sy Bukopin	119,145

LABA BERSIH ID & MY (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	425,013,672
2	CIMB	155,109,180
3	BIMB	136,428,324
4	PBIB	102,599,520
5	RHB	96,017,664
6	AmBank	66,496,104
7	MBSB	60,204,624
8	HLISB	59,769,060
9	BTPN Sy	49,847,123
10	Bsy Mandiri	39,422,074
11	OCBC	37,458,504
12	HSBC Am	30,973,440
13	B Aceh Sy	28,900,620
14	Muamalat	27,779,304
15	BNI Sy	25,246,129
16	Affin	22,552,536
17	Alliance	18,107,344
18	B NTB Sy	12,610,985
19	BRI Sy	7,918,489
20	Standard	7,646,568
21	Mega Sy	4,013,815
22	Al Rajhi	3,484,512
23	Muamalat Idn	3,355,187
24	BCA Sy	3,221,033
25	Victoria Sy	(440,928)
26	Sy Bukopin	(724,919)
27	KFH	(4,646,016)

LABA BERSIH ID & MY (US\$)		
No	Nama Bank	Total
1	Maybank	2,125,068,360
2	CIMB	775,545,900
3	BIMB	682,141,620
4	PBIB	512,997,600
5	RHB	480,088,320
6	AmBank	332,480,520
7	MBSB	301,023,120
8	HLISB	298,845,300
9	BTPN Sy	249,235,617
10	Bsy Mandiri	197,110,371
11	OCBC	187,292,520
12	HSBC Am	154,867,200
13	B Aceh Sy	144,503,099
14	Muamalat	138,896,520
15	BNI Sy	126,230,647
16	Affin	112,762,680
17	Alliance	90,536,718
18	B NTB Sy	63,054,924
19	BRI Sy	39,592,447
20	Standard	38,232,840
21	Mega Sy	20,069,073
22	Al Rajhi	17,422,560
23	Muamalat Idn	16,775,933
24	BCA Sy	16,105,163
25	Victoria Sy	(2,204,638)
26	Sy Bukopin	(3,624,597)
27	KFH	(23,230,080)

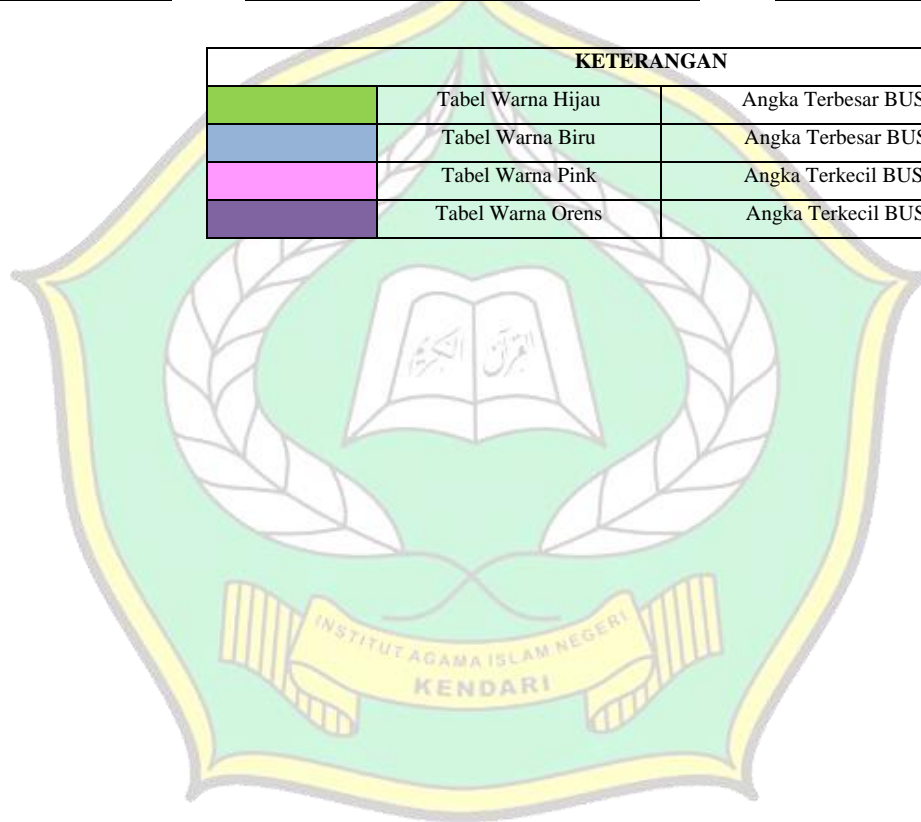
28	Victoria Sy	62,915
29	Muamalat	(2,177,820)
30	KFH	(13,550,880)

28	MayBank Sy	(6,275,372)
29	B Jabar B Sy	(10,454,557)
30	Panin D Sy	(11,876,046)

28	MayBank Sy	(31,376,859)
29	B Jabar B Sy	(52,272,783)
30	Panin D Sy	(59,380,229)

KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



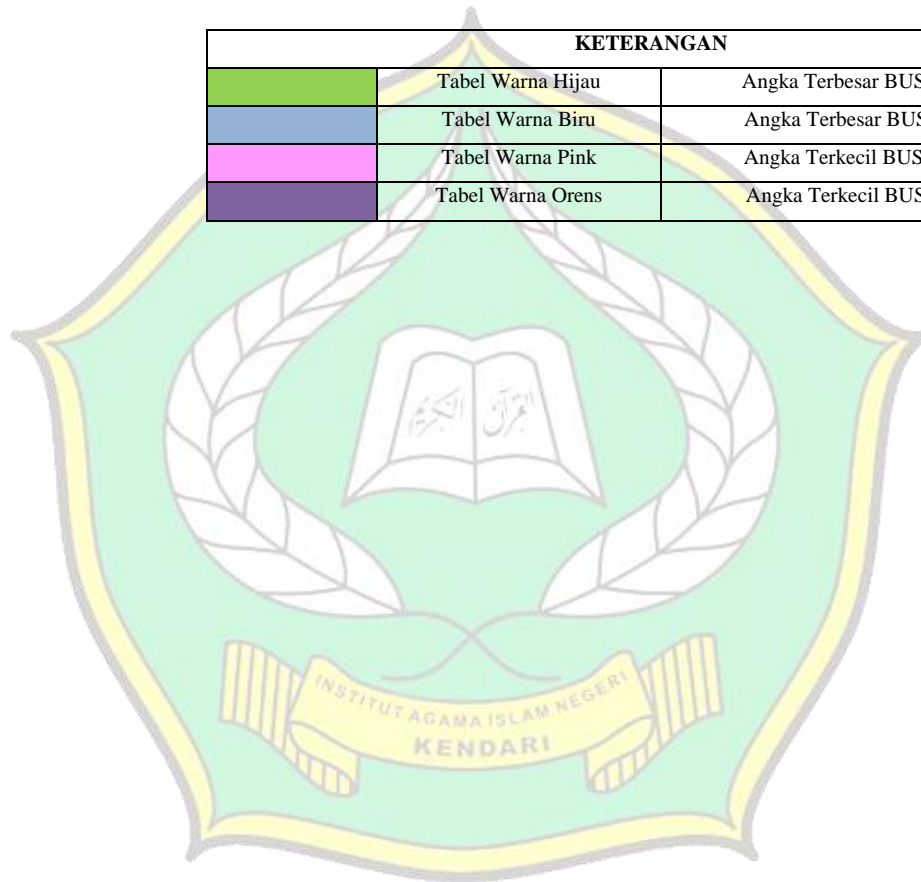
Lanjutan Ke-2 Lampiran 28 : Urutan Posisi Ke-1 Sampai Ke-30 Data Laba Bersih & Aset dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

ASET ID & MY (US\$)		
No	Nama Bank	2015
1	Maybank	37,834,056,960
2	CIMB	13,202,186,820
3	BIMB	12,042,618,660
4	PBIB	11,048,080,860
5	RHB	10,665,752,460
6	MBSB	9,942,716,220
7	AmBank	9,268,559,940
8	HLISB	5,633,536,380
9	Muamalat	5,480,847,000
10	Bsy Mandiri	4,849,176,647
11	HSBC Am	4,677,473,400
12	Muamalat Idn	3,939,763,039
13	OCBC	3,535,569,780
14	Affin	3,238,902,300
15	Standard	2,740,907,460
16	KFH	2,572,247,400
17	Alliance	2,371,162,020
18	Al Rajhi	1,770,083,700
19	BRI Sy	1,669,706,321
20	BNI Sy	1,586,170,380
21	B Aceh Sy	1,281,037,865
22	Panin D Sy	491,620,134
23	B Jabar B Sy	443,778,057
24	B NTB Sy	421,215,614
25	Sy Bukopin	401,549,182
26	Mega Sy	383,127,127
27	BTPN Sy	358,070,073
28	BCA Sy	299,729,558
29	MayBank Sy	120,140,381
30	Victoria Sy	95,045,220

ASET ID & MY (US\$)		
No	Nama Bank	2016
1	Maybank	43,990,512,120
2	CIMB	16,127,241,060
3	BIMB	13,474,172,340
4	PBIB	12,017,694,720
5	RHB	11,643,351,660
6	MBSB	10,469,990,640
7	AmBank	8,840,981,280
8	HLISB	6,199,527,600
9	Muamalat	5,687,013,960
10	Bsy Mandiri	5,432,293,963
11	HSBC Am	3,944,515,980
12	Muamalat Idn	3,844,240,686
13	Affin	3,702,294,000
14	OCBC	3,691,404,900
15	KFH	2,614,351,920
16	Alliance	2,393,908,140
17	Standard	2,218,472,640
18	Al Rajhi	2,032,873,980
19	BNI Sy	1,951,129,799
20	BRI Sy	1,907,924,125
21	B Aceh Sy	1,292,695,852
22	Panin D Sy	603,511,299
23	B NTB Sy	527,095,140
24	B Jabar B Sy	512,804,308
25	BTPN Sy	504,651,842
26	Sy Bukopin	475,540,330
27	Mega Sy	422,779,526
28	BCA Sy	344,247,209
29	Victoria Sy	111,991,361
30	MayBank Sy	92,664,655

ASET ID & MY (US\$)		
No	Nama Bank	2017
1	Maybank	48,999,740,100
2	CIMB	20,635,328,460
3	BIMB	13,974,345,000
4	PBIB	13,822,623,540
5	RHB	13,482,399,660
6	AmBank	8,965,117,020
7	HLISB	6,885,782,880
8	Bsy Mandiri	6,059,929,826
9	Muamalat	5,794,695,060
10	Affin	4,839,600,000
11	HSBC Am	4,301,436,480
12	Muamalat Idn	4,251,534,757
13	OCBC	3,840,948,540
14	Alliance	2,751,796,560
15	BNI Sy	2,399,614,478
16	KFH	2,215,810,860
17	BRI Sy	2,173,654,591
18	Al Rajhi	2,103,532,140
19	Standard	1,885,750,140
20	B Aceh Sy	1,558,193,333
21	BTPN Sy	630,975,931
22	B NTB Sy	610,845,253
23	Panin D Sy	594,643,340
24	MBSB	578,332,200
25	B Jabar B Sy	531,541,282
26	Sy Bukopin	493,826,770
27	Mega Sy	484,733,613
28	BCA Sy	410,784,500
29	Victoria Sy	138,034,586
30	MayBank Sy	87,904,904

ASET ID & MY (US\$)		
No	Nama Bank	2018
1	Maybank	54,497,525,700
2	CIMB	23,596,437,720
3	RHB	15,878,243,640
4	BIMB	15,471,959,220
5	PBIB	15,044,864,520
6	MBSB	10,876,275,060
7	AmBank	10,217,605,500
8	HLISB	7,603,495,560
9	Bsy Mandiri	6,776,686,304
10	Affin	6,146,292,000
11	Muamalat	5,540,858,040
12	HSBC Am	4,924,051,020
13	Muamalat Idn	3,943,531,589
14	OCBC	3,879,907,320
15	Alliance	2,930,377,800
16	BNI Sy	2,828,655,236
17	BRI Sy	2,612,728,438
18	KFH	2,248,478,160
19	Standard	1,901,962,800
20	Al Rajhi	1,833,724,440
21	B Aceh Sy	1,591,487,407
22	BTPN Sy	829,626,440
23	Panin D Sy	604,413,607
24	Mega Sy	505,547,327
25	BCA Sy	486,780,240
26	B NTB Sy	485,033,165
27	B Jabar B Sy	464,553,251
28	Sy Bukopin	436,093,283
29	Victoria Sy	146,503,969
30	MayBank Sy	45,612,356



KETERANGAN		
	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia

Lanjutan Ke-3 Lampiran 28 : Urutan Posisi Ke-1 Sampai Ke-30 Data Laba Bersih & Aset dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

ASET ID & MY (US\$)		
No	Nama Bank	2019
1	Maybank	59,340,997,380
2	CIMB	25,786,114,740
3	RHB	18,568,819,260
4	PBIB	16,667,098,440
5	BIMB	16,357,122,060
6	MBSB	12,183,209,040
7	AmBank	11,284,253,340
8	HLISB	8,502,451,260
9	Bsy Mandiri	7,738,032,555
10	Muamalat	5,878,662,120
11	Affin	5,620,227,480
12	HSBC Am	5,139,413,220
13	OCBC	4,209,726,060
14	Muamalat Idn	3,483,780,814
15	BNI Sy	3,444,137,994
16	Alliance	3,392,075,640
17	BRI Sy	2,971,639,558
18	KFH	2,198,872,260
19	Al Rajhi	1,773,471,420
20	B Aceh Sy	1,731,092,451
21	Standard	1,729,915,020
22	BTPN Sy	1,060,045,149
23	Panin D Sy	767,369,701
24	B NTB Sy	595,403,418
25	BCA Sy	594,996,504
26	Mega Sy	551,808,953
27	B Jabar B Sy	532,205,781

ASET ID & MY (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	48,932,566,452
2	CIMB	19,869,461,760
3	BIMB	14,264,043,456
4	RHB	14,047,713,336
5	PBIB	13,720,072,416
6	AmBank	9,715,303,416
7	MBSB	8,810,104,632
8	HLISB	6,964,958,736
9	Bsy Mandiri	6,171,223,859
10	Muamalat	5,676,415,236
11	Affin	4,709,463,156
12	HSBC Am	4,597,378,020
13	Muamalat Idn	3,892,570,177
14	OCBC	3,831,511,320
15	Alliance	2,767,864,032
16	BNI Sy	2,441,941,577
17	KFH	2,369,952,120
18	BRI Sy	2,267,130,607
19	Standard	2,095,401,612
20	Al Rajhi	1,902,737,136
21	B Aceh Sy	1,490,901,382
22	BTPN Sy	676,673,887
23	Panin D Sy	612,311,616
24	B NTB Sy	527,918,518
25	B Jabar B Sy	496,976,536
26	Mega Sy	469,599,309
27	Sy Bukopin	454,288,789

ASET ID & MY (US\$)		
No	Nama Bank	Total
1	Maybank	244,662,832,260
2	CIMB	99,347,308,800
3	BIMB	71,320,217,280
4	RHB	70,238,566,680
5	PBIB	68,600,362,080
6	AmBank	48,576,517,080
7	MBSB	44,050,523,160
8	HLISB	34,824,793,680
9	Bsy Mandiri	30,856,119,295
10	Muamalat	28,382,076,180
11	Affin	23,547,315,780
12	HSBC Am	22,986,890,100
13	Muamalat Idn	19,462,850,886
14	OCBC	19,157,556,600
15	Alliance	13,839,320,160
16	BNI Sy	12,209,707,887
17	KFH	11,849,760,600
18	BRI Sy	11,335,653,034
19	Standard	10,477,008,060
20	Al Rajhi	9,513,685,680
21	B Aceh Sy	7,454,506,908
22	BTPN Sy	3,383,369,435
23	Panin D Sy	3,061,558,081
24	B NTB Sy	2,639,592,588
25	B Jabar B Sy	2,484,882,679
26	Mega Sy	2,347,996,547
27	Sy Bukopin	2,271,443,946

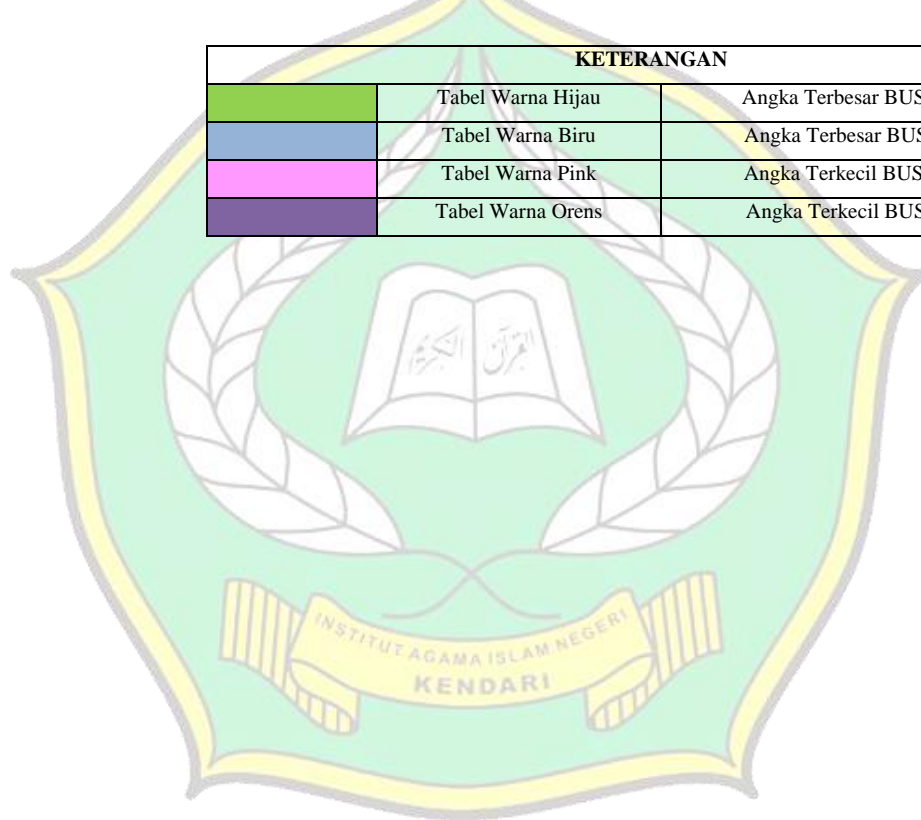
28	Sy Bukopin	464,434,381
29	Victoria Sy	155,905,498
30	MayBank Sy	49,313,581

