**Nama : Badar Muhammad Januar**

**NPM : 1111221264**

**Tugas Minggu 15 Operasional Bank Syariah**

**Laporan Keuangan Bank Syariah Indonesia 2022**

## Posisi Keuangan Konsolidasian

(Rp Juta)

|  |  |  |  |
| --- | --- | --- | --- |
| **URAIAN** | **2021** | **2020\*** | **2019** |
| Kas | 4.119.903 | 3.180.739 | 2.210.290 |
| Giro dan Penempatan pada Bank Indonesia | 20.563.580 | 21.527.933 | 23.840.556 |
| Giro dan Penempatan pada Surat Berharga-Neto | 1.841.551 | 8.695.805 | 3.710.161 |
| Investasi pada Surat Berharga-Neto | 67.579.070 | 49.105.637 | 38.709.977 |
| Tagihan Akseptasi | 159.880 | 292.789 | 234.895 |
| Piutang Murabahah | 101.685.560 | 89.844.090 | 73.000.131 |
| Piutang Istishna | 359 | 637 | 2.970 |
| Piutang Sewa Ijarah | 101.570 | 39.167 | 21.422 |
| Cadangan kerugian penurunan nilai dan penyisihan kerugian Piutang | (3.450.506) | (3.294.706) | (1.939.242) |
| Pinjaman Qardh- Neto | 9.081.400 | 9.054.373 | 8.470.296 |
| Pembiayaan Mudharabah-Neto | 1.592.314 | 2.598.787 | 3.674.396 |
| Pembiayaan Musyarakah-Neto | 53.903.123 | 50.896.175 | 46.393.775 |
| Aset yang Diperoleh Untuk Ijarah - Neto | 901.565 | 1.509.461 | 2.251.266 |
| Aset Tetap dan Aset Hak Guna - Neto | 4.055.953 | 3.397.075 | 1.876.250 |
| Aset Pajak Tangguhan | 1.445.324 | 1.109.281 | 808.511 |
| Aset Lain-lain-Neto | 1.708.435 | 1.624.281 | 2.031.373 |
| Investasi pada Entitas Asosiasi | - | - | - |
| **TOTAL ASET** | **265.289.081** | **239.581.524** | **205.297.027** |
| Liabilitas Segera | 608.554 | 989.362 | 665.220 |
| Bagi Hasil yang Masih Harus Dibayar | 158.478 | 170.010 | 200.900 |
| **SIMPANAN** |  |  |  |
| Giro Wadiah | 22.411.614 | 30.822.613 | 16.428.240 |
| Tabungan Wadiah | 34.836.276 | 29.580.970 | 21.135.628 |
| **Total** | **57.247.890** | **60.403.583** | **37.563.868** |
| Simpanan dari Bank Lain | 115.938 | 806.560 | 106.895 |
| Kewajiban Akseptasi | 161.495 | 295.337 | 237.254 |
| Pembiayaan yang Diterima | - | - | - |
| Utang Pajak | 504.078 | 537.514 | 378.752 |
| Estimasi Kerugian Komitmen dan Kontinjensi | 17.194 | 20.323 | 19.452 |
| Estimasi Liabilitas Imbalan Kerja | 836.491 | 908.751 | 727.861 |
| Liabilitas Lain-lain | 2.236.358 | 1.908.921 | 4.106.641 |
| **JUMLAH LIABILITAS** | **61.886.476** | **66.040.361** | **44.006.843** |

(Rp Juta)

|  |  |  |  |
| --- | --- | --- | --- |
| **URAIAN** | **2021** | **2020\*** | **2019** |
| **DANA SYIRKAH TEMPORER** |  |  |  |
| Giro Mudharabah | 13.318.627 | 5.370.452 | 11.880.204 |
| Tabungan Mudharabah | 65.102.491 | 59.008.934 | 48.064.346 |
| Deposito Mudharabah | 98.592.553 | 86.043.632 | 80.997.689 |
| Sukuk Mudharabah Subordinasi | 1.375.000 | 1.375.000 | 1.279.000 |
| **JUMLAH DANA SYIRKAH TEMPORER** | **178.388.671** | **151.798.018** | **142.221.239** |
| **EKUITAS** |  |  |  |
| Modal disetor | 20.564.654 | 3.142.019 | 2.989.022 |
| Tambahan Modal Disetor | (6.366.776) | - | - |
| Ekuitas Merging Entities | - | 10.903.586 | 9.823.110 |
| Keuntungan Revaluasi Aset Tetap | 444.530 | 395.725 | 395.725 |
| Pengukuran Kembali Program Imbalan Kerja Pasti | 140.271 | 53.998 | 47.049 |
| Keuntungan/(Kerugian) Surat Berharga - bersih | 22.263 | - | 710 |
| Cadangan Umum | 779.036 | 597.804 | 597.804 |
| Saldo Laba | 9.429.956 | 6.650.013 | 5.215.525 |
| · Tahun lalu | 6.468.781 | 5.215.525 | 3.940.491 |
| · Tahun berjalan | 2.961.175 | 1.434.488 | 1.275.034 |
| **TOTAL EKUITAS** | **25.013.934** | **21.743.145** | **19.068.945** |
| **TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS** | 265.289.081 | 239.581.524 | 205.297.027 |

## Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian

(Rp Juta)

|  |  |  |  |
| --- | --- | --- | --- |
| **URAIAN** | **2021** | **2020\*** | **2019** |
| **Jumlah Pendapatan Pengelolaan Dana oleh Bank Sebagai Mudharib** | **17.808.432** | **16.929.592** | **15.739.431** |
| Hak Pihak Ketiga Atas Bagi Hasil Dana Syirkah Temporer | 4.378.807 | 5.004.254 | 5.363.576 |
| Hak Bagi Hasil Milik Bank | 13.429.625 | 11.925.338 | 10.375.855 |
| Pendapatan Operasional Lainnya | 3.012.246 | 2.776.701 | 2.418.234 |
| **Jumlah Pendapatan setelah Distribusi bagi Hasil, Imbalan dan Bonus** | **16.441.871** | **14.702.039** | **12.794.089** |
| **Jumlah Beban Operasional Lainnya** | **8.782.773** | **7.955.227** | **7.166.873** |
| **Beban CKPN Aset Produktif dan Non Produktif - Neto** | **3.551.249** | **3.620.446** | **2.855.517** |
| **Laba Usaha** | **4.107.849** | **3.126.366** | **2.771.700** |
| Pendapatan (Beban) Non Operasional- Neto | (147.325) | (121.169) | (139.881) |
| Laba Sebelum Beban Pajak | 3.960.524 | 3.005.197 | 2.631.818 |
| Beban Pajak Penghasilan | 932.319 | 817.548 | 679.616 |
| **Laba Bersih** | **3.028.205** | **2.187.649** | **1.952.202** |
| Laba (Rugi) Periode Berjalan yang Dapat Diatribusikan kepada: |  |  |  |
| · Pemilik Entitas Induk | 3.028.205 | 2.187.649 | 1.952.202 |
| · Kepentingan Non Pengendali | - | - | - |
| Jumlah Pendapatan Komprehensif Lain Bersih Setelah Pajak | 189.591 | (36.503) | (80.733 ) |
| Laba (Rugi) Komprehensif Periode Berjalan Dapat Diatribusikan kepada: | 3.217.796 | 2.151.146 | 1.871.469 |
| · Pemilik Entitas Induk | 3.217.796 | 2.151.146 | 1.871.469 |
| · Kepentingan Non Pengendali | - | - | - |
| Laba Tahun Berjalan per Saham Dasar (dalam Rupiah penuh) | 73,69 | 53,52 | 47,79 |
| Laba per Saham Dilusian (dalam Rupiah penuh) | 73,66 | 53,51 | 47,79 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Arus Kas** |  |  | (Rp Juta) |
| **URAIAN** | **2021** | **2020\*** | **2019** |
| Arus Kas Aktivitas Operasi | 18.676.808 | 12.187.412 | 7.457.737 |
| Arus Kas Aktivitas Investasi | (18.571.038) | (11.747.901) | (4.054.061) |
| Arus Kas Aktivitas Pendanaan | (77.929) | (140.494) | (10.660) |
| Kas & Setara Kas Awal Tahun | 26.514.431 | 26.215.414 | 22.872.398 |
| Kas & Setara Kas Akhir Tahun | 26.542.272 | 26.514.431 | 26.265.414 |

## Rasio Keuangan

(%)

|  |  |  |  |
| --- | --- | --- | --- |
| **URAIAN** | **2021** | **2020** | **2019** |
| Rasio Kecukupan Modal (CAR) | 22,09 | 18,24 | 18,71 |
| Rasio Pembiayaan Bermasalah Gross | 2,93 | 2,88 | 3,21 |
| Rasio Pembiayaan Bermasalah Net | 0,87 | 1,12 | 1,58 |
| ROA | 1,61 | 1,38 | 1,44 |
| ROE | 13,71 | 11,18 | 11,28 |
| Margin Pendapatan Bersih (NIM) | 6,04 | 6,04 | 3,97 |
| Beban Operasional terhadap Pendapatan Operasional (BOPO) | 80,46 | 84,61 | 85,27 |
| Cost to Income Ratio (CIR) | 52,57 | 53,74 | 58,05 |
| Cost Efficiency Ratio (CER) | 52,07 | 50,56 | 53,61 |
| Rasio Pembiayaan terhadap Dana Pihak Ketiga | 73,39 | 74,52 | 76,15 |
| Persentase Pelampauan BMPD | 0,51 | 0,00 | 0,00 |
| Giro Wajib Minimum (GWM) Rupiah | 4,55 | 3,12 | 5,12 |
| Giro Wajib Minimum (GWM) Valas | 1,03 | 1,16 | 2,89 |
| Posisi Devisa Netto | 0,27 | 4,47 | 1,73 |

