

Lampiran 4. Hasil Perhitungan Rasio NPM

Hasil Perhitungan Rasio NPM (*Net Profit Margin*)

Bank Konvensional (2007:01-2007:12) (*)dalam jutaan rupiah)

Periode	Laba Bersih* (Rp)	Pendapatan Operasional* (Rp)	NPM (%)
2007:01	3.384.311	27.317.111	12,38
2007:02	6.288.830	36.016.892	17,46
2007:03	9.127.120	54.726.233	15,67
2007:04	12.441.822	72.467.635	17,16
2007:05	15.443.333	42.134.401	36,65
2007:06	18.386.992	109.993.738	16,71
2007:07	21.042.074	127.179.145	16,54
2007:08	24.083.791	144.788.816	16,63
2007:09	26.789.413	162.582.374	16,47
2007:10	30.001.876	181.785.936	16,50
2007:11	32.793.100	200.375.017	16,36
2007:12	35.014.759	219.652.916	15,94

Sumber: Statistik Perbankan Indonesia, 2007 (data diolah)

Hasil Perhitungan Rasio NPM (*Net Profit Margin*)

Bank Konvensional (2008:01-2008:12) (*)dalam jutaan rupiah)

Periode	Laba Bersih* (Rp)	Pendapatan Operasional* (Rp)	NPM (%)
2008:01	3.849.119	22.382.000	17,19
2008:02	7.049.892	41.226.983	17,10
2008:03	9.535.133	59.921.301	15,91
2008:04	11.862.946	81.118.710	14,62
2008:05	15.216.267	99.573.266	15,28
2008:06	18.418.615	120.118.872	15,33
2008:07	22.176.451	140.443.783	15,78
2008:08	25.655.820	161.193.178	15,91
2008:09	28.380.252	184.024.921	15,42
2008:10	23.371.900	215.376.270	11,38
2008:11	34.469.017	247.829.863	13,90
2008:12	30.605.899	262.060.828	11,67

Sumber: Statistik Perbankan Indonesia, 2008 (data diolah)

Hasil Perhitungan Rasio NPM (*Net Profit Margin*)
Bank Konvensional (2009:01-2009:12) (*)dalam jutaan rupiah)

Periode	Laba Bersih* (Rp)	Pendapatan Operasional* (Rp)	NPM (%)
2009:01	3.841.210	30.021.172	12,79
2009:02	7.683.813	53.397.892	14,39
2009:03	12.243.093	78.982.100	15,50
2009:04	15.667.125	104.433.364	15,00
2009:05	19.455.830	128.914.921	11,98
2009:06	23.314.102	153.476.129	15,19
2009:07	27.135.713	178.146.783	15,23
2009:08	30.734.031	203.147.200	15,12
2009:09	34.266.754	224.106.618	15,29
2009:10	38.323.420	249.165.329	15,38
2009:11	41.388.777	271.882.901	15,22
2009:12	45.215.346	298.180.200	15,16

Sumber: Statistik Perbankan Indonesia, 2009 (data diolah)

Hasil Perhitungan Rasio NPM (*Net Profit Margin*)
Bank Syariah (2007:01-2007:12) (*)dalam jutaan rupiah)

Periode	Laba Bersih* (Rp)	Pendapatan Operasional* (Rp)	NPM (%)
2007:01	73.513	314.494	23,27
2007:02	113.232	626.601	18,07
2007:03	158.727	956.497	16,59
2007:04	194.315	1.419.647	13,68
2007:05	241.000	1.833.105	13,14
2007:06	301.395	2.172.120	13,87
2007:07	354.572	2.517.981	14,08
2007:08	392.083	2.645.117	14,82
2007:09	428.521	2.994.343	14,31
2007:10	521.278	3.371.575	15,46
2007:11	560.997	3.719.410	15,08
2007:12	628.339	4.200.986	14,95

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

Hasil Perhitungan Rasio NPM (*Net Profit Margin*)
Bank Syariah (2008:01-2008:12) (*)dalam jutaan rupiah)

Periode	Laba Bersih* (Rp)	Pendapatan Operasional* (Rp)	NPM (%)
2008:01	76.784	616.265	12,45
2008:02	162.865	1.044.491	15,59
2008:03	217.772	1.458.556	14,93
2008:04	270.151	1.883.041	14,34
2008:05	331.801	2.118.309	15,66
2008:06	411.089	2.581.764	15,92
2008:07	582.795	3.046.516	19,12
2008:08	432.496	3.529.427	12,25
2008:09	613.321	4.055.559	15,12
2008:10	672.722	4.566.484	14,73
2008:11	582.795	5.087.119	11,45
2008:12	432.496	5.724.398	7,55

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

Hasil Perhitungan Rasio NPM (*Net Profit Margin*)
Bank Syariah (2009:01-2009:12) (*)dalam jutaan rupiah)

Periode	Laba Bersih* (Rp)	Pendapatan Operasional* (Rp)	NPM (%)
2009:01	83.110	599.120	13,87
2009:02	168.827	1.211.987	13,92
2009:03	289.346	1.934.430	14,95
2009:04	359.798	2.630.983	13,67
2009:05	437.152	3.409.122	12,82
2009:06	516.990	3.645.786	14,18
2009:07	593.412	4.265.210	13,91
2009:08	668.977	4.947.971	13,52
2009:09	469.324	5.652.102	8,30
2009:10	557.981	6.368.781	8,76
2009:11	634.001	7.063.312	8,97
2009:12	790.899	8.170.926	9,68

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