

LAMPIRAN-LAMPIRAN

Lampiran I

Laporan Posisi Keuangan Periode 2019

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2019
 (Disajikan dalam ribuan Rupiah,
 kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2019
 (Expressed in thousands of Indonesian Rupiah
 unless otherwise stated)

| | Catatan/ Notes | 31 Desember / December 31 2019 | 31 Desember / December 31 2018 | |
|--|-------------------|--------------------------------------|--------------------------------------|--|
| ASET | | | | ASSET |
| KAS | 2.e, 3 | 764.526.569 | 776.722.379 | CASH |
| GIRO DAN PENEMPATAN PADA BANK INDONESIA | 2.c, 4 | 2.505.388.141 | 5.339.428.665 | CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA |
| GIRO PADA BANK LAIN | 2.e, 5 | 310.853.684 | 644.921.530 | CURRENT ACCOUNTS WITH OTHER BANKS |
| Pihak ketiga | | -- | (1.284.378) | Third Parties |
| Cadangan Kerugian penurunan nilai | | | | Allowance for impairment losses |
| Neto | | 310.853.684 | 643.637.152 | Net |
| PENEMPATAN PADA BANK LAIN | 2.i, 6 | 38.612.888 | 13.114.109 | PLACEMENTS WITH OTHER BANKS |
| Pihak ketiga | | (787.273) | (787.273) | Third Parties |
| Cadangan Kerugian penurunan nilai | | | | Allowance for impairment losses |
| Neto | | 37.825.615 | 12.326.836 | Net |
| INVESTASI PADA SURAT BERHARGA | 2.g, 7 | 11.347.870.179 | 12.199.928.132 | INVESTMENTS IN MARKETABLE SECURITIES |
| Pihak ketiga | | (14.975.000) | (14.975.000) | Third Parties |
| Cadangan Kerugian penurunan nilai | | | | Allowance for impairment losses |
| neto | | 11.332.895.179 | 12.184.953.132 | Net |
| PIUTANG | 2.h, 8 | | | RECEIVABLES |
| Piutang murabahah - setelah dikurangi margin ditangguhkan sebesar Rp 5.477.953.390 tahun 2019 dan Rp 5.986.601.096 tahun 2018 | | | | Murabahah receivables - net of deferred margin income amounting to Rp 5.477.953.390 in 2019 and Rp 5.986.601.096 in 2018 |
| Pihak ketiga | | 14.134.112.000 | 15.627.019.289 | Third parties |
| Pihak berelasi | | 4815.775 | 5.202.404 | Related parties |
| Jumlah | | 14.138.227.775 | 15.632.221.693 | Total |
| Cadangan Kerugian penurunan nilai | | (332.310.302) | (306.238.924) | Allowance for impairment losses |
| Bersih | | 13.805.917.473 | 15.325.982.769 | Net |
| Piutang Istishna - setelah dikurangi pendapatan margin yang ditangguhkan masing-masing sebesar Rp 1.925.490 tahun 2019 dan Rp 2.142.034 tahun 2018 | | | | Istishna receivable - net of deferred margin income of Rp 1,925,490 in 2019 and Rp 2,142,034 in 2018 |
| Pihak ketiga | | 3.725.303 | 4.392.947 | Third parties |
| Cadangan Kerugian penurunan nilai | | (37.253) | (43.929) | Allowance for impairment losses |
| Bersih | | 3.688.050 | 4.349.018 | Net |
| Piutang Ijarah | | | | Ijarah receivables |
| Pihak ketiga | | 9.949.605 | 6.771.080 | Third parties |
| Cadangan Kerugian penurunan nilai | | (5.985.397) | (6.512.885) | Allowance for impairment losses |
| Bersih | | 3.964.208 | 258.195 | Net |
| JUMLAH PIUTANG | | 14.151.802.683 | 15.643.385.720 | TOTAL RECEIVABLES |
| Cadangan Kerugian penurunan nilai | | (338.332.952) | (312.795.738) | Allowance for impairment losses |
| Bersih | | 13.813.469.731 | 15.330.589.982 | Net |
| PINJAMAN QARDH | 2.i, 9 | | | FUNDS OF QARDH |
| Pihak ketiga | | 581.287.380 | 754.724.242 | Third parties |
| Pihak berelasi | | -- | 53.034 | Related parties |
| Jumlah | | 581.287.380 | 755.277.276 | Total |
| Cadangan Kerugian penurunan nilai | | (3.817.632) | (13.063.860) | Allowance for impairment losses |
| Bersih | | 577.469.748 | 742.213.416 | Net |
| PEMBIAYAAN MUDHARABAH | 2.j, 10 | | | MUDHARABAH FINANCING |
| Pihak ketiga | | 756.513.534 | 436.805.379 | Third parties |
| Pihak berelasi | | -- | 284.579 | Related parties |
| Jumlah | | 756.513.534 | 437.589.958 | Total |
| Cadangan Kerugian penurunan nilai | | (8.016.858) | (5.717.945) | Allowance for impairment losses |
| Bersih | | 748.496.676 | 431.872.013 | Net |
| PEMBIAYAAN MUSYARAKAH | 2.j, 11 | | | MUSYARAKAH FINANCING |
| Pihak ketiga | | 14.205.215.228 | 16.290.760.060 | Third parties |
| Pihak berelasi | | 1.668.688 | 253.111.386 | Related parties |
| Jumlah | | 14.206.883.916 | 16.543.871.446 | Total |
| Cadangan Kerugian penurunan nilai | | (198.584.139) | (687.723.411) | Allowance for impairment losses |
| Bersih | | 14.008.299.777 | 15.856.148.035 | Net |

Lampiran II

Laporan Posisi Keuangan Periode 2019

PT BANK MUAMALAT INDONESIA Tbk
 LAPORAN POSISI KEUANGAN
 TANGGAL 31 DESEMBER 2019
 (Disajikan dalam ribuan Rupiah,
 kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
 STATEMENT OF FINANCIAL POSITION
 AS OF DECEMBER 31, 2019
 (Expressed in thousands of Indonesian Rupiah
 unless otherwise stated)