28	BCA Sy	427,307,602
29	Victoria Sy	129,496,127
30	MayBank Sy	79,127,175

28	BCA Sy	2,136,538,012
29	Victoria Sy	647,480,634
30	MayBank Sy	395,635,877

KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



Lampiran 29 : Urutan Posisi Ke-1 Sampai Ke-30 Data Modal & ATMR dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

MODAL ID & MY (US\$)		
No	Nama Bank	2015
1	Maybank	2,491,426,080
2	BIMB	1,222,482,960
3	AmBank	998,167,500
4	CIMB	933,316,860
5	PBIB	856,125,240
6	RHB	741,910,680
7	Muamalat	527,758,380
8	HSBC Am	520,740,960
9	HLISB	519,531,060
10	KFH	467,747,340
11	Bsy Mandiri	426,373,045
12	Muamalat Idn	354,429,833
13	OCBC	274,647,300
14	Al Rajhi	248,271,480
15	Affin	235,204,560
16	Alliance	207,134,880
17	Standard	161,642,640
18	BRI Sy	161,473,289
19	BNI Sy	155,335,613
20	B Aceh Sy	139,136,112
21	MBSB	126,313,560
22	Panin D Sy	81,075,992
23	BCA Sy	73,753,133
24	B NTB Sy	73,533,585
25	BTPN Sy	73,320,447
26	B Jabar B Sy	72,252,893
27	Mega Sy	60,846,979
28	Sy Bukopin	47,588,764
29	MayBank Sy	46,141,033
30	Victoria Sy	10,111,647

MODAL ID & MY (US\$)		
No	Nama Bank	2016
1	Maybank	2,783,495,940
2	BIMB	1,310,079,720
3	CIMB	1,027,447,080
4	PBIB	1,019,461,740
5	AmBank	987,762,360
6	RHB	854,673,360
7	Muamalat	559,457,760
8	HLISB	555,102,120
9	HSBC Am	545,422,920
10	Bsy Mandiri	478,373,358
11	KFH	464,601,600
12	Muamalat Idn	359,719,227
13	OCBC	326,431,020
14	Affin	283,358,580
15	Al Rajhi	252,869,100
16	BRI Sy	238,938,465
17	Alliance	218,991,900
18	Standard	172,047,780
19	BNI Sy	171,351,468
20	B Aceh Sy	136,688,773
21	MBSB	122,683,860
22	BTPN Sy	104,822,309
23	B NTB Sy	87,428,598
24	Panin D Sy	80,952,505
25	BCA Sy	77,686,033
26	Mega Sy	72,867,915
27	B Jabar B Sy	51,144,451
28	Sy Bukopin	50,375,208
29	MayBank Sy	35,186,824
30	Victoria Sy	11,223,854

MODAL ID & MY (US\$)		
No	Nama Bank	2017
1	Maybank	3,048,464,040
2	BIMB	1,513,826,880
3	PBIB	1,290,721,320
4	CIMB	1,202,156,640
5	AmBank	1,044,869,640
6	RHB	995,021,760
7	HLISB	613,661,280
8	Muamalat	600,836,340
9	HSBC Am	557,037,960
10	Bsy Mandiri	540,538,654
11	KFH	454,680,420
12	Affin	432,176,280
13	Muamalat Idn	422,239,961
14	OCBC	358,372,380
15	Alliance	265,936,020
16	BNI Sy	262,829,562
17	Al Rajhi	260,612,460
18	BRI Sy	248,850,066
19	Standard	180,033,120
20	B Aceh Sy	150,815,599
21	BTPN Sy	148,332,427
22	MBSB	120,506,040
23	B NTB Sy	90,421,152
24	BCA Sy	81,255,571
25	Mega Sy	81,251,574
26	Sy Bukopin	65,215,666
27	Panin D Sy	47,636,587
28	B Jabar B Sy	44,410,152
29	MayBank Sy	40,431,909
30	Victoria Sy	16,389,210

MODAL ID & MY (US\$)		
No	Nama Bank	2018
1	Maybank	3,376,104,960
2	BIMB	1,678,857,240
3	PBIB	1,370,090,760
4	CIMB	1,336,455,540
5	MBSB	1,273,540,740
6	AmBank	1,166,585,580
7	RHB	1,101,009,000
8	HLISB	769,738,380
9	Affin	701,016,060
10	Muamalat	615,355,140
11	HSBC Am	598,900,500
12	Bsy Mandiri	590,336,190
13	BRI Sy	408,104,522
14	OCBC	392,007,600
15	KFH	369,261,480
16	Alliance	300,055,200
17	BNI Sy	295,473,401
18	Muamalat Idn	293,212,463
19	Al Rajhi	270,775,620
20	BTPN Sy	267,155,250
21	Standard	184,872,720
22	B Aceh Sy	141,547,549
23	Panin D Sy	106,203,541
24	B NTB Sy	93,880,090
25	BCA Sy	88,609,991
26	Mega Sy	80,906,060
27	Sy Bukopin	65,201,677
28	B Jabar B Sy	47,221,818
29	MayBank Sy	36,465,587
30	Victoria Sy	18,791,757

KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



Lanjutan Ke-1 Lampiran 29 : Urutan Posisi Ke-1 Sampai Ke-30 Data Modal & ATMR dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

MODAL ID & MY (US\$)		
No	Nama Bank	2019
1	Maybank	3,240,838,140
2	MBSB	1,840,741,860
3	BIMB	1,758,952,620
4	CIMB	1,650,303,600
5	PBIB	1,481,159,580
6	RHB	1,248,132,840
7	AmBank	1,230,468,300
8	HLISB	847,171,980
9	Affin	711,179,220
10	Bsy Mandiri	662,330,808
11	Muamalat	640,279,080
12	HSBC Am	637,133,340
13	OCBC	435,805,980
14	KFH	403,380,660
15	BRI Sy	400,517,531
16	BTPN Sy	360,132,136
17	BNI Sy	325,731,230
18	Alliance	308,282,520
19	Al Rajhi	275,857,200
20	Muamalat Idn	266,774,177
21	Standard	193,342,020
22	BCA Sy	163,159,861
23	B Aceh Sy	154,094,750
24	B NTB Sy	98,301,907
25	Panin D Sy	86,017,872
26	Mega Sy	84,629,887
27	Sy Bukopin	56,098,253

MODAL ID & MY (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	2,988,065,832
2	BIMB	1,496,839,884
3	CIMB	1,229,935,944
4	PBIB	1,203,511,728
5	AmBank	1,085,570,676
6	RHB	988,149,528
7	MBSB	696,757,212
8	HLISB	661,040,964
9	Muamalat	588,737,340
10	HSBC Am	571,847,136
11	Bsy Mandiri	539,590,411
12	Affin	472,586,940
13	KFH	431,934,300
14	OCBC	357,452,856
15	Muamalat Idn	339,275,132
16	BRI Sy	291,576,774
17	Al Rajhi	261,677,172
18	Alliance	260,080,104
19	BNI Sy	242,144,255
20	BTPN Sy	190,752,514
21	Standard	178,387,656
22	B Aceh Sy	144,456,557
23	BCA Sy	96,892,918
24	B NTB Sy	88,713,066
25	Panin D Sy	80,377,299
26	Mega Sy	76,100,483
27	Sy Bukopin	56,895,914

MODAL ID & MY (US\$)		
No	Nama Bank	Total
1	Maybank	14,940,329,160
2	BIMB	7,484,199,420
3	CIMB	6,149,679,720
4	PBIB	6,017,558,640
5	AmBank	5,427,853,380
6	RHB	4,940,747,640
7	MBSB	3,483,786,060
8	HLISB	3,305,204,820
9	Muamalat	2,943,686,700
10	HSBC Am	2,859,235,680
11	Bsy Mandiri	2,697,952,054
12	Affin	2,362,934,700
13	KFH	2,159,671,500
14	OCBC	1,787,264,280
15	Muamalat Idn	1,696,375,662
16	BRI Sy	1,457,883,872
17	Al Rajhi	1,308,385,860
18	Alliance	1,300,400,520
19	BNI Sy	1,210,721,274
20	BTPN Sy	953,762,568
21	Standard	891,938,280
22	B Aceh Sy	722,282,784
23	BCA Sy	484,464,588
24	B NTB Sy	443,565,332
25	Panin D Sy	401,886,497
26	Mega Sy	380,502,414
27	Sy Bukopin	284,479,568

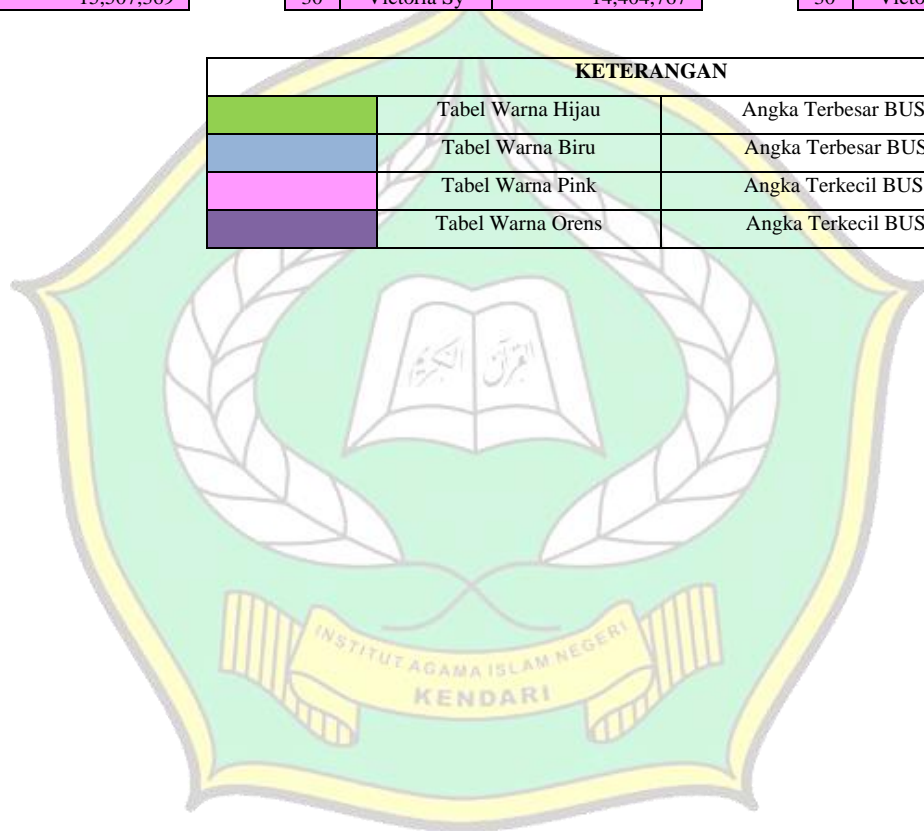
28	B Jabar B Sy	47,396,160
29	MayBank Sy	40,859,426
30	Victoria Sy	15,507,369

28	B Jabar B Sy	52,485,095
29	MayBank Sy	39,816,956
30	Victoria Sy	14,404,767

28	B Jabar B Sy	262,425,474
29	MayBank Sy	199,084,780
30	Victoria Sy	72,023,836

KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



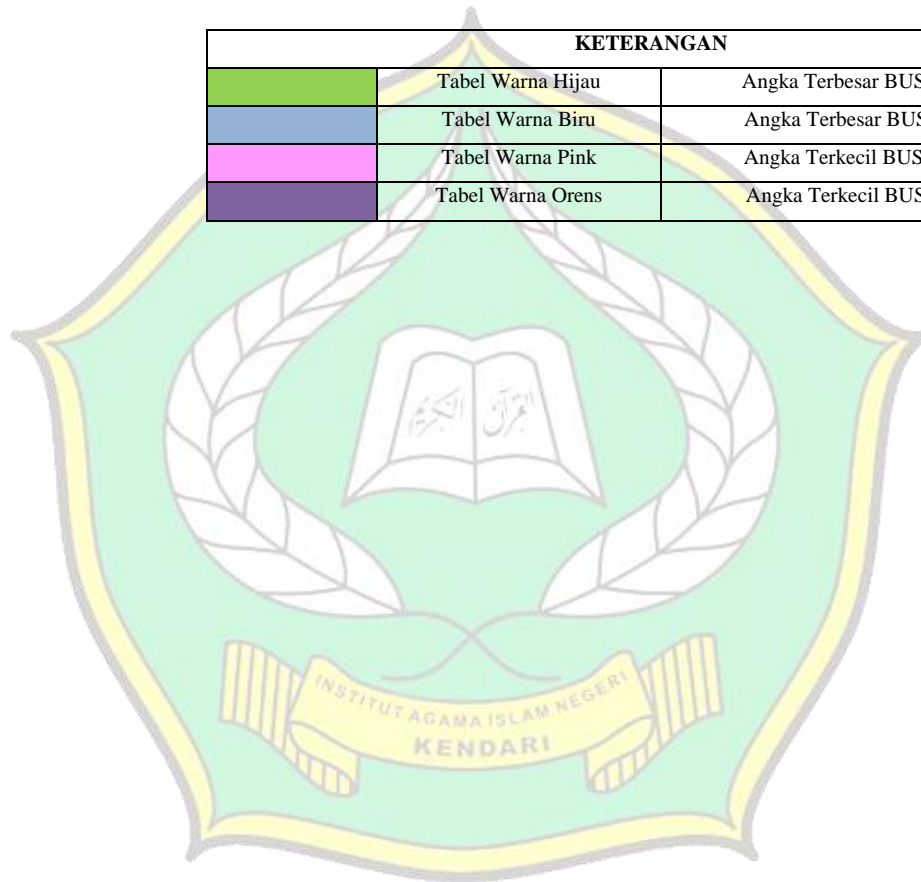
Lanjutan Ke-2 Lampiran 29 : Urutan Posisi Ke-1 Sampai Ke-30 Data Modal & ATMR dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

ATMR ID & MY (US\$)		
No	Nama Bank	2015
1	Maybank	15,110,441,100
2	BIMB	7,997,680,980
3	AmBank	6,515,069,520
4	PBIB	6,351,007,080
5	CIMB	5,735,409,960
6	RHB	5,079,160,200
7	Muamalat	3,454,506,480
8	HLISB	3,408,530,280
9	Bsy Mandiri	3,317,778,967
10	HSBC Am	2,876,416,260
11	Muamalat Idn	2,867,805,557
12	KFH	1,874,377,080
13	OCBC	1,862,036,100
14	Affin	1,631,671,140
15	Alliance	1,438,813,080
16	BRI Sy	1,158,683,336
17	Al Rajhi	1,108,994,340
18	Standard	1,029,140,940
19	BNI Sy	1,003,262,757
20	B Aceh Sy	700,127,254
21	MBSB	496,784,940
22	Panin D Sy	399,451,562
23	BTPN Sy	367,406,207
24	Mega Sy	324,985,900
25	B Jabar B Sy	320,708,656
26	Sy Bukopin	291,760,736
27	B NTB Sy	266,512,112
28	BCA Sy	214,848,701
29	MayBank Sy	120,164,845
30	Victoria Sy	62,664,756

ATMR ID & MY (US\$)		
No	Nama Bank	2016
1	Maybank	15,003,243,960
2	BIMB	8,460,346,740
3	PBIB	7,416,445,020
4	AmBank	6,555,722,160
5	RHB	6,103,219,560
6	CIMB	5,700,564,840
7	HLISB	4,006,462,860
8	Bsy Mandiri	3,414,898,309
9	Muamalat	3,390,865,740
10	HSBC Am	2,837,699,460
11	Muamalat Idn	2,823,826,850
12	Affin	2,084,415,720
13	OCBC	1,772,261,520
14	KFH	1,721,929,680
15	Alliance	1,508,987,280
16	Al Rajhi	1,457,203,560
17	BRI Sy	1,158,182,429
18	BNI Sy	1,148,454,336
19	Standard	918,798,060
20	B Aceh Sy	659,064,129
21	MBSB	495,575,040
22	Panin D Sy	445,420,940
23	BTPN Sy	440,352,748
24	Sy Bukopin	332,568,549
25	Mega Sy	309,733,498
26	B NTB Sy	280,515,107
27	B Jabar B Sy	280,173,589
28	BCA Sy	211,205,980
29	Victoria Sy	70,241,341
30	MayBank Sy	63,906,445

ATMR ID & MY (US\$)		
No	Nama Bank	2017
1	Maybank	14,668,343,640
2	BIMB	9,225,003,540
3	PBIB	8,009,054,040
4	CIMB	7,378,938,120
5	RHB	7,040,408,100
6	AmBank	6,305,998,800
7	HLISB	4,399,922,340
8	Bsy Mandiri	3,400,721,179
9	Muamalat	3,287,782,260
10	HSBC Am	3,112,104,780
11	Muamalat Idn	3,099,903,395
12	Affin	2,658,876,240
13	OCBC	1,809,042,480
14	Alliance	1,725,075,420
15	KFH	1,559,319,120
16	Al Rajhi	1,413,647,160
17	BNI Sy	1,305,147,613
18	BRI Sy	1,226,610,059
19	Standard	734,893,260
20	B Aceh Sy	701,600,825
21	BTPN Sy	513,062,376
22	Panin D Sy	413,809,787
23	MBSB	389,587,800
24	Mega Sy	366,115,522
25	Sy Bukopin	339,620,661
26	B NTB Sy	292,920,078
27	BCA Sy	276,491,176
28	B Jabar B Sy	230,081,876
29	Victoria Sy	84,952,041
30	MayBank Sy	53,317,665

ATMR ID & MY (US\$)		
No	Nama Bank	2018
1	Maybank	14,974,932,300
2	BIMB	9,463,595,820
3	MBSB	9,432,380,400
4	PBIB	8,501,241,360
5	CIMB	8,253,453,840
6	AmBank	6,929,339,280
7	RHB	6,682,519,680
8	HLISB	4,973,172,960
9	Bsy Mandiri	3,629,558,128
10	Affin	3,605,985,960
11	Muamalat	3,331,580,640
12	HSBC Am	3,207,686,880
13	Muamalat Idn	2,375,563,786
14	OCBC	2,201,534,040
15	Alliance	1,902,930,720
16	BNI Sy	1,530,288,505
17	KFH	1,422,116,460
18	BRI Sy	1,373,243,028
19	Al Rajhi	1,299,432,600
20	B Aceh Sy	719,431,701
21	Standard	667,622,820
22	BTPN Sy	652,841,074
23	Panin D Sy	458,702,240
24	Mega Sy	393,951,166
25	BCA Sy	365,133,417
26	Sy Bukopin	337,590,779
27	B Jabar B Sy	287,346,362
28	B NTB Sy	265,029,445
29	Victoria Sy	78,572,353
30	MayBank Sy	22,361,502



