

LAMPIRAN 1
PERHITUNGAN INVESTING POLICY RATIO (IPR)
PERIODE SEMESTER 1 TAHUN 2006 S/D SEMESTER 1 TAHUN 2011

BANK	PERIODE			KELOMPOK	KREDIT YANG	DANA PIHAK KETIGA				TOTAL DPK	LDR
	TAHUN	SMSTR	BULAN		DIBERIKAN	GIRO	TABUNGAN	DEPOSITO	SD		
BPD DKI	2006	1	6		3,087,469	3,246,615	1,011,085	3,132,961	-	7,390,661	41.78%
		2	12		3,691,744	4,049,731	1,327,991	1,661,892	-	7,039,614	52.44%
	2007	1	6		4,184,859	3,213,125	1,385,637	3,157,533	-	7,756,295	53.95%
		2	12		4,991,548	3,820,192	1,784,710	1,671,910	-	7,276,812	68.60%
	2008	1	6		5,433,256	2,352,609	1,600,278	3,582,026	-	7,534,913	72.11%
		2	12		6,471,655	5,492,392	2,130,174	2,056,336	-	9,678,902	66.86%
	2009	1	6		6,706,774	4,211,232	1,880,520	5,626,198	-	11,717,950	57.24%
		2	12		6,995,355	6,193,605	2,360,800	3,679,767	-	12,234,172	57.18%
	2010	1	6		7,290,070	6,246,681	2,170,528	5,546,274	-	13,963,483	52.21%
		2	12		8,674,540	5,352,568	2,922,015	4,172,383	-	12,446,966	69.69%
	2011	1	6		8,539,762	5,491,658	2,559,826	6,169,312	-	14,220,796	60.05%
		2	12		10,865,793	6,524,432	1,688,273	7,015,823	-	15,228,528	71.35%
BPD JAWA BARAT & BANTEN	2006	1	6		11,763,535	6,621,528	2,172,886	6,746,412	-	15,540,826	75.69%
		2	12		12,866,721	8,157,825	1,994,896	8,045,201	-	18,197,922	70.70%
	2007	1	6		13,047,527	6,563,052	2,709,289	7,212,938	-	16,485,279	79.15%
		2	12		14,618,252	7,677,136	2,488,947	9,020,039	-	19,186,122	76.19%
	2008	1	6		16,400,005	7,404,805	3,139,320	7,802,522	-	18,346,647	89.39%
		2	12		18,497,109	9,196,269	2,852,463	11,359,146	-	23,407,878	79.02%
	2009	1	6		19,562,011	8,274,432	3,824,403	11,752,711	-	23,851,546	82.02%
		2	12		20,435,787	10,733,733	3,387,495	17,947,463	-	32,068,691	63.73%
	2010	1	6		22,046,783	7,458,312	4,690,359	18,869,497	-	31,018,168	71.08%
		2	12		25,047,876	9,967,233	4,019,362	20,874,700	-	34,861,295	71.85%
	2011	1	6								
		2	12								

