

Lampiran 6. Hasil Perhitungan Rasio BOPO

Hasil Perhitungan Rasio BOPO (Beban Operasional thd. Pendapatan Operasional) Bank Konvensional (2007:01-2007:12) (*) dalam jutaan rupiah)

Periode	Beban Operasional* (Rp)	Pendapatan Operasional* (Rp)	BOPO (%)
2007:01	28.008.190	27.317.111	102,53
2007:02	33.109.891	36.016.892	91,93
2007:03	48.197.095	54.726.233	88,07
2007:04	62.766.754	72.467.635	86,61
2007:05	77.260.430	42.134.401	83,86
2007:06	91.948.781	109.993.738	83,60
2007:07	105.936.217	127.179.145	83,10
2007:08	120.484.723	144.788.816	83,21
2007:09	135.905.560	162.582.374	83,59
2007:10	151.226.812	181.785.936	83,19
2007:11	168.041.331	200.375.017	83,86
2007:12	184.616.848	219.652.916	84,05

Sumber: Statistik Perbankan Indonesia, 2007 (data diolah)

Hasil Perhitungan Rasio BOPO (Beban Operasional thd. Pendapatan Operasional) Bank Konvensional (2008:01-2008:12) (*) dalam jutaan rupiah)

Periode	Beban Operasional* (Rp)	Pendapatan Operasional* (Rp)	BOPO (%)
2008:01	19.647.029	22.382.000	87,90
2008:02	35.275.960	41.226.983	85,56
2008:03	51.048.128	59.921.301	85,19
2008:04	70.060.823	81.118.710	86,37
2008:05	85.146.409	99.573.266	85,51
2008:06	102.465.789	120.118.872	85,30
2008:07	117.420.156	140.443.783	83,61
2008:08	134.468.612	161.193.178	83,42
2008:09	154.071.091	184.024.921	83,72
2008:10	183.957.916	215.376.270	85,41
2008:11	215.171.435	247.829.863	86,82
2008:12	232.169.871	262.060.828	88,59

Sumber: Statistik Perbankan Indonesia, 2008 (data diolah)

Hasil Perhitungan Rasio BOPO (Beban Operasional thd. Pendapatan Operasional) Bank Konvensional (2009:01-2009:12) (*dalam jutaan rupiah)

Periode	Beban Operasional* (Rp)	Pendapatan Operasional* (Rp)	BOPO (%)
2009:01	30.332.047	30.021.172	101,00
2009:02	51.548.922	53.397.892	96,54
2009:03	71.622.334	78.982.100	90,68
2009:04	93.112.839	104.433.364	89,16
2009:05	113.197.231	128.914.921	87,81
2009:06	134.701.791	153.476.129	87,77
2009:07	155.614.053	178.146.783	87,35
2009:08	155.613.924	203.147.200	87,35
2009:09	195.881.112	224.106.618	87,41
2009:10	215.979.697	249.165.329	86,68
2009:11	235.307.009	271.882.901	86,55
2009:12	258.310.982	298.180.200	86,63

Sumber: Statistik Perbankan Indonesia, 2009 (data diolah)

Hasil Perhitungan Rasio BOPO (Beban Operasional thd. Pendapatan Operasional) Bank Syariah (2007:01-2007:12) (*dalam jutaan rupiah)

Periode	Beban Operasional* (Rp)	Pendapatan Operasional* (Rp)	BOPO (%)
2007:01	115.445	314.494	36,70
2007:02	268.470	626.601	42,84
2007:03	431.846	956.497	45,15
2007:04	734.039	1.419.647	51,70
2007:05	969.311	1.833.105	52,87
2007:06	1.124.015	2.172.120	51,74
2007:07	1.297.549	2.517.981	51,53
2007:08	1.258.575	2.645.117	47,58
2007:09	1.440.080	2.994.343	48,09
2007:10	1.628.358	3.371.575	48,29
2007:11	1.816.873	3.719.410	48,84
2007:12	2.091.490	4.200.986	49,78

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

Hasil Perhitungan Rasio BOPO (Beban Operasional thd. Pendapatan Operasional) Bank Syariah (2008:01-2008:12) (*dalam jutaan rupiah)

Periode	Beban Operasional* (Rp)	Pendapatan Operasional* (Rp)	BOPO (%)
2008:01	388.693	616.265	63,07
2008:02	584.077	1.044.491	55,91
2008:03	798.895	1.458.556	54,77
2008:04	1.032.135	1.883.041	54,81
2008:05	1.051.812	2.118.309	49,53
2008:06	1.277.161	2.581.764	49,46
2008:07	1.496.358	3.046.516	49,11
2008:08	1.768.231	3.529.427	50,09
2008:09	2.022.454	4.055.559	49,87
2008:10	2.270.222	4.566.484	49,71
2008:11	2.686.130	5.087.119	52,80
2008:12	3.095.546	5.724.398	54,07

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

Hasil Perhitungan Rasio BOPO (Beban Operasional thd. Pendapatan Operasional) Bank Syariah (2009:01-2009:12) (*dalam jutaan rupiah)

Periode	Beban Operasional* (Rp)	Pendapatan Operasional* (Rp)	BOPO (%)
2009:01	254.119	599.120	42,41
2009:02	448.978	1.211.987	37,04
2009:03	733.455	1.934.430	37,91
2009:04	1.043.819	2.630.983	39,67
2009:05	1.399.123	3.409.122	41,04
2009:06	1.721.971	3.645.786	47,23
2009:07	2.063.345	4.265.210	48,37
2009:08	2.416.782	4.947.971	48,84
2009:09	3.094.156	5.652.102	54,74
2009:10	3.464.982	6.368.781	54,40
2009:11	3.837.887	7.063.312	54,33
2009:12	4.620.347	8.170.926	56,54

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