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LAMPIRAN

BIODATA

Identitas Diri

Nama : Nahla Rahmadani HK
Tempat, Tanggal Lahir : Makassar, 20 November 2001
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alamat Rumah : Asmil Kostrad Kariango, Maros
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Riwayat Pendidikan

- Pendidikan Formal
 1. SDN 196 Sudirman
 2. SMP Ummul Mukminin
 3. SMA Ummul Mukminin
- Pendidikan nonformal

Riwayat Prestasi

- Prestasi Akademik
- Prestasi Non akademik

Pengalaman

- Organisasi
 1. KEMA IMMAJ 2020
 2. Unhas MUN
 3. Komunitas Guru untuk Bangsa
- Kerja

Demikian data ini dibuat dengan sebenarnya.

Makassar, 22 Mei 2024

Nahla Rahmadani HK

Rasio Keuangan pada Laporan Keuangan Tahunan Bank

| Uraian | 2020 | 2019 | 2018 | 2017 | 2016 |
|---|--------|--------|--------|--------|--------|
| Kepatuhan | | | | | |
| Persentase Pelanggaran BMPK | | | | | |
| • Pihak Terkait | Nihil | Nihil | Nihil | Nihil | Nihil |
| • Pihak Tidak Terkait | Nihil | Nihil | Nihil | Nihil | Nihil |
| Persentase Pelampauan BMPK | | | | | |
| • Pihak Terkait | Nihil | Nihil | Nihil | Nihil | Nihil |
| • Pihak Tidak Terkait | Nihil | Nihil | Nihil | Nihil | Nihil |
| Giro Wajib Minimum (GWM) | | | | | |
| • GWM Utama Rupiah | 5,4 | 6,7 | 6,5 | 6,6 | 6,8 |
| • GWM Valuta Asing | 4,0 | 8,0 | 8,0 | 8,0 | 8,0 |
| Posisi Devisa Neto (PDN) | 3,2 | 2,4 | 2,0 | 2,5 | 3,4 |
| Rasio Efisiensi | | | | | |
| BOPO (Biaya Operas/Pendapatan Operasional) | 93,3 | 73,2 | 70,2 | 71,0 | 73,6 |
| CIR (Rasio Biaya terhadap Pendapatan) | 44,2 | 43,9 | 42,5 | 43,9 | 44,0 |
| Rasio Lainnya | | | | | |
| Operating Income/Employee (Dalam Juta Rp) | 1.738 | 1.732 | 1.633 | 1.464 | 1.320 |
| Jumlah Outlet (nilai penuh, tidak diaudit) | 2.219 | 2.245 | 2.378 | 2.270 | 2.114 |
| Jumlah ATM (nilai penuh, tidak diaudit) | 18.230 | 18.659 | 18.311 | 17.966 | 17.056 |
| Jumlah Pegawai (nilai penuh, tidak diaudit) | 27.202 | 27.211 | 27.224 | 27.803 | 28.390 |

| RASIO KEUANGAN (BANK SAJA) | 2016 | 2017*) | 2018*) | 2019*) | 2020 |
|--|---------|---------|---------|---------|---------|
| Likuiditas | | | | | |
| LDR | 87,77% | 88,13% | 89,57% | 88,64% | 83,66% |
| Kualitas Kredit | | | | | |
| NPL Gross | 2,03% | 2,10% | 2,14% | 2,62% | 2,94% |
| NPL Nett | 1,09% | 0,88% | 0,92% | 1,04% | 0,80% |
| NPL Coverage | 170,34% | 195,54% | 200,61% | 166,59% | 247,98% |
| Profitabilitas | | | | | |
| NIM | 8,00% | 7,93% | 7,45% | 6,98% | 6,00% |
| BOPO | 68,93% | 69,14% | 68,48% | 70,10% | 81,22% |
| CER | 41,26% | 41,15% | 41,02% | 40,26% | 46,60% |
| ROA | 3,84% | 3,69% | 3,68% | 3,50% | 1,98% |
| ROE - Tier I | 23,08% | 20,03% | 20,49% | 19,41% | 11,05% |
| Permodalan | | | | | |
| Rasio Kecukupan Modal (CAR Total) | 22,91% | 22,96% | 21,21% | 22,55% | 20,61% |
| Rasio Kecukupan Modal Tier I (CAR Tier 1) | 21,91% | 21,95% | 20,15% | 21,52% | 19,59% |