KETERANGAN		
	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia

Lanjutan Ke-3 Lampiran 29 : Urutan Posisi Ke-1 Sampai Ke-30 Data Modal & ATMR dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

ATMR ID & MY (US\$)		
No	Nama Bank	2019
1	Maybank	17,198,244,540
2	MBSB	9,982,884,900
3	CIMB	9,720,094,620
4	BIMB	9,437,945,940
5	PBIB	9,147,811,920
6	AmBank	7,714,806,360
7	RHB	7,368,774,960
8	HLISB	5,591,189,880
9	Bsy Mandiri	4,101,145,366
10	Muamalat	3,577,916,280
11	Affin	3,447,005,100
12	HSBC Am	3,068,064,420
13	OCBC	2,243,638,560
14	Alliance	2,164,995,060
15	Muamalat Idn	2,148,051,081
16	BNI Sy	1,724,822,813
17	BRI Sy	1,585,763,260
18	Al Rajhi	1,380,011,940
19	KFH	1,289,753,400
20	B Aceh Sy	815,168,709
21	BTPN Sy	808,037,695
22	Standard	719,648,520
23	Panin D Sy	655,361,319
24	BCA Sy	426,281,877
25	Mega Sy	423,973,530
26	Sy Bukopin	367,811,329
27	B Jabar B Sy	316,952,165

ATMR ID & MY (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	15,391,041,108
2	BIMB	8,916,914,604
3	PBIB	7,885,111,884
4	CIMB	7,357,692,276
5	AmBank	6,804,187,224
6	RHB	6,454,816,500
7	HLISB	4,475,855,664
8	MBSB	4,159,442,616
9	Bsy Mandiri	3,572,820,390
10	Muamalat	3,408,530,280
11	HSBC Am	3,020,394,360
12	Affin	2,685,590,832
13	Muamalat Idn	2,663,030,134
14	OCBC	1,977,702,540
15	Alliance	1,748,160,312
16	KFH	1,573,499,148
17	BNI Sy	1,342,395,205
18	Al Rajhi	1,331,857,920
19	BRI Sy	1,300,496,422
20	Standard	814,020,720
21	B Aceh Sy	719,078,524
22	BTPN Sy	556,340,020
23	Panin D Sy	474,549,170
24	Mega Sy	363,751,923
25	Sy Bukopin	333,870,411
26	BCA Sy	298,792,230
27	B Jabar B Sy	287,052,530

ATMR ID & MY (US\$)		
No	Nama Bank	Total
1	Maybank	76,955,205,540
2	BIMB	44,584,573,020
3	PBIB	39,425,559,420
4	CIMB	36,788,461,380
5	AmBank	34,020,936,120
6	RHB	32,274,082,500
7	HLISB	22,379,278,320
8	MBSB	20,797,213,080
9	Bsy Mandiri	17,864,101,950
10	Muamalat	17,042,651,400
11	HSBC Am	15,101,971,800
12	Affin	13,427,954,160
13	Muamalat Idn	13,315,150,668
14	OCBC	9,888,512,700
15	Alliance	8,740,801,560
16	KFH	7,867,495,740
17	BNI Sy	6,711,976,024
18	Al Rajhi	6,659,289,600
19	BRI Sy	6,502,482,112
20	Standard	4,070,103,600
21	B Aceh Sy	3,595,392,619
22	BTPN Sy	2,781,700,100
23	Panin D Sy	2,372,745,849
24	Mega Sy	1,818,759,616
25	Sy Bukopin	1,669,352,054
26	BCA Sy	1,493,961,151
27	B Jabar B Sy	1,435,262,648

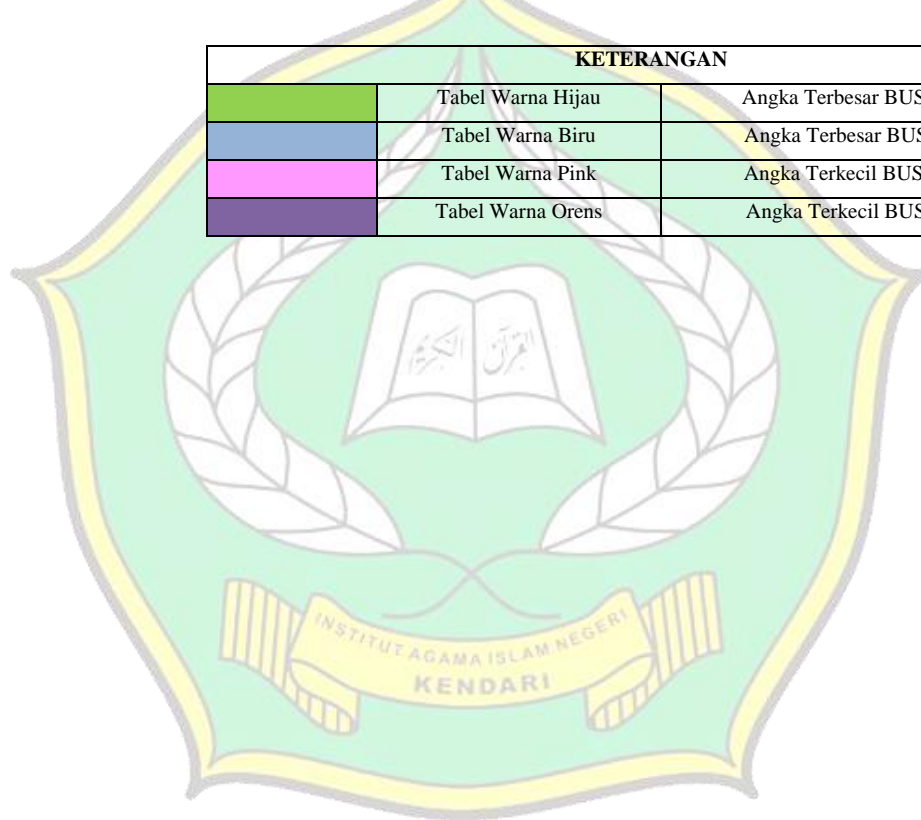
28	B NTB Sy	277,133,486
29	Victoria Sy	72,639,065
30	MayBank Sy	16,895,147

28	B NTB Sy	276,422,046
29	Victoria Sy	73,813,911
30	MayBank Sy	55,329,121

28	B NTB Sy	1,382,110,229
29	Victoria Sy	369,069,556
30	MayBank Sy	276,645,604

KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



Lampiran 30 : Urutan Posisi Ke-1 Sampai Ke-30 Data Pembiayaan & DPK dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

PEMBIAYAAN ID & MY (US\$)		
No	Nama Bank	2015
1	Maybank	31,497,568,680
2	CIMB	9,757,843,500
3	BIMB	8,298,704,100
4	MBSB	7,691,334,300
5	PBIB	7,679,719,260
6	RHB	7,474,762,200
7	AmBank	6,628,316,160
8	HLISB	3,867,324,360
9	Bsy Mandiri	3,514,401,455
10	HSBC Am	2,896,016,640
11	Muamalat Idn	2,691,634,385
12	OCBC	2,392,698,240
13	Affin	2,226,699,960
14	Muamalat	1,942,373,460
15	KFH	1,694,343,960
16	Alliance	1,692,892,080
17	Standard	1,628,525,400
18	Al Rajhi	1,206,028,320
19	BNI Sy	1,197,930,613
20	BRI Sy	1,122,564,366
21	B Aceh Sy	798,857,643
22	Panin D Sy	387,320,990
23	B Jabar B Sy	333,676,691
24	B NTB Sy	317,042,575
25	Mega Sy	284,644,814
26	Sy Bukopin	264,327,872
27	BTPN Sy	252,057,413
28	BCA Sy	202,301,292
29	MayBank Sy	72,623,767
30	Victoria Sy	70,252,849

PEMBIAYAAN ID & MY (US\$)		
No	Nama Bank	2016
1	Maybank	35,939,595,540
2	CIMB	11,414,922,540
3	BIMB	9,482,954,220
4	PBIB	9,010,367,280
5	RHB	8,189,087,160
6	MBSB	7,790,062,140
7	AmBank	6,591,535,200
8	HLISB	4,474,694,160
9	Bsy Mandiri	3,824,978,687
10	Affin	2,879,562,000
11	HSBC Am	2,841,571,140
12	Muamalat Idn	2,659,182,117
13	OCBC	2,328,331,560
14	Muamalat	2,252,107,860
15	Alliance	1,749,273,420
16	Standard	1,597,068,000
17	KFH	1,571,418,120
18	Al Rajhi	1,452,363,960
19	BNI Sy	1,373,557,602
20	BRI Sy	1,208,885,925
21	B Aceh Sy	829,484,761
22	Panin D Sy	431,611,101
23	B NTB Sy	350,707,660
24	BTPN Sy	340,475,558
25	B Jabar B Sy	323,546,439
26	Mega Sy	321,817,487
27	Sy Bukopin	292,513,440
28	BCA Sy	235,624,859
29	Victoria Sy	79,504,223
30	MayBank Sy	39,027,454

PEMBIAYAAN ID & MY (US\$)		
No	Nama Bank	2017
1	Maybank	39,218,424,540
2	CIMB	13,926,190,980
3	RHB	10,333,029,960
4	BIMB	10,190,503,740
5	PBIB	10,092,017,880
6	AmBank	6,721,236,480
7	HLISB	4,988,175,720
8	Bsy Mandiri	4,179,288,342
9	Affin	3,726,492,000
10	Muamalat	3,553,960,260
11	HSBC Am	3,238,660,320
12	Muamalat Idn	2,767,705,375
13	OCBC	2,351,561,640
14	Alliance	1,942,373,460
15	BNI Sy	1,585,319,135
16	Al Rajhi	1,374,204,420
17	KFH	1,354,362,060
18	Standard	1,340,327,220
19	BRI Sy	1,269,413,092
20	B Aceh Sy	872,986,542
21	Panin D Sy	412,303,828
22	BTPN Sy	411,442,866
23	B NTB Sy	371,965,292
24	Mega Sy	318,237,750
25	B Jabar B Sy	302,661,747
26	Sy Bukopin	284,703,043
27	BCA Sy	284,345,331
28	MBSB	250,691,280
29	Victoria Sy	81,199,961
30	MayBank Sy	29,417,886

PEMBIAYAAN ID & MY (US\$)		
No	Nama Bank	2018
1	Maybank	42,169,370,640
2	CIMB	17,088,385,620
3	RHB	12,537,709,740
4	BIMB	11,053,888,380
5	PBIB	11,041,547,400
6	MBSB	7,696,657,860
7	AmBank	6,998,545,560
8	HLISB	5,498,027,580
9	Bsy Mandiri	4,664,093,966
10	Affin	4,500,828,000
11	Muamalat	3,710,279,340
12	HSBC Am	3,420,871,260
13	OCBC	2,497,233,600
14	Alliance	2,252,107,860
15	BRI Sy	2,251,391,204
16	Muamalat Idn	2,242,805,363
17	BNI Sy	1,900,605,194
18	KFH	1,353,152,160
19	Al Rajhi	1,210,383,960
20	B Aceh Sy	902,535,494
21	Standard	696,176,460
22	BTPN Sy	492,248,455
23	Panin D Sy	405,323,176
24	Mega Sy	355,049,128
25	BCA Sy	332,422,736
26	B Jabar B Sy	311,466,929
27	B NTB Sy	296,705,442
28	Sy Bukopin	274,450,751
29	Victoria Sy	79,911,757
30	MayBank Sy	4,741,904

KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



Lanjutan Ke-1 Lampiran 30 : Urutan Posisi Ke-1 Sampai Ke-30 Data Pembiayaan & DPK dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

PEMBIAYAAN ID & MY (US\$)		
No	Nama Bank	2019
1	Maybank	45,918,850,740
2	CIMB	19,119,807,720
3	RHB	14,582,682,720
4	PBIB	12,033,181,440
5	BIMB	11,971,234,560
6	MBSB	7,938,637,860
7	AmBank	7,720,855,860
8	HLISB	6,252,763,200
9	Bsy Mandiri	5,199,930,201
10	Affin	4,495,988,400
11	Muamalat	3,875,551,680
12	HSBC Am	3,156,145,140
13	OCBC	2,856,573,900
14	BRI Sy	2,744,869,496
15	Alliance	2,582,894,520
16	BNI Sy	2,176,624,819
17	Muamalat Idn	2,021,010,121
18	Al Rajhi	1,274,508,660
19	KFH	1,158,116,280
20	B Aceh Sy	977,046,706
21	Standard	716,744,760
22	BTPN Sy	606,205,129
23	Panin D Sy	557,727,082
24	Mega Sy	416,526,633
25	B NTB Sy	381,150,444
26	BCA Sy	378,955,798
27	B Jabar B Sy	364,138,563

PEMBIAYAAN ID & MY (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	38,948,762,028
2	CIMB	14,261,430,072
3	RHB	10,623,454,356
4	BIMB	10,199,457,000
5	PBIB	9,971,366,652
6	AmBank	6,932,097,852
7	MBSB	6,273,476,688
8	HLISB	5,016,197,004
9	Bsy Mandiri	4,276,538,530
10	Affin	3,565,914,072
11	HSBC Am	3,110,652,900
12	Muamalat	3,066,854,520
13	OCBC	2,485,279,788
14	Muamalat Idn	2,476,467,472
15	Alliance	2,043,908,268
16	BRI Sy	1,719,424,817
17	BNI Sy	1,646,807,473
18	KFH	1,426,278,516
19	Al Rajhi	1,303,497,864
20	Standard	1,195,768,368
21	B Aceh Sy	876,182,229
22	Panin D Sy	438,857,235
23	BTPN Sy	420,485,884
24	B NTB Sy	343,514,283
25	Mega Sy	339,255,162
26	B Jabar B Sy	327,098,074
27	BCA Sy	286,730,003

PEMBIAYAAN ID & MY (US\$)		
No	Nama Bank	Total
1	Maybank	194,743,810,140
2	CIMB	71,307,150,360
3	RHB	53,117,271,780
4	BIMB	50,997,285,000
5	PBIB	49,856,833,260
6	AmBank	34,660,489,260
7	MBSB	31,367,383,440
8	HLISB	25,080,985,020
9	Bsy Mandiri	21,382,692,651
10	Affin	17,829,570,360
11	HSBC Am	15,553,264,500
12	Muamalat	15,334,272,600
13	OCBC	12,426,398,940
14	Muamalat Idn	12,382,337,360
15	Alliance	10,219,541,340
16	BRI Sy	8,597,124,084
17	BNI Sy	8,234,037,363
18	KFH	7,131,392,580
19	Al Rajhi	6,517,489,320
20	Standard	5,978,841,840
21	B Aceh Sy	4,380,911,146
22	Panin D Sy	2,194,286,177
23	BTPN Sy	2,102,429,422
24	B NTB Sy	1,717,571,414
25	Mega Sy	1,696,275,812
26	B Jabar B Sy	1,635,490,370
27	BCA Sy	1,433,650,016

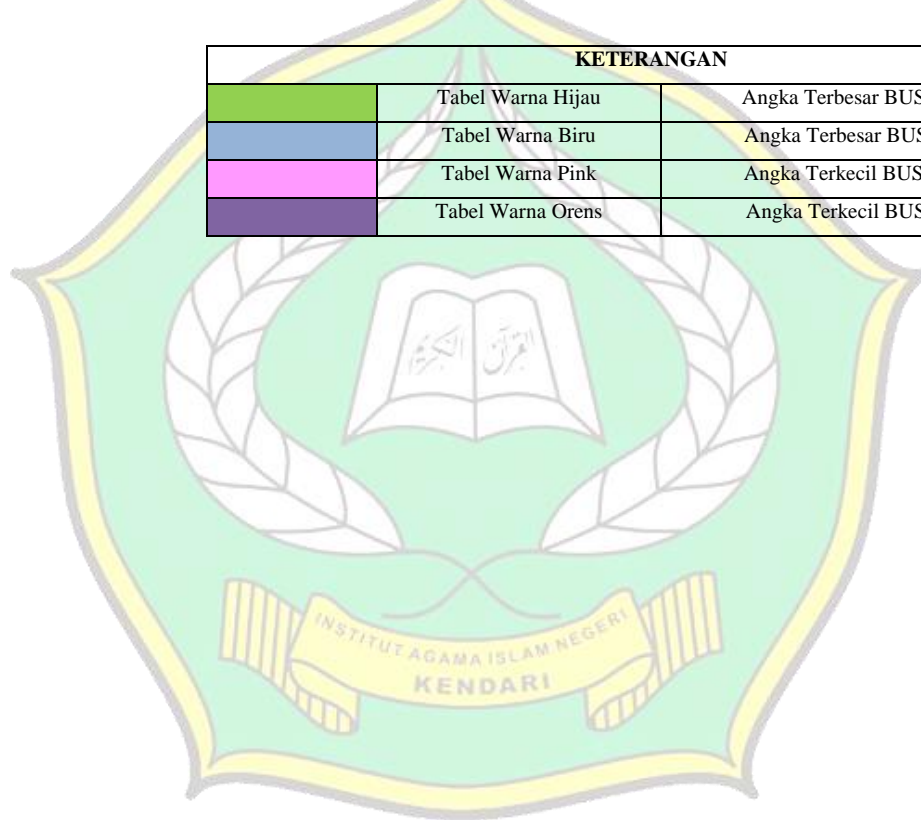
28	Sy Bukopin	311,028,731
29	Victoria Sy	81,746,555
30	MayBank Sy	330,906