BPD JAWA TENGAH	2006	1	6		5.336.733	3.908.839	1.551.713	3.789.817	-	9.250.369	57,69%
		2	12		5.898.829	5.020.072	2.377.636	2.601.316	-	9.999.024	58,99%
	2007	1	6		7.017.044	4.712.067	1.912.558	4.934.344	-	11.558.969	60,71%
		2	12		7.656.872	3.755.145	2.987.139	3.184.172	-	9.926.456	77,14%
	2008	1	6		9.106.133	3.698.101	2.594.326	4.334.531	-	10.626.958	85,69%
		2	12		9.743.901	3.323.325	3.327.717	2.890.428	-	9.541.470	102,12%
	2009	1	6		10.266.149	4.619.182	2.862.685	5.390.239	-	12.872.106	79,76%
		2	12		10.689.547	3.630.246	4.084.869	4.270.783	-	11.985.898	89,18%
	2010	1	6		10.147.774	5.863.735	3.529.673	7.687.276	-	17.080.684	59,41%
		2	12		11.768.140	3.716.716	4.882.919	7.167.486	-	15.767.121	74,64%
	2011	1	6		11.416.212	5.801.300	4.209.671	8.718.259	-	18.729.230	60,95%
		2	12		11.416.212	5.801.300	4.209.671	8.718.259	-	18.729.230	60,95%
BPD JAWA TIMUR	2006	1	6		4.346.796	7.480.671	1.790.190	2.929.660	-	12.200.521	35,63%
		2	12		4.640.933	6.964.125	2.551.166	2.454.266	-	11.969.557	38,77%
	2007	1	6		5.297.019	7.991.592	2.117.010	3.932.077	-	14.040.679	37,73%
		2	12		5.542.084	6.868.363	3.176.182	3.116.604	-	13.161.149	42,11%
	2008	1	6		6.441.258	7.480.081	2.644.998	5.053.150	-	15.178.229	42,44%
		2	12		7.420.500	6.358.371	3.440.246	3.937.708	-	13.736.325	54,02%
	2009	1	6		8.937.350	9.269.941	3.059.652	4.977.360	-	17.306.953	51,64%
		2	12		10.117.323	6.974.128	4.121.469	3.437.366	-	14.532.963	69,62%
	2010	1	6		13.220.793	10.557.172	3.568.970	4.653.423	-	18.779.565	70,40%
		2	12		11.632.411	6.961.159	5.798.767	3.362.393	-	16.122.319	72,15%
	2011	1	6		14.879.703	10.341.688	4.541.603	5.860.289	-	20.743.580	71,73%
		2	12		14.879.703	10.341.688	4.541.603	5.860.289	-	20.743.580	71,73%

LAMPIRAN 2
PERHITUNGAN INVESTING POLICY RATIO (IPR)
PERIODE SEMESTER 1 TAHUN 2006 S/D SEMESTER 1 TAHUN 2011

BANK	PERIODE			KELOMPOK	SURAT-SURAT BERHARGA				TOTAL	DANA PIHAK KETIGA				TOTAL	IPR
	TAHUN	SMTR	BULAN		SBI	SURAT BERHARGA	OBLIGASI PEMERINTAH	REVERSE REPO	SURAT BERHARGA	GIRO	TABUNGAN	DEPOSITO	SD	DPK	
BPD DKI	2006	1	6		2.088.084	2.260.926	-	-	4.349.010	3.246.615	1.011.085	3.132.961	-	7.390.661	58,84%
		2	12		2.737.720	2.384.991	-	-	5.122.711	4.049.731	1.327.991	1.661.892	-	7.039.614	72,77%
	2007	1	6		3.510.286	2.513.105	-	-	6.023.391	3.213.125	1.385.637	3.157.533	-	7.756.295	77,66%
		2	12		399.818	789.129	2.324.225	-	3.513.172	3.820.192	1.784.710	1.671.910	-	7.276.812	48,28%
	2008	1	6		323.963	903.755	3.428.821	277.151	4.933.690	2.352.609	1.600.278	3.582.026	-	7.534.913	65,48%
		2	12		646.073	872.005	3.496.036	-	5.014.114	5.492.392	2.130.174	2.056.336	-	9.678.902	51,80%
	2009	1	6		591.346	870.321	3.274.660	150.224	4.886.551	4.211.232	1.880.520	5.626.198	-	11.717.950	41,70%
		2	12		974.574	806.915	2.696.054	148.040	4.625.583	6.193.605	2.360.800	3.679.767	-	12.234.172	37,81%
	2010	1	6		-	4.334.289	-	-	4.334.289	6.246.681	2.170.528	5.546.274	-	13.963.483	31,04%
		2	12		-	851.621	-	-	851.621	5.352.568	2.922.015	4.172.383	-	12.446.966	6,84%
BPD JAWA BARAT & BANTEN	2006	1	6		3.420.177	170.612	-	-	3.590.789	6.524.432	1.688.273	7.015.823	-	15.228.528	23,58%
		2	12		4.898.256	42.288	-	-	4.940.544	6.621.528	2.172.886	6.746.412	-	15.540.826	31,79%
	2007	1	6		2.533.708	163.531	-	-	2.697.239	8.157.825	1.994.896	8.045.201	-	18.197.922	14,82%
		2	12		2.013.781	225.633	675.265	-	2.914.679	6.563.052	2.709.289	7.212.938	-	16.485.279	17,68%
	2008	1	6		3.005.150	232.745	681.467	-	3.919.362	7.677.136	2.488.947	9.020.039	-	19.186.122	20,43%
		2	12		1.947.639	266.879	675.818	-	2.890.336	7.404.805	3.139.320	7.802.522	-	18.346.647	15,75%
	2009	1	6		1.934.641	115.062	676.506	-	2.726.209	9.196.269	2.852.463	11.359.146	-	23.407.878	11,65%
		2	12		1.945.836	115.051	567.130	-	2.628.017	8.274.432	3.824.403	11.752.711	-	23.851.546	11,02%
	2010	1	6		-	2.314.931	-	2.945.524	5.260.455	10.733.733	3.387.495	17.947.463	-	32.068.691	16,40%
		2	12		-	1.075.092	-	1.322.876	2.397.968	7.458.312	4.690.359	18.869.497	-	31.018.168	7,73%
	2011	1	6		-	1.394.946	-	4.349.643	5.744.589	9.967.233	4.019.362	20.874.700	-	34.861.295	16,48%

