## LAMPIRAN

1. Perhitungan Rasio CAMELS Bank Muamalat Indonesia

| Rasio CAMELS Bank Muamalat |  |  |  |  |  |  |
| ---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Periode | CAR | KAP | NPM | ROA | FDR | NPF |
| Jan-03 | $10.73 \%$ | $3.84 \%$ | $18.65 \%$ | $0.30 \%$ | $91.23 \%$ | $1.81 \%$ |
| Feb-03 | $10.86 \%$ | $3.70 \%$ | $17.89 \%$ | $0.56 \%$ | $93.67 \%$ | $1.78 \%$ |
| Mar-03 | $13.14 \%$ | $3.56 \%$ | $15.49 \%$ | $0.73 \%$ | $94.88 \%$ | $1.69 \%$ |
| Apr-03 | $15.10 \%$ | $3.28 \%$ | $14.71 \%$ | $0.94 \%$ | $93.91 \%$ | $1.68 \%$ |
| May-03 | $15.25 \%$ | $3.68 \%$ | $18.80 \%$ | $1.08 \%$ | $93.62 \%$ | $1.83 \%$ |
| Jun-03 | $15.24 \%$ | $3.23 \%$ | $17.67 \%$ | $1.19 \%$ | $90.82 \%$ | $1.62 \%$ |
| Jul-03 | $21.64 \%$ | $3.29 \%$ | $17.72 \%$ | $1.26 \%$ | $90.29 \%$ | $1.71 \%$ |
| Aug-03 | $20.43 \%$ | $3.31 \%$ | $17.64 \%$ | $1.38 \%$ | $88.86 \%$ | $1.48 \%$ |
| Sep-03 | $19.56 \%$ | $3.79 \%$ | $14.06 \%$ | $1.27 \%$ | $90.05 \%$ | $1.73 \%$ |
| Oct-03 | $18.83 \%$ | $4.00 \%$ | $11.67 \%$ | $1.17 \%$ | $93.19 \%$ | $2.61 \%$ |
| Nov-03 | $18.19 \%$ | $3.48 \%$ | $12.04 \%$ | $1.28 \%$ | $90.33 \%$ | $1.92 \%$ |
| Dec-03 | $13.16 \%$ | $2.62 \%$ | $7.09 \%$ | $1.04 \%$ | $83.56 \%$ | $1.80 \%$ |
| Jan-04 | $18.63 \%$ | $2.64 \%$ | $5.30 \%$ | $0.07 \%$ | $82.44 \%$ | $1.88 \%$ |
| Feb-04 | $18.39 \%$ | $2.59 \%$ | $9.78 \%$ | $0.27 \%$ | $88.61 \%$ | $1.88 \%$ |
| Mar-04 | $18.70 \%$ | $2.65 \%$ | $15.10 \%$ | $0.68 \%$ | $86.20 \%$ | $1.95 \%$ |
| Apr-04 | $16.99 \%$ | $2.25 \%$ | $16.25 \%$ | $0.98 \%$ | $91.50 \%$ | $1.66 \%$ |
| May-04 | $14.04 \%$ | $1.97 \%$ | $16.80 \%$ | $1.23 \%$ | $95.07 \%$ | $1.45 \%$ |
| Jun-04 | $14.14 \%$ | $2.16 \%$ | $14.63 \%$ | $1.31 \%$ | $103.61 \%$ | $1.53 \%$ |
| Jul-04 | $14.24 \%$ | $2.15 \%$ | $13.83 \%$ | $1.37 \%$ | $99.67 \%$ | $1.49 \%$ |
| Aug-04 | $13.87 \%$ | $2.12 \%$ | $13.26 \%$ | $1.47 \%$ | $97.62 \%$ | $1.38 \%$ |
| Sep-04 | $13.29 \%$ | $1.97 \%$ | $11.81 \%$ | $1.49 \%$ | $100.55 \%$ | $1.26 \%$ |
| Oct-04 | $13.05 \%$ | $1.65 \%$ | $11.15 \%$ | $1.49 \%$ | $98.58 \%$ | $1.02 \%$ |
| Nov-04 | $12.97 \%$ | $1.95 \%$ | $11.49 \%$ | $1.70 \%$ | $98.69 \%$ | $1.12 \%$ |
| Dec-04 | $12.33 \%$ | $2.14 \%$ | $9.64 \%$ | $1.38 \%$ | $89.54 \%$ | $0.98 \%$ |
| Jan-05 | $15.08 \%$ | $1.76 \%$ | $14.28 \%$ | $0.21 \%$ | $90.55 \%$ | $1.05 \%$ |
| Feb-05 | $14.27 \%$ | $1.94 \%$ | $13.25 \%$ | $0.38 \%$ | $92.85 \%$ | $1.00 \%$ |
| Mar-05 | $11.76 \%$ | $1.76 \%$ | $14.45 \%$ | $0.60 \%$ | $94.65 \%$ | $0.93 \%$ |
| Apr-05 | $12.20 \%$ | $1.93 \%$ | $14.53 \%$ | $0.80 \%$ | $90.61 \%$ | $0.91 \%$ |
| May-05 | $19.22 \%$ | $1.99 \%$ | $15.00 \%$ | $1.03 \%$ | $94.87 \%$ | $0.85 \%$ |
| Jun-05 | $18.13 \%$ | $2.00 \%$ | $15.28 \%$ | $1.24 \%$ | $93.95 \%$ | $0.96 \%$ |
| Jul-05 | $17.40 \%$ | $1.90 \%$ | $15.17 \%$ | $1.44 \%$ | $96.78 \%$ | $0.97 \%$ |
| Aug-05 | $17.24 \%$ | $2.54 \%$ | $15.15 \%$ | $1.65 \%$ | $97.76 \%$ | $1.57 \%$ |
| Sep-05 | $16.48 \%$ | $2.50 \%$ | $15.49 \%$ | $1.87 \%$ | $99.50 \%$ | $1.42 \%$ |
| Oct-05 | $15.32 \%$ | $3.02 \%$ | $15.40 \%$ | $2.12 \%$ | $98.07 \%$ | $1.58 \%$ |
|  |  |  |  |  |  |  |