*) Setelah reklasifikasi akun

RASIO KEUANGAN (%)

| | | | | | |
|--|-------|--------|--------|--------|--------|
| Rasio Kewajiban Penyediaan Modal Minimum (KPMM) | 19,34 | 17,32 | 18,21 | 18,87 | 20,34 |
| Non Performing Loan (NPL) Gross | 4,37 | 4,78 | 2,81 | 2,66 | 2,84 |
| Non Performing Loan (NPL) Netto | 2,06 | 2,96 | 1,83 | 1,66 | 1,85 |
| Return On Asset (ROA) | 0,69 | 0,13 | 1,34 | 1,71 | 1,76 |
| Return On Equity (ROE) | 10,02 | 1,00 | 14,89 | 18,11 | 18,35 |
| Net Interest Margin (NIM) | 3,06 | 3,32 | 4,32 | 4,76 | 4,98 |
| Biaya Operasional terhadap Pendapatan Operasional (BOPO) | 91,61 | 98,12 | 85,58 | 82,06 | 82,48 |
| Cost to Income Ratio (CIR) | 53,85 | 58,08 | - | - | - |
| Loan to Deposit Ratio (LDR) | 93,19 | 113,50 | 103,49 | 103,13 | 102,66 |
| Persentase Pelanggaran BMPK | | | | | |
| Pihak Terkait | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Pihak Tidak Terkait | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Persentase Pelampauan BMPK | | | | | |
| Pihak Terkait | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Pihak Tidak Terkait | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |

| RASIO KEUANGAN | | | | | |
|---|------------|------------|------------|------------|------------|
| PERMODALAN | | | | | |
| Rasio-Kewajiban Penyediaan Modal Minimum (KPMM) | 19,90% | 21,39% | 20,96% | 21,64% | 21,36% |
| KPMM Dengan Memperhitungkan Risiko Kredit dan Operasional | 20,16% | 22,09% | 21,14% | 22,06% | 21,42% |
| KPMM Dengan Memperhitungkan Risiko Kredit, Operasional, dan Pasar | 19,90% | 21,39% | 20,96% | 21,64% | 21,36% |
| Aset Tetap Terhadap Modal | 26,88% | 22,62% | 22,09% | 23,11% | 25,07% |
| ASET PRODUKTIF | | | | | |
| Aset Produktif dan Aset Non Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non Produktif | 1,91% | 1,68% | 1,91% | 2,16% | 2,47% |
| Aset Produktif Bermasalah Terhadap Total Aset Produktif | 2,36% | 2,15% | 2,42% | 2,73% | 3,07% |
| CKPN Aset Keuangan Terhadap Aset Produktif | 5,36% | 2,88% | 3,40% | 3,76% | 3,97% |
| Pemenuhan CKPN Aset Produktif (dalam juta rupiah) | 60.458.261 | 29.562.191 | 31.566.448 | 33.495.714 | 32.912.493 |
| Pemenuhan CKPN Aset Non Produktif (dalam juta rupiah) | 3.455.497 | 369.300 | 113.236 | 349.404 | 193.144 |
| NPL Gross | 3,29% | 2,39% | 2,79% | 3,45% | 3,96% |
| NPL Net | 0,43% | 0,84% | 0,67% | 1,06% | 1,38% |
| Aset Tetap Terhadap Modal | 26,88% | 22,62% | 22,09% | 23,11% | 25,07% |
| Rasio Kredit terhadap Total Aset Produktif | 67,67% | 78,10% | 77,51% | 72,38% | 71,54% |
| Rasio Debitur Inti Terhadap Total Kredit | 31,14% | 31,89% | 34,49% | 22,49% | 21,26% |
| PROFITABILITAS | | | | | |
| ROA | 1,64% | 3,03% | 3,17% | 2,72% | 1,95% |
| ROE | 9,36% | 15,08% | 16,23% | 14,53% | 11,12% |
| NIM | 4,48% | 5,46% | 5,52% | 5,63% | 6,29% |
| BOPO | 80,03% | 67,44% | 66,48% | 71,17% | 80,94% |
| Rasio Laba (Rugi) Terhadap Jumlah Aset | 1,17% | 2,25% | 2,32% | 2,05% | 1,42% |