28	Sy Bukopin	285,404,768
29	Victoria Sy	78,523,069
30	MayBank Sy	29,228,383

28	Sy Bukopin	1,427,023,838
29	Victoria Sy	392,615,345
30	MayBank Sy	146,141,916

KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



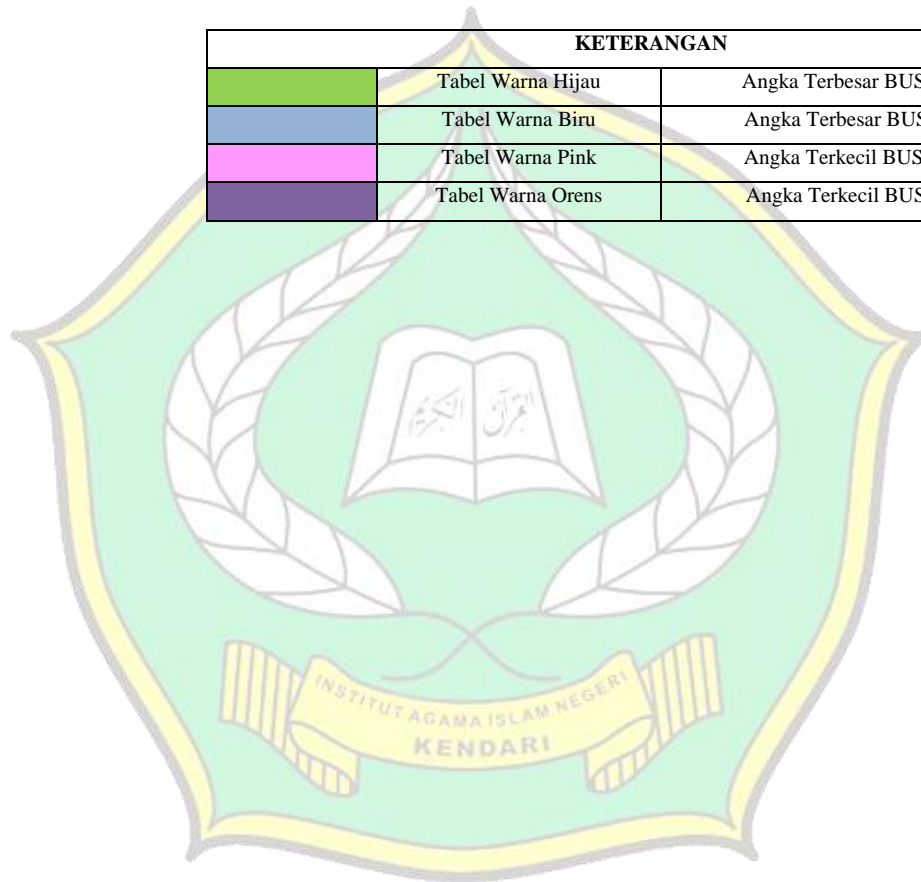
Lanjutan Ke-2 Lampiran 30 : Urutan Posisi Ke-1 Sampai Ke-30 Data Pembiayaan & DPK dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

DPK ID & MY (US\$)		
No	Nama Bank	2015
1	Maybank	25,598,096,280
2	CIMB	10,707,131,040
3	BIMB	10,549,118,100
4	PBIB	9,460,692,060
5	MBSB	6,916,998,300
6	AmBank	6,868,360,320
7	RHB	6,758,017,440
8	HLISB	4,488,003,060
9	Bsy Mandiri	4,279,474,868
10	Muamalat Idn	3,106,301,068
11	OCBC	2,462,872,440
12	Affin	2,420,283,960
13	Muamalat	2,284,049,220
14	HSBC Am	2,271,224,280
15	Alliance	2,108,613,720
16	BRI Sy	1,386,721,273
17	BNI Sy	1,331,531,116
18	Al Rajhi	1,236,759,780
19	B Aceh Sy	976,278,359
20	KFH	860,480,880
21	Standard	667,138,860
22	Panin D Sy	408,571,318
23	Sy Bukopin	327,756,840
24	B Jabar B Sy	324,047,483
25	B NTB Sy	316,946,101
26	Mega Sy	300,071,696
27	BTPN Sy	262,544,826
28	BCA Sy	223,408,701
29	Victoria Sy	79,319,338
30	MayBank Sy	64,705,250

DPK ID & MY (US\$)		
No	Nama Bank	2016
1	Maybank	25,796,035,920
2	CIMB	12,784,771,320
3	BIMB	11,118,981,000
4	PBIB	10,277,616,540
5	MBSB	7,407,249,780
6	RHB	7,119,051,600
7	AmBank	6,494,017,260
8	HLISB	5,296,700,220
9	Bsy Mandiri	4,819,791,425
10	Muamalat Idn	2,888,701,687
11	OCBC	2,739,455,580
12	Affin	2,540,790,000
13	Muamalat	2,403,587,340
14	HSBC Am	2,111,517,480
15	Alliance	2,102,080,260
16	BNI Sy	1,669,896,650
17	BRI Sy	1,517,333,907
18	Al Rajhi	1,490,112,840
19	KFH	1,039,304,100
20	B Aceh Sy	994,319,411
21	Standard	578,332,200
22	Panin D Sy	475,423,941
23	B Jabar B Sy	375,793,105
24	Sy Bukopin	375,050,117
25	BTPN Sy	371,257,035
26	B NTB Sy	362,100,895
27	Mega Sy	342,698,113
28	BCA Sy	264,770,895
29	Victoria Sy	85,168,005
30	MayBank Sy	49,251,080

DPK ID & MY (US\$)		
No	Nama Bank	2017
1	Maybank	31,432,476,060
2	CIMB	15,706,921,800
3	PBIB	11,978,977,920
4	BIMB	11,181,653,820
5	RHB	9,158,943,000
6	AmBank	6,411,018,120
7	HLISB	5,950,772,160
8	Bsy Mandiri	5,367,869,935
9	Muamalat	4,885,818,180
10	Affin	3,436,116,000
11	Muamalat Idn	3,354,975,827
12	OCBC	2,722,516,980
13	HSBC Am	2,428,027,320
14	Alliance	2,284,049,220
15	BNI Sy	2,024,530,388
16	BRI Sy	1,816,404,478
17	Al Rajhi	1,684,180,800
18	B Aceh Sy	1,274,770,638
19	KFH	1,068,825,660
20	Standard	611,725,440
21	Panin D Sy	519,429,247
22	B NTB Sy	504,942,022
23	BTPN Sy	451,076,522
24	B Jabar B Sy	411,932,472
25	Sy Bukopin	378,896,398
26	Mega Sy	351,654,552
27	BCA Sy	326,385,600
28	MBSB	290,134,020
29	Victoria Sy	103,365,289
30	MayBank Sy	38,693,654

DPK ID & MY (US\$)		
No	Nama Bank	2018
1	Maybank	35,760,288,360
2	CIMB	18,442,989,660
3	PBIB	12,979,807,200
4	BIMB	12,076,979,820
5	RHB	11,066,229,360
6	AmBank	7,535,257,200
7	HLISB	6,413,195,940
8	Bsy Mandiri	6,027,180,349
9	MBSB	5,858,093,820
10	Affin	4,767,006,000
11	Muamalat	4,638,272,640
12	Muamalat Idn	3,144,747,404
13	OCBC	2,856,089,940
14	HSBC Am	2,769,219,120
15	BNI Sy	2,608,203,188
16	Alliance	2,403,587,340
17	BRI Sy	1,989,746,963
18	Al Rajhi	1,382,431,740
19	B Aceh Sy	1,267,251,317
20	KFH	1,083,102,480
21	Standard	630,115,920
22	BTPN Sy	524,550,776
23	Panin D Sy	476,005,472
24	Mega Sy	394,386,332
25	BCA Sy	379,425,764
26	B Jabar B Sy	357,101,681
27	B NTB Sy	339,132,434
28	Sy Bukopin	313,103,955
29	Victoria Sy	110,196,944
30	MayBank Sy	1,171



KETERANGAN		
	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia

Lanjutan Ke-3 Lampiran 30 : Urutan Posisi Ke-1 Sampai Ke-30 Data Pembiayaan & DPK dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

DPK ID & MY (US\$)		
No	Nama Bank	2019
1	Maybank	38,968,217,220
2	CIMB	20,709,132,360
3	PBIB	14,367,320,520
4	RHB	13,167,825,660
5	BIMB	11,488,484,460
6	AmBank	8,389,930,560
7	HLISB	7,213,181,820
8	Bsy Mandiri	6,877,460,701
9	MBSB	6,115,318,560
10	Muamalat	4,915,097,760
11	Affin	4,187,705,880
12	BNI Sy	3,215,335,156
13	HSBC Am	3,201,395,400
14	OCBC	3,047,012,160
15	Alliance	2,856,573,900
16	Muamalat Idn	2,781,015,617
17	BRI Sy	2,352,380,808
18	B Aceh Sy	1,441,913,979
19	Al Rajhi	1,390,175,100
20	KFH	1,243,293,240
21	Standard	691,820,820
22	BTPN Sy	650,961,692
23	Panin D Sy	600,268,670
24	B NTB Sy	469,715,299
25	Mega Sy	453,304,244
26	BCA Sy	427,581,795
27	B Jabar B Sy	398,861,348

DPK ID & MY (US\$)		
No	Nama Bank	Rata-Rata
1	Maybank	31,511,022,768
2	CIMB	15,670,189,236
3	PBIB	11,812,882,848
4	BIMB	11,283,043,440
5	RHB	9,454,013,412
6	AmBank	7,139,716,692
7	HLISB	5,872,370,640
8	Bsy Mandiri	5,474,355,456
9	MBSB	5,317,558,896
10	Muamalat	3,825,365,028
11	Affin	3,470,380,368
12	Muamalat Idn	3,055,148,321
13	OCBC	2,765,589,420
14	HSBC Am	2,556,276,720
15	Alliance	2,350,980,888
16	BNI Sy	2,169,899,300
17	BRI Sy	1,812,517,486
18	Al Rajhi	1,436,732,052
19	B Aceh Sy	1,190,906,741
20	KFH	1,059,001,272
21	Standard	635,826,648
22	Panin D Sy	495,939,730
23	BTPN Sy	452,078,170
24	B NTB Sy	398,567,350
25	B Jabar B Sy	373,547,218
26	Mega Sy	368,422,987
27	Sy Bukopin	349,074,562

DPK ID & MY (US\$)		
No	Nama Bank	Total
1	Maybank	157,555,113,840
2	CIMB	78,350,946,180
3	PBIB	59,064,414,240
4	BIMB	56,415,217,200
5	RHB	47,270,067,060
6	AmBank	35,698,583,460
7	HLISB	29,361,853,200
8	Bsy Mandiri	27,371,777,278
9	MBSB	26,587,794,480
10	Muamalat	19,126,825,140
11	Affin	17,351,901,840
12	Muamalat Idn	15,275,741,604
13	OCBC	13,827,947,100
14	HSBC Am	12,781,383,600
15	Alliance	11,754,904,440
16	BNI Sy	10,849,496,498
17	BRI Sy	9,062,587,429
18	Al Rajhi	7,183,660,260
19	B Aceh Sy	5,954,533,704
20	KFH	5,295,006,360
21	Standard	3,179,133,240
22	Panin D Sy	2,479,698,648
23	BTPN Sy	2,260,390,850
24	B NTB Sy	1,992,836,750
25	B Jabar B Sy	1,867,736,089
26	Mega Sy	1,842,114,937
27	Sy Bukopin	1,745,372,808

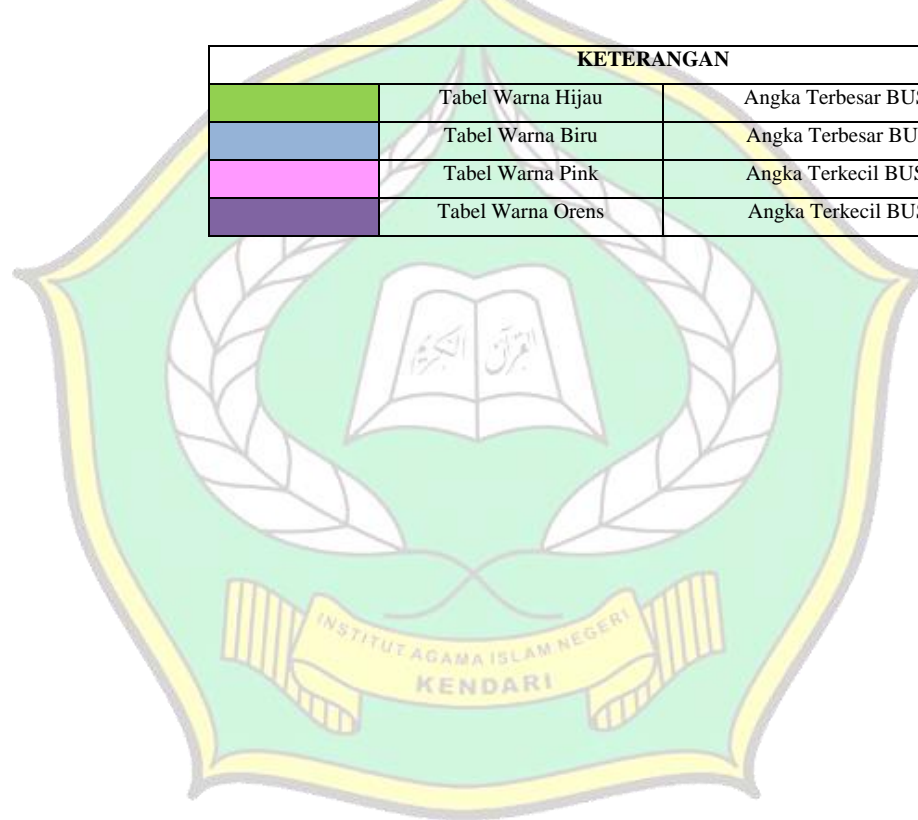
28	Sy Bukopin	350,565,498
29	Victoria Sy	117,903,976
30	MayBank Sy	69

28	BCA Sy	324,314,551
29	Victoria Sy	99,190,711
30	MayBank Sy	30,530,245

28	BCA Sy	1,621,572,755
29	Victoria Sy	495,953,553
30	MayBank Sy	152,651,224

KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



**Lampiran 31 : Urutan Posisi Ke-1 Sampai Ke-30 Rasio ROA dari Terbesar Sampai Terkecil
Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata**

RASIO ROA ID & MY (%)		
No	Nama Bank	2015
1	B NTB Sy	3.68%
2	BTPN Sy	3.26%
3	B Aceh Sy	2.28%
4	BIMB	1.02%
5	BNI Sy	0.99%
6	OCBC	0.94%
7	HLISB	0.86%
8	Maybank	0.78%
9	Panin D Sy	0.75%
10	PBIB	0.74%
11	CIMB	0.74%
12	Affin	0.64%
13	HSBC Am	0.63%
14	MBSB	0.63%
15	AmBank	0.61%
16	RHB	0.58%
17	BCA Sy	0.54%
18	Alliance	0.53%
19	BRI Sy	0.51%
20	Sy Bukopin	0.48%
21	Bsy Mandiri	0.41%
22	Muamalat	0.37%
23	Mega Sy	0.22%
24	Al Rajhi	0.16%
25	Muamalat Idn	0.13%
26	Standard	0.12%
27	B Jabar B Sy	0.11%
28	KFH	-0.33%
29	Victoria Sy	-1.74%

RASIO ROA ID & MY (%)		
No	Nama Bank	2016
1	BTPN Sy	5.63%
2	B NTB Sy	2.98%
3	B Aceh Sy	1.86%
4	Mega Sy	1.80%
5	OCBC	0.99%
6	BNI Sy	0.98%
7	BIMB	0.95%
8	CIMB	0.81%
9	PBIB	0.81%
10	Alliance	0.78%
11	HLISB	0.77%
12	BCA Sy	0.74%
13	Maybank	0.74%
14	Affin	0.73%
15	AmBank	0.70%
16	RHB	0.68%
17	BRI Sy	0.61%
18	Muamalat	0.57%
19	HSBC Am	0.50%
20	MBSB	0.46%
21	Bsy Mandiri	0.41%
22	Standard	0.35%
23	Panin D Sy	0.22%
24	Muamalat Idn	0.14%
25	Al Rajhi	0.08%
26	KFH	-0.28%
27	Victoria Sy	-1.14%
28	Sy Bukopin	-1.25%
29	B Jabar B Sy	-5.57%

RASIO ROA ID & MY (%)		
No	Nama Bank	2017
1	BTPN Sy	7.32%
2	B Aceh Sy	1.92%
3	B NTB Sy	1.65%
4	OCBC	1.21%
5	Mega Sy	1.03%
6	BIMB	0.98%
7	BNI Sy	0.88%
8	Maybank	0.86%
9	BCA Sy	0.80%
10	HLISB	0.78%
11	Alliance	0.76%
12	CIMB	0.75%
13	Muamalat	0.75%
14	PBIB	0.72%
15	RHB	0.66%
16	AmBank	0.65%
17	HSBC Am	0.48%
18	Affin	0.45%
19	Bsy Mandiri	0.42%
20	BRI Sy	0.32%
21	Standard	0.30%
22	Victoria Sy	0.23%
23	Al Rajhi	0.13%
24	KFH	0.09%
25	Muamalat Idn	0.04%
26	Sy Bukopin	0.02%
27	MBSB	-0.13%
28	MayBank Sy	-0.77%
29	B Jabar B Sy	-4.97%

RASIO ROA ID & MY (%)		
No	Nama Bank	2018
1	BTPN Sy	8.02%
2	B NTB Sy	2.16%
3	B Aceh Sy	1.90%
4	BNI Sy	1.01%
5	BIMB	0.92%
6	HLISB	0.90%
7	Maybank	0.88%
8	CIMB	0.85%
9	BCA Sy	0.83%
10	Muamalat	0.81%
11	OCBC	0.80%
12	HSBC Am	0.80%
13	PBIB	0.76%
14	AmBank	0.74%
15	MBSB	0.71%
16	Alliance	0.70%
17	RHB	0.66%
18	Mega Sy	0.63%
19	Bsy Mandiri	0.62%
20	Standard	0.55%
21	Affin	0.44%
22	BRI Sy	0.28%
23	B Jabar B Sy	0.25%
24	Panin D Sy	0.24%
25	Victoria Sy	0.23%
26	KFH	0.18%
27	Al Rajhi	0.16%
28	Muamalat Idn	0.08%
29	Sy Bukopin	0.04%

Lanjutan Ke-1 Lampiran 31 : Urutan Posisi Ke-1 Sampai Ke-30 Rasio ROA dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

RASIO ROA ID & MY (%)		
No	Nama Bank	2019
1	MayBank Sy	10.80%
2	BTPN Sy	9.10%
3	B NTB Sy	1.89%
4	B Aceh Sy	1.80%
5	BNI Sy	1.21%
6	Bsy Mandiri	1.14%
7	Maybank	1.03%
8	HLISB	0.95%
9	OCBC	0.94%
10	MBSB	0.93%
11	BIMB	0.93%
12	HSBC Am	0.89%
13	RHB	0.78%
14	BCA Sy	0.78%
15	CIMB	0.74%
16	AmBank	0.72%
17	PBIB	0.71%
18	Standard	0.64%
19	Mega Sy	0.61%
20	Alliance	0.53%
21	Al Rajhi	0.41%
22	Affin	0.29%
23	B Jabar B Sy	0.20%
24	BRI Sy	0.17%
25	Panin D Sy	0.12%
26	Victoria Sy	0.04%
27	Muamalat Idn	0.03%
28	Sy Bukopin	0.03%
29	Muamalat	-0.04%