| Nov-05 | 12.13\% | 2.79\% | 14.59\% | 2.23\% | 97.75\% | 1.71\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Dec-05 | 12.45\% | 2.78\% | 13.51\% | 2.15\% | 40.97\% | 1.68\% |
| Jan-06 | 19.96\% | 3.24\% | -19.74\% | -0.30\% | 41.74\% | 1.78\% |
| Feb-06 | 17.76\% | 3.77\% | 13.81\% | 0.45\% | 42.95\% | 1.90\% |
| Mar-06 | 17.00\% | 4.12\% | 14.89\% | 0.75\% | 43.55\% | 1.88\% |
| Apr-06 | 16.92\% | 4.14\% | 13.85\% | 0.90\% | 42.41\% | 1.84\% |
| May-06 | 15.78\% | 11.19\% | 14.15\% | 1.13\% | 41.60\% | 6.20\% |
| Jun-06 | 15.51\% | 10.38\% | 11.41\% | 1.25\% | 42.06\% | 5.68\% |
| Jul-06 | 15.26\% | 10.21\% | 11.23\% | 1.23\% | 40.80\% | 5.37\% |
| Aug-06 | 15.12\% | 14.26\% | 11.23\% | 1.57\% | 39.87\% | 8.20\% |
| Sep-06 | 14.76\% | 12.79\% | 12.04\% | 1.64\% | 39.15\% | 6.30\% |
| Oct-06 | 14.39\% | 6.84\% | 11.22\% | 1.86\% | 37.75\% | 3.89\% |
| Nov-06 | 14.61\% | 8.79\% | 11.13\% | 2.05\% | 36.69\% | 3.90\% |
| Dec-06 | 14.66\% | 5.83\% | 10.61\% | 1.93\% | 43.88\% | 3.24\% |
| Jan-07 | 14.62\% | 5.81\% | 20.69\% | 0.32\% | 37.55\% | 3.14\% |
| Feb-07 | 14.73\% | 5.55\% | 18.88\% | 0.31\% | 37.04\% | 3.23\% |
| Mar-07 | 15.38\% | 10.12\% | 17.21\% | 0.80\% | 39.93\% | 6.37\% |
| Apr-07 | 15.46\% | 10.97\% | 11.61\% | 0.96\% | 38.96\% | 1.80\% |
| May-07 | 15.53\% | 10.70\% | 11.41\% | 0.95\% | 37.99\% | 1.77\% |
| Jun-07 | 13.58\% | 3.37\% | 11.85\% | 1.44\% | 40.87\% | 2.37\% |
| Jul-07 | 13.60\% | 3.34\% | 12.00\% | 1.38\% | 40.38\% | 2.31\% |
| Aug-07 | 13.56\% | 3.27\% | 12.14\% | 1.42\% | 39.90\% | 2.26\% |
| Sep-07 | 13.39\% | 3.11\% | 11.84\% | 1.43\% | 39.44\% | 2.20\% |
| Oct-07 | 13.20\% | 3.36\% | 11.82\% | 1.41\% | 38.98\% | 2.15\% |
| Nov-07 | 13.39\% | 3.42\% | 11.81\% | 1.38\% | 38.53\% | 2.57\% |
| Dec-07 | 13.02\% | 3.64\% | 11.80\% | 1.36\% | 38.09\% | 2.34\% |
| Jan-08 | 11.99\% | 3.14\% | 12.96\% | 0.25\% | 42.92\% | 1.53\% |
| Feb-08 | 11.91\% | 3.40\% | 13.75\% | 0.52\% | 43.16\% | 1.50\% |
| Mar-08 | 11.78\% | 2.37\% | 13.65\% | 0.76\% | 43.52\% | 1.54\% |
| Apr-08 | 11.69\% | 2.80\% | 13.47\% | 0.97\% | 43.11\% | 1.77\% |
| May-08 | 11.61\% | 3.85\% | 12.59\% | 1.13\% | 44.42\% | 2.10\% |
| Jun-08 | 11.49\% | 3.13\% | 13.11\% | 1.04\% | 40.46\% | 2.07\% |
| Jul-08 | 12.68\% | 3.76\% | 12.44\% | 1.52\% | 46.97\% | 1.36\% |
| Aug-08 | 12.81\% | 3.45\% | 12.32\% | 1.40\% | 44.40\% | 1.35\% |
| Sep-08 | 11.63\% | 4.32\% | 11.78\% | 1.84\% | 46.60\% | 1.27\% |
| Oct-08 | 10.57\% | 4.68\% | 11.84\% | 2.07\% | 46.41\% | 1.27\% |
| Nov-08 | 11.53\% | 4.61\% | 11.91\% | 2.30\% | 46.95\% | 1.52\% |
| Dec-08 | 11.20\% | 2.17\% | 11.39\% | 2.39\% | 45.64\% | 1.51\% |
| Jan-09 | 12.46\% | 2.83\% | 11.86\% | 0.23\% | 44.79\% | 1.88\% |
| Feb-09 | 12.52\% | 5.50\% | 10.52\% | 0.41\% | 44.71\% | 1.97\% |
| Mar-09 | 12.47\% | 6.19\% | 11.19\% | 0.68\% | 44.63\% | 1.95\% |
| Apr-09 | 12.45\% | 7.45\% | 8.84\% | 0.73\% | 44.67\% | 3.26\% |


