

Package ‘BUSfinancial’

September 3, 2026

Type Package

Title Economic Analysis of Islamic Commercial Bank Financial Time Series in Indonesia

Version 0.1.0

Description Provides simple economic indicators for analyzing financial position time series of Islamic Commercial Banks in Indonesia.

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Encoding UTF-8

Config/roxygen2/version 8.1.0

NeedsCompilation no

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Repository CRAN

Date/Publication 2026-09-03 13:20:02 UTC

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`bus_financial_signal` *BUS Financial Signal*

Description

Classifies the monthly financial dynamics of an Islamic Commercial Bank based on financing growth and third-party funds (DPK) growth.

Usage

```
bus_financial_signal(financing, dpk)
```

Arguments

<code>financing</code>	Total financing.
<code>dpk</code>	Third-party funds.

Value

A data frame containing financing growth, DPK growth, and financial signal.

Examples

```
bus_financial_signal(
  financing = c(100, 105, 110, 108),
  dpk = c(120, 125, 123, 130)
)
```

`financing_structure` *Financing Structure*

Description

Calculates the percentage composition of Islamic financing by contract type.

Usage

```
financing_structure(
  mudharabah,
  musyarakah,
  murabahah,
  qardh,
  istishna,
  ijarah_nonbank,
  ijarah_bank
)
```

Arguments

mudharabah	Mudharabah financing.
musyarakah	Musyarakah financing.
murabahah	Murabahah receivables.
qardh	Qardh receivables.
istishna	Istishna receivables.
ijarah_nonbank	Ijarah financing to non-bank parties.
ijarah_bank	Ijarah financing to other banks.

Value

A data frame containing financing composition in percentage.

Examples

```
financing_structure(
  mudharabah = c(10, 12),
  musyarakah = c(30, 35),
  murabahah = c(50, 55),
  qardh = c(5, 6),
  istishna = c(3, 4),
  ijarah_nonbank = c(2, 3),
  ijarah_bank = c(1, 1)
)
```

financing_to_dpk	<i>Financing to DPK Ratio</i>
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Description

Calculates the ratio of total financing to third-party funds (DPK).

Usage

```
financing_to_dpk(profit_sharing, receivables, ijarah, salam, istishna, dpk)
```

Arguments

profit_sharing	Profit-sharing financing.
receivables	Receivables.
ijarah	Ijarah financing including lease receivables.
salam	Salam financing.
istishna	Istishna assets under construction.
dpk	Third-party funds.

Value

A numeric vector containing the Financing to DPK ratio.

Examples

```
financing_to_dpk(  
  profit_sharing = c(100, 110, 120),  
  receivables = c(200, 210, 220),  
  ijarah = c(50, 55, 60),  
  salam = c(10, 10, 12),  
  istishna = c(5, 6, 7),  
  dpk = c(500, 520, 550)  
)
```

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