RASIO ROA ID & MY (%)		
No	Nama Bank	Rata-Rata
1	BTPN Sy	6.66%
2	B NTB Sy	2.47%
3	B Aceh Sy	1.95%
4	BNI Sy	1.01%
5	OCBC	0.98%
6	BIMB	0.96%
7	Mega Sy	0.86%
8	Maybank	0.85%
9	HLISB	0.85%
10	CIMB	0.78%
11	PBIB	0.75%
12	BCA Sy	0.74%
13	AmBank	0.68%
14	RHB	0.67%
15	HSBC Am	0.66%
16	Alliance	0.66%
17	Bsy Mandiri	0.60%
18	MBSB	0.52%
19	Affin	0.51%
20	Muamalat	0.49%
21	Standard	0.39%
22	BRI Sy	0.38%
23	Al Rajhi	0.19%
24	Muamalat Idn	0.09%
25	Sy Bukopin	-0.14%
26	KFH	-0.19%
27	Victoria Sy	-0.47%
28	Panin D Sy	-1.98%
29	B Jabar B Sy	-2.00%

RASIO ROA ID & MY (%)		
No	Nama Bank	Total
1	BTPN Sy	33.32%
2	B NTB Sy	12.37%
3	B Aceh Sy	9.75%
4	BNI Sy	5.07%
5	OCBC	4.89%
6	BIMB	4.80%
7	Mega Sy	4.30%
8	Maybank	4.27%
9	HLISB	4.26%
10	CIMB	3.90%
11	PBIB	3.75%
12	BCA Sy	3.68%
13	AmBank	3.41%
14	RHB	3.36%
15	HSBC Am	3.30%
16	Alliance	3.30%
17	Bsy Mandiri	2.99%
18	MBSB	2.61%
19	Affin	2.55%
20	Muamalat	2.46%
21	Standard	1.96%
22	BRI Sy	1.89%
23	Al Rajhi	0.94%
24	Muamalat Idn	0.43%
25	Sy Bukopin	-0.69%
26	KFH	-0.95%
27	Victoria Sy	-2.37%
28	Panin D Sy	-9.90%
29	B Jabar B Sy	-9.98%

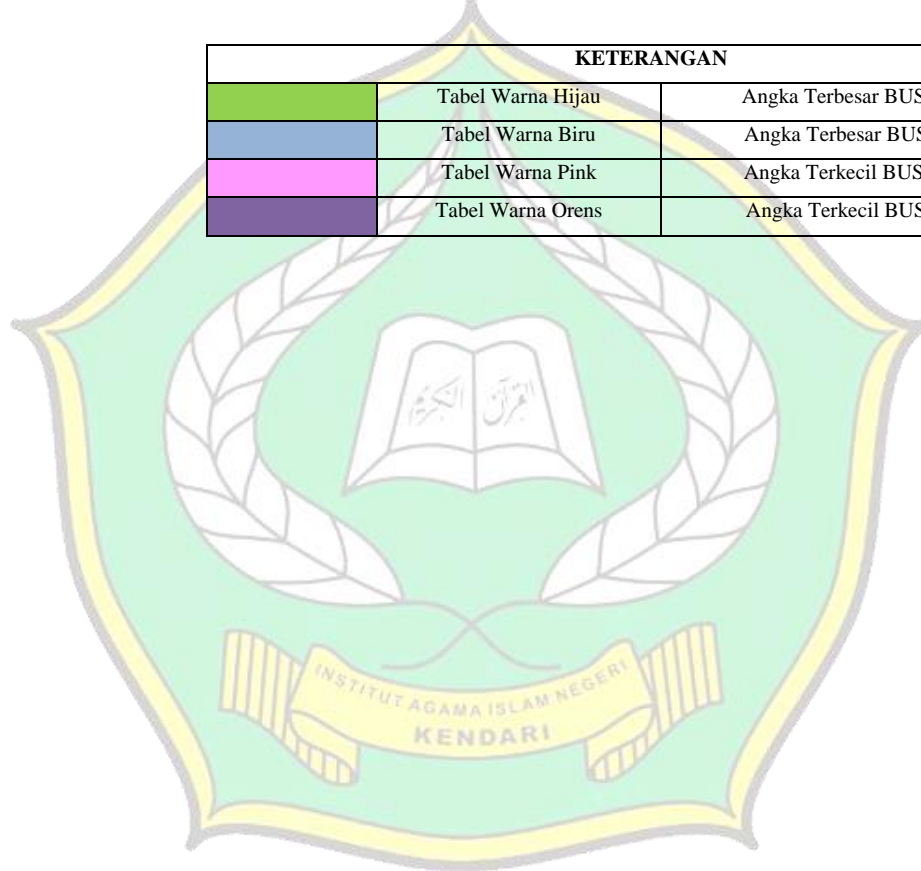
30	KFH	-0.62%
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30	MayBank Sy	-5.76%
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30	MayBank Sy	-28.80%
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KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



**Lampiran 32 : Urutan Posisi Ke-1 Sampai Ke-30 Rasio CAR dari Terbesar Sampai Terkecil
Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata**

RASIO CAR ID & MY (%)		
No	Nama Bank	2015
1	MayBank Sy	38.40%
2	BCA Sy	34.33%
3	B NTB Sy	27.59%
4	MBSB	25.43%
5	KFH	24.95%
6	B Jabar B Sy	22.53%
7	Al Rajhi	22.39%
8	Panin D Sy	20.30%
9	BTPN Sy	19.96%
10	B Aceh Sy	19.87%
11	Mega Sy	18.72%
12	HSBC Am	18.10%
13	Maybank	16.49%
14	Sy Bukopin	16.31%
15	CIMB	16.27%
16	Victoria Sy	16.14%
17	Standard	15.71%
18	BNI Sy	15.48%
19	AmBank	15.32%
20	BIMB	15.29%
21	Muamalat	15.28%
22	HLISB	15.24%
23	OCBC	14.75%
24	RHB	14.61%
25	Affin	14.41%
26	Alliance	14.40%
27	BRI Sy	13.94%
28	PBIB	13.48%
29	Bsy Mandiri	12.85%

RASIO CAR ID & MY (%)		
No	Nama Bank	2016
1	MayBank Sy	55.06%
2	BCA Sy	36.78%
3	B NTB Sy	31.17%
4	KFH	26.98%
5	MBSB	24.76%
6	BTPN Sy	23.80%
7	Mega Sy	23.53%
8	B Aceh Sy	20.74%
9	BRI Sy	20.63%
10	HSBC Am	19.22%
11	Standard	18.73%
12	Maybank	18.55%
13	OCBC	18.42%
14	B Jabar B Sy	18.25%
15	Panin D Sy	18.17%
16	CIMB	18.02%
17	Al Rajhi	17.35%
18	Muamalat	16.50%
19	Victoria Sy	15.98%
20	BIMB	15.48%
21	Sy Bukopin	15.15%
22	AmBank	15.07%
23	BNI Sy	14.92%
24	Alliance	14.51%
25	Bsy Mandiri	14.01%
26	RHB	14.00%
27	HLISB	13.86%
28	PBIB	13.75%
29	Affin	13.59%

RASIO CAR ID & MY (%)		
No	Nama Bank	2017
1	MayBank Sy	75.83%
2	MBSB	30.93%
3	B NTB Sy	30.87%
4	BCA Sy	29.39%
5	KFH	29.16%
6	BTPN Sy	28.91%
7	Standard	24.50%
8	Mega Sy	22.19%
9	B Aceh Sy	21.50%
10	Maybank	20.78%
11	BRI Sy	20.29%
12	BNI Sy	20.14%
13	OCBC	19.81%
14	B Jabar B Sy	19.30%
15	Victoria Sy	19.29%
16	Sy Bukopin	19.20%
17	Al Rajhi	18.44%
18	Muamalat	18.27%
19	HSBC Am	17.90%
20	AmBank	16.57%
21	BIMB	16.41%
22	CIMB	16.29%
23	Affin	16.25%
24	PBIB	16.12%
25	Bsy Mandiri	15.89%
26	Alliance	15.42%
27	RHB	14.13%
28	HLISB	13.95%
29	Muamalat Idn	13.62%

RASIO CAR ID & MY (%)		
No	Nama Bank	2018
1	MayBank Sy	163.07%
2	BTPN Sy	40.92%
3	B NTB Sy	35.42%
4	BRI Sy	29.72%
5	Standard	27.69%
6	KFH	25.97%
7	BCA Sy	24.27%
8	Victoria Sy	23.92%
9	Panin D Sy	23.15%
10	Maybank	22.55%
11	Al Rajhi	20.84%
12	Mega Sy	20.54%
13	B Aceh Sy	19.67%
14	Affin	19.44%
15	Sy Bukopin	19.31%
16	BNI Sy	19.31%
17	HSBC Am	18.67%
18	Muamalat	18.47%
19	OCBC	17.81%
20	BIMB	17.74%
21	AmBank	16.84%
22	RHB	16.48%
23	B Jabar B Sy	16.43%
24	Bsy Mandiri	16.26%
25	CIMB	16.19%
26	PBIB	16.12%
27	Alliance	15.77%
28	HLISB	15.48%
29	MBSB	13.50%

30 Muamalat Idn 12.36%

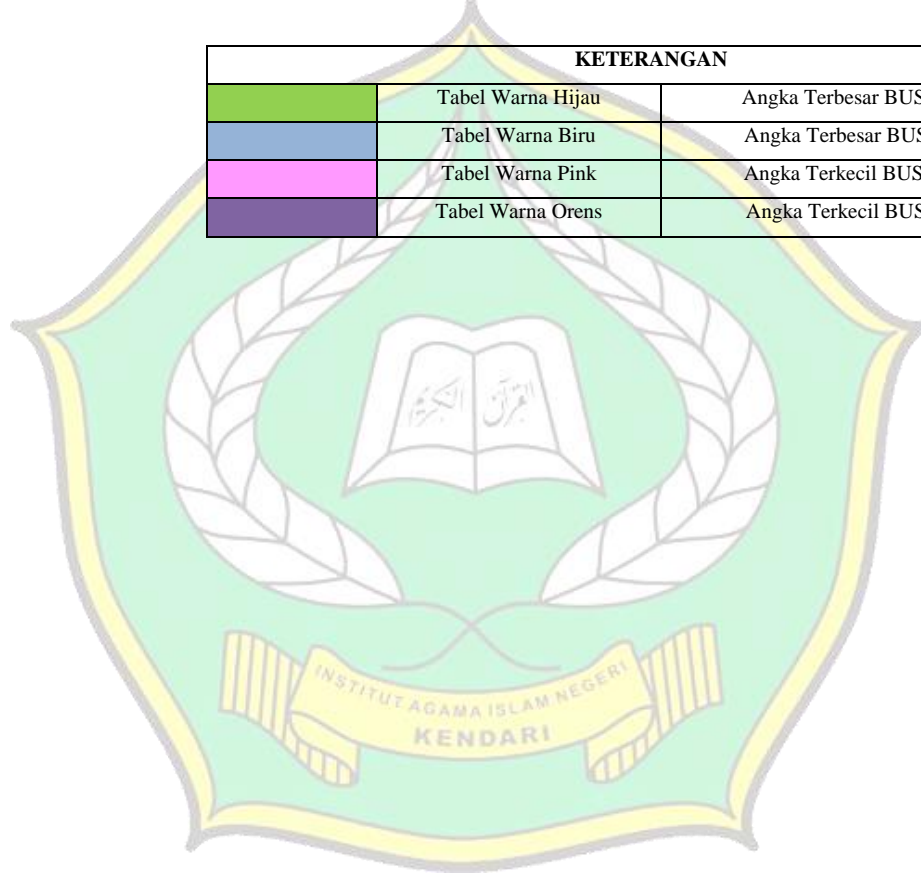
30 Muamalat Idn 12.74%

30 Panin D Sy 11.51%

30 Muamalat Idn 12.34%

KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



Lanjutan Ke-1 Lampiran 32 : Urutan Posisi Ke-1 Sampai Ke-30 Rasio CAR dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

RASIO CAR ID & MY (%)		
No	Nama Bank	2019
1	MayBank Sy	241.84%
2	BTPN Sy	44.57%
3	BCA Sy	38.28%
4	B NTB Sy	35.47%
5	KFH	31.28%
6	Standard	26.87%
7	BRI Sy	25.26%
8	Victoria Sy	21.35%
9	HSBC Am	20.77%
10	Affin	20.63%
11	Al Rajhi	19.99%
12	Mega Sy	19.96%
13	OCBC	19.42%
14	B Aceh Sy	18.90%
15	BNI Sy	18.88%
16	Maybank	18.84%
17	BIMB	18.64%
18	MBSB	18.44%
19	Muamalat	17.90%
20	CIMB	16.98%
21	RHB	16.94%
22	PBIB	16.19%
23	Bsy Mandiri	16.15%
24	AmBank	15.95%
25	Sy Bukopin	15.25%
26	HLISB	15.15%
27	B Jabar B Sy	14.95%
28	Alliance	14.24%
29	Panin D Sy	13.13%

RASIO CAR ID & MY (%)		
No	Nama Bank	Rata-Rata
1	MayBank Sy	114.84%
2	BCA Sy	32.61%
3	B NTB Sy	32.10%
4	BTPN Sy	31.63%
5	KFH	27.67%
6	Standard	22.70%
7	MBSB	22.61%
8	BRI Sy	21.97%
9	Mega Sy	20.99%
10	B Aceh Sy	20.14%
11	Al Rajhi	19.80%
12	Maybank	19.44%
13	Victoria Sy	19.33%
14	HSBC Am	18.93%
15	B Jabar B Sy	18.29%
16	OCBC	18.04%
17	BNI Sy	17.75%
18	Muamalat	17.28%
19	Panin D Sy	17.25%
20	Sy Bukopin	17.05%
21	Affin	16.87%
22	CIMB	16.75%
23	BIMB	16.71%
24	AmBank	15.95%
25	RHB	15.23%
26	PBIB	15.13%
27	Bsy Mandiri	15.03%
28	Alliance	14.87%
29	HLISB	14.73%

RASIO CAR ID & MY (%)		
No	Nama Bank	Total
1	MayBank Sy	574.20%
2	BCA Sy	163.04%
3	B NTB Sy	160.52%
4	BTPN Sy	158.16%
5	KFH	138.34%
6	Standard	113.49%
7	MBSB	113.05%
8	BRI Sy	109.83%
9	Mega Sy	104.94%
10	B Aceh Sy	100.69%
11	Al Rajhi	99.00%
12	Maybank	97.21%
13	Victoria Sy	96.67%
14	HSBC Am	94.66%
15	B Jabar B Sy	91.47%
16	OCBC	90.21%
17	BNI Sy	88.73%
18	Muamalat	86.42%
19	Panin D Sy	86.26%
20	Sy Bukopin	85.23%
21	Affin	84.34%
22	CIMB	83.76%
23	BIMB	83.56%
24	AmBank	79.74%
25	RHB	76.16%
26	PBIB	75.65%
27	Bsy Mandiri	75.17%
28	Alliance	74.33%
29	HLISB	73.67%

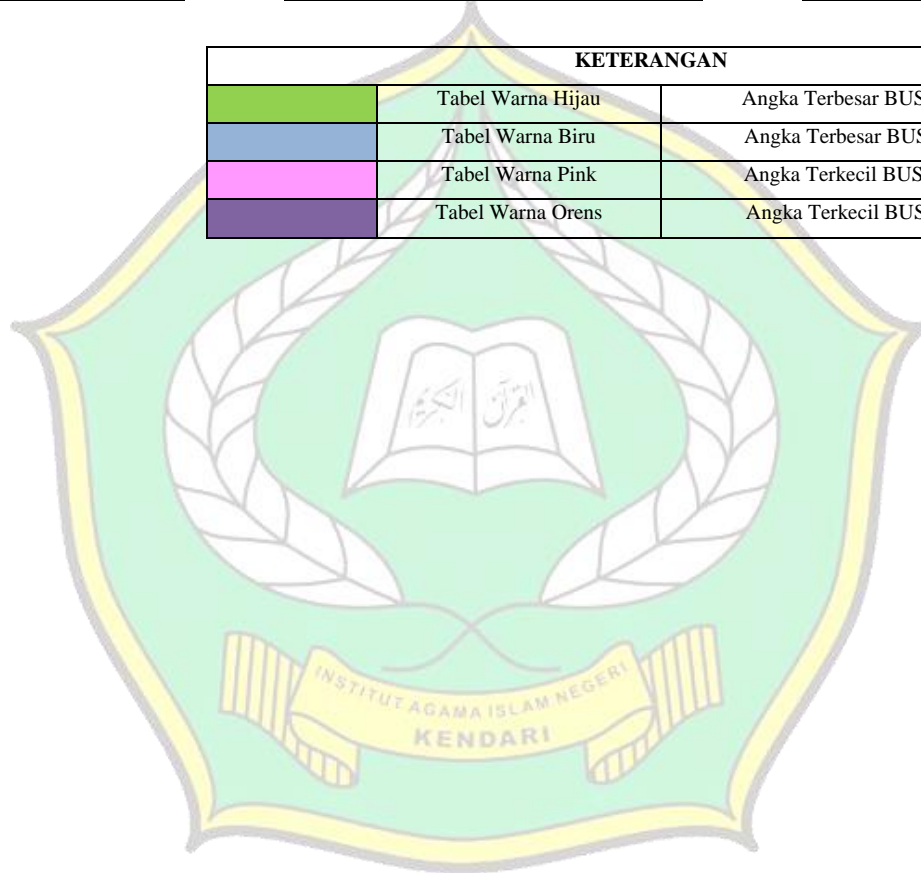
30	Muamalat Idn	12.42%
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30	Muamalat Idn	12.70%
----	--------------	--------

30	Muamalat Idn	63.48%
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KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



Lampiran 33 : Urutan Posisi Ke-1 Sampai Ke-30 Rasio FDR dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