| May-09 | 11.66\% | 5.46\% | 7.42\% | 0.78\% | 44.51\% | 3.48\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Jun-09 | 11.50\% | 3.76\% | 6.83\% | 0.83\% | 44.47\% | 1.85\% |
| Jul-09 | 11.38\% | 5.93\% | 5.80\% | 0.85\% | 44.17\% | 1.95\% |
| Aug-09 | 11.58\% | 6.87\% | 5.30\% | 0.92\% | 46.37\% | 3.25\% |
| Sep-09 | 11.24\% | 8.34\% | 1.83\% | 0.36\% | 45.79\% | 3.91\% |
| Oct-09 | 11.35\% | 7.54\% | 3.60\% | 0.77\% | 45.18\% | 3.36\% |
| Nov-09 | 11.43\% | 9.16\% | 3.42\% | 0.81\% | 45.47\% | 3.19\% |
| Dec-09 | 11.62\% | 8.99\% | 3.38\% | 0.77\% | 44.13\% | 3.18\% |
| Jan-10 | 11.52\% | 8.83\% | 7.74\% | 0.13\% | 44.35\% | 3.22\% |
| Feb-10 | 11.33\% | 8.67\% | 5.00\% | 0.17\% | 45.53\% | 3.21\% |
| Mar-10 | 11.25\% | 5.51\% | 6.51\% | 0.37\% | 47.14\% | 1.52\% |
| Apr-10 | 11.09\% | 5.68\% | 5.87\% | 0.44\% | 47.55\% | 1.65\% |
| May-10 | 10.57\% | 5.84\% | 5.17\% | 0.47\% | 49.30\% | 1.79\% |
| Jun-10 | 10.38\% | 4.07\% | 4.91\% | 0.52\% | 48.53\% | 1.74\% |
| Jul-10 | 15.20\% | 4.41\% | 5.06\% | 0.59\% | 47.86\% | 1.68\% |
| Aug-10 | 14.91\% | 4.41\% | 5.64\% | 0.76\% | 47.18\% | 1.68\% |
| Sep-10 | 18.12\% | 3.50\% | 5.52\% | 0.78\% | 46.05\% | 1.55\% |
| Oct-10 | 14.48\% | 3.53\% | 5.48\% | 0.84\% | 44.41\% | 1.19\% |
| Nov-10 | 14.12\% | 3.33\% | 5.63\% | 0.93\% | 43.06\% | 1.19\% |
| Dec-10 | 13.50\% | 2.70\% | 6.27\% | 1.04\% | 42.29\% | 1.45\% |
| Jan-11 | 12.69\% | 2.72\% | 10.03\% | 0.18\% | 39.67\% | 1.44\% |
| Feb-11 | 13.19\% | 3.15\% | 9.02\% | 0.32\% | 40.18\% | 1.72\% |
| Mar-11 | 12.56\% | 5.03\% | 8.56\% | 0.43\% | 39.01\% | 1.76\% |
| Apr-11 | 12.35\% | 5.59\% | 8.72\% | 0.58\% | 38.03\% | 1.82\% |
| May-11 | 12.11\% | 5.31\% | 8.40\% | 0.69\% | 36.98\% | 1.87\% |
| Jun-11 | 11.82\% | 4.86\% | 8.19\% | 0.80\% | 38.21\% | 1.83\% |
| Jul-11 | 11.63\% | 5.21\% | 8.10\% | 0.91\% | 36.96\% | 1.99\% |
| Aug-11 | 12.76\% | 4.98\% | 8.00\% | 0.99\% | 37.25\% | 2.24\% |
| Sep-11 | 12.61\% | 5.52\% | 7.37\% | 1.04\% | 37.62\% | 1.40\% |
| Oct-11 | 12.55\% | 5.50\% | 7.44\% | 1.15\% | 37.66\% | 1.39\% |
| Nov-11 | 12.31\% | 3.85\% | 7.29\% | 1.19\% | 36.32\% | 1.24\% |
| Dec-11 | 12.11\% | 3.19\% | 7.34\% | 1.15\% | 32.01\% | 1.27\% |
| Jan-12 | 13.16\% | 3.44\% | 6.66\% | 0.11\% | 34.12\% | 1.30\% |
| Feb-12 | 13.86\% | 3.41\% | 7.21\% | 0.25\% | 37.31\% | 1.29\% |
| Mar-12 | 12.30\% | 3.96\% | 7.56\% | 0.37\% | 37.12\% | 1.96\% |
| Apr-12 | 12.35\% | 4.04\% | 7.86\% | 0.53\% | 38.67\% | 1.96\% |
| May-12 | 11.98\% | 4.27\% | 8.04\% | 0.66\% | 38.97\% | 2.23\% |
| Jun-12 | 14.74\% | 3.80\% | 8.23\% | 0.75\% | 39.15\% | 1.86\% |
| Jul-12 | 14.20\% | 3.51\% | 13.51\% | 0.88\% | 39.28\% | 1.60\% |
| Aug-12 | 13.80\% | 3.27\% | 8.33\% | 0.99\% | 39.42\% | 1.55\% |
| Sep-12 | 13.42\% | 3.02\% | 8.41\% | 1.08\% | 39.10\% | 1.52\% |
| Oct-12 | 13.43\% | 2.79\% | 8.17\% | 1.07\% | 37.94\% | 1.49\% |