Ikhtisar Keuangan

Financial Highlights

(Rp miliar, kecuali dinyatakan lain)

(Rp billion, except otherwise stated)

| Uraian | 2020 | 2019 | 2018 | 2017 | 2016 | Description |
|--|----------|----------|----------|----------|----------|--|
| Total Aset | 51.241 | 50.556 | 57.227 | 61.697 | 55.786 | Total Assets |
| Investasi pada Surat Berharga | 12.170 | 11.333 | 12.185 | 3.821 | 3.831 | Investments in Marketable Securities |
| Pembiayaan | 29.084 | 29.877 | 33.566 | 41.332 | 40.050 | Financing |
| Giro | 4.106 | 3.663 | 3.601 | 5.573 | 3.900 | Demand Deposits |
| Tabungan | 14.543 | 14.781 | 14.201 | 12.929 | 11.939 | Savings |
| Deposito | 22.776 | 21.913 | 27.834 | 30.185 | 26.081 | Time Deposits |
| Dana Pihak Ketiga | 41.424 | 40.357 | 45.636 | 48.686 | 41.920 | Third-party Funds |
| Total Liabilitas | 47.275 | 46.618 | 53.306 | 56.152 | 52.168 | Total Liabilities |
| Total Ekuitas | 3.967 | 3.937 | 3.922 | 5.545 | 3.619 | Total Equity |
| Pendapatan Pengelolaan Dana | 2.432 | 2.780 | 3.220 | 3.710 | 3.801 | Revenue from Fund Management |
| Bagi Hasil Dana Syirkah Temporer | (1.610) | (2.397) | (2.242) | (2.541) | (2.302) | Share on Return of Temporary Syirkah Funds |
| Hak Bagi Hasil Milik Bank | 822 | 383 | 978 | 1.169 | 1.499 | Bank's Share in Profit Sharing |
| Pendapatan Operasional Lainnya | 575 | 647 | 349 | 476 | 325 | Other Operating Revenue |
| Beban Operasional Lainnya | (1.346) | (1.550) | (1.643) | (1.614) | (1.709) | Other Operating Expenses |
| Beban Cadangan Kerugian | (64) | 507 | 352 | (8) | (47) | Reserve Loss Cost |
| Laba Operasional | 16 | 20 | 69 | 43 | 86 | Operational Profit |
| Pendapatan (Beban) Non Operasional-Neto | (1) | 7 | (23) | 17 | 31 | Non-Operational Income-Net |
| Laba sebelum Beban Pajak | 15 | 26 | 46 | 60 | 116 | Profits before Tax Expenses |
| Laba Neto | 10 | 16 | 46 | 26 | 81 | Net Profit |
| Laba Komprehensif | 30 | 16 | 41 | 249 | 100 | Comprehensive Income |
| Laba (Rugi) per Saham (Rupiah) | 0,98 | 1,60 | 4,51 | 2,56 | 7,89 | Earning (Loss) per Share (Rupiah) |
| Tingkat Pengembalian Aset | 0,03% | 0,05% | 0,08% | 0,11% | 0,14% | Return on Assets (ROA) |
| Tingkat Pengembalian Ekuitas | 0,29% | 0,45% | 1,16% | 0,87% | 2,22% | Return on Equity (ROE) |
| Laba (Rugi) Net terhadap Pendapatan | 0,33% | 0,48% | 1,30% | 0,62% | 1,94% | Net Profit (Loss) toward Income |
| Aset Lancar terhadap Total Aset | 7,93% | 7,22% | 11,83% | 13,53% | 12,74% | Current Assets toward Total Assets |
| Liabilitas terhadap Ekuitas | 1191,79% | 1184,05% | 1359,26% | 1012,58% | 1441,59% | Liabilities toward Equity |
| Liabilitas terhadap Aset | 92,26% | 92,21% | 93,15% | 91,01% | 93,51% | Liabilities toward Asset |
| Rasio Kecukupan Modal | 15,21% | 12,42% | 12,34% | 13,62% | 12,74% | Capital Adequacy Ratio (CAR) |
| Pembiayaan Bermasalah Bersih | 3,95% | 4,30% | 2,58% | 2,75% | 1,40% | Non Performing Financing (NPF) Net |
| Pembiayaan terhadap Dana Pihak Ketiga | 69,84% | 73,51% | 73,18% | 84,41% | 95,13% | Financing to Deposits Ratio (FDR) |
| Margin Pendapatan Bersih | 1,94% | 0,83% | 2,22% | 2,48% | 3,21% | Net Income Margin (NIM) |
| Beban Operasional terhadap Pendapatan Operasional (BOPO) | 99,45% | 99,50% | 98,24% | 97,68% | 97,76% | Operating Expenses to Operating Revenues |
| Giro Wajib Minimum (GWM) | 3,24% | 4,82% | 5,41% | 5,10% | 5,58% | Statutory Reserves |
| Posisi Devisa Netto | 0,15% | 0,21% | 0,40% | 0,21% | 0,18% | Net Open Position (NOP) |

