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## LAMPIRAN

### Lampiran 1. Komponen Pengukuran CMSI dalam Laporan Tahunan BSI Periode 2021-2023

Pengukuran	2021 (Rp)	2022 (Rp)	2023 (Rp)
Biaya pendidikan	99,992,000,000	114,720,000,000	123,890,000,000
Biaya pelatihan	82,646,000,000	97,200,000,000	90,600,000,000
Biaya publikasi/promosi	283,417,000,000	518,032,000,000	707,098,000,000
Bonus/tunjangan karyawan	815,363,000,000	952,961,000,000	976,738,000,000
Biaya renovasi	106,628,000,000	377,351,000,000	500,126,000,000
Sumbangan religiusitas dan sosial	59,529,000,000	108,831,000,000	80,736,000,000
Pembiayaan <i>mudharabah</i>	1,920,441,000,000	1,100,513,000,000	1,881,133,000,000
Pembiayaan <i>musyarakah</i>	53,251,122,000,000	69,055,621,000,000	88,216,197,000,000
Zakat	127,611,000,000	173,070,000,000	222,700,000,000
Sedekah	50,280,000,000	73,857,000,000	63,947,000,000
Pendapatan non-halal	7,898,000,000	3,168,000,000	1,733,000,000
Investasi pada teknologi	229,400,000,000	266,000,000,000	967,000,000,000
<i>Micro Financing</i>	39,400,000,000,000	41,800,000,000,000	45,500,000,000,000
Investasi pada sektor riil	787,500,000,000	2,040,000,000,000	1,650,000,000,000
Pembiayaan dengan akad <i>Murabahah, istishna, Qardh, dan Ijarah</i>	110,703,060,00,000	133,999,826,000,000	147,405,182,000,000
Beban pajak	932,319,000,000	1,254,621,000,000	1,695,729,000,000
Laba sebelum pajak	3,960,524,000,000	5,514,803,000,000	7,399,472,000,000
Total kas	4,119,903,000,000	4,951,469,000,000	5,255,841,000,000
Total aset	265,289,081,000,000	305,727,438,000,000	353,624,124,000,000
Total beban	16,843,380,000,000	17,768,276,000,000	20,586,615,000,000

Total penyaluran dana	214,559,670,000,000	247,459,438,000,000	260,628,277,000,000
Total pendapatan	20,953,733,000,000	23,416,627,000,000	26,424,015,000,000
Total investasi	18,571,038,000,000	5,994,708,000,000	11,404,359,000,000
Total ekuitas	25,013,934,000,000	33,505,610,000,000	38,739,121,000,000
Total deposit	57,247,890,000,000	66,012,257,000,000	67,873,898,000,000
<i>Return on Equity</i>	13.71%	16.84%	16.88%
<i>Return on Debt</i>	8.72%	8.60%	8.39%
<i>Market Value</i>	73,210,000,000,000	59,510,000,000,000	80,260,000,000,000
<i>Book Value per Share (BVPS)</i>	608,178	726,342	839,795
<i>Non performing financing (NPF)</i>	0.87%	0.57%	0.55%
Jumlah insidensi/ <i>fraud</i> pertahun	7	14	12
Jumlah insidensi yang telah diselesaikan pertahun	6	14	12
Jumlah ATM	2618	2548	2571
Jumlah kantor cabang	1375	1278	1201
Ketersediaan lembar pengungkapan produk	Ya	Ya	Ya
Melakukan <i>homefinancing</i>	Ya	Ya	Ya
Melaporkan <i>environmental, social, governance (ESG)</i>	Ya	Ya	Ya
Memfasilitasi transfer dana ( <i>online dan mobile banking</i> )	Ya	Ya	Ya
Adanya <i>corporate social responsibility (CSR)</i>	Ya	Ya	Ya
Adanya perlindungan terhadap pegawai	Ya	Ya	Ya
Adanya dewan pengawas syariah (DPS)	Ya	Ya	Ya

Adanya rasio <i>turnover</i> karyawan	Ya	Ya	Ya
Adanya <i>research and development product</i>	Ya	Ya	Ya
Adanya program keberhasilan perusahaan	Ya	Ya	Ya
Adanya <i>deposit</i> yang berhubungan dengan <i>takaful</i>	Ya	Ya	Ya
Adanya layanan <i>mobile-top up</i>	Ya	Ya	Ya
Adanya layanan <i>priority banking</i>	Ya	Ya	Ya

Sumber : *Annual Report BSI*



## Lampiran 2. Biodata Penulis

### Identitas Diri

Nama : Yusran  
Tempat, Tanggal Lahir : Pangkep, 7 April 2002  
Jenis Kelamin : Laki laki  
Alamat Rumah : Jalan Cendana Timur, Kabupaten Pangkep  
Telpon Rumah dan HP : 088704097644  
Alamat E-mail : [yusrann07@gmail.com](mailto:yusrann07@gmail.com)

### Riwayat Pendidikan

TK : TK Negeri Pembina (2007-2008)  
SD : SD Negeri 28 Tumampua II (2008-2014)  
SMP : SMP Negeri 2 Pangkajene (2014-2017)  
SMA : SMA Negeri 11 Pangkep (2017-2020)

### Riwayat Prestasi

1. Juara 1 IKAB-KIP National Business Plan Competition 2022
2. Gold Medal Muharram Science Olympiad Bidang Ekonomi Terintegrasi 2022
3. Harapan 1 UNY National Entrepreneur Competition 2022
4. Finalis Top 5 UNM National Business Plan Competition 2022

Demikian biodata ini dibuat dengan sebenarnya

Makassar, 27 Mei 2024

Yusran