

ISR 2013

Themes	Items	Bank Umum Syariah Indonesia								
		2013								
		BCA	BNI	BRI	Bukopin	Mandiri	Maybank	Muamalat	Panin	Victoria
Finance and investment	Riba Activities	1	1	1	1	1	1	1	1	1
	Gharar	0	0	0	0	0	1	0	0	0
	Zakat	1	1	1	1	1	1	1	1	1
	Late Repayments and insolvent client/bads debt written off	1	1	1	1	1	1	1	1	1
	Current value balance sheet	0	0	0	0	0	0	0	0	0
	Value added statement	1	1	1	1	1	1	1	1	1
Product and service	Green product	0	0	0	0	0	0	0	0	0
	Halal status of product	1	1	1	1	1	1	1	1	1
	Product safety and quality	1	1	1	1	1	1	1	1	1
	Customer complaints	0	1	1	1	1	0	1	1	0
Employees	Nature of work	1	1	1	1	1	1	1	1	1
	Education and training	1	1	1	1	1	1	1	1	1
	Equal opportunities	1	1	1	1	1	1	1	1	1
	Employee involvement	0	0	0	0	0	0	0	0	0
	Health and safety	0	0	0	0	0	0	1	0	0
	Working environment	1	1	1	1	1	1	1	1	1
	Employment of other special	0	0	0	0	0	0	0	0	0
	Higher echelons perform the congregational prayers	0	0	0	0	0	0	0	0	0
	Muslim employees are allowed to perform obligatoty	0	0	0	0	0	0	0	0	0
	Proper place of worship	0	0	0	0	0	0	0	0	0
Society	Shadaqah	1	1	1	1	1	1	1	1	1
	Wakaf	1	1	1	0	1	0	0	1	0

	Qardhul hasan	1	1	1	1	1	1	1	1	1
	Employee volunterisism	0	0	0	0	0	0	0	0	0
	Scholarship	0	1	1	0	1	0	1	1	0
	Graduate employment	1	1	1	1	1	0	0	1	0
	Youth developmnet	1	0	0	0	0	1	1	0	1
	Underprivileged community	0	0	1	1	1	1	1	1	0
	Children care	1	1	1	0	1	1	1	1	0
	Social activities	1	1	1	1	1	1	1	1	1
	Sponsoring	0	1	0	0	1	0	1	0	0
Environment	Conservation environment	1	1	0	0	0	0	0	0	0
	Endangered wildlife	0	0	0	0	0	0	0	0	0
	Environmental polution	0	0	0	0	0	0	0	0	0
	Environmental education	0	0	0	0	0	0	0	0	0
	Environmental product/process related	0	0	0	0	0	0	0	0	0
	Environmental audit	1	1	1	1	1	1	1	1	1
	Enviromental policy	1	1	1	1	1	1	1	1	1
Corporate gpvernance	Shariah compliance status	1	1	1	1	1	1	1	1	1
	Ownership structure	1	1	1	1	1	1	1	1	1
	BOD structure	1	1	1	1	1	1	1	1	1
	Declaration of forbidden activities	1	1	1	1	1	1	1	1	1
	Anti corruption policies	1	1	1	1	1	1	1	1	1
	Jumlah	25	27	26	23	27	24	27	26	21
	ISR	0,581395	0,627907	0,604651	0,534884	0,627907	0,55814	0,627907	0,604651	0,488372