BPD JAWA TENGAH	2006	1	6		800.000	281.048	505.217	-	1.586.265	3.908.839	1.551.713	3.789.817	-	9.250.369	17,15%
		2	12		668.874	191.392	39.383	-	899.649	5.020.072	2.377.636	2.601.316	-	9.999.024	9,00%
	2007	1	6		1.150.000	188.163	382.892	-	1.721.055	4.712.067	1.912.558	4.934.344	-	11.558.969	14,89%
		2	12		550.000	132.304	662.047	-	1.344.351	3.755.145	2.987.139	3.184.172	-	9.926.456	13,54%
	2008	1	6		-	124.426	681.718	-	806.144	3.698.101	2.594.326	4.334.531	-	10.626.958	7,59%
		2	12		364.013	94.574	679.411	-	1.137.998	3.323.325	3.327.717	2.890.428	-	9.541.470	11,93%
	2009	1	6		170.000	93.440	459.828	-	723.268	4.619.182	2.862.685	5.390.239	-	12.872.106	5,62%
		2	12		275.000	73.462	272.453	-	620.915	3.630.246	4.084.869	4.270.783	-	11.985.898	5,18%
	2010	1	6		-	1.232.411	-	-	1.232.411	5.863.735	3.529.673	7.687.276	-	17.080.684	7,22%
		2	12		-	458.368	-	-	458.368	3.716.716	4.882.919	7.167.486	-	15.767.121	2,91%
BPD JAWA TIMUR	2006	1	6		6.322.577	251.624	-	-	6.574.201	7.480.671	1.790.190	2.929.660	-	12.200.521	53,88%
		2	12		4.478.059	91.232		-	4.569.291	6.964.125	2.551.166	2.454.266	-	11.969.557	38,17%
	2007	1	6		4.917.546	57.630	26.675	-	5.001.851	7.991.592	2.117.010	3.932.077	-	14.040.679	35,62%
		2	12		3.998.182	78.651	25.125	-	4.101.958	6.868.363	3.176.182	3.116.604	-	13.161.149	31,17%
	2008	1	6		6.679.156	180.280	20.875	-	6.880.311	7.480.081	2.644.998	5.053.150	-	15.178.229	45,33%
		2	12		3.899.902	180.324	25.427	-	4.105.653	6.358.371	3.440.246	3.937.708	-	13.736.325	29,89%
	2009	1	6		5.625.062	479.532	25.427	-	6.130.021	9.269.941	3.059.652	4.977.360	-	17.306.953	35,42%
		2	12		1.496.590	379.577	25.427	-	1.901.594	6.974.128	4.121.469	3.437.366	-	14.532.963	13,08%
	2010	1	6		-	3.274.610	-	-	3.274.610	10.557.172	3.568.970	4.653.423	-	18.779.565	17,44%
		2	12		-	520.792	-	-	520.792	6.961.159	5.798.767	3.362.393	-	16.122.319	3,23%
	2011	1	6		-	1.078.795	-	-	1.078.795	10.341.688	4.541.603	5.860.289	-	20.743.580	5,20%