**Ikhtisar** **Saham**

**Informasi Harga Saham**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **TAHUN** |  | | **HARGA PER SAHAM (Rp)** | | | |  | | | **JUMLAH SAHAM**  **BEREDAR**  **(LEMBAR**  **SAHAM)** | | | **VOLUME**  **TRANSAKSI (LEMBAR**  **SAHAM)** | | | **KAPITALISASI**  **PASAR**  **(Rp TRILIUN)** | |
| **PEMBUKAAN** | | **TERTINGGI** | | **TERENDAH** | | **PENUTUPAN** | | |
|  |  | |  | | | | **2021** | | |  | | |  | | |  | |
| Triwulan I | | 2.350 | | 2.350 | | 2.210 | | 2.290 | | | 41.031.208.943 | | | 10.061.997.400 | | | 93,96 |
| Triwulan II | | 2.180 | | 2.370 | | 2.150 | | 2.300 | | | 41.128.868.743 | | | 3.808.326.000 | | | 94,60 |
| Triwulan III | | 2.050 | | 2.080 | | 2.010 | | 2.040 | | | 41.128.868.743 | | | 4.356.091.600 | | | 83,90 |
| Triwulan IV | | 1.790 | | 1.805 | | 1.780 | | 1.780 | | | 41.129.307.343 | | | 1.880.546.500 | | | 73,21 |
|  | |  | |  | |  | | **2020 \*** | | |  | | |  | | |  |
| Triwulan I | | 190 | | 210 | | 190 | | 196 | | | 9.716.113.498 | | | 732.856.900 | | | 1,90 |
| Triwulan II | | 310 | | 312 | | 306 | | 308 | | | 9.716.113.498 | | | 3.986.666.700 | | | 2,99 |
| Triwulan III | | 750 | | 760 | | 725 | | 750 | | | 9.716.113.498 | | | 15.807.047.400 | | | 7,29 |
| Triwulan IV | | 2.290 | | 2.370 | | 2.200 | | 2.250 | | | 9.900.508.698 | | | 15.875.453.300 | | | 22,28 |
|  | |  | |  | |  | | **2019 \*** | | |  | | |  | | |  |
| Triwulan I | | 535 | | 540 | | 530 | | 530 | | | 9.716.113.498 | | | 513.546.800 | | | 5,15 |
| Triwulan II | | 500 | | 510 | | 500 | | 505 | | | 9.716.113.498 | | | 575.097.000 | | | 4,91 |
| Triwulan III | | 408 | | 412 | | 402 | | 404 | | | 9.716.113.498 | | | 363.572.400 | | | 3,93 |
| Triwulan IV | | 334 | | 340 | | 330 | | 330 | | | 9.716.113.498 | | | 382.463.900 | | | 3,21 |
| **Harga Penutupan** | | | |  | |  | |  | | |  | | |  | | | (Rp/lembar) |
|  |  | | **2021** |  | | **2020\*** |  | | **2019\*** |
| Triwulan I | | | |  | |  | |  | | | 2.290 | | | 196 | | | 530 |
| Triwulan II | | | |  | |  | |  | | | 2.300 | | | 308 | | | 505 |
| Triwulan III | | | |  | |  | |  | | | 2.040 | | | 750 | | | 404 |
| Triwulan IV | | | |  | |  | |  | | | 1.780 | | | 2.250 | | | 330 |

* PT Bank BRIsyariah Tbk

**Volume Perdagangan** (Lembar)

|  |  |  |  |
| --- | --- | --- | --- |
|  | **2021** | **2020\*** | **2019\*** |
| Triwulan I | 10.061.997.400 | 732.856.900 | 513.546.800 |
| Triwulan II | 3.808.326.000 | 3.986.666.700 | 575.097.000 |
| Triwulan III | 4.356.091.600 | 15.807.047.400 | 363.572.400 |
| Triwulan IV | 1.880.546.500 | 15.875.453.300 | 382.463.900 |

**Ikhtisar Obligasi, Sukuk, atau Lainnya**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **PENERBITAN** | **NAMA OBLIGASI** | | **NILAI**  **OBLIGASI** | | **JATUH TEMPO** | | **SUKU BUNGA** | | **PERINGKAT DAN LEMBAGA PEMERINGKAT** | | | |
| **2021** | | **2020** | |
| 2016 | | Sukuk  Mudharabah  Subordinasi 1  Tahun 2016 PT  Bank Syariah  Indonsia Tbk  (d.h PT Bank  BRIsyariah | | Rp1 Triliun | | 16 November  2023 | | 9,5% | | A+  (PT Fitch Ratings  Indonesia) | | A  (PT Fitch Ratings  Indonesia) |
| 2016 | | Sukuk  Mudharabah  Subordinasi Tahun  2016 PT Bank  Syariah Indonesia Tbk (d.h PT Bank  Syariah Mandiri) | | Rp375 Miliar | | 22 Desember  2023 | | 10% | | AA  (PEFINDO) | | AA-  (PEFINDO) |