| Nov-12 | $12.85 \%$ | $2.23 \%$ | $8.55 \%$ | $1.28 \%$ | $38.28 \%$ | $0.84 \%$ |
| ---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Dec-12 | $11.87 \%$ | $2.17 \%$ | $8.64 \%$ | $1.25 \%$ | $36.00 \%$ | $1.84 \%$ |
| Jan-13 | $12.66 \%$ | $2.33 \%$ | $7.81 \%$ | $0.12 \%$ | $40.06 \%$ | $1.94 \%$ |
| Feb-13 | $12.59 \%$ | $2.33 \%$ | $6.25 \%$ | $0.19 \%$ | $39.97 \%$ | $1.97 \%$ |
| Mar-13 | $12.45 \%$ | $2.10 \%$ | $8.93 \%$ | $0.40 \%$ | $38.79 \%$ | $1.82 \%$ |
| Apr-13 | $12.61 \%$ | $2.16 \%$ | $8.59 \%$ | $0.54 \%$ | $42.71 \%$ | $1.74 \%$ |
| May-13 | $12.30 \%$ | $2.01 \%$ | $8.16 \%$ | $0.65 \%$ | $42.90 \%$ | $1.69 \%$ |
| Jun-13 | $13.65 \%$ | $2.64 \%$ | $8.81 \%$ | $0.78 \%$ | $43.06 \%$ | $1.68 \%$ |
| Jul-13 | $13.60 \%$ | $2.18 \%$ | $8.50 \%$ | $0.93 \%$ | $43.50 \%$ | $1.59 \%$ |
| Aug-13 | $13.21 \%$ | $2.31 \%$ | $7.47 \%$ | $1.04 \%$ | $43.11 \%$ | $1.62 \%$ |
| Sep-13 | $12.89 \%$ | $2.17 \%$ | $8.81 \%$ | $1.15 \%$ | $43.13 \%$ | $1.58 \%$ |
| Oct-13 | $13.19 \%$ | $2.11 \%$ | $7.56 \%$ | $1.26 \%$ | $44.14 \%$ | $1.62 \%$ |
| Nov-13 | $12.72 \%$ | $2.01 \%$ | $7.96 \%$ | $1.38 \%$ | $45.28 \%$ | $1.63 \%$ |
| Dec-13 | $16.58 \%$ | $1.28 \%$ | $7.43 \%$ | $1.29 \%$ | $44.44 \%$ | $1.11 \%$ |