RASIO KEUANGAN

(persentase %)

| Uraian | 2020 | 2019 | 2018 | 2017 | 2016 |
|--|-------|-------|-------|-------|-------|
| Permodalan | | | | | |
| Rasio Modal Inti Utama/Common Equity Tier 1 (CET1) | 15,7 | 18,7 | 17,4 | 17,5 | 18,3 |
| Rasio Modal Inti/Rasio Tier 1 | 15,7 | 18,7 | 17,4 | 17,5 | 18,3 |
| Rasio Modal Pelengkap/Rasio Tier 2 | 1,1 | 1,1 | 1,1 | 1,0 | 1,1 |
| Rasio Kewajiban Penyediaan Modal Minimum | 16,8 | 19,7 | 18,5 | 18,5 | 19,4 |
| Aset Tetap terhadap Modal | 25,1 | 22,0 | 24,5 | 23,4 | 25,5 |
| Kualitas Aset | | | | | |
| Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif | 3,1 | 1,8 | 1,4 | 1,5 | 2,1 |
| Aset Produktif Bermasalah terhadap Total Aset Produktif | 2,9 | 1,6 | 1,4 | 1,5 | 2,0 |
| Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif | 6,2 | 2,2 | 1,9 | 2,1 | 2,7 |
| LLR/NPL Gross (Coverage Ratio) | 182,4 | 133,5 | 153,0 | 148,0 | 146,0 |
| Pemenuhan CKPN Aset Produktif | 2,9 | 2,2 | 2,1 | 2,1 | 2,7 |
| Pemenuhan CKPN Aset Non Produktif | 13,9 | 14,8 | 16,3 | 19,9 | 42,3 |
| NPL Bruto | 4,3 | 2,3 | 1,9 | 2,3 | 3,0 |
| NPL Netto | 0,9 | 1,2 | 0,8 | 0,7 | 0,4 |
| Rasio Kredit terhadap Total Aset Produktif | 66,9 | 65,5 | 62,1 | 59,2 | 61,7 |
| Rasio Debitur Inti terhadap Total Kredit | 30,3 | 29,0 | 20,2 | 26,6 | 29,6 |
| Rasio Agunan yang Diambil Alih terhadap Total Kredit | 0,3 | 0,0 | 0,2 | 0,1 | 0,1 |
| Profitabilitas | | | | | |
| Return on Assets (ROA) | 0,5 | 2,4 | 2,8 | 2,7 | 2,7 |
| Return on Equity (ROE) | 2,9 | 14,0 | 16,1 | 15,6 | 15,5 |
| Net Interest Margin (NIM) | 4,5 | 4,9 | 5,3 | 5,5 | 6,2 |
| Pendapatan Operasional Lain terhadap Pendapatan Operasional | 28,3 | 29,3 | 26,5 | 27,3 | 25,7 |
| Rasio Laba (Rugi) terhadap Total Aset | 0,3 | 2,0 | 2,0 | 2,1 | 1,9 |
| Rasio Laba (Rugi) terhadap Total Ekuitas | 2,7 | 12,5 | 14,0 | 13,9 | 12,9 |
| Rasio Liabilitas terhadap Total Aset | 87,3 | 85,0 | 86,3 | 85,8 | 85,2 |
| Rasio Liabilitas terhadap Total Ekuitas | 689,6 | 567,5 | 628,4 | 603,8 | 576,1 |
| Rasio Fee Based Income terhadap Total Pendapatan Operasional Lainnya | 88,4 | 82,8 | 82,8 | 84,9 | 85,7 |
| Laba Bersih per Saham (EPS) (Dalam Rupiah penuh) | 176 | 825 | 805 | 730 | 610 |
| Likuiditas | | | | | |
| Pinjaman terhadap Total Simpanan (LDRI) | 87,3 | 91,5 | 88,8 | 85,6 | 90,4 |
| Rasio Aset Likuid terhadap Total Aset | 20,2 | 18,6 | 19,7 | 20,2 | 19,0 |
| Rasio Total Aset Likuid terhadap Pendanaan Jangka Pendek | 25,8 | 18,4 | 17,8 | 24,8 | 22,6 |
| Rasio Total Kredit kepada UMKM terhadap Total Kredit | 20,7 | 20,4 | 19,5 | 18,3 | 17,7 |
| Rasio RIM | 75,4 | 86,6 | 84,6 | 80,0 | 85,7 |