LAMPIRAN 3
PERHITUNGAN AKTIVA PRODUKTIF BERMASALAH (APB)
PERIODE SEMESTER 1 TAHUN 2006 S/D SEMESTER 1 TAHUN 2011

BANK	PERIODE			KELOMPOK	KOLEKTIBILITAS			TOTAL APB	TOTAL AKTIVA PRODUKTIF	APB
	TAHUN	TRIWULAN	BULAN		KL	D	M			
BPD DKI	2006	1	6		28.377	24.001	113.613	165.991	7.954.605	2,09%
		2	12		24.876	35.038	113.209	173.123	10.143.325	1,71%
	2007	1	6		25.898	26.977	133.603	186.478	10.505.378	1,78%
		2	12		15.727	20.308	171.092	207.127	10.613.488	1,95%
	2008	1	6		14.588	18.071	175.317	207.976	10.099.060	2,06%
		2	12		150.041	30.064	139.058	319.163	12.838.178	2,49%
	2009	1	6		78.821	147.096	160.353	386.270	13.472.955	2,87%
		2	12		84.172	129.965	189.338	403.475	12.289.994	3,28%
	2010	1	6		27.442	25.307	242.595	295.344	9.561.705	3,09%
		2	12		7.508	16.520	292.115	316.143	10.797.174	2,93%
2011	1	6		10.489	27.789	316.977	355.255	14.642.075	2,43%	
BPD JAWA BARAT & BANTEN	2006	1	6		12.260	17.704	42.580	72.544	18.016.210	0,40%
		2	12		10.409	12.232	25.759	48.400	18.989.974	0,25%
	2007	1	6		11.988	16.537	36.460	64.985	20.649.100	0,31%
		2	12		14.182	18.641	57.306	90.129	20.723.867	0,43%
	2008	1	6		15.634	22.246	67.631	105.511	22.640.799	0,47%
		2	12		9.861	19.088	93.464	122.413	24.176.841	0,51%
	2009	1	6		44.053	30.025	124.514	198.592	29.654.997	0,67%
		2	12		95.245	27.947	172.218	295.410	31.874.125	0,93%
	2010	1	6		36.014	40.907	302.373	379.294	14.015.856	2,71%
		2	12		33.124	63.953	332.703	429.780	29.601.916	1,45%
	2011	1	6		46.385	83.236	474.665	604.286	35.816.426	1,69%

BPD JAWA TENGAH	2006	1	6		6.243	6.938	25.211	38.392	9.023.911	0,43%
		2	12		6.533	6.442	19.409	32.384	10.037.945	0,32%
	2007	1	6		3.891	9.853	34.924	48.668	11.006.007	0,44%
		2	12		3.738	3.792	26.395	33.925	10.049.125	0,34%
	2008	1	6		7.311	6.780	34.239	48.330	11.008.450	0,44%
		2	12		4.452	3.895	13.240	21.587	11.857.060	0,18%
	2009	1	6		3.893	4.364	26.586	34.843	13.089.277	0,27%
		2	12		4.879	4.803	18.051	27.733	13.528.616	0,20%
	2010	1	6		8.613	7.832	24.384	40.829	14.335.921	0,28%
		2	12		7.342	12.725	42.801	62.868	14.049.816	0,45%
BPD JAWA TIMUR	2006	1	6		13.332	11.575	114.091	138.998	16.631.925	0,84%
		2	12		6.790	4.856	26.268	37.914	12.037.561	0,31%
	2007	1	6		5.759	2.590	10.052	18.401	9.701.856	0,19%
		2	12		2.496	6.072	18.813	27.381	11.020.844	0,25%
	2008	1	6		4.778	8.411	23.647	36.836	10.829.170	0,34%
		2	12		5.950	8.489	43.863	58.302	14.280.389	0,41%
	2009	1	6		5.218	3.714	43.479	52.411	13.444.462	0,39%
		2	12		5.935	11.452	66.852	84.239	16.633.240	0,51%
	2010	1	6		52.561	5.827	47.087	105.475	15.889.930	0,66%
		2	12		8.636	9.579	127.368	145.583	19.145.196	0,76%
	2011	1	6		6.763	10.241	65.078	82.082	16.380.551	0,50%
		2	12		14.412	23.299	93.960	131.671	25.184.957	0,52%

