

Lampiran 1

Bank Rakyat Indonesia

Perhitungan CAR

$$\text{CAR} = \frac{\text{Modal Bank}}{\text{ATMR}} \times 100 \%$$

$$\text{Nilai Kredit} = (\text{Rasio CAR} - 8\%) / 0,1$$

Tahun	TW	Modal	ATMR	CAR (%)	Nilai Kredit	Nilai Max	Bobot	Bobot x NK
2009	I	22717959	180354035.8	12.60	45.96	100	25	11.49
	II	23631435	199978126.2	11.82	38.17	100	25	9.54
	III	22777053	205915392.2	11.06	30.61	100	25	7.65
	IV	23422583	221723530.2	10.56	25.64	100	25	6.41
2010	I	29980349	232858038.4	12.87	48.75	100	25	12.19
	II	29293668	250455822.8	11.70	36.96	100	25	9.24
	III	29853501	254349623.2	11.74	37.37	100	25	9.34
	IV	31710589	271260817.4	11.69	36.90	100	25	9.23
2011	I	37841894	273401193.4	13.84	58.41	100	25	14.60
	II	37889058	286766892.8	13.21	52.12	100	25	13.03
	III	39631224	298462239.6	13.28	52.78	100	25	13.20
	IV	4183898708	279602642	14.96	69.60	100	25	17.4

Perhitungan KAP

$$\text{KAP} = \frac{\text{Aktiva produktif yang diklasifikasikan}}{\text{Total aktiva produktif}} \times 100\%$$

$$\text{Nilai Kredit} = (22,5\% - \text{Rasio KAP}) / 0,15$$

Tahun	TW	Aktiva Produktif diklasifikasikan	Total Aktiva Produktif	KAP (%)	Nilai Kredit	Nilai Max	Bobot	Bobot x NK
2009	I	4201307.2	236715336	1.98	90.15	100	25	22.54
	II	4819468.3	243732645	2.21	88.58	100	25	22.15
	III	5799052.7	262119350	2.35	87.65	100	25	21.91
	IV	6249133.4	265581037	1.81	91.23	100	25	22.81
2010	I	5575537.3	307234072	3.19	82.08	100	25	20.52
	II	6648759.9	208568972	3.35	80.99	100	25	20.25
	III	7568539.2	225872511	3.40	80.69	100	25	20.17
	IV	6447557.3	189797115	2.54	86.42	100	25	21.60
2011	I	6255078.5	246504161	2.73	85.10	100	25	21.28
	II	7055772.2	258021596	3.05	83.01	100	25	20.75
	III	8407918.05	275848293	3.04	83.09	100	25	20.77
	IV	387626.55	388568	0.99	143.4	100	25	25.00

Perhitungan PPAP

$$\text{Rasio PPAP} = \frac{\text{PPAP}}{\text{PPAPWD}} \times 100\%$$

$$\text{Nilai Kredit} = (\text{Rasio PPAP} - 0\%) / 1$$

Tahun	TW	PPAP yang telah dibentuk	PPAP yang wajib dibentuk	PPAP (%)	Nilai Kredit	N Max	Bobot	Bobot x NK
2009	I	9771272	6694685	145.96	145.9557	100	5	5
	II	11630876	7729530	150.47	150.4733	100	5	5
	III	13591921	8338546	163	163.0011	100	5	5
	IV	11677474	7837786	148.99	148.9894	100	5	5
2010	I	12640221	8937803	141.42	141.4243	100	5	5
	II	8841973	6541413	135.17	135.1692	100	5	5
	III	10596094	7630931	138.86	138.8572	100	5	5
	IV	8183936	7726647	105.92	105.9183	100	5	5
2011	I	8982107	8829144	101.73	101.7325	100	5	5
	II	10336417	9874763	104.68	104.6751	100	5	5
	III	10687086	10040440	106.44	106.4404	100	5	5
	IV	9230839	2925602	3.15	3.155193	100	5	0.15