RASIO FDR ID & MY (%)		
No	Nama Bank	2015
1	Standard	244.11%
2	KFH	196.91%
3	HSBC Am	127.51%
4	Maybank	123.05%
5	MayBank Sy	112.24%
6	MBSB	111.19%
7	RHB	110.61%
8	B Jabar B Sy	102.97%
9	B NTB Sy	100.03%
10	Al Rajhi	97.52%
11	OCBC	97.15%
12	AmBank	96.51%
13	BTPN Sy	96.01%
14	Mega Sy	94.86%
15	Panin D Sy	94.80%
16	Affin	92.00%
17	CIMB	91.13%
18	BCA Sy	90.55%
19	BNI Sy	89.97%
20	Victoria Sy	88.57%
21	Muamalat Idn	86.65%
22	HLISB	86.17%
23	Muamalat	85.04%
24	Bsy Mandiri	82.12%
25	B Aceh Sy	81.83%
26	PBIB	81.18%
27	BRI Sy	80.95%
28	Sy Bukopin	80.65%
29	Alliance	80.28%

RASIO FDR ID & MY (%)		
No	Nama Bank	2016
1	Standard	276.15%
2	KFH	151.20%
3	Maybank	139.32%
4	HSBC Am	134.57%
5	RHB	115.03%
6	Affin	113.33%
7	MBSB	105.17%
8	AmBank	101.50%
9	Al Rajhi	97.47%
10	B NTB Sy	96.85%
11	Mega Sy	93.91%
12	Muamalat	93.70%
13	Victoria Sy	93.35%
14	Muamalat Idn	92.05%
15	BTPN Sy	91.71%
16	Panin D Sy	90.78%
17	CIMB	89.29%
18	BCA Sy	88.99%
19	PBIB	87.67%
20	B Jabar B Sy	86.10%
21	BIMB	85.29%
22	OCBC	84.99%
23	HLISB	84.48%
24	B Aceh Sy	83.42%
25	Alliance	83.22%
26	BNI Sy	82.25%
27	BRI Sy	79.67%
28	Bsy Mandiri	79.36%
29	MayBank Sy	79.24%

RASIO FDR ID & MY (%)		
No	Nama Bank	2017
1	Standard	219.11%
2	HSBC Am	133.39%
3	KFH	126.71%
4	Maybank	124.77%
5	RHB	112.82%
6	Affin	108.45%
7	AmBank	104.84%
8	BTPN Sy	91.21%
9	BIMB	91.14%
10	Mega Sy	90.50%
11	CIMB	88.66%
12	BCA Sy	87.12%
13	MBSB	86.41%
14	OCBC	86.37%
15	Alliance	85.04%
16	PBIB	84.25%
17	HLISB	83.82%
18	Muamalat Idn	82.50%
19	Al Rajhi	81.59%
20	Panin D Sy	79.38%
21	Victoria Sy	78.56%
22	BNI Sy	78.31%
23	Bsy Mandiri	77.86%
24	MayBank Sy	76.03%
25	Sy Bukopin	75.14%
26	B NTB Sy	73.66%
27	B Jabar B Sy	73.47%
28	Muamalat	72.74%
29	BRI Sy	69.89%

RASIO FDR ID & MY (%)		
No	Nama Bank	2018
1	MayBank Sy	404782.35%
2	MBSB	131.39%
3	KFH	124.93%
4	HSBC Am	123.53%
5	Maybank	117.92%
6	RHB	113.30%
7	BRI Sy	113.15%
8	Standard	110.48%
9	Affin	94.42%
10	BTPN Sy	93.84%
11	Alliance	93.70%
12	AmBank	92.88%
13	CIMB	92.66%
14	BIMB	91.53%
15	Mega Sy	90.03%
16	Sy Bukopin	87.65%
17	BCA Sy	87.61%
18	Al Rajhi	87.55%
19	B NTB Sy	87.49%
20	OCBC	87.44%
21	B Jabar B Sy	87.22%
22	HLISB	85.73%
23	Panin D Sy	85.15%
24	PBIB	85.07%
25	Muamalat	79.99%
26	Bsy Mandiri	77.38%
27	BNI Sy	72.87%
28	Victoria Sy	72.52%
29	Muamalat Idn	71.32%

30	BIMB	78.67%
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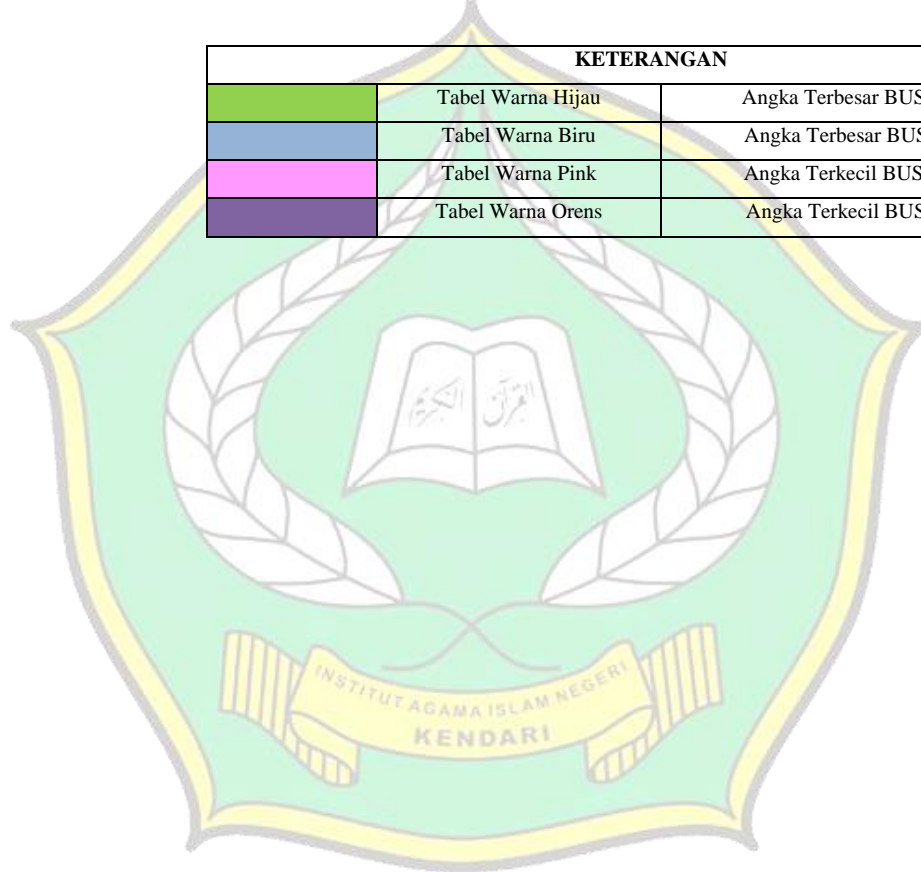
30	Sy Bukopin	77.99%
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30	B Aceh Sy	68.48%
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30	B Aceh Sy	71.22%
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KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



Lanjutan Ke-1 Lampiran 33 : Urutan Posisi Ke-1 Sampai Ke-30 Rasio FDR dari Terbesar Sampai Terkecil Gabungan BUS Indonesia & BUS Malaysia Tahun 2015-2019, Total & Rata-Rata

RASIO FDR ID & MY (%)		
No	Nama Bank	2019
1	MayBank Sy	480200.00%
2	MBSB	129.82%
3	Maybank	117.84%
4	BRI Sy	116.68%
5	RHB	110.74%
6	Affin	107.36%
7	BIMB	104.20%
8	Standard	103.60%
9	HSBC Am	98.59%
10	OCBC	93.75%
11	KFH	93.15%
12	BTPN Sy	93.12%
13	Panin D Sy	92.91%
14	CIMB	92.33%
15	AmBank	92.03%
16	Mega Sy	91.89%
17	Al Rajhi	91.68%
18	B Jabar B Sy	91.29%
19	Alliance	90.42%
20	Sy Bukopin	88.72%
21	BCA Sy	88.63%
22	HLISB	86.69%
23	PBIB	83.75%
24	B NTB Sy	81.14%
25	Muamalat	78.85%
26	Bsy Mandiri	75.61%
27	Muamalat Idn	72.67%
28	Victoria Sy	69.33%
29	B Aceh Sy	67.76%

RASIO FDR ID & MY (%)		
No	Nama Bank	Rata-Rata
1	MayBank Sy	177049.97%
2	Standard	190.69%
3	KFH	138.58%
4	Maybank	124.58%
5	HSBC Am	123.52%
6	MBSB	112.79%
7	RHB	112.50%
8	Affin	103.11%
9	AmBank	97.55%
10	BTPN Sy	93.18%
11	Mega Sy	92.24%
12	BRI Sy	92.07%
13	Al Rajhi	91.16%
14	CIMB	90.81%
15	BIMB	90.16%
16	OCBC	89.94%
17	Panin D Sy	88.60%
18	BCA Sy	88.58%
19	B Jabar B Sy	88.21%
20	B NTB Sy	87.84%
21	Alliance	86.53%
22	HLISB	85.38%
23	PBIB	84.38%
24	Muamalat	82.06%
25	Sy Bukopin	82.03%
26	Muamalat Idn	81.04%
27	Victoria Sy	80.47%
28	Bsy Mandiri	78.47%
29	BNI Sy	78.22%

RASIO FDR ID & MY (%)		
No	Nama Bank	Total
1	MayBank Sy	885249.86%
2	Standard	953.45%
3	KFH	692.90%
4	Maybank	622.90%
5	HSBC Am	617.59%
6	MBSB	563.97%
7	RHB	562.50%
8	Affin	515.56%
9	AmBank	487.75%
10	BTPN Sy	465.89%
11	Mega Sy	461.18%
12	BRI Sy	460.34%
13	Al Rajhi	455.81%
14	CIMB	454.06%
15	BIMB	450.82%
16	OCBC	449.70%
17	Panin D Sy	443.02%
18	BCA Sy	442.90%
19	B Jabar B Sy	441.06%
20	B NTB Sy	439.18%
21	Alliance	432.66%
22	HLISB	426.89%
23	PBIB	421.91%
24	Muamalat	410.32%
25	Sy Bukopin	410.16%
26	Muamalat Idn	405.19%
27	Victoria Sy	402.33%
28	Bsy Mandiri	392.33%
29	BNI Sy	391.09%

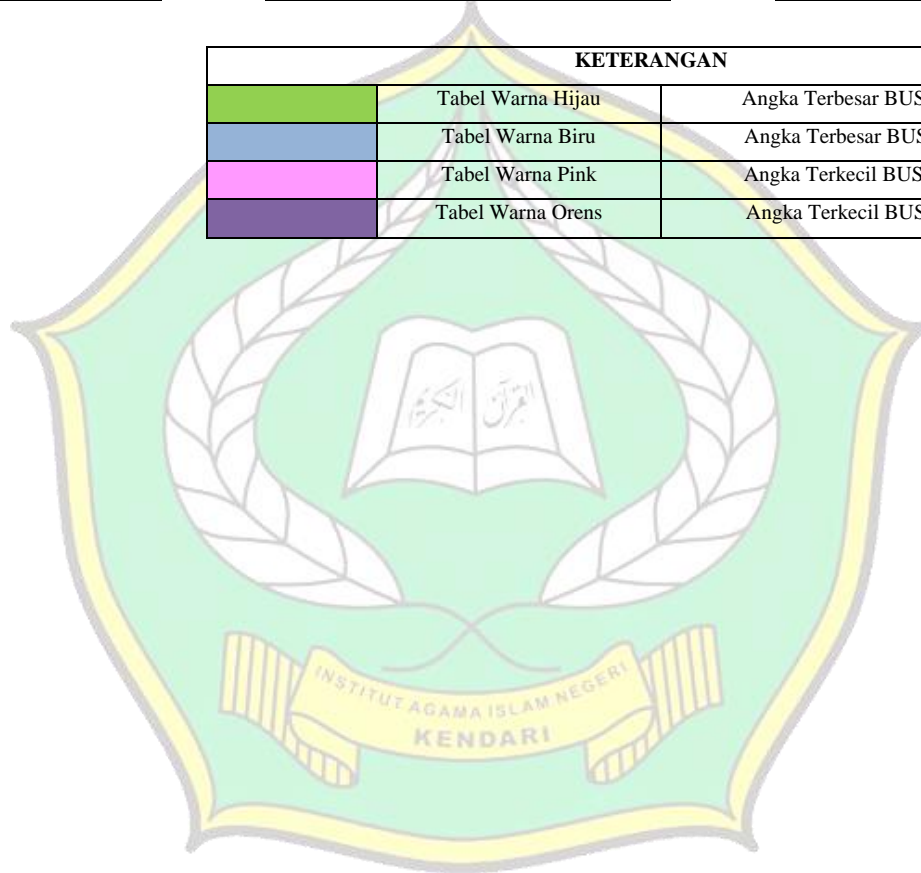
30	BNI Sy	67.70%
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30	B Aceh Sy	74.54%
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30	B Aceh Sy	372.71%
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KETERANGAN

	Tabel Warna Hijau	Angka Terbesar BUS Indonesia
	Tabel Warna Biru	Angka Terbesar BUS Malaysia
	Tabel Warna Pink	Angka Terkecil BUS Indonesia
	Tabel Warna Orens	Angka Terkecil BUS Malaysia



LAMPIRAN

LAINNYA

(Pada Halaman Berikutnya)





**KEMENTERIAN AGAMA REPUBLIK INDONESIA
INSTITUT AGAMA ISLAM NEGERI KENDARI
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan Sultan Qaimuddin No. 17 Kelurahan Baruga, Kendari Sulawesi Tenggara
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email iainkendari@yahoo.co.id website: http://iainkendari.ac.id

**SURAT KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS ISLAM
INSTITUT AGAMA ISLAM NEGERI KENDARI
NOMOR : 380/FE/PP.00.9/06/2020**

Dekan Fakultas Ekonomi dan Bisnis Islam Institut Agama Islam Negeri Kendari :

Membaca : Surat Permohonan Pembimbingan Skripsi Mahasiswa Fakultas Ekonomi dan Bisnis Islam
Tanggal, 19 Juni 2020 :

Nama/ NIM : **RESKI EKA PUSPITA JUFRI/ 16050102016**

Judul Skripsi : **ANALISIS KINERJA KEUANGAN PERBANKAN SYARIAH (STUDI
PERBANDINGAN PERBANKAN SYARIAH DI INDONESIA DAN
MALAYSIA)**

Mengingat : 1. Undang-Undang Nomor. 20 tahun 2003 tentang Sistem Pendidikan Nasional;
2. Undang-Undang Nomor. 14 tahun 2005 tentang Guru dan Dosen;
3. Undang-Undang Nomor. 12 Tahun 2012 tentang Pendidikan Tinggi;
4. Undang-Undang Nomor. 17 tahun 2003 tentang Keuangan Negara;
5. Peraturan Menteri Agama RI. Nomor 02 Tahun 2006 tentang Mekanisme Pelaksanaan
Pembayaran Atas Beban Anggaran Pendapatan dan Belanja Negara di Lingkungan Dep.
Agama
6. Peraturan Menteri Agama RI. Nomor 09 Tahun 2015 tentang organisasi dan tata kerja
Institut Agama Islam Negeri Kendari.

MEMUTUSKAN

Menetapkan : **SURAT KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS ISLAM IAIN KENDARI
TENTANG PEMBIMBING PENYUSUNAN SKRIPSI MAHASISWA FAKULTAS EKONOMI DAN
BISNIS ISLAM TAHUN 2020**

Pertama : Mengangkat/ menunjuk Dosen Pembimbing Skripsi Sdr(i). **RESKI EKA PUSPITA JUFRI/
16050102016** sebagai berikut :
DR. WAHYUDDIN MAGUNI SE, M.SI, (Pembimbing Pertama)
MULJIBIR RAHMAN S.EI, M.E.SY. (Pembimbing Kedua)

Kedua : Surat Keputusan ini berlaku sejak tanggal ditetapkan dengan ketentuan apabila terdapat
kekeliruan/kesalahan didalam penetapannya, akan diadakan perubahan/perbaikan
sebagaimana mestinya

Kendari, 25 Juni 2020

Dekan


Dr. H. Rusdin Muhalling M.EI
NIP. 196310292000031001

Tembusan :

1. Rektor IAIN Kendari
2. Ketua Prodi Perbankan Syariah

Visi Program Studi Perbankan Syariah (PBS) :

"Menjadi program studi unggul dalam pengembangan ilmu perbankan syariah yang transdisipliner"



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
INSTITUT AGAMA ISLAM NEGERI KENDARI
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jl. Sultan Qaimuddin No. 17 Baruga Kendari Telp. (0401) 3192081 Fax 3193710
Email: febi_lain@yahoo.co.id - Website: <http://febi.lainkendari.go.id>

SURAT TUGAS

Nomor : 034/FE/PP.00.9/02/2020

- Menimbang : a. bahwa dalam rangka penyusunan karya tulis ilmiah/ skripsi mahasiswa memenuhi syarat dan kaidah yang ditetapkan maka perlu menunjuk dosen pembimbing skripsi;
b. bahwa dosen yang tersebut dalam surat tugas ini dipandang Kompeten, dan mampu melaksanakan tugas pembimbingan tersebut.

- Dasar : 1. Undang-Undang Nomor 20 Tahun 2003 tentang Sistem Pendidikan Nasional;
2. Undang-Undang Nomor 14 Tahun 2005 tentang Guru dan Dosen;
3. Undang-Undang Nomor 12 Tahun 2012 tentang Pendidikan Tinggi;
4. Peraturan Pemerintah Nomor 4 Tahun 2004 tentang Penyelenggaraan Pendidikan Tinggi dan Pengelolaan Perguruan Tinggi;
5. Peraturan Presiden Nomor 145 Tahun 2014 tentang Perubahan Sekolah Tinggi Agama Islam Negeri Menjadi Institut Agama Islam Negeri;
6. Peraturan Menteri Pendidikan Nasional Republik Indonesia Nomor 17 Tahun 2010 tentang Pencegahan dan Penanggulangan Plagiat di Perguruan Tinggi;
7. Peraturan Menteri Riset, Teknologi dan Pendidikan Tinggi Republik Indonesia Nomor 44 Tahun 2015 tentang Standar Nasional Pendidikan Tinggi;
8. Peraturan Menteri Agama RI, Nomor 9 Tahun 2015 tentang Organisasi dan Tata Kerja (ORTAKER) IAIN Kendari;
9. Keputusan Rektor IAIN Kendari Nomor : 0218 Tahun 2015 tentang Pedoman Akademik Institut Agama Islam Negeri Kendari

Memberi Tugas

- Kepada : 1. Dr. Husain Insawan, M. Ag
2. Nurjannah, S. Kom. M. Pd

(Pembimbing I)
(Pembimbing II)

! pak wahyu
7 Digantri
2. pak Mujibir

- Untuk : Melakukan Tugas Pembimbingan Skripsi Mahasiswa :
5. Nama : Reski Eka Puspita Jufri
6. NIM : 16050102016
7. Prodi : Perbankan Syariah
8. Judul Skripsi : "Analisis Kinerja Keuangan Perbankan Syariah (Studi Perbandingan Bank Syariah di Indonesia dan Malaysia)"

Demikian Surat Tugas ini dibuat dan diberikan kepada masing-masing yang bersangkutan untuk dilaksanakan dengan penuh rasa tanggung jawab.

