

Lampiran 5. Hasil Perhitungan Rasio ROA

Hasil Perhitungan Rasio ROA (*Return On Asset*) Bank Konvensional (2007:01-2007:12) (*)dalam jutaan rupiah)

| Periode | Laba Sebelum Pajak* (Rp) | Total Aktiva* (Rp) | ROA (%) |
|---------|--------------------------|--------------------|---------|
| 2007:01 | 56.551.019 | 1.691.041.189 | 3,34 |
| 2007:02 | 51.249.630 | 1.691.818.710 | 3,03 |
| 2007:03 | 50.144.231 | 1.696.269.000 | 2,96 |
| 2007:04 | 49.661.882 | 1.700.718.602 | 2,92 |
| 2007:05 | 50.832.109 | 1.704.719.210 | 2,98 |
| 2007:06 | 50.341.938 | 1.715.750.857 | 2,93 |
| 2007:07 | 49.956.173 | 1.727.928.184 | 2,89 |
| 2007:08 | 49.900.000 | 1.739.286.953 | 2,87 |
| 2007:09 | 49.716.272 | 1.751.652.185 | 2,84 |
| 2007:10 | 49.871.784 | 1.762.778.726 | 2,83 |
| 2007:11 | 49.380.146 | 1.774.826.248 | 2,78 |
| 2007:12 | 49.858.699 | 1.792.480.912 | 2,78 |

Sumber: Statistik Perbankan Indonesia, 2007 (data diolah)

Hasil Perhitungan Rasio ROA (*Return On Asset*) Bank Konvensional (2008:01-2008:12) (*)dalam jutaan rupiah)

| Periode | Laba Sebelum Pajak* (Rp) | Total Aktiva* (Rp) | ROA (%) |
|---------|--------------------------|--------------------|---------|
| 2008:01 | 61.304.102 | 1.940.843.293 | 3,16 |
| 2008:02 | 56.912.983 | 1.940.964.891 | 2,93 |
| 2008:03 | 52.777.195 | 1.942.205.235 | 2,72 |
| 2008:04 | 49.813.872 | 1.955.057.930 | 2,56 |
| 2008:05 | 51.008.165 | 1.949.766.125 | 2,62 |
| 2008:06 | 49.774.956 | 1.964.906.728 | 2,53 |
| 2008:07 | 52.861.209 | 1.972.244.130 | 2,68 |
| 2008:08 | 53.669.893 | 1.978.812.892 | 2,71 |
| 2008:09 | 52.722.511 | 1.995.110.239 | 2,64 |
| 2008:10 | 54.089.697 | 2.019.100.956 | 2,68 |
| 2008:11 | 53.098.336 | 2.044.908.127 | 2,60 |
| 2008:12 | 48.157.982 | 2.067.043.853 | 2,33 |

Sumber: Statistik Perbankan Indonesia, 2008 (data diolah)

Hasil Perhitungan ROA (*Return On Asset*)**Bank Konvensional (2009:01-2009:12) (*)dalam jutaan rupiah)**

| Periode | Laba Sebelum Pajak* (Rp) | Total Aktiva* (Rp) | ROA (%) |
|---------|--------------------------|--------------------|---------|
| 2009:01 | 62.091.162 | 2.308.030.028 | 2,69 |
| 2009:02 | 60.446.831 | 2.325.885.910 | 2,60 |
| 2009:03 | 64.366.347 | 2.334.626.405 | 2,76 |
| 2009:04 | 63.281.672 | 2.332.717.679 | 2,71 |
| 2009:05 | 62.991.192 | 2.328.820.187 | 2,70 |
| 2009:06 | 62.935.856 | 2.332.898.765 | 2,70 |
| 2009:07 | 62.784.534 | 2.332.691.500 | 2,69 |
| 2009:08 | 62.545.671 | 2.339.177.871 | 2,67 |
| 2009:09 | 61.671.432 | 2.344.712.125 | 2,63 |
| 2009:10 | 62.232.639 | 2.349.611.821 | 2,65 |
| 2009:11 | 61.448.210 | 2.357.428.377 | 2,61 |
| 2009:12 | 61.783.900 | 2.372.151.601 | 2,60 |