Perhitungan ROA

$$\text{ROA} = \frac{\text{Laba Bersih}}{\text{Total Aktiva}} \times 100\%$$

$$\text{Nilai Kredit} = (\text{Rasio ROA} - 0\%) / 0,015$$

Tahun	TW	Laba sebelum pajak	Total Aktiva	ROA(%)	Nilai Kredit	N Max	Bobot	Bobot x NK
2009	I	2376604	250141635	0.95	63.34022	100	5	3.17
	II	4509713	267241016	1.69	112.5005	100	5	5.00
	III	6664962	274392664	2.43	161.9325	100	5	5.00
	IV	9896769	314745744	3.14	209.6246	100	5	5.00
2010	I	2839505	303843238	0.93	62.30197	100	5	3.12
	II	5448145	319941519	1.70	113.5238	100	5	5.00
	III	8507751	320835587	2.65	176.7832	100	5	5.00
	IV	14903369	398393138	3.74	249.3913	100	5	5.00
2011	I	3985279	366733961	1.09	72.44632	100	5	3.62
	II	8035888	370303369	2.17	144.6722	100	5	5.00
	III	12855530	390341834	3.29	219.5602	100	5	5.00
	IV	456531093	92602655	4.93	328.6667	100	5	5.00

Perhitungan BOPO

$$\text{BOPO} = \frac{\text{Biaya Operasional}}{\text{Pendapatan Operasional}} \times 100\%$$

$$\text{Nilai Kredit} = (100\% - \text{Rasio BOPO}) / 0,08$$

Tahun	TW	Beban Operasional	Pendapatan Operasional	BOPO (%)	Nilai Kredit	N Max	Bobot	Bobot x NK
2009	I	5845339	9096694	64.26	446.78	100	5	5.00
	II	11628780	18687903	62.23	472.17	100	5	5.00
	III	17057752	28477448	59.90	501.26	100	5	5.00
	IV	23953144	46843016	51.13	610.81	100	5	5.00
2010	I	7180679	10227300	70.21	372.36	100	5	5.00
	II	15135805	20710838	73.08	336.48	100	5	5.00
	III	23107234	31657113	72.99	337.60	100	5	5.00
	IV	35030904	49438396	70.86	364.28	100	5	5.00
2011	I	8682691	12562647	69.12	386.06	100	5	5.00
	II	17838291	25689427	69.44	382.02	100	5	5.00
	III	27171082	39760989	68.34	395.80	100	5	5.00
	IV	17610989	264072.4	66.99	416.37 5	100	5	5.00

Perhitungan *Cash Ratio*

$$\text{Cash Ratio} = \frac{\text{Alat Likuid}}{\text{Hutang Lancar}} \times 100\%$$

$$\text{Nilai Kredit} = \text{Cash Ratio} / 0,05\%$$

Tahun	TW	Alat Likuid	Hutang Lancar	CSR (%)	Nilai Kredit	N Max	Bobot	Bobot x NK
2009	I	9494003	167203671	5.68	113.56	100	5	5.00
	II	11172163	184083404	6.07	121.38	100	5	5.00
	III	14552638	185213790	7.86	157.14	100	5	5.00
	IV	12224921	185213790	6.60	132.01	100	5	5.00
2010	I	12907673	204948609	6.30	125.96	100	5	5.00
	II	13011971	210827890	6.17	123.44	100	5	5.00
	III	14894059	214528059	6.94	138.85	100	5	5.00
	IV	14862451	251507104	5.91	118.19	100	5	5.00
2011	I	14205886	246308621	5.77	115.35	100	5	5.00
	II	14031199	249282200	5.63	112.57	100	5	5.00
	III	13612407	255269709	5.33	106.65	100	5	5.00
	IV	238481728	296569302	0.80	16.0827	100	5	5.00