| | Catatan/ Notes | 31 Desember / December 31 2019 | 31 Desember / December 31 2018 | |
|--|-------------------|--------------------------------------|--------------------------------------|--|
| PENYERTAAN SAHAM | 2.m, 12 | 407.711.237 | 6095.237 | INVESTMENT IN SHARES |
| Cadangan Kerugian penurunan nilai Bersih | | -- | -- | Allowance for impairment losses |
| | | 407.711.237 | 6095.237 | Net |
| TAGIHAN AKSEPTASI | 2.k, 13 | | | ACCEPTANCES RECEIVABLE |
| Pihak ketiga | | 411.265.095 | 413.703.574 | Third parties |
| Cadangan Kerugian penurunan nilai | | (4.784.387) | (6.362.587) | Allowance for impairment losses |
| Jumlah | | 406.480.708 | 407.340.987 | Total |
| ASET YANG DIPEROLEH UNTUK JARAH | 2.n, 14 | | | ASSETS ACQUIRED FOR JARAH |
| Pihak ketiga | | 198.865.009 | 200.278.706 | Third parties |
| Akumulasi penyusutan | | (18.344.581) | (14.223.492) | Accumulated depreciation |
| Jumlah | | 180.520.428 | 186.055.214 | Total |
| Cadangan Kerugian penurunan nilai | | -- | -- | Allowance for impairment losses |
| Nilai buku - neto | | 180.520.428 | 186.055.214 | Book value - net |
| ASET TETAP | 2.o, 15 | | | PREMISES AND EQUIPMENT |
| setelah dikurangi akumulasi penyusutan sebesar Rp1.480.143.143 tahun 2019 dan Rp1.314.861.284 tahun 2018 | | 3.131.870.759 | 3.357.284.040 | net of accumulated depreciation of Rp1,480,143,143 in 2019 and Rp1,314,861,284 in 2018 |
| ASET PAJAK TANGGUHAN - NETO | 2.ag, 23.d | 143.110.743 | 146.235.882 | DEFERRED TAX ASSETS - NET |
| ASET LAIN-LAIN - NETO | 16 | 2.157.400.440 | 1.776.373.076 | OTHER ASSETS - NET |
| JUMLAH ASET | | 50.555.519.435 | 57.227.276.046 | TOTAL ASSETS |

Lampiran III

Laporan Laba Rugi Dan Penghasilan Komprehensif Lainnya Periode 2019

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAINNYA
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL 31 DESEMBER 2019
(Disajikan dalam ribuan Rupiah,
kecuali laba bersih per saham dasar)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
AS OF DECEMBER 31, 2019
(Expressed in thousands of Indonesian Rupiah,
except share data)

| | Gatatan / Notes | 31 Desember / December 31 2019 | 31 Desember / December 31 2018 | |
|--|--------------------|--------------------------------------|--------------------------------------|---|
| PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB | 31 | | | REVENUE FROM FUND MANAGEMENT AS MUDHARIB |
| Pendapatan dari penjualan | | 1.178.213.058 | 1.471.094.206 | Income from sales |
| Pendapatan dari bagi hasil | | 1.217.771.838 | 1.490.097.899 | Income from revenue sharing |
| Pendapatan dari <i>ijarah</i> - bersih | | 4.871.726 | 30.754.156 | Income from revenue from <i>ijarah</i> - net |
| Pendapatan usaha utama lainnya | | 378.834.242 | 268.244.099 | Other main operating income |
| Jumlah pendapatan bank sebagai <i>mudharib</i> | | 2.779.690.864 | 3.220.190.360 | Total revenue from fund management as <i>mudharib</i> |
| HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER | 32 | (2.396.720.810) | (2.241.736.938) | THIRD PARTIES' SHARE ON RETURNS OF TEMPORARY SYIRKAH FUNDS |
| HAK BAGI HASIL MILIK BANK | | 382.970.054 | 978.453.422 | BANK'S SHARE IN REVENUE SHARING |
| PENDAPATAN OPERASIONAL LAINNYA | 33 | 647.444.024 | 349.152.499 | OTHER OPERATING INCOME |
| BEBAN OPERASIONAL | | | | OPERATING EXPENSES |
| Umum dan administrasi | 35 | (666.162.881) | (691.843.508) | General and administrative |
| Karyawan | 34 | (770.738.563) | (845.632.021) | Employee |
| Bonus giro wadiah | | (11.256.531) | (12.567.672) | Bonus on wadiah demand deposits |
| Lain-lain | 37 | (1.02.129.771) | (92.991.134) | Others |
| Jumlah beban usaha | | (1.550.287.746) | (1.643.034.335) | Total other operating expenses |
| PEMBALIKAN (BEBAN) CADANGAN KERUGIAN DAN NON PRODUKTIF | 36 | 507.381.659 | 352.190.637 | REVERSAL (PROVISION) FOR IMPAIRMENT NON-EARNING ASSETS |
| KEUNTUNGAN SELISIH KURS | | 32.000.645 | 32.107.699 | GAIN ON FOREIGN EXCHANGES |
| LABA USAHA | | 19.508.636 | 68.869.922 | INCOME FROM OPERATIONS |
| PENDAPATAN (BEBAN) NON OPERASIONAL | | | | NON-OPERATING INCOME (EXPENSE) |
| Pendapatan Non Operasional | 38 | 20.527.628 | 14.374.382 | Non-Operating Revenue |
| Beban Non Operasional | 39 | (13.869.866) | (37.438.432) | Non-Operating Expense |
| PENDAPATAN (BEBAN) NON OPERASIONAL- NETO | | 6.657.762 | (23.064.050) | NON-OPERATING (EXPENSE) - NET |
| LABA SEBELUM PAJAK | | 26.166.398 | 45.805.872 | INCOME BEFORE INCOME TAX |
| MANFAAT (BEBAN) PAJAK | 23 | | | INCOME TAX BENEFIT (EXPENSE) |
| Pajak Kini | | (6.443.221) | (18.471.940) | Current Tax |
| Pajak Tangguhan | | (3.396.846) | 18.668.112 | Deferred Tax |
| | | (9.840.067) | 196.172 | |
| LABA BERSIH | | 16.326.331 | 46.002.044 | NET INCOME |
| PENGHASILAN KOMPREHENSIF LAIN | | | | OTHERS COMPREHENSIVE INCOME |
| Akun-akun yang tidak akan direklasifikasikan ke laba rugi | | | | Item that will not be reclassified to profit or loss |
| Penilaian kembali aset tetap | 16 | -- | 46.082.307 | Revaluation surplus on premises and equipment |
| Pengukuran kembali atas program imbalan pasti | 25 | (10.151.668) | (39.281.292) | Remeasurement on defined benefit plan |
| Pajak penghasilan terkait | | 2.537.917 | 9.820.323 | Related income tax |
| Akun-akun yang akan direklasifikasi ke laba rugi | | | | Item that will be reclassified to profit or loss |
| Kenakan nilai aset keuangan atas efek-efek yang tersedia dijual yang belum direalisasi | 7 | 9.064.839 | (28.366.700) | Unrealized gain in value of available-for-sale mutual fund |
| Pajak penghasilan terkait | | (2.266.210) | 7.091.675 | Related income tax |
| Jumlah laba komprehensif lain bersih setelah pajak | | (815.122) | (4.653.687) | Total other comprehensive income net of tax |
| JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN | | 15.511.209 | 41.348.357 | TOTAL COMPREHENSIVE INCOME FOR THE YEAR |
| LABA PER SAHAM DASAR (dalam nilai penuh) | | 1,60 | 4,51 | BASIC EARNINGS PER SHARE (In full amount) |