Ditetapkan di : Kendari
Pada tanggal : 18 Februari 2020

Dekan,


Dr. H. Rusdin Muhallimg, M. EI
NIP. 19631029200031001

Tembusan Yth. :

1. Ketua Program Studi Ekonomi Syariah;
2. Pembimbing I dan Pembimbing II;
3. Mahasiswa Ybs



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
INSTITUT AGAMA ISLAM NEGERI KENDARI**

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email : iainkendari@yahoo.co.id website : http://iainkendari.ac.id

Kartu Bimbingan Mahasiswa Kepada Dosen Pembimbing

**Dosen
Pembimbing**

Mahasiswa

Nama : Dr. Wahyuddin Maguni SE, M.Si.

NIP : 197009182000031001

Nomor/ Tgl SK : 380/FE/PP.00.9/06/2020/ 25-06-2020

Judul : **Analisis Kinerja Keuangan Perbankan Syariah (Studi Perbandingan Perbankan Syariah Di Indonesia dan Malaysia)**

Nama : Reski Eka Puspita Jufri

NIM : 16050102016

Fak/ Prodi : Ekonomi dan Bisnis Islam/ Perbankan Syariah

No	Konsultasi Bimbingan	Grup	Tanggal
1	Konsultasi Proposal	Proposal	21-02-2021
2	Konsultasi lanjutan Proposal	Proposal	25-02-2021
3	konsultasi lanjutan Proposal	Proposal	26-02-2021
4	Konsultasi lanjutan Proposal	Proposal	01-03-2021
5	Acc untuk ujian seminar hasil Proposal	DaftarProposal	02-03-2021

Kendari, 02 Maret 2021

Dosen Pembimbing,

Dr. Wahyuddin Maguni SE, M.Si,
NIP. 197009182000031001

INSTITUT AGAMA ISLAM NEGERI
KENDARI



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
INSTITUT AGAMA ISLAM NEGERI KENDARI**

Jalan Sultan Qaimuddin No. 17 Kelurahan Banuga - Kendari Sulawesi Tenggara
Telp/Fax : (0461) 3193710/ 3193710
email : iainkendari@yahoo.co.id website : http://iainkendari.ac.id

Kartu Bimbingan Mahasiswa Kepada Dosen Pembimbing

Dosen Pembimbing

Mahasiswa

Nama : Muljibir Rahman S.EI, M.E.Sy.

NIP : 198810082019031005

Nomor/ Tgl SK : 380/FE/PP.00.9/06/2020/ 25-06-2020

Judul : **Analisis Kinerja Keuangan Perbankan Syariah (Studi Perbandingan Perbankan Syariah Di Indonesia dan Malaysia)**

Nama : Reski Eka Puspita Jufri


NIM : 16050102016

Fak/ Prodi : Ekonomi dan Bisnis Islam/ Perbankan Syariah

No	Konsultasi Bimbingan	Grup	Tanggal
1	Metode Pengambilan Objek Penelitian Definsi Operasional dan Jelaskan cara membaca indikator alasan mengamil ROA dan FDR Perbaiki Data dan Sumber Data Asal data Skunder	Proposal	15-02-2021
2	Rangkum Penelitian Relevan ganti indikator kinerja yg seblmnya tingkat kesehatan bank Berikan penjelasan tentang asal dari pengambilan angka ROA dan FDR	Proposal	17-02-2021
3	Kinerja Keuangan Masukan Kinerja keuangan menurut pandangan islam daftar pustaka diatur kembali	Proposal	24-02-2021
4	Sudah layak untuk melangkah ke tahap ujian proposal	DaftarProposal	02-03-2021

Kendari, 02 Maret 2021

Dosen Pembimbing,


Muljibir Rahman S.EI, M.E.Sy.
NIP. 198810082019031005

INSTITUT AGAMA ISLAM NEGERI
KENDARI



KEMENTERIAN AGAMA REPUBLIK INDONESIA
INSTITUT AGAMA ISLAM NEGERI (IAIN) KENDARI
FAKULTAS EKONOMI DAN BISNIS ISLAM
Jln. Sultan Qaimuddin No. 17 Kelurahan Baruga - Kota Kendari
Telp/Fax (0401) 3193710E-mail:iainkendari@yahoo.co.id
Website: <http://iainkendari.ac.id>

PENGESAHAN PROPOSAL

Proposal yang berjudul “Kinerja Keuangan Perbankan Syariah (Studi Laporan Keuangan Perbankan Syariah di Indonesia dan Malaysia Tahun 2014-2018)” yang ditulis oleh Reski Eka Puspita Jufri, NIM 16050102016. Mahasiswa Program Studi Perbankan Syariah (PBS) Fakultas Ekonomi dan Bisnis Islam (FEBI), Institut Agama Islam Negeri (IAIN) Kendari, telah disetujui oleh Pembimbing I dan Pembimbing II untuk selanjutnya siap mengikuti seminar proposal.

Kendari, 2 Maret 2021

Pembimbing I

Dr. Wahyuddin Maguni SE, M.Si.

NIP. 197009182000031001

Pembimbing II

Muljibir Rahman S.EI, M.E.Sy.

NIP. 198810082019031005



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email : iainkendari@yahoo.co.id, website : http://iainkendari.ac.id

SURAT PERNYATAAN

Yang bertanda tangan di bawah ini :

Nama : Reski Eka Puspita Jufri
Nim : 16050102016
Jurusan/ Prodi : Perbankan Syariah (PBS)
No. HP : 081342488718

Siap mendatangkan peserta pada seminar proposal dan seminar hasil penelitian, minimal tujuh (7) orang.
Demikian surat pernyataan ini dibuat untuk dipergunakan sebagaimana mestinya.

Kendari, 02 Maret 2021

Reski Eka Puspita Jufri
NIM. 16050102016



Visi Program Studi Perbankan Syariah (PBS) :

"Menjadi program studi unggul dalam pengembangan ilmu perbankan syariah yang transdisipliner"



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Jln. Sultan Qaimuddin No. 17 Telp./Fax. (0401) 3193710 Febi iainkendari@gmail.com

SURAT PERNYATAAN KESEDIAAN MENGUJI PROPOSAL
MAHASISWA FAKULTAS EKONOMI DAN BISNIS ISLAM
TAHUN 2021

Dengan ini menyatakan kesediaan menguji pada ujian Proposal Mahasiswa Fakultas Ekonomi dan Bisnis Islam IAIN Kendari sebagai berikut :

NAMA : Reski Eka Puspita Jufri
NIM : 16050102016
HARI/TANGGAL : Jumat, 5 Maret 2021
JUDUL PENELITIAN : "Kinerja Keuangan Perbankan Syariah (Studi Laporan Keuangan Perbankan Syariah Di Indonesia Dan Malaysia Tahun 2014-2018)"
TEMPAT : Ruang Ujian FEBI

Alternatif Waktu Kesiapan Menguji

NO	DOSEN PEMBIMBING/ PENGUJI	WAKTU KESIAPAN PEMBIMBING/PENGUJI SKRIPSI			
		08.00 – 09.30	09.30 – 11.30	13.00 – 14.30	14.30 – 16.00
1	Dr. Wahyudin Maguni, SE, M.Si	—	—	hjr	hjr
2	Muljibir Rahman S.Ei., M.E.Sy	—	—	—	✓
3	Muhammad Imran, S.E., M.Ak.	✓	✓	✓	✓

Jika berhalangan hadir mohon dituliskan alasannya sebagai berikut :

- 1
- 2

Kendari, 03 Maret 2021

An. Dekan

Wakil Dekan Bidang Akademik

Hj. Ummi Kalsum

Keterangan :

1. Mohon ditandatangani pada kolom waktu kesediaan menguji
2. Jika berhalangan hadir maka pihak fakultas menggantikan dengan penguji lain yang sesuai



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email: iainkendari@yahoo.co.id website: http://iainkendari.ac.id

**SURAT KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS ISLAM
INSTITUT AGAMA ISLAM NEGERI KENDARI
NOMOR : 120/FE/PP.00.9/03/2021**

Tentang

**PENGUJI SEMINAR PROPOSAL PENELITIAN MAHASISWA
FAKULTAS EKONOMI DAN BISNIS ISLAM TAHUN 2021**

Dekan Fakultas Ekonomi dan Bisnis Islam Institut Agama Islam Negeri Kendari :

Membaca : Surat Permohonan Seminar Proposal Penelitian Mahasiswa Fakultas Ekonomi dan Bisnis Islam Tanggal, 02 Maret 2021 ;
Nama/ NIM : RESKI EKA PUSPITA JUFRI/ 16050102016
Judul Skripsi : ANALISIS KINERJA KEUANGAN PERBANKAN SYARIAH (STUDI PERBANDINGAN PERBANKAN SYARIAH DI INDONESIA DAN MALAYSIA)

Mengingat : 1. Undang-Undang Nomor. 20 tahun 2003 tentang Sistem Pendidikan Nasional;
2. Undang-Undang Nomor. 14 tahun 2005 tentang Guru dan Dosen;
3. Undang-Undang Nomor. 12 Tahun 2012 tentang Pendidikan Tinggi;
4. Undang-Undang Nomor. 17 tahun 2003 tentang Keuangan Negara;
5. Peraturan Menteri Agama RI. Nomor 02 Tahun 2005 tentang Mekanisme Pelaksanaan Pembayaran Atas Beban Anggaran Pendapatan dan Belanja Negara di Lingkungan Dep. Agama
6. Peraturan Menteri Agama RI. Nomor 09 Tahun 2015 tentang organisasi dan tata kerja Institut Agama Islam Negeri Kendari.

MEMUTUSKAN

Menetapkan : SURAT KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS ISLAM IAIN KENDARI TENTANG PENGUJI SEMINAR PROPOSAL PENELITIAN MAHASISWA FAKULTAS EKONOMI DAN BISNIS ISLAM TAHUN 2020

Pertama : Mengangkat/ menunjuk Dosen Penguji Seminar PROPOSAL Penelitian Mahasiswa Sdr(i), RESKI EKA PUSPITA JUFRI/ 16050102016 sebagai berikut :
Ketua : Dr. Wahyuddin Maguni SE, M.Si,
Sekretaris : Muljibir Rahman S.EI, M.E.Sy,
Anggota1 : Muhammad Imran SE, M.Ak

Kedua : Surat Keputusan ini berlaku sejak tanggal ditetapkan dengan ketentuan apabila terdapat kekeliruan/kesalahan didalam penetapannya, akan diadakan perubahan/perbaikan sebagaimana mestinya.

Ditetapkan di : K e n d a r i,
Pada tanggal : 04 Maret 2021
Dekan,

Dr. H. Rusdin Muhalling M.EI
NIP. 196310292000031001

Tembusan :

1. Rektor IAIN Kendari
2. Ketua Prodi Perbankan Syariah



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email: iainkendari@yahoo.co.id website: http://iainkendari.ac.id

PENGESAHAN SEMINAR PROPOSAL

Proposal penelitian dengan Judul "Kinerja Keuangan Perbankan Syariah (Studi Laporan Keuangan Perbankan Syariah di Indonesia dan Malaysia Tahun 2015-2019)" yang ditulis oleh Reski Eka Puspita Jufri NIM. 16050102016 Mahasiswa Program Studi Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam IAIN Kendari, telah diuji dan dipresentasikan dalam Seminar Proposal yang diselenggarakan pada hari Jumat tanggal 05 Maret 2021 dan dinyatakan telah dapat diterima untuk dilanjutkan pada tahap Seminar Hasil.

Dosen Penguji Seminar Proposal

Ketua : Dr. Wahyuddin Maguni SE, M.Si. (.....)

Sekretaris : Muljibir Rahman S.EI, M.E.Sy. (.....)

Anggota1 : Muhammad Imran SE, M.Ak (.....)

Kendari, 14 Maret 2021
Dekan

Dr. H. Rusdin Muhalling M.EI
NIP. 196310292000031001

Visi Program Studi Perbankan Syariah (PBS) :

"Menjadi program studi unggul dalam pengembangan ilmu perbankan syariah yang transdisipliner"



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Telp/Fax (0401) 3193710 E-mail, iainkendari@yahoo.co.id
Website: <http://iainkendari.ac.id>


HALAMAN PERSETUJUAN PEMBIMBING

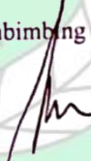
Hasil Penelitian yang berjudul “Kinerja Keuangan Perbankan Syariah (Studi Laporan Keuangan Perbankan Syariah di Indonesia dan Malaysia Tahun 2015-2019)” yang ditulis oleh Reski Eka Puspita Jufri, NIM 16050102016. Mahasiswa Program Studi Perbankan Syariah (PBS) Fakultas Ekonomi dan Bisnis Islam (FEBI), Institut Agama Islam Negeri (IAIN) Kendari, telah disetujui oleh Pembimbing I dan Pembimbing II untuk selanjutnya siap mengikuti Seminar Hasil.

Kendari, 4 Juni 2021

Pembimbing I

Pembimbing II


Dr. Wahvuddin Maguni SE, M.Si.
NIP. 197009182000031001


Mulhibir Rahman S.EI, M.E.Sv.
NIP. 198810082019031005

INSTITUT AGAMA ISLAM NEGERI
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**SURAT KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS ISLAM
INSTITUT AGAMA ISLAM NEGERI KENDARI
NOMOR : 260/FE/PP.00.9/06/2021**

Tentang

**PENGUJI SEMINAR HASIL PENELITIAN MAHASISWA
FAKULTAS EKONOMI DAN BISNIS ISLAM TAHUN 2021**

Dekan Fakultas Ekonomi dan Bisnis Islam Institut Agama Islam Negeri Kendari :

Membaca : Surat Permohonan Seminar Hasil Penelitian Mahasiswa Fakultas Ekonomi dan Bisnis Islam
Tanggal, 07 Juni 2021

Nama/ NIM : RESKI EKA PUSPITA JUFRI/ 16050102016

Judul Skripsi : KINERJA KEUANGAN PERBANKAN SYARIAH (STUDI LAPORAN
KEUANGAN PERBANKAN SYARIAH DI INDONESIA DAN MALAYSIA TAHUN
2015-2019)

Mengingat : 1. Undang-Undang Nomor. 20 tahun 2003 tentang Sistem Pendidikan Nasional;
2. Undang-Undang Nomor. 14 tahun 2005 tentang Guru dan Dosen;
3. Undang-Undang Nomor. 12 Tahun 2012 tentang Pendidikan Tinggi;
4. Undang-Undang Nomor. 17 tahun 2003 tentang Keuangan Negara;
5. Peraturan Menteri Agama RI. Nomor 02 Tahun 2005 tentang Mekanisme Pelaksanaan
Pembayaran Atas Beban Anggaran Pendapatan dan Belanja Negara di Lingkungan Dep. Agama
6. Peraturan Menteri Agama RI. Nomor 09 Tahun 2015 tentang organisasi dan tata kerja Institut
Agama Islam Negeri Kendari.

MEMUTUSKAN

Menetapkan : SURAT KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS ISLAM IAIN KENDARI
TENTANG PENGUJI SEMINAR HASIL PENELITIAN MAHASISWA FAKULTAS EKONOMI DAN
BISNIS ISLAM TAHUN 2020

Pertama : Mengangkat/ menunjuk Dosen Penguji Seminar HASIL Penelitian Mahasiswa Sdr(i).
RESKI EKA PUSPITA JUFRI/ 16050102016 sebagai berikut :

Ketua : Dr. Wahyuddin Maguni SE, M.Si,
Sekretaris : Muljibir Rahman S.EI, M.E.Sy.
Anggota1 : Muhammad Imran SE, M.Ak
Anggota2 : Alwahidin S.Si., M.Sc

Kedua : Surat Keputusan ini berlaku sejak tanggal ditetapkan dengan ketentuan apabila terdapat
kekeliruan/kesalahan didalam penetapannya, akan diadakan perubahan/perbaikan sebagaimana
mestinya.

Ditetapkan di : Kendari,
Pada tanggal : 07 Juni 2021
4 Dekan,

Dr. H. Rusdin Muhalling M.EI
NIP. 196310292000031001

Tembusan :

1. Rektor IAIN Kendari
2. Ketua Prodi Perbankan Syariah

Visi Program Studi Perbankan Syariah (PBS) :

"Menjadi program studi unggul dalam pengembangan ilmu perbankan syariah yang transdisipliner"



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 email : iainkendari@yahoo.co.id, website : http://iainkendari.ac.id

Nomor : 260.a/FE.1/PP.00.9/06/2021 Kendari, 07 Juni 2021
 Lampiran : Satu Rangkap Hasil Penelitian
 Perihal : **Undangan Penguji Seminar Hasil Penelitian**

Kepada Yang Terhormat,
 Bapak/ Ibu Dosen Penguji Seminar Hasil Penelitian
 Di -

Tempat

Assalmu' Alaikum Wr. Wb.

Bersama ini kami memohon kesediaan Bapak/Ibu Dosen untuk menjadi Penguji pada Seminar Hasil Penelitian mahasiswa sebagai berikut

Nama : RESKI EKA PUSPITA JUFRI
 Nim : 16050102016
 Jurusan/ Prodi : Perbankan Syariah (PBS)

Yang insya allah dilaksanakan pada :

Hari/ Tanggal : Senin, Tanggal 07 Juni 2021
 Jam : 15.30 s/d 17.00 WITA
 Tempat : Ruang Ujian Fakultas Ekonomi dan Bisnis Islam
 Judul : Kinerja Keuangan Perbankan Syariah (Studi Laporan Keuangan Perbankan Syariah di Indonesia dan Malaysia Tahun 2015-2019)
 Tim Penguji : 1. Dr. Wahyuddin Maguni SE, M.Si.
 2. Muljibr Rahman S.EI, M.E.Sy.
 3. Muhammad Imran SE, M.AK
 4. Alwahidin S.Si., M.Sc

Demikian undangan ini untuk dilaksanakan dengan penuh rasa tanggung jawab

Wassalam

an Dekan,
 Wakil Dekan I

Dr. Hj. Ummu Kalsum M.Ag
 NIP. 197401092005012001

Tembusan :

1. Ketua Prodi Perbankan Syariah
2. Arsip

Visi Program Studi Perbankan Syariah (PBS) :

"Menjadi program studi unggul dalam pengembangan ilmu perbankan syariah yang transdisipliner"



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Telp/Fax: (0401) 3193710/ 3193710
email : iainkendari@yahoo.co.id website : http://iainkendari.ac.id

PENGESAHAN SEMINAR HASIL

Proposal skripsi dengan Judul "Kinerja Keuangan Perbankan Syariah (Studi Laporan Keuangan Perbankan Syariah di Indonesia dan Malaysia Tahun 2015-2019)" yang ditulis oleh RESKI EKA PUSPITA JUFRI NIM. 16050102016 Mahasiswa Program Studi Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam IAIN Kendari, telah diuji dan dipresentasikan dalam Seminar Hasil yang diselenggarakan pada hari Senin tanggal 07 Juni 2021 dan dinyatakan telah dapat diterima sebagai salah satu syarat untuk dilanjutkan pada tahap Ujian Skripsi.