RASIO KEUANGAN PENTING | Key Financial Ratios (%)

| Uraian | 2016 | 2017 | 2018 | 2019 | 2020 | Description |
|----------|--------|--------|--------|--------|--------|---|
| CAR | 20,63% | 20,05% | 29,23% | 25,26% | 19,04% | Capital Adequacy Ratio |
| BOPO | 91,33% | 95,34% | 95,32% | 96,80% | 91,01% | Operating Expenses to Operating Revenue |
| CER | 67,08% | 65,77% | 59,71% | 57,23% | 49,63% | Cost Efficiency Ratio |
| FDR | 81,42% | 71,87% | 75,49% | 80,12% | 80,99% | Financing to Deposit Ratio |
| NIM | 6,37% | 5,84% | 5,36% | 5,72% | 5,89% | Net Income Margin |
| ROA | 0,95% | 0,51% | 0,43% | 0,31% | 0,81% | Return on Assets |
| ROE | 7,40% | 4,10% | 2,49% | 1,57% | 5,03% | Return on Equity |
| NPF-Neto | 3,19% | 4,75% | 4,99% | 3,38% | 1,77% | Non Performing Financing (NPF) - Net |

Rasio Keuangan Penting

| Keterangan | 2020 | 2019 | 2018 | 2017 | 2016 |
|--|---------|--------|--------|--------|--------|
| Kewajiban Pemenuhan Modal Minimum (KPMM) | 21,36% | 18,88% | 19,31% | 20,14% | 14,92% |
| Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif | 2,11% | 2,27% | 2,24% | 2,11% | 2,43% |
| Aset Produktif Bermasalah terhadap Total Aset Produktif | 2,12% | 2,28% | 2,12% | 2,11% | 2,44% |
| Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif | 2,49% | 2,26% | 2,10% | 1,84% | 2,28% |
| Pembiayaan Bermasalah Kotor (NPF Gross) | 3,38% | 3,33% | 2,93% | 2,89% | 2,94% |
| Pembiayaan Bermasalah Bersih (NPF Net) | 1,35% | 1,44% | 1,52% | 1,50% | 1,64% |
| Coverage Ratio | 116,33% | 98,07% | 97,36% | 85,73% | 92,57% |
| Tingkat Pengembalian Aset (ROA) | 1,33% | 1,82% | 1,42% | 1,31% | 1,44% |
| Tingkat Pengembalian Ekuitas (ROE) | 9,97% | 13,54% | 10,53% | 11,42% | 11,94% |
| Net Imbalan (NI) | 6,41% | 7,36% | 7,16% | 7,58% | 7,72% |
| Net Operating Margin (NOM) | 0,62% | 1,00% | 0,81% | 0,71% | 0,90% |
| Beban Operasional terhadap Pendapatan Operasional (BOPO) | 84,06% | 81,26% | 85,37% | 87,62% | 86,88% |
| Pembiayaan Bagi Hasil terhadap Total Pembiayaan | 33,45% | 35,23% | 29,28% | 23,23% | 20,55% |
| Rasio Pembiayaan terhadap Dana Pihak Ketiga | 68,79% | 74,31% | 79,62% | 80,21% | 84,57% |
| Current Account Saving Account (CASA) | 66,40% | 63,13% | 55,82% | 51,60% | 47,63% |