Lampiran IV

Laporan Posisi Keuangan Periode 2020

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2020
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2020
(Expressed in thousands of Indonesian Rupiah
unless otherwise stated)

| | Catatan/ Notes | 31 Desember / December 31, 2020 | 31 Desember / December 31, 2019 | |
|---|-------------------|---------------------------------------|---------------------------------------|--|
| ASET | | | | ASSET |
| KAS | 2.a, 3 | 732.760.187 | 764.526.569 | CASH |
| GIRO DAN PENEMPATAN PADA BANK INDONESIA | 2.d, 4 | 2.835.513.916 | 2.505.388.141 | CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA |
| GIRO PADA BANK LAIN | | | | CURRENT ACCOUNTS WITH OTHER BANKS |
| Pihak ketiga | 2.e, 5 | 492.968.680 | 340.053.684 | Third parties |
| Cadangan Kerugian penurunan nilai | | -- | -- | Allowance for impairment losses |
| Neto | | 492.968.680 | 340.053.684 | Net |
| PENEMPATAN PADA BANK LAIN | 2.f, 6 | | | PLACEMENTS WITH OTHER BANKS |
| Pihak ketiga | | 4.057.563 | 38.612.888 | Third parties |
| Cadangan Kerugian penurunan nilai | | (587.273) | (787.273) | Allowance for impairment losses |
| Neto | | 3.470.290 | 37.825.615 | Net |
| INVESTASI PADA SURAT BERHARGA | 2.g, 7 | | | INVESTMENTS IN MARKETABLE SECURITIES |
| Pihak ketiga | | 12.185.387.237 | 11.347.870.179 | Third parties |
| Cadangan Kerugian penurunan nilai | | (14.975.000) | (14.975.000) | Allowance for impairment losses |
| Neto | | 12.170.412.237 | 11.332.895.179 | Net |
| PIUTANG | 2.h, 8 | | | RECEIVABLES |
| Piutang murabahah - setelah dikurangi margin ditangguhkan sebesar Rp 4.267.515.341 tahun 2020 dan Rp 5.116.463.074 tahun 2019 | | | | Murabahah receivables - net of deferred margin income amounting to Rp 4,267,515,341 in 2020 and Rp 5,116,463,074 in 2019 |
| Pihak ketiga | | 12.876.638.349 | 14.134.112.000 | Third parties |
| Pihak berelasi | | 4.173.110 | 4.015.725 | Related parties |
| Jumlah | | 12.880.811.459 | 14.138.127.725 | Total |
| Cadangan Kerugian penurunan nilai Bersih | | (351.980.638) | (332.310.302) | Allowance for impairment losses |
| | | 12.528.830.821 | 13.805.817.423 | Net |
| Piutang Istisna - setelah dikurangi pendapatan margin yang ditangguhkan masing-masing sebesar Rp 1.872.149 tahun 2020 dan Rp 2.064.194 tahun 2019 | | | | Istisna receivable - net of deferred margin income of Rp 1,872,149 in 2020 and Rp 2,064,194 in 2019 |
| Pihak ketiga | | 17.938.410 | 3.725.303 | Third parties |
| Cadangan Kerugian penurunan nilai Bersih | | (178.190) | (37.253) | Allowance for impairment losses |
| | | 17.760.220 | 3.688.050 | Net |
| Piutang Ijarah | | | | Ijarah receivables |
| Pihak ketiga | | 6.710.390 | 9.949.605 | Third parties |
| Cadangan Kerugian penurunan nilai Bersih | | (3.843.060) | (5.995.397) | Allowance for impairment losses |
| | | 2.867.330 | 3.954.208 | Net |
| JUMLAH PIUTANG | | 12.905.460.259 | 14.151.802.683 | TOTAL RECEIVABLES |
| Cadangan Kerugian penurunan nilai Bersih | | (356.001.888) | (338.332.952) | Allowance for impairment losses |
| | | 12.549.458.371 | 13.813.469.731 | Net |
| PINJAMAN QARDH | 2.i, 9 | | | FUNDS OF QARDH |
| Pihak ketiga | | 898.308.055 | 581.287.380 | Third parties |
| Pihak berelasi | | 24.420 | -- | Related parties |
| Jumlah | | 898.332.475 | 581.287.380 | Total |
| Cadangan Kerugian penurunan nilai Bersih | | (14.895.913) | (3.817.632) | Allowance for impairment losses |
| | | 883.436.562 | 577.469.748 | Net |
| PEMBIAYAAN MUDHARABAH | 2.j, 10 | | | MUDHARABAH FINANCING |
| Pihak ketiga | | 620.075.366 | 756.513.534 | Third parties |
| Pihak berelasi | | -- | -- | Related parties |
| Jumlah | | 620.075.366 | 756.513.534 | Total |
| Cadangan Kerugian penurunan nilai Bersih | | (6.518.050) | (8.016.858) | Allowance for impairment losses |
| | | 613.557.316 | 748.496.676 | Net |
| PEMBIAYAAN MUSYARAKAH | 2.k, 11 | | | MUSYARAKAH FINANCING |
| Pihak ketiga | | 14.476.666.949 | 14.205.215.228 | Third parties |
| Pihak berelasi | | 1.608.733 | 1.668.688 | Related parties |
| Jumlah | | 14.478.475.682 | 14.206.883.916 | Total |
| Cadangan Kerugian penurunan nilai Bersih | | (200.900.520) | (198.584.139) | Allowance for impairment losses |
| | | 14.277.575.162 | 14.008.299.777 | Net |
| PENYERTAAN SAHAM | 2.m, 12 | | | INVESTMENT IN SHARES |
| Cadangan Kerugian penurunan nilai Bersih | | 407.711.237 | 407.711.237 | Allowance for impairment losses |
| | | 407.711.237 | 407.711.237 | Net |