Dosen Penguji Seminar Hasil


Ketua : Dr. Wahyuddin Maguni SE, M.Si, (.....) 

Sekretaris : Mujibir Rahman S.EI, M.E.Sy. (.....) 

Anggota1 : Muhammad Imran SE, M.Ak (.....) 

Anggota2 : Alwahidin S.Si., M.Sc (.....) 

Kendari, 08 Juni 2021
Dekan


Dr. H. Rusdin Muhalling M.EI
NIP. 196310292000031001

Visi Program Studi Perbankan Syariah (PBS) :

"Menjadi program studi unggul dalam pengembangan ilmu perbankan syariah yang transdisipliner"



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SURAT KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS ISLAM
 INSTITUT AGAMA ISLAM NEGERI KENDARI
 NOMOR : 278/FE/PP.00.9/06/2021

Tentang

PENGUJI SEMINAR SKRIPSI PENELITIAN MAHASISWA
 FAKULTAS EKONOMI DAN BISNIS ISLAM TAHUN 2021

Dekan Fakultas Ekonomi dan Bisnis Islam Institut Agama Islam Negeri Kendari :

- Membaca : Surat Permohonan Seminar Skripsi Penelitian Mahasiswa Fakultas Ekonomi dan Bisnis Islam
 Tanggal, 09 Juni 2021 ;
 Nama/ NIM : RESKI EKA PUSPITA JUFRI/ 16050102016
 Judul Skripsi : KINERJA KEUANGAN PERBANKAN SYARIAH (STUDI LAPORAN KEUANGAN PERBANKAN SYARIAH DI INDONESIA DAN MALAYSIA TAHUN 2015-2019)
- Mengingat
1. Undang-Undang Nomor. 20 tahun 2003 tentang Sistem Pendidikan Nasional;
 2. Undang-Undang Nomor. 14 tahun 2005 tentang Guru dan Dosen;
 3. Undang-Undang Nomor. 12 Tahun 2012 tentang Pendidikan Tinggi;
 4. Undang-Undang Nomor. 17 tahun 2003 tentang Keuangan Negara;
 5. Peraturan Menteri Agama RI. Nomor 02 Tahun 2005 tentang Mekanisme Pelaksanaan Pembayaran Atas Beban Anggaran Pendapatan dan Belanja Negara di Lingkungan Dep. Agama
 6. Peraturan Menteri Agama RI. Nomor 09 Tahun 2015 tentang organisasi dan tata kerja Institut Agama Islam Negeri Kendari.

MEMUTUSKAN

- Menetapkan : SURAT KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS ISLAM IAIN KENDARI TENTANG PENGUJI SEMINAR SKRIPSI PENELITIAN MAHASISWA FAKULTAS EKONOMI DAN BISNIS ISLAM TAHUN 2020
- Pertama : Mengangkat/ menunjuk Dosen Penguji Seminar SKRIPSI Penelitian Mahasiswa Sdr(i). RESKI EKA PUSPITA JUFRI/ 16050102016 sebagai berikut :
 Ketua : Dr. Wahyuddin Maguni SE, M.Si,
 Sekretaris : Mujjibir Rahman S.EI, M.E.Sy.
 Anggota1 : Muhammad Imran SE, M.Ak
 Anggota2 : Alwahidin S.Si., M.Sc
- Kedua : Surat Keputusan ini berlaku sejak tanggal ditetapkan dengan ketentuan apabila terdapat kekeliruan/kesalahan didalam penetapannya, akan diadakan perubahan/perbaikan sebagaimana mestinya.

Ditetapkan di : Kendari,
 Pada tanggal : 11 Juni 2021
 Dekan,

Dr. H. Rusdin Muhalling M.EI
 NIP. 196310292000031001

Tembusan :

1. Rektor IAIN Kendari
2. Ketua Prodi Perbankan Syariah

Visi Program Studi Perbankan Syariah (PBS) :

"Menjadi program studi unggul dalam pengembangan ilmu perbankan syariah yang transdisipliner"



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email : iainkendari@yahoo.co.id, website : http://iainkendari.ac.id

Nomor : 278.a/FE.1/PP.00.9/06/2021
Lampiran : Satu Rangkap Hasil Penelitian
Perihal : **Undangan Penguji Seminar Skripsi Penelitian**

Kendari, 11 Juni 2021

Kepada Yang Terhormat,
Bapak/ Ibu Dosen Penguji Seminar Skripsi Penelitian
Di -
Tempat

Assalmu' Alaikum Wr. Wb.

Bersama ini kami memohon kesediaan Bapak/Ibu Dosen untuk menjadi Penguji pada Seminar Skripsi Penelitian mahasiswa sebagai berikut :

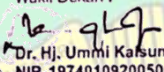
Nama : RESKI EKA PUSPITA JUFRI
Nim : 16050102016
Jurusan/ Prodi : Perbankan Syariah (PBS)

Yang insya allah dilaksanakan pada :

Hari/ Tanggal : Rabu, Tanggal 16 Juni 2021
Jam : 15.30 s/d 17.00 WITA
Tempat : Ruang Ujian Fakultas Ekonomi dan Bisnis Islam
Judul : Kinerja Keuangan Perbankan Syariah (Studi Laporan Keuangan Perbankan Syariah di Indonesia dan Malaysia Tahun 2015-2019)
Tim Penguji : 1. Dr. Wahyuddin Maguni SE, M.Si.
2. Muljibir Rahman S.EI, M.E.Sy.
3. Muhammad Imran SE, M.Ak
4. Alwahidin S.Si., M.Sc

Demikian undangan ini untuk dilaksanakan dengan penuh rasa tanggung jawab

Wassalam
an.Dekan,
Wakil Dekan I


Dr. Hj. Ummi Kalsum M.Ag.
NIP. 197401092005012001

Tembusan :
1. Ketua Prodi Perbankan Syariah
2. Arsip

Visi Program Studi Perbankan Syariah (PBS) :

"Menjadi program studi unggul dalam pengembangan ilmu perbankan syariah yang transdisipliner"



Reski

by IAIN Kendari FEBI

Submission date: 09-Jun-2021 03:22PM (UTC+0700)

Submission ID: 1590339513

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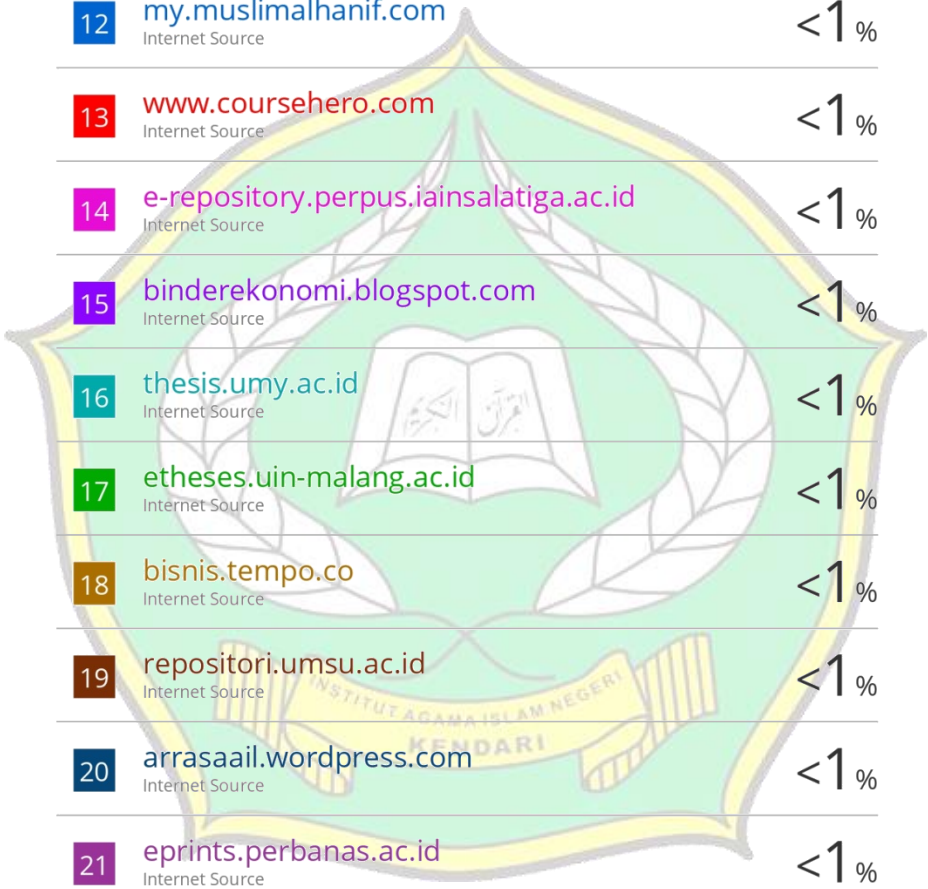
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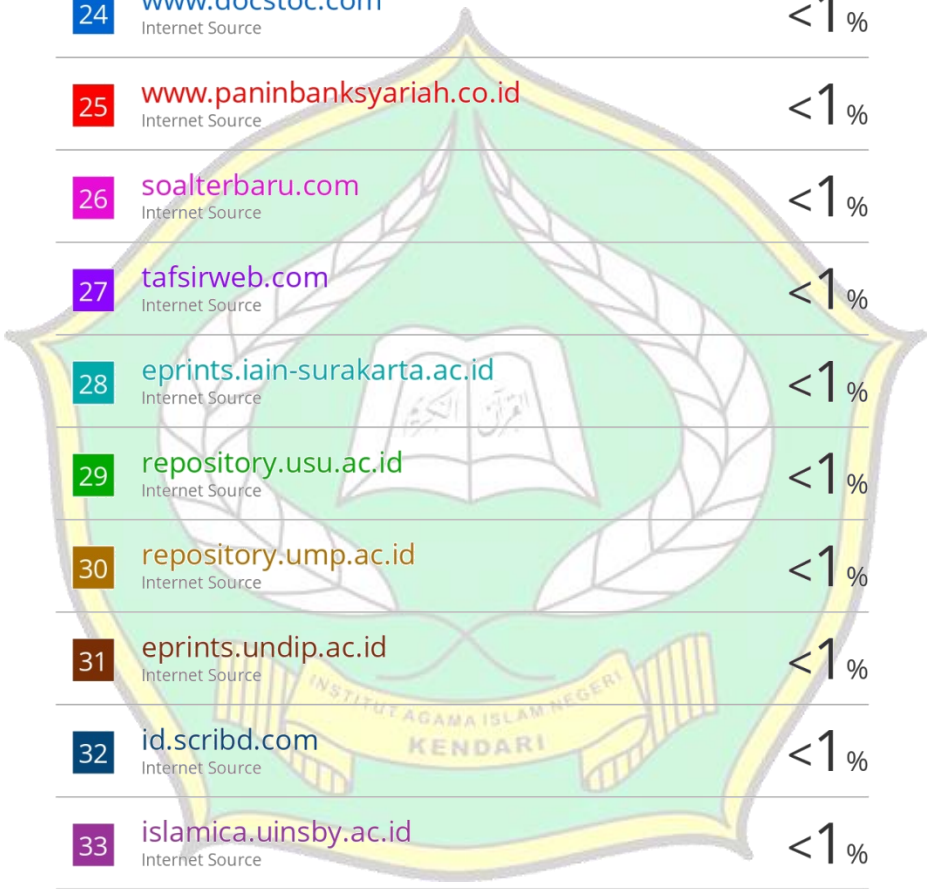
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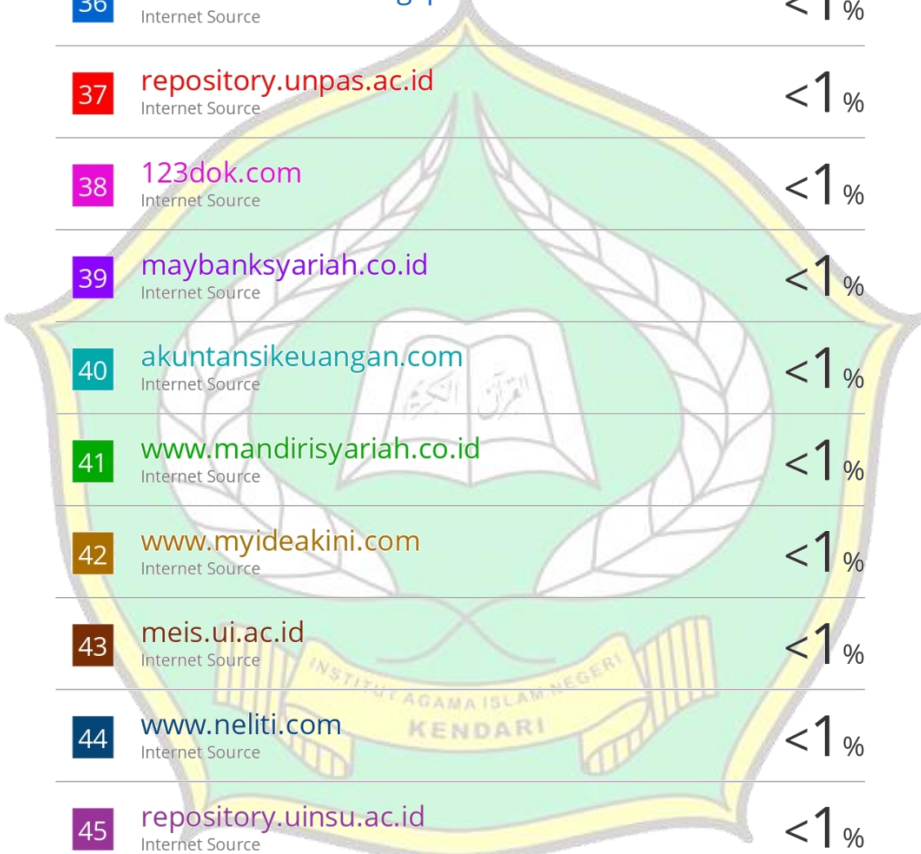
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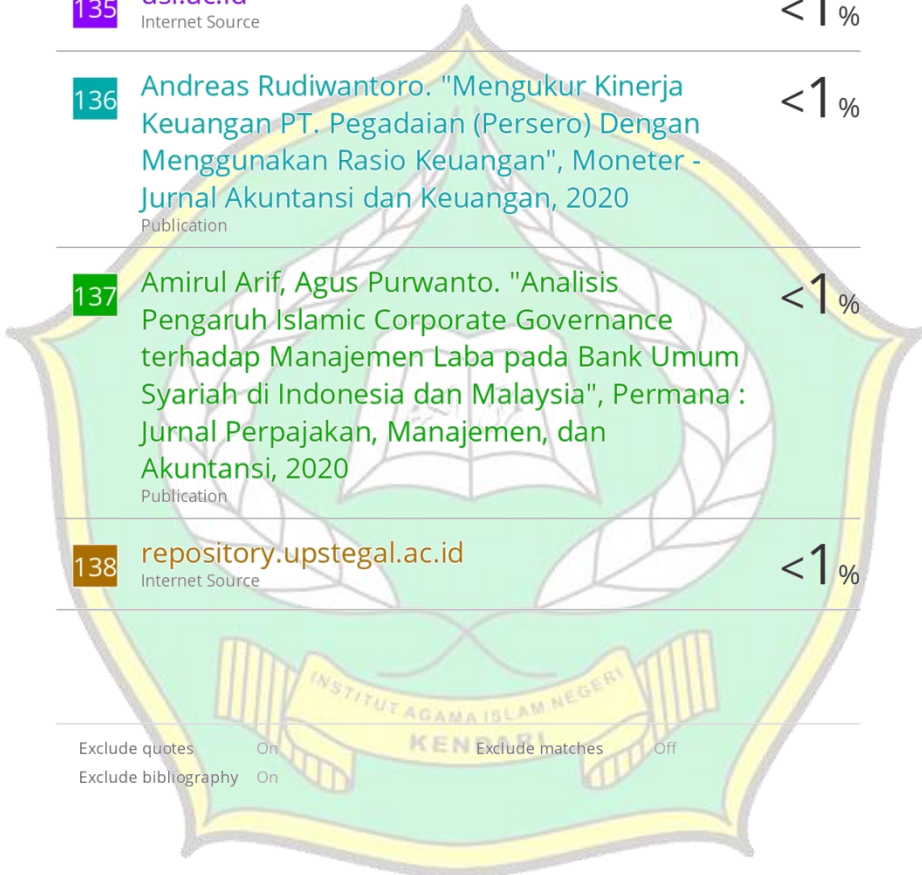
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Pada tahun 2016 penulis melanjutkan pendidikan ke Perguruan Tinggi Negeri di Institut Agama Islam Negeri (IAIN) Kendari dan memilih Fakultas Ekonomi dan Bisnis Islam pada Program Studi Perbankan Syariah dengan Skripsi berjudul “Kinerja Keuangan Perbankan Syariah (Studi Laporan Keuangan Perbankan Syariah di Indonesia dan Malaysia Tahun 2015 – 2019)”.

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- 2015 : Bendahara Kegiatan DIKLAT Pengurus POTES
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- 2015 – 2016 : Bendahara Kelas XII.CI (Cerdas Istimewa) SMAN 02 Kendari
- 2015 – 2016 : Ketua Umum POTES SMAN 02 Kendari
- 2015 – 2016 : Koordinator Bidang HUMAS KIR (Kelompok Ilmiah Remaja) SMAN 02 Kendari

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- 2018 : Pengurus Laboraturium Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam IAIN Kendari (Bank Mini)
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