2. Perhitungan Rasio CAMELS Bank Mandiri

| Rasio CAMELS Bank Mandiri |  |  |  |  |  |  |
| ---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Periode | CAR | KAP | NPM | ROA | LDR | NPL |
| Jan-03 | $27.31 \%$ | $6.02 \%$ | $31.64 \%$ | $0.87 \%$ | $33.23 \%$ | $1.59 \%$ |
| Feb-03 | $27.84 \%$ | $5.83 \%$ | $25.57 \%$ | $0.76 \%$ | $35.29 \%$ | $1.59 \%$ |
| Mar-03 | $28.43 \%$ | $7.17 \%$ | $18.58 \%$ | $0.79 \%$ | $34.52 \%$ | $3.03 \%$ |
| Apr-03 | $270.79 \%$ | $7.20 \%$ | $19.94 \%$ | $1.13 \%$ | $34.68 \%$ | $3.11 \%$ |
| May-03 | $26.91 \%$ | $8.29 \%$ | $19.04 \%$ | $1.35 \%$ | $33.91 \%$ | $3.58 \%$ |
| Jun-03 | $28.52 \%$ | $7.64 \%$ | $14.48 \%$ | $1.23 \%$ | $32.86 \%$ | $3.16 \%$ |
| Jul-03 | $23.01 \%$ | $10.12 \%$ | $18.71 \%$ | $1.85 \%$ | $34.30 \%$ | $4.57 \%$ |
| Aug-03 | $27.77 \%$ | $8.02 \%$ | $14.62 \%$ | $1.66 \%$ | $35.81 \%$ | $2.56 \%$ |
| Sep-03 | $22.69 \%$ | $8.97 \%$ | $15.33 \%$ | $0.19 \%$ | $36.36 \%$ | $3.01 \%$ |
| Oct-03 | $28.34 \%$ | $7.15 \%$ | $16.83 \%$ | $2.20 \%$ | $37.38 \%$ | $3.06 \%$ |
| Nov-03 | $27.47 \%$ | $9.88 \%$ | $16.37 \%$ | $2.40 \%$ | $39.07 \%$ | $5.36 \%$ |
| Dec-03 | $28.15 \%$ | $8.12 \%$ | $16.47 \%$ | $2.57 \%$ | $38.34 \%$ | $4.45 \%$ |
| Jan-04 | $29.70 \%$ | $8.73 \%$ | $27.78 \%$ | $0.37 \%$ | $39.28 \%$ | $4.73 \%$ |
| Feb-04 | $28.33 \%$ | $9.17 \%$ | $18.30 \%$ | $0.42 \%$ | $39.24 \%$ | $4.83 \%$ |
| Mar-04 | $30.46 \%$ | $8.61 \%$ | $21.39 \%$ | $0.74 \%$ | $40.21 \%$ | $5.96 \%$ |
| Apr-04 | $29.34 \%$ | $8.90 \%$ | $18.10 \%$ | $0.83 \%$ | $90.07 \%$ | $5.10 \%$ |
| May-04 | $25.96 \%$ | $8.41 \%$ | $23.93 \%$ | $1.34 \%$ | $42.17 \%$ | $5.11 \%$ |
| Jun-04 | $29.33 \%$ | $8.00 \%$ | $28.62 \%$ | $1.94 \%$ | $42.66 \%$ | $5.10 \%$ |
| Jul-04 | $27.75 \%$ | $7.53 \%$ | $27.41 \%$ | $2.22 \%$ | $44.01 \%$ | $4.71 \%$ |
| Aug-04 | $27.17 \%$ | $7.65 \%$ | $26.42 \%$ | $2.40 \%$ | $45.72 \%$ | $5.05 \%$ |
| Sep-04 | $28.32 \%$ | $6.91 \%$ | $27.47 \%$ | $0.27 \%$ | $45.44 \%$ | $4.32 \%$ |
| Oct-04 | $27.35 \%$ | $6.70 \%$ | $26.66 \%$ | $2.92 \%$ | $46.38 \%$ | $4.21 \%$ |
| Nov-04 | $26.77 \%$ | $7.19 \%$ | $23.75 \%$ | $2.77 \%$ | $46.99 \%$ | $4.23 \%$ |


