

Lampiran 3. Hasil Perhitungan Rasio PPAP

Hasil Perhitungan Rasio PPAP (Penyisihan Penghapusan Aktiva Produktif) Bank Konvensional (2007:01-2007:12) (*dalam jutaan rupiah)

Periode	PPAPYD* (Rp)	PPAPWD* (Rp)	PPAP (%)
2007:01	48.345.169	36.688.006	131,77
2007:02	48.652.667	37.416.935	130,03
2007:03	51.041.233	36.587.338	139,51
2007:04	52.034.982	36.586.984	132,03
2007:05	52.286.001	39.062.198	133,85
2007:06	53.445.788	40.282.755	132,68
2007:07	54.171.181	43.006.213	125,96
2007:08	54.766.698	43.811.609	125,00
2007:09	38.451.039	15.787.110	243,55
2007:10	51.355.870	35.616.689	143,91
2007:11	51.945.093	42.271.122	122,89
2007:12	49.136.902	25.334.920	193,95

Sumber: Statistik Perbankan Indonesia, 2007 (data diolah)

Hasil Perhitungan Rasio PPAP (Penyisihan Penghapusan Aktiva Produktif) Bank Konvensional (2008:01-2008:12) (*dalam jutaan rupiah)

Periode	PPAPYD* (Rp)	PPAPWD* (Rp)	PPAP (%)
2008:01	49.791.110	42.158.200	118,11
2008:02	49.283.992	43.717.671	112,73
2008:03	47.590.282	32.201.350	147,79
2008:04	49.934.728	25.633.864	194,80
2008:05	51.248.319	41.181.203	124,44
2008:06	42.952.811	35.566.599	120,77
2008:07	54.028.038	35.415.091	146,97
2008:08	54.170.668	36.329.984	149,11
2008:09	55.190.233	37.533.092	147,04
2008:10	59.297.892	44.908.393	132,04
2008:11	64.974.029	48.027.300	135,29
2008:12	64.067.884	38.107.677	168,12

Sumber: Statistik Perbankan Indonesia, 2008 (data diolah)

**Hasil Perhitungan Rasio PPAP (Penyisihan Penghapusan Aktiva Produktif)
Bank Konvensional (2009:01-2009:12) (*)dalam jutaan rupiah)**

Periode	PPAPYD* (Rp)	PPAPWD* (Rp)	PPAP (%)
2009:01	68.066.349	38.108.102	135,72
2009:02	68.677.885	44.441.922	154,53
2009:03	70.415.511	48.904.400	143,98
2009:04	69.732.973	44.383.675	157,12
2009:05	72.391.200	56.571.011	127,97
2009:06	72.928.781	56.770.732	128,46
2009:07	74.309.109	44.058.298	168,66
2009:08	74.308.688	43.459.821	134,90
2009:09	77.265.020	57.544.347	134,90
2009:10	57.320.869	57.320.766	138,42
2009:11	78.994.008	57.011.333	138,56
2009:12	77.525.827	49.207.666	157,55

Sumber: Statistik Perbankan Indonesia, 2009 (data diolah)

**Hasil Perhitungan Rasio PPAP (Penyisihan Penghapusan Aktiva Produktif)
Bank Syariah (2007:01-2007:12) (*)dalam jutaan rupiah)**

Periode	PPAPYD* (Rp)	PPAPWD* (Rp)	PPAP (%)
2007:01	528.450	703.267	75,14
2007:02	576.552	696.010	82,83
2007:03	617.879	726.552	85,04
2007:04	695.807	779.758	89,23
2007:05	737.072	785.186	93,87
2007:06	766.387	819.469	93,52
2007:07	805.964	897.417	89,81
2007:08	869.517	987.270	88,07
2007:09	867.661	918.266	94,48
2007:10	901.697	893.106	100,96
2007:11	862.962	866.462	99,59
2007:12	785.271	735.655	106,74

Sumber: Statistik Perbankan Syariah Indonesia, 2007 (data diolah)

**Hasil Perhitungan Rasio PPAP (Penyisihan Penghapusan Aktiva Produktif)
Bank Syariah (2008:01-2008:12) (*)dalam jutaan rupiah)**

Periode	PPAPYD* (Rp)	PPAPWD* (Rp)	PPAP (%)
2008:01	805.345	739.528	108,89
2008:02	860.644	808.531	106,44
2008:03	943.885	832.297	113,00
2008:04	1.006.153	916.708	109,75
2008:05	1.051.786	957.483	109,84
2008:06	1.039.201	927.753	112,01
2008:07	1.068.205	953.250	112,06
2008:08	1.176.019	1.003.565	117,18
2008:09	1.127.587	981.065	114,93
2008:10	1.167.385	1.086.335	107,46
2008:11	1.378.962	1.293.192	106,63
2008:12	1.147.742	961.005	119,43

Sumber: Statistik Perbankan Syariah Indonesia, 2008 (data diolah)

**Hasil Perhitungan Rasio PPAP (Penyisihan Penghapusan Aktiva Produktif)
Bank Syariah (2009:01-2009:12) (*)dalam jutaan rupiah)**

Periode	PPAPYD* (Rp)	PPAPWD* (Rp)	PPAP (%)
2009:01	1.199.332	924.939	129,66
2009:02	1.260.898	985.200	127,98
2009:03	1.318.323	1.107.479	119,04
2009:04	1.377.988	1.125.586	122,42
2009:05	1.448.223	1.068.210	135,57
2009:06	1.460.152	1.185.496	123,17
2009:07	1.531.943	1.276.709	119,99
2009:08	1.549.450	1.347.174	112,75
2009:09	1.802.100	1.396.075	129,08
2009:10	1.799.996	1.464.353	122,94
2009:11	1.646.230	1.394.992	118,01
2009:12	1.648.872	1.244.504	132,50

Sumber: Statistik Perbankan Syariah Indonesia, 2009 (data diolah)