LAMPIRAN 4
PERHITUNGAN NON PERFORMING LOAN (NPL)
PERIODE SEMESTER 1 TAHUN 2006 S/D SEMESTER 1 TAHUN 2011

BANK	PERIODE			KELOMPOK	KOLEKTIBILITAS			KREDIT BERMSLH	TOTAL KREDIT	NPL
	TAHUN	SEMESTER	BULAN		KL	D	M			
BPD DKI	2006	1	6		28.377	24.001	113.613	165.991	3.087.469	5,38%
		2	12		24.876	35.038	113.209	173.123	3.691.744	4,69%
	2007	1	6		25.898	26.977	133.603	186.478	4.184.859	4,46%
		2	12		15.727	20.308	171.092	207.127	4.991.548	4,15%
	2008	1	6		14.588	18.071	175.317	207.976	5.433.256	3,83%
		2	12		150.041	30.064	139.058	319.163	6.471.655	4,93%
	2009	1	6		78.821	147.096	160.353	386.270	6.706.774	5,76%
		2	12		84.172	129.965	189.338	403.475	6.995.355	5,77%
	2010	1	6		27.442	25.307	242.595	295.344	7.290.070	4,05%
		2	12		7.508	16.520	292.115	316.143	8.674.540	3,64%
	2011	1	6		10.489	27.789	316.977	355.255	8.539.762	4,16%
BPD JAWA BARAT & BANTEN	2006	1	6		12.260	17.704	42.580	72.544	10.865.793	0,67%
		2	12		10.409	12.232	25.759	48.400	11.763.535	0,41%
	2007	1	6		11.988	16.537	36.460	64.985	12.866.721	0,51%
		2	12		14.182	18.641	57.306	90.129	13.047.527	0,69%
	2008	1	6		15.634	22.246	67.631	105.511	14.618.252	0,72%
		2	12		9.861	19.088	93.464	122.413	16.400.005	0,75%
	2009	1	6		44.053	30.025	124.514	198.592	18.497.109	1,07%
		2	12		95.245	27.947	172.218	295.410	19.562.011	1,51%
	2010	1	6		36.014	40.907	302.373	379.294	20.435.787	1,86%
		2	12		33.124	63.953	332.703	429.780	22.046.783	1,95%
	2011	1	6		46.385	83.236	474.665	604.286	25.047.876	2,41%

BPD JAWA TENGAH	2006	1	6		6.243	6.938	25.211	38.392	5.336.733	0,72%
		2	12		6.533	6.442	19.409	32.384	5.898.829	0,55%
	2007	1	6		3.891	9.853	34.924	48.668	7.017.044	0,69%
		2	12		3.738	3.792	26.395	33.925	7.656.872	0,44%
	2008	1	6		7.311	6.780	34.239	48.330	9.106.133	0,53%
		2	12		4.452	3.895	13.240	21.587	9.743.901	0,22%
	2009	1	6		3.893	4.364	26.586	34.843	10.266.149	0,34%
		2	12		4.879	4.803	18.051	27.733	10.689.547	0,26%
	2010	1	6		8.613	7.832	24.384	40.829	10.147.774	0,40%
		2	12		7.342	12.725	42.801	62.868	11.768.140	0,53%
	2011	1	6		13.332	11.575	114.091	138.998	11.416.212	1,22%
BPD JAWA TIMUR	2006	1	6		6.790	4.856	26.268	37.914	4.346.796	0,87%
		2	12		5.759	2.590	10.052	18.401	4.640.933	0,40%
	2007	1	6		2.496	6.072	18.813	27.381	5.297.019	0,52%
		2	12		4.778	8.411	23.647	36.836	5.542.084	0,66%
	2008	1	6		5.950	8.489	43.863	58.302	6.441.258	0,91%
		2	12		5.218	3.714	43.479	52.411	7.420.500	0,71%
	2009	1	6		5.935	11.452	66.852	84.239	8.937.350	0,94%
		2	12		52.561	5.827	47.087	105.475	10.117.323	1,04%
	2010	1	6		8.636	9.579	127.368	145.583	13.220.793	1,10%
		2	12		6.763	10.241	65.078	82.082	11.632.411	0,71%
	2011	1	6		14.412	23.299	93.960	131.671	14.879.703	0,88%

LAMPIRAN 5
PERHITUNGAN PENYISIHAN PENGHAPUSAN AKTIVA PRODUKTIF (PPAP)
PERIODE SEMESTER 1 TAHUN 2006 S/D SEMESTER 1 TAHUN 2011