| Uraian | 2020 | 2019 | 2018 | 2017 ¹ | 2016 |
|--|---------|---------|---------|-------------------|--------|
| NPF Nett | 0,72% | 1,00% | 1,56% | 2,71% | 3,13% |
| PROFITABILITAS | | | | | |
| ROA | 1,65% | 1,69% | 0,88% | 0,59% | 0,59% |
| ROE | 15,03% | 15,66% | 8,21% | 5,72% | 5,81% |
| NIM | 6,07% | 6,02% | 6,18% | 7,35% | 6,75% |
| BOPO | 81,81% | 82,89% | 90,68% | 94,44% | 94,12% |
| LIKUIDITAS | | | | | |
| Loan to Funding Ratio (LFR) | 73,98% | 75,54% | 74,89% | 75,43% | 76,83% |
| Rasio aset likuid terhadap total aset | 30,67% | 25,59% | 21,51% | 23,79% | 19,88% |
| Rasio Total Aset Likuid terhadap Pendanaan Jangka Pendek | 35,80% | 28,79% | 24,18% | 26,84% | 22,41% |
| Rasio total kredit kepada UMKM terhadap total kredit | 14,12% | 28,79% | 20,46% | 22,89% | 25,52% |
| KEPATUHAN | | | | | |
| Persentase Pelanggaran BMPD | | | | | |
| Pihak Terkait | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| Pihak Tidak Terkait | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| Persentase Pelampauan BMPD | | | | | |
| Pihak Terkait | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| Pihak Tidak Terkait | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| Giro Wajib Minimum (GWM) | | | | | |
| - GWM Rupiah | 3,10% | 4,88% | 5,05% | 8,05% | 5,14% |
| - GWM Valuta Asing | 1,16% | 1,13% | 1,13% | 1,05% | |
| Posisi Devisa Netto | 2,28% | 4,41% | 2,37% | 3,16% | 8,65% |
| RASIO LAINNYA | | | | | |
| LLR/NPL Bruto (Coverage Ratio) (%) | 157,08% | 107,02% | 101,26% | 70,33% | 67,25% |
| CIR (Rasio Biaya Terhadap Pendapatan) (%) | 81,81% | 82,89% | 90,68% | 94,44% | 94,12% |
| Operating Income/Employee (dalam juta Rupiah) | 1.006 | 984 | 883 | 821 | 705 |

Statistik Deskriptif

Descriptive Statistics

| | N | Range | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|----|-------|---------|---------|---------|----------------|
| FDR | 20 | 26.34 | 68.79 | 95.13 | 77.5065 | 6.05941 |
| CAR | 20 | 16.89 | 12.34 | 29.23 | 17.7170 | 4.37186 |
| ROA | 20 | 1.79 | .03 | 1.82 | .8070 | .60926 |
| ROE | 20 | 15.37 | .29 | 15.66 | 6.6705 | 5.10186 |
| NPF | 20 | 4.27 | .72 | 4.99 | 2.4815 | 1.28861 |
| BOPO | 20 | 18.24 | 81.26 | 99.50 | 91.5780 | 6.18139 |
| Valid N (listwise) | 20 | | | | | |

Descriptive Statistics

| | N | Range | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|----|-------|---------|---------|---------|----------------|
| LDR | 20 | 32.66 | 80.84 | 113.50 | 92.0295 | 8.04680 |
| CAR | 20 | 6.16 | 16.80 | 22.96 | 20.1235 | 1.77810 |
| ROE | 20 | 22.08 | 1.00 | 23.08 | 14.3425 | 5.55676 |
| ROA | 20 | 3.71 | .13 | 3.84 | 2.2965 | 1.08717 |
| NPL | 20 | 2.56 | .40 | 2.96 | 1.1735 | .62526 |
| BOPO | 20 | 31.64 | 66.48 | 98.12 | 77.2540 | 9.42300 |
| Valid N (listwise) | 20 | | | | | |