Lampiran V

Laporan Posisi Keuangan Periode 2020

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2020
 (Dtsajikan dalam ribuan Rupiah,
 kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2020
 (Expressed in thousands of Indonesian Rupiah
 unless otherwise stated)

| | Catatan/ Notes | 31 Desember / December 31, 2020 | 31 Desember / December 31, 2019 | |
|--|-------------------|---------------------------------------|---------------------------------------|------------------------------------|
| TAGIHAN AKSEPTASI | 2.k, 13 | | | ACCEPTANCES RECEIVABLE |
| Rihak ketiga | | 125.809.138 | 411.265.095 | Third parties |
| Cadangan Kerugian penurunan nilai | | (2.383.786) | (4.784.387) | Allowance for impairment losses |
| Jumlah | | 123.425.352 | 406.480.708 | Total |
| ASET YANG DIPEROLEH UNTUK LJARAH | 2.n, 14 | | | ASSETS ACQUIRED FOR LJARAH |
| Rihak ketiga | | 191.208.473 | 198.865.009 | Third parties |
| Akumulasi penyusutan | | (9.587.398) | (18.344.581) | Accumulated depreciation |
| Jumlah | | 181.621.075 | 180.520.428 | Total |
| Cadangan Kerugian penurunan nilai | | -- | -- | Allowance for impairment losses |
| Nilai buku - neto | | 181.621.075 | 180.520.428 | Book value - net |
| ASET TETAP | 2.o, 15 | | | PREMISES AND EQUIPMENT |
| setelah dikurangi akumulasi penyusutan sebesar | | | | net of accumulated depreciation of |
| Rp1.557.070.824 tahun 2020 dan | | | | Rp1,557,070,824 in 2020 |
| Rp1.480.143.143 tahun 2019 | | 2.985.278.945 | 3.131.870.759 | and Rp1,480,143,143 in 2019 |
| ASET PAJAK TANGGUHAN - NETO | 2.ag, 23.d | 141.927.639 | 143.110.743 | DEFERRED TAX ASSETS - NET |
| ASET LAIN-LAIN - NETO | 16 | 2.842.186.614 | 2.157.400.440 | OTHER ASSETS - NET |
| JUMLAH ASET | | 51.241.303.583 | 50.555.519.435 | TOTAL ASSETS |

Lampiran VI

Laporan Laba Rugi Dan Penghasilan Komprehensif Lainnya Periode 2020

PT BANK MUAMALAT INDONESIA Tbk
 LAPORAN LABA RUGI DAN PENGHASILAN
 KOMPREHENSIF LAINNYA
 UNTUK TAHUN YANG BERAKHIR
 PADA TANGGAL 31 DESEMBER 2020
 (Disajikan dalam ribuan Rupiah,
 kecuali laba bersih per saham dasar)

PT BANK MUAMALAT INDONESIA Tbk
 STATEMENTS OF PROFIT OR LOSS AND
 OTHER COMPREHENSIVE INCOME
 FOR THE YEAR ENDED
 AS OF DECEMBER 31, 2020
 (Expressed in thousands of Indonesian Rupiah,
 except share data)

| | Catatan/ Notes | 31 Desember / December 31, 2020 | 31 Desember / December 31, 2019 | |
|--|-------------------|---------------------------------------|---------------------------------------|---|
| PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB | 31 | | | REVENUE FROM FUND MANAGEMENT AS MUDHARIB |
| Pendapatan dari penjualan | | 1.164.309.103 | 1.178.213.058 | Income from sales |
| Pendapatan dari bagi hasil | | 98.198.620 | 1.217.771.838 | Income from revenue sharing |
| Pendapatan dari Ijarah - bersih | | 3.025.155 | 4.871.726 | Income from revenue from Ijarah - net |
| Pendapatan usaha utama lainnya | | 266.074.567 | 378.834.242 | Other main operating income |
| Jumlah pendapatan bank sebagai mudharib | | 2.431.607.445 | 2.779.690.864 | Total revenue from fund management as mudharib |
| HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER | 32 | (1.610.047.423) | (2.396.720.810) | THIRD PARTIES' SHARE ON RETURNS OF TEMPORARY SYIRKAH FUNDS |
| HAK BAGI HASIL MILIK BANK | | 82.560.022 | 382.970.054 | BANK'S SHARE IN REVENUE SHARING |
| PENDAPATAN OPERASIONAL LAINNYA | 33 | 574.640.428 | 647.444.024 | OTHER OPERATING INCOME |
| BEBAN OPERASIONAL | | | | OPERATING EXPENSES |
| Umum dan administrasi | 35 | (568.216.379) | (666.162.881) | General and administrative |
| Karyawan | 34 | (703.031.794) | (770.738.563) | Employee |
| Bonus giro wadiah | | (7.093.553) | (11.256.531) | Bonus on wadiah demand deposits |
| Lain-lain | 37 | (67.133.565) | (102.129.771) | Others |
| Jumlah beban usaha | | (1.345.475.291) | (1.550.287.746) | Total other operating expenses |
| PEMBALIKAN (BEBAN) CADANGAN KERUGIAN PENURUNAN NILAI ASET PRODUKTIF DAN NON PRODUKTIF | 36 | (64.413.824) | 507.381.659 | REVERSAL (PROVISION) FOR IMPAIRMENT LOSSES OF EARNING AND NON-EARNING ASSETS |
| KEUNTUNGAN SELISIH KURS | | 30.081.048 | 30.000.645 | GAIN ON FOREIGN EXCHANGES |
| LABA USAHA | | 16.392.383 | 19.508.636 | INCOME FROM OPERATIONS |
| PENDAPATAN (BEBAN) NON OPERASIONAL | | | | NON-OPERATING INCOME (EXPENSE) |
| Pendapatan Non Operasional | 38 | 15.144.725 | 20.527.628 | Non-Operating Revenue |
| Beban Non Operasional | 39 | (16.519.073) | (13.869.866) | Non-Operating Expense |
| PENDAPATAN (BEBAN) NON OPERASIONAL- NETO | | (1.374.348) | 6.657.762 | NON-OPERATING (EXPENSE) - NET |
| LABA SEBELUM PAJAK | | 15.018.035 | 26.166.398 | INCOME BEFORE INCOME TAX |
| MANFAAT (BEBAN) PAJAK | 23 | | | INCOME TAX BENEFIT (EXPENSE) |
| Pajak Kini | | (3.373.257) | (6.443.221) | Current Tax |
| Pajak Tanggahan | | (1.625.039) | (3.396.846) | Deferred Tax |
| | | (4.998.296) | (9.840.067) | |
| LABA BERSIH | | 10.019.739 | 16.326.331 | NET INCOME |
| PENGHASILAN KOMPREHENSIF LAIN | | | | OTHERS COMPREHENSIVE INCOME |
| Akun-akun yang tidak akan direklasifikasikan ke laba rugi | | | | Item that will not be reclassified to profit or loss |
| Pengukuran kembali atas program imbalan pasti | 25 | 12.146.037 | (10.151.668) | Remeasurement on defined benefit plan |
| Pajak penghasilan terkait | | (2.672.128) | 2.537.917 | Related income tax |
| Akun-akun yang akan direklasifikasi ke laba rugi | | | | Item that will be reclassified to profit or loss |
| Kenalan nilai aset keuangan atas efek-efek yang tersedia dijual yang belum direalisasi | 7 | 12.869.793 | 9.064.839 | Unrealized gain in value of available-for-sale mutual fund |
| Pajak penghasilan terkait | | (2.831.354) | (2.266.210) | Related income tax |
| Jumlah laba komprehensif lain bersih setelah pajak | | 19.512.348 | (815.122) | Total other comprehensive income net of tax |
| JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN | | 29.532.087 | 15.511.209 | TOTAL COMPREHENSIVE INCOME FOR THE YEAR |
| LABA PER SAHAM DASAR (dalam nilai penuh) | | 0,98 | 1,60 | BASIC EARNINGS PER SHARE (In full amount) |