Perhitungan LDR

$$\text{LDR} = \frac{\text{Total Pembiayaan}}{\text{Dana Pihak Ketiga}} \times 100\%$$

$$\text{Nilai Kredit} = (115\% - \text{Rasio LDR}) \times 4$$

Tahun	TW	Kredit yang diberikan	Dana Pihak Ketiga	LDR (%)	Nilai Kredit	N Max	Bobot	Bobot x NK
2009	I	165226025	187081905	88.32	106.73	100	5	5.00
	II	184600939	208525996	88.53	105.89	100	5	5.00
	III	192233530	213498362	90.04	99.84	100	5	4.99
	IV	205522394	216128917	95.09	79.63	100	5	3.98
2010	I	208962411	242385918	86.21	115.16	100	5	5.00
	II	226242453	238269005	94.95	80.19	100	5	4.01
	III	228695156	252406970	90.61	97.58	100	5	4.88
	IV	246968128	288547911	85.59	117.64	100	5	5.00
2011	I	249164659	290797087	85.68	117.27	100	5	5.00
	II	265820002	294659063	90.21	99.15	100	5	4.96
	III	276324526	302473644	91.35	94.58	100	5	4.73
	IV	283586497	3721607.572	76.20	155.20	100	5	5.00

Lampiran 2

Bank Rakyat Indonesia Syariah

Perhitungan CAR

$$\text{CAR} = \frac{\text{Modal Bank}}{\text{ATMR}} \times 100 \%$$

$$\text{Nilai Kredit} = (\text{Rasio CAR} - 8\%) / 0,1$$

Tahun	TW	Modal	ATMR	CAR (%)	Nilai Kredit	Nilai Max	Bobot	Bobot x NK
2009	I	448937	107623.2	4.17	-38.29	100	25	25.00
	II	452204	87844.8	5.15	-28.52	100	25	25.00
	III	460155	93635	4.91	-30.86	100	25	25.00
	IV	466456	142282.6	3.28	-47.22	100	25	25.00
2010	I	479963	149479.6	3.21	-47.89	100	25	25.00
	II	995815	179555	5.55	-24.54	100	25	25.00
	III	992274	206698.2	4.80	-31.99	100	25	25.00
	IV	31710589	271260817.4	0.12	-78.83	100	25	9.23
2011	I	1002564	285070.4	3.52	-44.83	100	25	25.00
	II	1009461	306910.8	3.29	-47.11	100	25	25.00
	III	1021431	154998.6	6.59	-14.10	100	25	25.00
	IV	1034367	394437	2.62	-53.78	100	25	25.00

Perhitungan KAP

$$\text{KAP} = \frac{\text{Aktiva produktif yang diklasifikasikan}}{\text{Total aktiva produktif}} \times 100\%$$

$$\text{Nilai Kredit} = (22,5\% - \text{Rasio KAP}) / 0,15$$

Tahun	TW	Aktiva Produktif diklasifikasikan	Total Aktiva Produktif	KAP (%)	Nilai Kredit	Nilai Max	Bobot	Bobot x NK
2009	I	136257.5	2235011	6.10	62.69	100	25	15.67
	II	7614.5	1638934	0.46	72.36	100	25	18.09
	III	119219.1	3856807	3.09	82.73	100	25	20.68
	IV	74104.75	3028581	2.45	87.02	100	25	21.76
2010	I	90112	3705088	2.43	87.12	100	25	21.78
	II	192154.25	7048573	2.73	85.16	100	25	21.29
	III	127105.05	5680947	2.24	88.42	100	25	22.10
	IV	132908.5	6431080	2.07	89.56	100	25	22.39
2011	I	89198.55	6694073	1.33	94.45	100	25	23.61
	II	214746.15	12181479	1.76	91.58	100	25	22.90
	III	152551.2	8848173	1.72	91.84	100	25	22.96
	IV	10182159	10448821	0.97	143.50	100	25	25.00