Uji Normalitas

Tests of Normality

| | Kolmogorov-Smirnov ^a | | | Shapiro-Wilk | | |
|----------------------------|---------------------------------|----|-------------------|--------------|----|------|
| | Statistic | df | Sig. | Statistic | df | Sig. |
| FDR_BANK_SYARIAH | .177 | 20 | .100 | .911 | 20 | .067 |
| LDR_BANK_KONVENSI NAL | .180 | 20 | .088 | .884 | 20 | .021 |
| CAR_BANK_SYARIAH | .131 | 20 | .200 [*] | .920 | 20 | .097 |
| CAR_BANK_KONVENSI NAL | .081 | 20 | .200 [*] | .973 | 20 | .809 |
| ROA_BANK_SYARIAH | .145 | 20 | .200 [*] | .916 | 20 | .083 |
| ROA_BANK_KONVENSI NAL | .145 | 20 | .200 [*] | .953 | 20 | .416 |
| ROE_BANK_SYARIAH | .144 | 20 | .200 [*] | .924 | 20 | .118 |
| ROE_BANK_KONVENSI ONAL | .175 | 20 | .108 | .928 | 20 | .142 |
| NPF_BANK_SYARIAH | .210 | 20 | .021 | .914 | 20 | .077 |
| NPL_BANK_KONVENSI NAL | .203 | 20 | .030 | .879 | 20 | .017 |
| BOPO_BANK_SYARIAH | .160 | 20 | .196 | .916 | 20 | .083 |
| BOPO_BANK_KONVENSI ONAL | .201 | 20 | .034 | .889 | 20 | .026 |

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Uji Independent Sample T-test

| | | Levene's Test for Equality of Variances | | Independent Samples Test | | | | | | |
|-----|-----------------------------|---|------|--------------------------|--------|-----------------|-----------------|-----------------------|---|---------|
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| CAR | Equal variances assumed | 10.388 | .003 | -2.280 | 38 | .028 | -2.40650 | 1.05534 | -4.54292 | -.27008 |
| | Equal variances not assumed | | | -2.280 | 25.118 | .031 | -2.40650 | 1.05534 | -4.57949 | -.23351 |

| | | Levene's Test for Equality of Variances | | Independent Samples Test | | | | | | | |
|----------|-----------------------------|---|------|--------------------------|--------|--------------|-------------|-----------------|-----------------------|---|---------|
| | | F | Sig. | t | df | Significance | | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | One-Sided p | Two-Sided p | | | Lower | Upper |
| ROA Bank | Equal variances assumed | 6.679 | .014 | 5.345 | 38 | <.001 | <.001 | 1.48950 | .27867 | .92536 | 2.05364 |
| | Equal variances not assumed | | | 5.345 | 29.863 | <.001 | <.001 | 1.48950 | .27867 | .92027 | 2.05873 |

| | | Levene's Test for Equality of Variances | | Independent Samples Test | | | | | | | |
|-----------|-----------------------------|---|------|--------------------------|--------|--------------|-------------|-----------------|-----------------------|---|----------|
| | | F | Sig. | t | df | Significance | | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | One-Sided p | Two-Sided p | | | Lower | Upper |
| Rasio ROE | Equal variances assumed | .077 | .783 | 4.548 | 38 | <.001 | <.001 | 7.67200 | 1.68681 | 4.25723 | 11.08677 |
| | Equal variances not assumed | | | 4.548 | 37.726 | <.001 | <.001 | 7.67200 | 1.68681 | 4.25642 | 11.08758 |

Uji Mann Whitney Test

Test Statistics^a

| | Rasio LDR/FDR |
|--------------------------------|--------------------|
| Mann-Whitney U | 21.000 |
| Wilcoxon W | 231.000 |
| Z | -4.842 |
| Asymp. Sig. (2-tailed) | <,001 |
| Exact Sig. [2*(1-tailed Sig.)] | <,001 ^b |

a. Grouping Variable: BANK

b. Not corrected for ties.

Test Statistics^a

| | Rasio NPL/NPF |
|--------------------------------|--------------------|
| Mann-Whitney U | 69.000 |
| Wilcoxon W | 279.000 |
| Z | -3.544 |
| Asymp. Sig. (2-tailed) | <,001 |
| Exact Sig. [2*(1-tailed Sig.)] | <,001 ^b |

a. Grouping Variable: BANK

b. Not corrected for ties.

Test Statistics^a

| | BOPO |
|--------------------------------|--------------------|
| Mann-Whitney U | 46.000 |
| Wilcoxon W | 256.000 |
| Z | -4.166 |
| Asymp. Sig. (2-tailed) | <,001 |
| Exact Sig. [2*(1-tailed Sig.)] | <,001 ^b |

a. Grouping Variable: BANK

b. Not corrected for ties.

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