| Dec-04 | 26.99\% | 6.63\% | 24.94\% | 3.09\% | 55.08\% | 4.36\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Jan-05 | 28.33\% | 6.41\% | 12.53\% | 0.12\% | 47.36\% | 2.49\% |
| Feb-05 | 28.32\% | 6.03\% | 10.05\% | 0.19\% | 49.47\% | 2.89\% |
| Mar-05 | 28.35\% | 15.85\% | 11.35\% | 0.33\% | 50.91\% | 6.38\% |
| Apr-05 | 28.00\% | 8.44\% | 12.98\% | 0.49\% | 50.51\% | 6.65\% |
| May-05 | 28.01\% | 15.84\% | 14.11\% | 0.69\% | 51.77\% | 6.62\% |
| Jun-05 | 25.45\% | 22.92\% | 6.67\% | 0.37\% | 50.79\% | 10.22\% |
| Jul-05 | 25.53\% | 20.12\% | 5.99\% | 0.41\% | 51.64\% | 8.68\% |
| Aug-05 | 25.12\% | 22.63\% | 7.40\% | 0.59\% | 52.82\% | 10.40\% |
| Sep-05 | 25.39\% | 23.43\% | 8.93\% | 0.79\% | 51.14\% | 11.94\% |
| Oct-05 | 25.57\% | 22.78\% | 8.30\% | 0.83\% | 49.88\% | 11.18\% |
| Nov-05 | 25.65\% | 22.95\% | 8.93\% | 0.99\% | 49.95\% | 11.33\% |
| Dec-05 | 25.41\% | 25.87\% | 3.85\% | 0.45\% | 46.92\% | 15.76\% |
| Jan-06 | 27.42\% | 24.89\% | 4.06\% | 0.05\% | 45.73\% | 12.76\% |
| Feb-06 | 26.77\% | 26.80\% | 9.01\% | 0.22\% | 46.33\% | 15.78\% |
| Mar-06 | 27.07\% | 27.30\% | 8.16\% | 0.31\% | 47.51\% | 17.26\% |
| Apr-06 | 27.31\% | 26.51\% | 7.77\% | 0.40\% | 47.53\% | 17.11\% |
| May-06 | 26.89\% | 27.93\% | 6.01\% | 0.37\% | 48.13\% | 17.80\% |
| Jun-06 | 27.02\% | 26.56\% | 6.21\% | 0.47\% | 48.83\% | 17.16\% |
| Jul-06 | 27.92\% | 27.51\% | 6.69\% | 0.60\% | 48.03\% | 18.43\% |
| Aug-06 | 27.56\% | 27.92\% | 6.42\% | 0.66\% | 48.85\% | 20.10\% |
| Sep-06 | 27.38\% | 26.54\% | 8.45\% | 0.73\% | 49.77\% | 20.32\% |
| Oct-06 | 27.21\% | 26.39\% | 6.43\% | 0.80\% | 49.30\% | 18.08\% |
| Nov-06 | 27.49\% | 25.43\% | 10.47\% | 0.92\% | 49.15\% | 18.04\% |
| Dec-06 | 27.27\% | 18.99\% | 7.48\% | 1.08\% | 50.95\% | 14.78\% |
| Jan-07 | 28.40\% | 20.12\% | 15.83\% | 0.22\% | 49.74\% | 15.26\% |
| Feb-07 | 29.57\% | 20.69\% | 16.18\% | 0.41\% | 50.63\% | 15.94\% |
| Mar-07 | 29.28\% | 19.00\% | 15.33\% | 0.58\% | 51.18\% | 14.73\% |
| Apr-07 | 29.22\% | 19.88\% | 15.99\% | 0.79\% | 49.56\% | 15.11\% |
| May-07 | 28.57\% | 19.43\% | 16.18\% | 0.98\% | 49.94\% | 14.92\% |
| Jun-07 | 27.21\% | 17.83\% | 17.09\% | 1.20\% | 50.00\% | 13.86\% |
| Jul-07 | 27.79\% | 17.92\% | 17.07\% | 1.37\% | 48.19\% | 13.98\% |
| Aug-07 | 25.66\% | 16.45\% | 17.09\% | 1.56\% | 52.11\% | 13.69\% |
| Sep-07 | 24.96\% | 13.92\% | 17.47\% | 1.73\% | 51.22\% | 10.87\% |
| Oct-07 | 25.11\% | 13.13\% | 17.75\% | 1.89\% | 51.54\% | 9.97\% |
| Nov-07 | 24.29\% | 12.45\% | 17.82\% | 2.04\% | 51.77\% | 9.62\% |
| Dec-07 | 23.01\% | 9.52\% | 18.18\% | 2.04\% | 49.81\% | 7.72\% |
| Jan-08 | 23.83\% | 10.12\% | 20.09\% | 0.20\% | 50.89\% | 8.14\% |
| Feb-08 | 24.07\% | 9.98\% | 22.04\% | 0.44\% | 51.87\% | 7.97\% |
| Mar-08 | 24.34\% | 5.91\% | 22.58\% | 0.70\% | 53.14\% | 4.36\% |
| Apr-08 | 24.00\% | 5.90\% | 22.22\% | 0.91\% | 53.60\% | 4.38\% |
| May-08 | 20.90\% | 5.80\% | 22.14\% | 1.17\% | 56.60\% | 4.34\% |