Perhitungan PPAP

$$\text{Rasio PPAP} = \frac{\text{PPAP}}{\text{PPAPWD}} \times 100\%$$

$$\text{Nilai Kredit} = (\text{Rasio PPAP} - 0\%) / 1\%$$

Tahun	TW	PPAP yang telah dibentuk	PPAP yang wajib dibentuk	PPAP (%)	Nilai Kredit	Nilai Max	Bobot	Bobot x NK
2009	I	117282	83260	140.86	140.86	100	5	5.00
	II	123684	86635	142.76	142.76	100	5	5.00
	III	83099	81136	102.42	102.42	100	5	5.00
	IV	89772	89772	100.00	100.00	100	5	5.00
2010	I	86354	86354	100.00	100.00	100	5	5.00
	II	114937	111008	103.54	103.54	100	5	5.00
	III	122472	122353	100.10	100.10	100	5	5.00
	IV	113301	113301	100.00	100.00	100	5	5.00
2011	I	95753	95753	100.00	100.00	100	5	5.00
	II	101094	101094	100.00	100.00	100	5	5.00
	III	110150	110150	100.00	100.00	100	5	5.00
	IV	123551.65	140477	87.95	879.51	100	5	5.00

Perhitungan ROA

$$\text{ROA} = \frac{\text{Laba Bersih}}{\text{Total Aktiva}} \times 100\%$$

$$\text{Nilai Kredit} = (\text{Rasio ROA} - 0\%) / 0,015$$

Tahun	TW	Laba sebelum pajak	Total Aktiva	ROA (%)	Nilai Kredit	Nilai Max	Bobot	Bobot x NK
2009	I	11606	1512812	0.77	51.15	100	5	2.56
	II	16405	1641761	1.00	66.62	100	5	3.33
	III	24113	2474429	0.97	64.97	100	5	3.25
	IV	10675	3178386	0.34	22.39	100	5	1.12
2010	I	10437	3929696	0.27	17.71	100	5	0.89
	II	20127	4847159	0.42	27.68	100	5	1.38
	III	11009	6073535	0.18	12.08	100	5	0.60
	IV	14903.369	6856386	0.22	14.49	100	5	0.72
2011	I	4007	7236713	0.06	3.69	100	5	0.18
	II	7417	7706185	0.10	6.42	100	5	0.32
	III	23316	9531794	0.24	16.31	100	5	0.81
	IV	16701	11200823	0.00	0.09	100	5	0.00

Perhitungan BOPO

$$\text{BOPO} = \frac{\text{Biaya Operasional}}{\text{Pendapatan Operasional}} \times 100\%$$

$$\text{Nilai Kredit} = (100\% - \text{Rasio BOPO}) / 0,08$$

Tahun	TW	Beban Operasional	Pendapatan Operasional	BOPO (%)	Nilai Kredit	Nilai Max	Bobot	Bobot x NK
2009	I	50719	62201	81.54	230.74	100	5	5.00
	II	115435	132520	87.11	161.15	100	5	5.00
	III	220893	241628	91.42	107.27	100	5	5.00
	IV	277815	284942	97.50	31.27	100	5	1.56
2010	I	119560	128730	92.88	89.04	100	5	4.45
	II	291166	307061	94.82	64.71	100	5	3.24
	III	491816	498096	98.74	15.76	100	5	0.79
	IV	725248	734301	98.77	15.41	100	5	0.77
2011	I	239612	236340	101.38	-17.31	100	5	-0.87
	II	492247	490779	100.30	-3.74	100	5	-0.19
	III	765577	777453	98.47	19.09	100	5	0.95
	IV	657098	1141770	0.57	1242.8	100	5	5.00