Lampiran VII

Laporan Posisi Keuangan Periode 2021

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2021
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2021
(Expressed in thousands of Indonesian Rupiah
unless otherwise stated)

| | Catatan/ Notes | 31 Desember / December 31 2021 | 31 Desember / December 31 2020 | |
|--|-------------------|--------------------------------------|--------------------------------------|---|
| ASET | | | | ASSET |
| KAS | 2.a, 3 | 745.190.145 | 732.760.387 | CASH |
| GIRO DAN PENEMPATAN PADA BANK INDONESIA | 2.d, 4 | 6.502.230.839 | 2.835.513.916 | CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA |
| GIRO PADA BANK LAIN | | | | CURRENT ACCOUNTS WITH OTHER BANKS |
| Rihak ketiga | 2.e, 5 | 397.510.597 | 492.968.680 | Third Parties |
| Cadangan Kerugian penurunan nilai | | -- | -- | Allowance for impairment losses |
| Neto | | 397.510.597 | 492.968.680 | Net |
| PENEMPATAN PADA BANK LAIN | 2.f, 6 | | | PLACEMENTS WITH OTHER BANKS |
| Rihak ketiga | | 4.087.938 | 4.057.563 | Third Parties |
| Cadangan Kerugian penurunan nilai | | (418.830) | (587.273) | Allowance for impairment losses |
| Neto | | 3.669.108 | 3.470.290 | Net |
| INVESTASI PADA SURAT BERHARGA | 2.g, 7 | | | INVESTMENTS IN MARKETABLE SECURITIES |
| Rihak ketiga | | 2.935.960.511 | 12.185.387.237 | Third Parties |
| Cadangan Kerugian penurunan nilai | | (9.975.000) | (14.975.000) | Allowance for impairment losses |
| Neto | | 2.925.985.511 | 12.170.412.237 | Net |
| PIUTANG | 2.h, 8 | | | RECEIVABLES |
| Piutang murabahah - setelah dikurangi margin ditangguhkan sebesar Rp 2.087.540.600 tahun 2021 dan Rp 4.267.515.341 tahun 2020 | | | | Murabahah receivables - net of deferred margin income amounting to Rp 2,087,540,600 in 2021 and Rp 4,267,515,341 in 2020 |
| Rihak ketiga | | 7.697.644.063 | 12.876.638.349 | Third parties |
| Rihak berelasi | | 3.001.452 | 4.173.110 | Related parties |
| Jumlah | | 7.700.645.515 | 12.880.811.459 | Total |
| Cadangan Kerugian penurunan nilai | | (222.268.268) | (351.080.638) | Allowance for impairment losses |
| Bersih | | 7.478.377.247 | 12.528.830.821 | Net |
| Piutang Istisna - setelah dikurangi margin ditangguhkan sebesar Rp 1.283.423 tahun 2021 dan Rp 1.872.149 tahun 2020 | | | | Istisna receivables - net of deferred margin income amounting to Rp 1,283,423 in 2021 and Rp 1,872,149 in 2020 |
| Rihak ketiga | | 1.702.215 | 17.938.410 | Third parties |
| Cadangan Kerugian penurunan nilai | | (30.763) | (178.390) | Allowance for impairment losses |
| Bersih | | 1.671.452 | 17.760.020 | Net |
| Piutang Ijarah | | | | Ijarah receivables |
| Rihak ketiga | | 1.096.729 | 6.710.390 | Third parties |
| Cadangan Kerugian penurunan nilai | | (1.096.729) | (3.843.860) | Allowance for impairment losses |
| Bersih | | -- | 2.866.530 | Net |
| JUMLAH PIUTANG | | 7.703.444.459 | 12.905.460.259 | TOTAL RECEIVABLES |
| Cadangan Kerugian penurunan nilai | | (223.395.760) | (356.001.688) | Allowance for impairment losses |
| Bersih | | 7.480.048.699 | 12.549.458.571 | Net |
| PINJAMAN QARDH | 2.i, 9 | | | FUNDS OF QARDH |
| Rihak ketiga | | 689.035.366 | 898.308.055 | Third parties |
| Rihak berelasi | | 133.960 | 24.420 | Related parties |
| Jumlah | | 689.169.326 | 898.332.475 | Total |
| Cadangan Kerugian penurunan nilai | | (17.004.265) | (14.895.913) | Allowance for impairment losses |
| Bersih | | 672.165.061 | 883.436.562 | Net |

Lampiran VIII

Laporan Posisi Keuangan Periode 2021

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2021
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2021
(Expressed in thousands of Indonesian Rupiah
unless otherwise stated)

| | Catatan/ Notes | 31 Desember / December 31 2021 | 31 Desember / December 31 2020 | |
|--|-------------------|--------------------------------------|--------------------------------------|--|
| PEMBIAYAAN MUDHARABAH | 2.j, 10 | | | MUDHARABAH FINANCING |
| Rihak ketiga | | 526.139.969 | 620.075.366 | Third parties |
| Rihak berelasi | | -- | -- | Related parties |
| Jumlah | | 526.139.969 | 620.075.366 | Total |
| Cadangan Kerugian penurunan nilai | | (9.105.453) | (6.518.050) | Allowance for impairment losses |
| Bersih | | 517.034.516 | 613.557.316 | Net |
| PEMBIAYAAN MUSYARAKAH | 2.j, 11 | | | MUSYARAKAH FINANCING |
| Rihak ketiga | | 9.121.102.309 | 14.476.666.949 | Third parties |
| Rihak berelasi | | 1.291.811 | 1.808.733 | Related parties |
| Jumlah | | 9.122.394.120 | 14.478.475.682 | Total |
| Cadangan Kerugian penurunan nilai | | (290.730.567) | (200.900.520) | Allowance for impairment losses |
| Bersih | | 8.831.663.553 | 14.277.575.162 | Net |
| PENYERTAAN SAHAM | 2.m, 12 | | | INVESTMENT IN SHARES |
| Cadangan Kerugian penurunan nilai | | 407.711.237 | 407.711.237 | Allowance for impairment losses |
| Bersih | | (60.242.400) | -- | Net |
| | | 347.468.837 | 407.711.237 | |
| TAGIHAN AKSEPTASI | 2.k, 13 | | | ACCEPTANCES RECEIVABLE |
| Rihak ketiga | | 127.446.769 | 125.809.138 | Third parties |
| Cadangan Kerugian penurunan nilai | | (64.353.735) | (2.383.786) | Allowance for impairment losses |
| Jumlah | | 63.093.034 | 123.425.352 | Total |
| ASET YANG DIPEROLEH UNTUK IJARAH | 2.n, 14 | | | ASSETS ACQUIRED FOR IJARAH |
| Rihak ketiga | | 2.640.097 | 191.208.473 | Third parties |
| Akumulasi penyusutan | | (2.372.439) | (9.587.398) | Accumulated depreciation |
| Jumlah | | 267.658 | 181.621.075 | Total |
| Cadangan Kerugian penurunan nilai | | -- | -- | Allowance for impairment losses |
| Nilai buku - neto | | 267.658 | 181.621.075 | Book value - net |
| ASET TETAP | 2.o, 15 | | | PREMISES AND EQUIPMENT |
| setelah dikurangi akumulasi penyusutan sebesar Rp1.671.071.667 tahun 2021 dan Rp1.557.070.824 tahun 2020 | | 2.843.848.815 | 2.985.278.945 | net of accumulated depreciation of Rp1,671,071,667 in 2021 and Rp1,557,070,824 in 2020 |
| ASET PAJAK TANGGUHAN - NETO | 2.ag, 23.d | 140.464.747 | 141.927.639 | DEFERRED TAX ASSETS - NET |
| ASET LAIN-LAIN - NETO | 16 | 3.428.533.199 | 2.842.186.614 | OTHER ASSETS - NET |
| JUMLAH ASET | | 58.899.174.319 | 51.241.303.583 | TOTAL ASSETS |