| Jun-08 | 19.60\% | 5.19\% | 21.21\% | 1.29\% | 56.57\% | 3.81\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Jul-08 | 19.49\% | 5.31\% | 21.47\% | 1.54\% | 55.93\% | 3.75\% |
| Aug-08 | 19.09\% | 5.07\% | 21.89\% | 1.83\% | 59.74\% | 3.64\% |
| Sep-08 | 18.83\% | 4.50\% | 20.67\% | 1.88\% | 58.96\% | 2.97\% |
| Oct-08 | 18.04\% | 4.83\% | 20.53\% | 2.04\% | 58.16\% | 3.23\% |
| Nov-08 | 17.48\% | 5.19\% | 19.48\% | 2.08\% | 57.93\% | 3.38\% |
| Dec-08 | 17.44\% | 5.52\% | 20.21\% | 2.34\% | 54.39\% | 4.44\% |
| Jan-09 | 18.66\% | 5.98\% | 19.67\% | 0.25\% | 55.72\% | 4.68\% |
| Feb-09 | 17.11\% | 6.26\% | 20.08\% | 0.49\% | 57.23\% | 4.79\% |
| Mar-09 | 17.34\% | 6.30\% | 16.67\% | 0.62\% | 58.42\% | 4.48\% |
| Apr-09 | 17.27\% | 6.13\% | 17.07\% | 0.84\% | 57.00\% | 4.24\% |
| May-09 | 16.26\% | 6.14\% | 17.45\% | 1.05\% | 56.52\% | 4.48\% |
| Jun-09 | 16.02\% | 5.32\% | 18.53\% | 1.31\% | 57.26\% | 4.24\% |
| Jul-09 | 15.76\% | 4.76\% | 18.94\% | 1.56\% | 57.63\% | 3.36\% |
| Aug-09 | 15.48\% | 4.84\% | 19.37\% | 1.76\% | 57.13\% | 3.40\% |
| Sep-09 | 16.10\% | 4.17\% | 19.86\% | 2.02\% | 57.52\% | 3.12\% |
| Oct-09 | 15.82\% | 4.07\% | 19.85\% | 2.26\% | 58.47\% | 2.90\% |
| Nov-09 | 15.62\% | 3.78\% | 20.34\% | 2.49\% | 58.88\% | 2.59\% |
| Dec-09 | 16.98\% | 2.99\% | 21.39\% | 2.68\% | 56.08\% | 2.16\% |
| Jan-10 | 16.97\% | 3.45\% | 30.43\% | 0.23\% | 59.33\% | 2.26\% |
| Feb-10 | 16.67\% | 3.21\% | 30.04\% | 0.49\% | 61.56\% | 2.27\% |
| Mar-10 | 16.99\% | 2.39\% | 29.16\% | 0.73\% | 56.35\% | 1.51\% |
| Apr-10 | 17.28\% | 2.48\% | 29.04\% | 0.96\% | 57.18\% | 1.55\% |
| May-10 | 15.97\% | 2.55\% | 29.43\% | 1.22\% | 57.90\% | 1.56\% |
| Jun-10 | 15.34\% | 2.39\% | 29.11\% | 1.43\% | 58.55\% | 1.66\% |
| Jul-10 | 15.24\% | 2.44\% | 29.62\% | 1.76\% | 60.22\% | 1.75\% |
| Aug-10 | 14.83\% | 2.45\% | 29.58\% | 2.02\% | 62.06\% | 1.77\% |
| Sep-10 | 14.56\% | 2.51\% | 29.02\% | 2.26\% | 62.68\% | 1.74\% |
| Oct-10 | 14.84\% | 2.52\% | 29.25\% | 2.54\% | 62.32\% | 1.87\% |
| Nov-10 | 14.75\% | 2.57\% | 29.57\% | 2.79\% | 61.89\% | 1.86\% |
| Dec-10 | 14.35\% | 2.06\% | 29.32\% | 2.82\% | 59.06\% | 1.45\% |
| Jan-11 | 16.55\% | 2.60\% | 33.82\% | 0.29\% | 60.57\% | 1.69\% |
| Feb-11 | 21.51\% | 2.27\% | 40.60\% | 0.85\% | 59.28\% | 1.60\% |
| Mar-11 | 21.70\% | 2.20\% | 38.55\% | 1.15\% | 58.77\% | 1.48\% |
| Apr-11 | 21.48\% | 2.27\% | 36.58\% | 1.41\% | 60.28\% | 1.56\% |
| May-11 | 19.90\% | 2.23\% | 35.14\% | 1.64\% | 62.41\% | 1.55\% |
| Jun-11 | 19.23\% | 2.18\% | 34.35\% | 1.89\% | 63.53\% | 1.73\% |
| Jul-11 | 19.23\% | 2.22\% | 33.79\% | 2.11\% | 63.58\% | 1.80\% |
| Aug-11 | 18.34\% | 2.34\% | 33.63\% | 2.35\% | 62.71\% | 1.82\% |
| Sep-11 | 18.34\% | 2.24\% | 33.61\% | 2.62\% | 65.49\% | 1.73\% |
| Oct-11 | 18.15\% | 2.51\% | 33.27\% | 2.85\% | 64.69\% | 2.03\% |
| Nov-11 | 17.79\% | 2.44\% | 32.88\% | 2.98\% | 64.28\% | 1.94\% |