Perhitungan *Cash Ratio*

$$\text{Cash Ratio} = \frac{\text{Alat Likuid}}{\text{Hutang Lancar}} \times 100\%$$

$$\text{Nilai Kredit} = \text{Cash Ratio} / 0,05\%$$

Tahun	TW	Alat Likuid	Hutang Lancar	CSR (%)	Nilai Kredit	Nilai Max	Bobot	Bobot x NK
2009	I	21883	474382	4.61	92.26	100	5	4.61
	II	16558	482086	3.43	68.69	100	5	3.43
	III	21391	459938	4.65	93.02	100	5	4.65
	IV	22629	872756	2.59	51.86	100	5	2.59
2010	I	36412	759611	4.79	95.87	100	5	4.79
	II	51229	627794	8.16	163.20	100	5	5.00
	III	55641	728774	7.63	152.70	100	5	5.00
	IV	14862.451	251507.104	5.91	118.19	100	5	5.00
2011	I	56286	1008445	5.58	111.63	100	5	5.00
	II	62315	954360	6.53	130.59	100	5	5.00
	III	72835	1177787	6.18	123.68	100	5	5.00
	IV	1978822	1443939	1.37	27.4	100	5	1.37

Perhitungan LDR

$$\text{LDR} = \frac{\text{Total Pembiayaan}}{\text{Dana Pihak Ketiga}} \times 100\%$$

$$\text{Nilai Kredit} = (115\% - \text{Rasio LDR}) \times 4$$

Tahun	TW	Kredit yang diberikan	Dana Pihak Ketiga	LDR (%)	Nilai Kredit	Nilai Max	Bobot	Bobot x NK
2009	I	192754	613079	31.44	334.24	100	5	5.00
	II	314542	894691	35.16	319.37	100	5	5.00
	III	1373463	898011	152.95	-151.78	100	5	-7.59
	IV	771230	1324175	58.24	227.03	100	5	5.00
2010	I	1043925	1202304	86.83	112.69	100	5	5.00
	II	1274727	1576173	80.87	136.50	100	5	5.00
	III	1373463	1666509	82.42	130.34	100	5	5.00
	IV	1328992	6584224.227	20.18	379.26	100	5	5.00
2011	I	1129899	983666	114.87	0.54	100	5	0.03
	II	1129899	900602	125.46	-41.84	100	5	-2.09
	III	1304501	2098290	62.17	211.32	100	5	5.00
	IV	1760141	2347574	74.98	160.09	100	5	5.00

Lampiran 3

Perhitungan CAEL Bank Rakyat Indonesia periode 2009-2011

Tahun	TW	BOBOT X NILAI KREDIT							CAEL	Kategori
		CAR	KAP	PPAP	ROA	BOPO	CSR	LDR		
2009	I	11.49	22.54	5.00	3.17	5.00	5.00	5.00	57.20	Cukup Sehat
	II	9.54	22.15	5.00	5.00	5.00	5.00	5.00	56.69	Cukup Sehat
	III	7.65	21.91	5.00	5.00	5.00	5.00	4.99	54.56	Cukup Sehat
	IV	6.41	22.81	5.00	5.00	5.00	5.00	3.98	53.20	Cukup Sehat
2010	I	12.19	20.52	5.00	3.12	5.00	5.00	5.00	55.82	Cukup Sehat
	II	9.24	20.25	5.00	5.00	5.00	5.00	4.01	53.50	Cukup Sehat
	III	9.34	20.17	5.00	5.00	5.00	5.00	4.88	54.39	Cukup Sehat
	IV	9.23	21.60	5.00	5.00	5.00	5.00	5.00	55.83	Cukup Sehat
2011	I	14.60	21.28	5.00	3.62	5.00	5.00	5.00	59.50	Cukup Sehat
	II	13.03	20.75	5.00	5.00	5.00	5.00	4.96	58.74	Cukup Sehat
	III	13.20	20.77	5.00	5.00	5.00	5.00	4.73	58.70	Cukup Sehat
	IV	17.40	25.00	0.15	5.00	5.00	0.80	5.00	58.35	Cukup Sehat