Lampiran IX

Laporan Laba Rugi Dan Penghasilan Komprehensif Lainnya Periode 2021

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAINNYA
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL 31 DESEMBER 2021
(Disajikan dalam ribuan Rupiah,
kecuali laba bersih per saham dasar)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
AS OF DECEMBER 31, 2021
(Expressed in thousands of Indonesian Rupiah,
except share data)

| | Catatan/ Notes | 31 Desember / December 31 2021 | 31 Desember / December 31 2020 | |
|---|-------------------|--------------------------------------|--------------------------------------|---|
| PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB | | | | REVENUE FROM FUND MANAGEMENT AS MUDHARIB |
| Pendapatan dari penjualan | 31 | 830.746.567 | 1.164.309.103 | Income from sales |
| Pendapatan dari bagi hasil | | 970.066.086 | 998.198.620 | Income from revenue sharing |
| Pendapatan dari ijarah - bersih | | 2.910.981 | 3.025.155 | Income from revenue from Ijarah - net |
| Pendapatan usaha utama lainnya | | 336.066.706 | 266.074.567 | Other main operating income |
| Jumlah pendapatan bank sebagai mudharib | | 2.139.790.340 | 2.431.607.445 | Total revenue from fund management as mudharib |
| HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER | 32 | (1.386.516.036) | (1.610.047.423) | THIRD PARTIES' SHARE ON RETURNS OF TEMPORARY SYIRKAH FUNDS |
| HAK BAGI HASIL MILIK BANK | | 753.274.304 | 821.560.022 | BANK'S SHARE IN REVENUE SHARING |
| PENDAPATAN OPERASIONAL LAINNYA | 33 | 583.694.903 | 574.640.428 | OTHER OPERATING INCOME |
| BEBAN OPERASIONAL | | | | OPERATING EXPENSES |
| Umum dan administrasi | 35 | (515.829.436) | (568.216.379) | General and administrative |
| Karyawan | 34 | (685.063.340) | (703.031.794) | Employee |
| Bonus giro wadiah | | (21.390.798) | (7.093.553) | Bonus on wadiah demand deposits |
| Lain-lain | 37 | (103.329.365) | (67.133.565) | Others |
| Jumlah beban usaha | | (1.325.612.939) | (1.345.475.291) | Total other operating expenses |
| PEMBALIKAN (BEBAN) CADANGAN KERUGIAN DAN NON PRODUKTIF | 36 | (16.032.681) | (64.413.824) | REVERSAL (PROVISION) FOR IMPAIRMENT NON-EARNING ASSETS |
| KEUNTUNGAN SELISIH KURS | | 21.154.776 | 30.081.048 | GAIN ON FOREIGN EXCHANGES |
| LABA USAHA | | 19.478.363 | 16.392.383 | INCOME FROM OPERATIONS |
| PENDAPATAN (BEBAN) NON OPERASIONAL | | | | NON-OPERATING INCOME (EXPENSE) |
| Pendapatan Non Operasional | 38 | 27.755.289 | 15.144.725 | Non-Operating Revenue |
| Beban Non Operasional | 39 | (34.719.912) | (16.519.073) | Non-Operating Expense |
| PENDAPATAN (BEBAN) NON OPERASIONAL- NETO | | (6.964.623) | (1.374.348) | NON-OPERATING (EXPENSE) - NET |
| LABA SEBELUM PAJAK | | 12.513.740 | 15.018.035 | INCOME BEFORE INCOME TAX |
| MANFAAT (BEBAN) PAJAK | 23 | | | INCOME TAX BENEFIT (EXPENSE) |
| Pajak Kini | | (5.109.109) | (3.373.257) | Current Tax |
| Pajak Tangguhan | | 1.522.420 | (1.625.039) | Deferred Tax |
| | | (3.586.689) | (4.998.296) | |
| LABA BERSIH | | 8.927.051 | 10.019.739 | NET INCOME |
| PENGHASILAN KOMPREHENSIF LAIN | | | | OTHERS COMPREHENSIVE INCOME |
| Akun-akun yang tidak akan direklasifikasikan ke laba rugi | | | | Item that will not be reclassified to profit or loss |
| Pengukuran kembali atas program imbalan pensiun | 25 | 11.001.427 | 12.146.037 | Remeasurement on defined benefit plan |
| Pajak penghasilan terkait | | (2.420.314) | (2.672.128) | Related income tax |
| Akun-akun yang akan direklasifikasi ke laba rugi | | | | Item that will be reclassified to profit or loss |
| Kenalkan nilai aset keuangan atas efek-efek yang tersedia dijual yang belum direalisasi | 7 | 2.730.785 | 12.869.793 | Unrealized gain in value of available-for-sale mutual fund |
| Pajak penghasilan terkait | | (600.773) | (2.831.354) | Related income tax |
| Jumlah laba komprehensif lain bersih setelah pajak | | 10.711.125 | 19.512.348 | Total other comprehensive income net of tax |
| JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN | | 19.638.176 | 29.532.087 | TOTAL COMPREHENSIVE INCOME FOR THE YEAR |
| LABA PER SAHAM DASAR (dalam nilai penuh) | | 0,87 | 0,98 | BASIC EARNINGS PER SHARE (In full amount) |

Lampiran X

Surat Penetapan dan Pembimbing Skripsi



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan A. Yani Km. 4.5 Telp. (0511) 6783434,6777955 Banjarmasin 70235

e-mail: febi@uin-antasari.ac.id website: www.febi.uin.antasari.ac.id

PENETAPAN JUDUL DAN PEMBIMBING SKRIPSI

Nomor : 2582/Un.14/III.5/PP.00.9/07/2022

Setelah kami mempelajari dan diadakan perbaikan seperlunya atas rencana penelitian Saudara (i):

Nama : Ana Muliana
NIM : 1501160151
Program Studi : S.1 / Perbankan Syariah
Judul : Analisis Kinerja Keuangan Bank Muamalat Indonesia Tbk Periode 2019-2021 dengan Menggunakan Metode Du Pont System Saat Covid-19

Kami dapat menyetujui rencana penelitian (proposal) tersebut. Sebagai pembimbing kami tetapkan sebagai berikut:

Dosen Pembimbing Skripsi : Ansharullah, S.Ag., M.Fil.I.