Sumber: Statistik Perbankan Indonesia, 2009 (data diolah)

Hasil Perhitungan ROA (*Return On Asset*)**Bank Syariah (2007:01-2007:12) (*)dalam jutaan rupiah)**

| Periode | Laba Sebelum Pajak* (Rp) | Total Aktiva* (Rp) | ROA (%) |
|---------|--------------------------|--------------------|---------|
| 2007:01 | 83.359 | 26.948.764 | 0,30 |
| 2007:02 | 127.613 | 27.689.736 | 0,46 |
| 2007:03 | 175.274 | 28.447.352 | 0,61 |
| 2007:04 | 211.646 | 28.367.648 | 0,74 |
| 2007:05 | 262.060 | 29.000.124 | 0,90 |
| 2007:06 | 330.079 | 29.208.812 | 1,13 |
| 2007:07 | 382.846 | 29.899.604 | 1,28 |
| 2007:08 | 425.745 | 30.144.504 | 1,41 |
| 2007:09 | 466.867 | 31.802.773 | 1,47 |
| 2007:10 | 521.278 | 33.016.029 | 1,58 |
| 2007:11 | 560.997 | 33.287.970 | 1,68 |
| 2007:12 | 628.339 | 36.537.637 | 1,72 |

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

Hasil Perhitungan ROA (*Return On Asset*)
Bank Syariah (2008:01-2008:12) (*)dalam jutaan rupiah)

| Periode | Laba Sebelum Pajak* (Rp) | Total Aktiva* (Rp) | ROA (%) |
|---------|--------------------------|--------------------|---------|
| 2008:01 | 83.641 | 35.836.442 | 0,23 |
| 2008:02 | 177.901 | 37.550.847 | 0,47 |
| 2008:03 | 240.689 | 38.343.742 | 0,63 |
| 2008:04 | 297.992 | 40.071.017 | 0,74 |
| 2008:05 | 366.608 | 41.082.893 | 0,89 |
| 2008:06 | 455.943 | 42.981.116 | 1,06 |
| 2008:07 | 541.884 | 43.478.881 | 1,24 |
| 2008:08 | 589.136 | 44.339.780 | 1,31 |
| 2008:09 | 682.083 | 45.857.224 | 1,49 |
| 2008:10 | 748.514 | 46.281.660 | 1,62 |
| 2008:11 | 665.649 | 47.178.969 | 1,41 |
| 2008:12 | 605.189 | 49.555.122 | 1,22 |

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

Hasil Perhitungan ROA (*Return On Asset*)
Bank Syariah (2009:01-2009:12) (*)dalam jutaan rupiah)

| Periode | Laba Sebelum Pajak* (Rp) | Total Aktiva* (Rp) | ROA (%) |
|---------|--------------------------|--------------------|---------|
| 2009:01 | 91.116 | 51.814.112 | 0,17 |
| 2009:02 | 185.987 | 52.151.775 | 0,35 |
| 2009:03 | 317.326 | 51.678.425 | 0,61 |
| 2009:04 | 395.900 | 52.211.982 | 0,76 |
| 2009:05 | 482.173 | 53.194.200 | 0,91 |
| 2009:06 | 569.990 | 55.237.891 | 1,03 |
| 2009:07 | 658.341 | 55.610.239 | 1,18 |
| 2009:08 | 744.820 | 57.011.878 | 1,31 |
| 2009:09 | 558.232 | 58.034.221 | 0,96 |
| 2009:10 | 662.850 | 59.678.919 | 1,11 |
| 2009:11 | 751.245 | 61.359.121 | 1,22 |
| 2009:12 | 903.872 | 66.089.988 | 1,37 |

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