Lampiran 4

Perhitungan CAEL Bank Rakyat Indonesia Syariah periode 2009-2011

Tahun	TW	BOBOT X NILAI KREDIT							CAEL	Kategori
		CAR	KAP	PPAP	ROA	BOPO	CSR	LDR		
2009	I	25.00	15.67	5.00	2.56	5.00	4.61	5.00	62.84	Sehat
	II	25.00	18.09	5.00	3.33	5.00	3.43	5.00	64.86	Sehat
	III	25.00	20.68	5.00	3.25	5.00	4.65	-7.59	55.99	Cukup Sehat
	IV	25.00	21.76	5.00	1.12	1.56	2.59	5.00	62.03	Sehat
2010	I	25.00	21.78	5.00	0.89	4.45	4.79	5.00	66.91	Sehat
	II	25.00	21.29	5.00	1.38	3.24	5.00	5.00	65.91	Sehat
	III	25.00	22.10	5.00	0.60	0.79	5.00	5.00	63.50	Sehat
	IV	25.00	22.39	5.00	0.72	0.77	5.00	5.00	48.11	Kurang Sehat
2011	I	9.23	23.61	5.00	0.18	-0.87	5.00	0.03	57.96	Cukup Sehat
	II	25.00	22.90	5.00	0.32	-0.19	5.00	-2.09	55.94	Cukup Sehat
	III	25.00	22.96	5.00	0.00	0.95	5.00	5.00	63.91	Sehat
			25.00	25.00	5.00	0.49	5.00	1.37	5.00	66.86

Lampiran 5

Perhitungan uji-t

-Test**Paired Samples Statistics**

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	CAR_BRI	12.4442	12	1.25200	.36142
	CAR_BRIS	3.9342	12	1.67098	.48237
Pair 2	KAP_BRI	2.5533	12	.72339	.20883
	KAP_BRIS	2.6283	12	1.44322	.41662
Pair 3	PPAP_BRI	120.4825	12	42.57416	12.29010
	PPAP_BRIS	106.4692	12	16.94740	4.89229
Pair 4	ROA_BRI	2.3925	12	1.22939	.35489
	ROA_BRIS	.3933	12	.33257	.09601
Pair 5	BOPO_BRI	66.5208	12	6.32572	1.82608
	BOPO_BRIS	91.7067	12	12.24152	3.53382
Pair 6	Cash ratio_BRI	5.7550	12	1.70283	.49156
	Cash ratio_BRIS	5.1192	12	1.98628	.57339
Pair 7	LDR_BRI	88.5650	12	5.00761	1.44557
	LDR_BRIS	77.1308	12	39.68334	11.45559

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	CAR_BRI	12	-.097	.763
	CAR_BRIS			
Pair 2	KAP_BRI & KAP_BRIS	12	-.133	.681
Pair 3	PPAP_BRI & PPAP_BRIS	12	.491	.105
Pair 4	ROA_BRI & ROA_BRIS	12	-.305	.336
Pair 5	BOPO_BRI & BOPO_BRIS	12	.133	.681
Pair 6	Cash ratio_BRI & Cash ratio_BRIS	12	.498	.100
Pair 7	LDR_BRI & LDR_BRIS	12	.063	.845

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
						Lower	Upper		
Pair 1	CAR_BRI CAR_BRIS	8.51000	2.18342	.63030	7.12272	9.89728	13.502	11	.000
Pair 2	KAP_BRI KAP_BRIS	-.07500	1.69794	.49015	-1.15382	1.00382	-.153	11	.881
Pair 3	PPAP_BRI PPAP_BRIS	14.01333	37.30683	10.76955	-9.69030	37.71696	1.301	11	.220
Pair 4	ROA_BRI ROA_BRIS	1.99917	1.36788	.39487	1.13006	2.86828	5.063	11	.000
Pair 5	BOPO_BRI BOPO_BRIS	-25.18583	13.01180	3.75618	-33.45314	-16.91853	-6.705	11	.000
Pair 6	Cash ratio_BRI Cash ratio_BRIS	.63583	1.86492	.53836	-.54908	1.82075	1.181	11	.262
Pair 7	LDR_BRI LDR_BRIS	11.43417	39.68301	11.45550	-13.77922	36.64755	.998	11	.340