Saudara (i) diharapkan segera melakukan konsultasi dengan Dosen Pembimbing Skripsi guna mendapatkan arahan dalam rangka persiapan pembuatan skripsi selanjutnya.

Demikian penetapan ini dibuat untuk diketahui dan dilaksanakan dengan semestinya.

Banjarmasin, 04 Juli 2022

an. Dekan
Wakil Dekan Bidang Akademik dan
Kelembagaan



[Signature]
Dr. Zaki Mubarak, S.E., M.Si
NIP. 19771031 200212 1 002

Tembusan:

1. Rektor UIN Antasari (sebagai laporan);
2. Dosen Pembimbing;
3. Mahasiswa (i) ybs;
4. Arsip.

Lampiran XI

Surat Penetapan Waktu Ujian Proposal



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan A. Yani Km. 4.5 Telp. (0511) 6783434 – 6777955 Banjarmasin 70235
e-mail: febi@uin-antasari.ac.id / febi.uinantasari@gmail.com website: www.febi.uin.antasari.ac.id

Banjarmasin, 29 Juli 2022

Nomor : B-0648/Un.14/III.5/BIRO.SKRIPSI/PP.00.9/07/2022
Lampiran : Satu berkas
Hal : Penetapan Waktu Ujian
Proposal Skripsi

Kepada
Yth. Ana Muliana / 1501160151
Mahasiswa/i Jurusan S1 Perbankan Syariah
Fakultas Ekonomi dan Bisnis Islam UIN Antasari
Banjarmasin

Assalamu'alaikum wr. wb.

Berdasarkan surat permohonan Saudara mengenai penetapan waktu ujian proposal skripsi, maka dengan ini ditetapkan Ujian Proposal Skripsi atas nama:

| | |
|------------|--|
| Nama / NIM | : Ana Muliana / 1501160151 |
| Jurusan | : Perbankan Syariah |
| Judul | : Analisis Kinerja Keuangan Bank Muamalat Indonesia Tbk Periode 2019-2021 dengan Menggunakan Metode Du Pont System Saat Covid-19 |

pada:

| | |
|--------------|---------------------|
| Hari/Tanggal | : Senin, 01/08/2022 |
| Waktu | : 10.00 - 10.45 |
| Tempat/Media | : Daring |

dengan susunan tim penguji sebagai berikut:

| | |
|----------------------|--------------------------------|
| Penguji (Pembimbing) | : Ansharullah, S.Ag., M.Fil.I. |
| Penguji Eksternal | : Dr. Mahmud Yusuf, SHI, MSI |
| Notulis | : Abd. Adim, SE., M.Ag |

Demikian surat penetapan ini dibuat untuk dilaksanakan sebagaimana mestinya.

Wassalamu'alaikum wr. wb.



Ketua Biro Skripsi

H. Badrian, M.Ag.

Tembusan:

- Yth. 1. Penguji (Pembimbing)
- 2. Penguji Eksternal
- 3. Notulis

-Arsip

Catatan:

Diharap pelaksanaan ujian tepat waktu untuk menghindari tertundanya ujian-ujian berikutnya

*Lampiran XII***Surat Keterangan Telah Melaksanakan Ujian Proposal**

**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan A. Yani Km. 4.5 Telp. (0511) 6783434 – 6777955 Banjarmasin 70235
e-mail: febi@uin-antasari.ac.id / febi.uinantasari@gmail.com website: www.febi.uin-antasari.ac.id

SURAT KETERANGAN

Nomor: B-0690/Un.14/III.5/PP.00.9/08/2022

Ketua Biro Skripsi Fakultas Ekonomi Dan Bisnis Islam UIN Antasari, menyatakan dengan sebenarnya bahwa:

| | |
|---------|--|
| Nama | : Ana Muliana |
| NIM | : 1501160151 |
| Jurusan | : Perbankan Syariah |
| Judul | : Analisis Kinerja Keuangan Bank Muamalat Indonesia Tbk Periode 2019-2021 dengan Menggunakan Metode Du Pont System Saat Covid-19 |

telah melaksanakan ujian proposal skripsi pada:

| | |
|--------------|---------------------|
| Hari/Tanggal | : Senin, 01/08/2022 |
| Waktu | : 10.00 - 10.45 |
| Tempat | : Daring |

dengan susunan tim penguji sebagai berikut:

| | |
|----------------------|--------------------------------|
| Penguji (Pembimbing) | : Ansharullah, S.Ag., M.Fil.I. |
| Penguji Eksternal | : Dr. Mahmud Yusuf, SHI, MSI |
| Notulis | : Abd. Adim, SE., M.Ag |

Demikian surat keterangan ini dibuat untuk dipergunakan sebagaimana mestinya.

Banjarmasin, 1 Agustus 2022

Ketua Biro Skripsi



H. Badrian, M.Ag.
19730717 199703 1 002

*Lampiran XIII***Surat Telah Melaksanakan Riset****SURAT KETERANGAN SELESAI RISET**

Saya yang bertanda tangan di bawah ini :

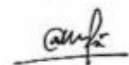
Nama : Ana Muliana
Nim : 1501160151
Tempat Tanggal Lahir: Banua Hanyar, 12 November 1997
Semester/ Jurusan : 14/ Perbankan Syariah
Tahun Akademik : 2021/2022
Alamat : Jl. Manarap Tengah Rt. 07 Rw. 02 Desa. Manarap Tengah, Kec.
Kertak Hanyar, Kab. Banjar, Prov. Kalimantan Selatan.

Judul Skripsi : **Analisis Kinerja Keuangan Bank Muamalat Indonesia Tbk Periode 2019-2021 Dengan Menggunakan Metode Du Pont System Saat Covid-19.**

Dengan ini menyatakan bahwa Saya benar-benar telah selesai melaksanakan penelitian/ riset dari tanggal 19 Mei sd 10 Juni 2022, dengan menggunakan data sekunder yang berasal dari data-data publik yaitu laporan Keuangan Tahunan Bank Muamalat Indonesia Tbk Periode 2019 sd Periode 2021, yang diakses melalui website resmi Bank Muamalat Indonesia Tbk. (www.bankmuamalat.co.id)

Demikian surat keterangan ini dibuat untuk dipergunakan sebagaimana mestinya.