| Dec-11 | $17.31 \%$ | $2.12 \%$ | $32.26 \%$ | $3.04 \%$ | $62.03 \%$ | $1.72 \%$ |
| ---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Jan-12 | $21.19 \%$ | $2.42 \%$ | $32.91 \%$ | $0.27 \%$ | $64.50 \%$ | $1.86 \%$ |
| Feb-12 | $21.19 \%$ | $2.27 \%$ | $32.39 \%$ | $0.53 \%$ | $65.87 \%$ | $1.87 \%$ |
| Mar-12 | $20.55 \%$ | $2.08 \%$ | $31.69 \%$ | $0.81 \%$ | $68.59 \%$ | $1.64 \%$ |
| Apr-12 | $19.52 \%$ | $2.12 \%$ | $31.99 \%$ | $1.10 \%$ | $70.88 \%$ | $1.69 \%$ |
| May-12 | $19.01 \%$ | $2.06 \%$ | $32.11 \%$ | $1.37 \%$ | $70.18 \%$ | $1.55 \%$ |
| Jun-12 | $18.70 \%$ | $1.80 \%$ | $31.34 \%$ | $1.62 \%$ | $70.69 \%$ | $1.34 \%$ |
| Jul-12 | $18.72 \%$ | $1.83 \%$ | $31.48 \%$ | $1.91 \%$ | $69.97 \%$ | $1.37 \%$ |
| Aug-12 | $18.66 \%$ | $1.89 \%$ | $31.34 \%$ | $2.17 \%$ | $70.41 \%$ | $1.48 \%$ |
| Sep-12 | $18.51 \%$ | $1.72 \%$ | $31.36 \%$ | $2.49 \%$ | $70.72 \%$ | $1.28 \%$ |
| Oct-12 | $18.43 \%$ | $1.87 \%$ | $31.37 \%$ | $2.81 \%$ | $70.73 \%$ | $1.30 \%$ |
| Nov-12 | $18.23 \%$ | $1.67 \%$ | $32.07 \%$ | $2.99 \%$ | $67.46 \%$ | $1.28 \%$ |
| Dec-12 | $17.90 \%$ | $1.68 \%$ | $31.59 \%$ | $3.17 \%$ | $67.12 \%$ | $1.39 \%$ |
| Jan-13 | $20.71 \%$ | $1.82 \%$ | $32.02 \%$ | $0.31 \%$ | $68.60 \%$ | $1.49 \%$ |
| Feb-13 | $20.16 \%$ | $1.61 \%$ | $31.02 \%$ | $0.56 \%$ | $70.51 \%$ | $1.44 \%$ |
| Mar-13 | $19.87 \%$ | $1.79 \%$ | $31.46 \%$ | $0.86 \%$ | $69.83 \%$ | $1.38 \%$ |
| Apr-13 | $18.57 \%$ | $1.81 \%$ | $31.53 \%$ | $1.13 \%$ | $70.70 \%$ | $1.44 \%$ |
| May-13 | $18.41 \%$ | $1.81 \%$ | $31.89 \%$ | $1.43 \%$ | $70.63 \%$ | $1.47 \%$ |
| Jun-13 | $17.41 \%$ | $1.71 \%$ | $31.62 \%$ | $1.67 \%$ | $71.45 \%$ | $1.39 \%$ |
| Jul-13 | $17.77 \%$ | $1.78 \%$ | $31.47 \%$ | $1.96 \%$ | $72.31 \%$ | $1.51 \%$ |
| Aug-13 | $17.52 \%$ | $1.84 \%$ | $31.30 \%$ | $2.19 \%$ | $71.98 \%$ | $1.53 \%$ |
| Sep-13 | $17.33 \%$ | $1.64 \%$ | $31.26 \%$ | $2.44 \%$ | $73.68 \%$ | $1.33 \%$ |
| Oct-13 | $17.64 \%$ | $1.67 \%$ | $31.35 \%$ | $2.80 \%$ | $74.06 \%$ | $1.34 \%$ |
| Nov-13 | $17.34 \%$ | $1.63 \%$ | $31.47 \%$ | $3.03 \%$ | $73.04 \%$ | $1.36 \%$ |
| Dec-13 | $17.46 \%$ | $1.56 \%$ | $53.93 \%$ | $3.28 \%$ | $71.32 \%$ | $1.31 \%$ |

## DAFTAR RIWAYAT HIDUP

Curriculum Vitae

## I. Data Pribadi

| 1. Nama | Fadhli Adhitya Ramadhika |
| :---: | :---: |
| 2. Tempat dan Tanggal Lahir | Bogor, 23-02-1993 |
| 3. Jenis Kelamin | Laki-laki |
| 4. Agama | Islam |
| 5. Status Pernikahan | Lajang |
| 6. Warga Negara | Indonesia |
| 7. Alamat KTP | Jl. Binamarga 5 No. 19 RT 02/10 Gunung Putri, Bogor. |
| 8. Alamat Sekarang | Cokro Bedog RT 09/12 Sidoarum, Godean, Sleman Yogyakarta. |
| 9. Nomor Telepon / HP | 085811230293 |
| 10. e-mail | fadhliadhitya@yahoo.com |
| 11. Kode Pos | 16961 |
| 12. Nama Orang Tua |  |
| a. Bapak | Agus Heru Setyono |
| b. Ibu | Endang Hartini |
| 13. Pekerjaan Orang Tua |  |
| a. Bapak | Wiraswasta. |
| b. Ibu | Ibu Rumah Tangga. |

[^0]| Periode <br> (Tahun) |  | Sekolah / Institusi / Universitas | Jenjang <br> Pendidikan |  |
| :---: | :---: | :---: | :---: | :---: |
| 2002 | - | 2007 | SD Negeri Citeureup 4 | SD |
| 2007 | - | 2009 | SMP Negeri 1 Cibinong | SMP |
| 2009 | - | 2011 | SMA Plus PGRI Cibinong | SMA |

III. Lain-lain : Telah memiliki pengalaman magang kerja di lembaga keuangan mikro syariah dan memiliki pengalaman yang diperoleh dari organisasi kampus maupun luar kampus, jadi dapat bekerja sama sebagai team work yang baik, kuliah sudah bebas teori dan selalu ceria.

Demikian CV ini saya buat dengan sebenarnya.
( Fadhli Adhitya Ramadhika )


[^0]:    II. Pendidikan Formal
    :