Yang Membuat Keterangan



Ana Muliana

NIM. 1501160151

Banjarmasin, 8 Agustus 2022

Mengetahui,

Dosen Pembimbing



Ansharullah, S. Ag., M.Fil. I.



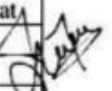

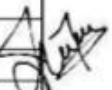


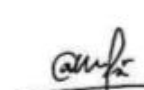


NIP. 1975060920000310003



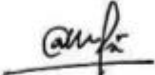
Lampiran XIV

Bukti Bimbingan Skripsi

BLANGKO/ KARTU BIMBINGAN

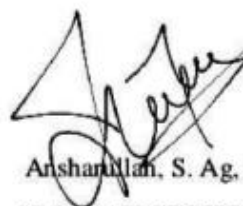
Nama : Ana Muliana
 NIM : 1501160151
 Jurusan/ Semester : Perbankan Syariah/ XIV
 Dosen Pembimbing : Ansharullah, S. Ag, M. Fil. I
 Judul Skripsi : Analisis Kinerja Keuangan Bank Muamalat Indonesia Tbk Periode 2019-2020 dengan Menggunakan Metode Du Pont System Saat Covid-19

| No. | Bulan | Hari/ Tanggal | Materi Bimbingan | Tanda Tangan | |
|-----|-----------|------------------|--|---|---|
| | | | | Pembimbing | Mahasiswa |
| 1 | Agustus | Jum'at/ 26 | 1. Alasan pengambilan judul dan objek |  |  |
| | | | 2. Penggunaan Jurnal dengan tahun terbaru untuk kajian pustaka | | |
| | | | 3. Penambahan penjelasan mengenai alat analisis pada metode penelitian | | |
| 2 | Agustus | Rabu/ 31 | 1. Penambahan data pendukung kinerja Bank |  |  |
| | | | 2. Ketelitian pengetikan dan kalimat | | |
| | | | 3. Penambahan Kajian Teori | | |
| | | | 4. Penyesuaian sampel | | |
| | | | 5. Penjelasan teknik analisis data | | |
| 3 | September | Jum'at/ 9 | 1. Penambahan data pendukung kinerja Bank |  |  |
| | | | 2. Ketelitian pengetikan | | |
| | | | 3. Penambahan kajian teori | | |
| | | | 4. Penambahan kriteria yang baik dalam alat analisis | | |
| | | | 5. Penambahan penjelasan mengenai penilaian rasio dalam alat analisis | | |
| 4 | September | Jum'at/ 16 | 1. Alasan pemakaian Du Pont System pada latar belakang |  |  |
| | | | 2. Penambahan kriteria TATO | | |
| | | | 3. Perbaikan letak gambar/ bagan Du Pont System | | |
| 5 | September | Rabu/ 21 | 1. Ketelitian pengetikan |  |  |
| | | | 2. Penulisan angka yang tepat dalam table | | |

| | | | | | |
|---|-----------|--------------|---|---|---|
| | | | 3. Penulisan nama dalam kajian pustaka |  | |
| | | | 4. Penyesuaian rumus dalam alat analisis | | |
| 6 | September | Kamis/ 29 | 1. Pembahasan dibandingkan dengan penelitian terdahulu |  |  |
| | | | 2. Melengkapi lampiran | | |
| | | | 3. Kesimpulan dipersingkat | | |

Banjarmasin, 29 September 2022

Pembimbing



Ansharullah, S. Ag, M. Fil. I

NIP. 1975060920000310003

*Lampiran XV***Surat Keterangan Bebas Plagiasi**

**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan A. Yani Km. 4.5 Banjarmasin 70235 Telepon (0511) 6777 955, e-mail: febimail@uin-antasari.ac.id/febi.uinantasari@gmail.com, website: febi.uin-antasari.ac.id

PENETAPAN BEBAS PLAGIASI

Nomor : B - 3838/Un. 14/III.5/PP.00.9/9/2022

Memperhatikan surat permohonan Saudara (i) dan hasil Rapat Tim Pemeriksa Plagiasi Tugas Akhir/ Skripsi Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Antasari Banjarmasin, maka kami dapat memberikan Surat Keterangan Bebas Plagiasi skripsi atas nama Saudara (i):

Nama : Ana Muliana
NIM : 1501160151
Program Studi : S1 Perbankan Syariah
Judul Skripsi : Analisis Kinerja Keuangan Bank Muamalat Indonesia Tbk Periode 2019-2021 dengan Menggunakan Metode Du Pont System Saat covid-19

Dengan demikian, skripsi Saudara (i) dinyatakan:

BEBAS PLAGIASI
Dengan Persentase Indikasi Plagiat : 29 %

Demikian penetapan ini dibuat untuk diketahui dan dilaksanakan dengan semestinya.

Banjarmasin, 29 September 2022
Dekan



Dr. H. Sukarni, M.Ag.
NIP. 19630417 199102 1 001

*Lampiran XVI***Daftar Riwayat Hidup Peneliti****RIWAYAT HIDUP**

- | | | |
|-----------------------------|---|----------------------------------|
| 1. Nama Lengkap | : | Ana Muliana |
| 2. Tempat dan Tanggal Lahir | : | Banua Hanyar, 12 November 1997 |
| 3. Agama | : | Islam |
| 4. Kebangsaan | : | Indonesia |
| 5. Status Perkawinan | : | Menikah |
| 6. Alamat | : | Jl. Manarap Tengah Rt.07 Rw. 02 |
| 7. Pendidikan | | |
| a. SDN Banua Hanyar | : | Tahun 2009 |
| b. MTSN Barabai | : | Tahun 2012 |
| c. MAN 1 Martapura | : | Tahun 2015 |
| 8. Pengalaman Organisasi | : | HMI Banjarmasin |
| 9. Suami dan Anak | | |
| Suami | | |
| Nama | : | M. Chandra Ghana Nugraha |
| Pekerjaan | : | Pendakwah |
| Anak | | |
| Nama | : | Muhammad Irsyad Makkie |
| 10. Orang Tua | | |
| Ayah | | |
| Nama | : | Rahmani |
| Pekerjaan | : | Buruh tani |
| Ibu | | |
| Nama | : | Nuriah |
| Pekerjaan | : | Buruh tani |
| 11. Alamat orang tua | : | Jl. Manarap Tengah Rt. 07 Rw. 02 |
| 12. Anak ke | : | 2 dari 3 bersaudara |
| 13. Email | : | anamuliana422@gmail.com |

Banjarmasin, 30 September 2022

Penulis,



Ana Muliana