BANK	PERIODE			KELOMPOK	PPAP YANG DIBTK	PPAP WAJIB DIBTK	PPAP
	TAHUN	TRIWULAN	BULAN				
BPD DKI	2006	1	6		175.856	159.018	110,59%
		2	12		170.845	168.929	101,13%
	2007	1	6		207.896	196.571	105,76%
		2	12		227.167	226.173	100,44%
	2008	1	6		252.884	251.576	100,52%
		2	12		234.954	210.754	111,48%
	2009	1	6		290.055	250.703	115,70%
		2	12		260.943	253.343	103,00%
	2010	1	6		270.920	257.406	105,25%
		2	12		156.370	238.280	65,62%
	2011	1	6		137.377	319.642	42,98%
BPD JAWA BARAT & BANTEN	2006	1	6		230.600	205.895	112,00%
		2	12		183.880	179.288	102,56%
	2007	1	6		237.792	228.832	103,92%
		2	12		250.370	245.016	102,19%
	2008	1	6		300.990	282.059	106,71%
		2	12		363.957	334.226	108,90%
	2009	1	6		424.557	381.281	111,35%
		2	12		510.496	489.096	104,38%
	2010	1	6		605.278	583.219	103,78%
		2	12		579.000	578.067	100,16%
	2011	1	6		703.728	788.683	89,23%

BPD JAWA TENGAH	2006	1	6		108.531	89.137	121,76%
		2	12		108.522	104.334	104,01%
	2007	1	6		127.701	124.732	102,38%
		2	12		139.718	132.421	105,51%
	2008	1	6		163.683	148.158	110,48%
		2	12		154.296	134.395	114,81%
	2009	1	6		169.033	160.981	105,00%
		2	12		166.696	151.568	109,98%
	2010	1	6		177.315	167.270	106,01%
		2	12		173.800	199.540	87,10%
	2011	1	6		264.258	291.799	90,56%
BPD JAWA TIMUR	2006	1	6		142.575	87.583	162,79%
		2	12		138.976	71.729	193,75%
	2007	1	6		149.603	85.233	175,52%
		2	12		132.758	106.383	124,79%
	2008	1	6		156.653	133.161	117,64%
		2	12		186.566	153.297	121,70%
	2009	1	6		226.015	195.617	115,54%
		2	12		220.995	216.778	101,95%
	2010	1	6		270.666	270.809	99,95%
		2	12		182.127	232.900	78,20%
	2011	1	6		230.692	302.164	76,35%

LAMPIRAN 6
PERHITUNGAN *ITEREST RATE RISK* (IRR)
PERIODE SEMESTER 1 TAHUN 2006 S/D SEMESTER 1 TAHUN 2011

BANK	PERIODE			KELOM POK	INTEREST SENSITIVITY ASSETS (ISA)								INTEREST SENSITIVITY LIABILITIES (ISL)								IRR
					SBI	GIRO PADA	PENEMPATAN	SB YANG DIMILIKI	OBLIGASI PEMERINTAH	KREDIT YANG DIBERIKAN	PENYER TAAN	REVERSE	TOTAL ISA	GIRO	TABUNGAN	DEPOSITO	SD	SIMPANAN	SB YANG DITERBITKAN	PINJAMAN YANG DITERIMA	
	BL	PADA BL	REPO			BL				YANG DITERIMA											
BPD DKI	2006	1	6	2.088.084	5.962	70.000	2.260.926	-	3.087.469	927	-	7.513.368	3.246.615	1.011.085	3.132.961	-	26.102	514.529	58.135	7.989.427	94,04%
		2	12	2.737.720	13.554	18.006	2.384.991	-	3.691.744	927	-	8.846.942	4.049.731	1.327.991	1.661.892	-	1.912.099	510.102	67.723	9.529.538	92,84%
	2007	1	6	3.510.286	10.566	68.099	2.513.105	-	4.184.859	927	-	10.287.842	3.213.125	1.385.637	3.157.533	-	1.865.775	511.130	67.138	10.200.338	100,86%
		2	12	399.818	12.677	75.000	789.129	2.324.225	4.991.548	927	-	8.593.324	3.820.192	1.784.710	1.671.910	-	2.105.823	503.065	66.446	9.952.146	86,35%
	2008	1	6	323.963	42.909	232.840	903.755	3.428.821	5.433.256	927	277.151	10.643.622	2.352.609	1.600.278	3.582.026	-	1.827.110	885.630	296.760	10.544.413	100,94%
		2	12	646.073	45.784	56.350	872.005	3.496.036	6.471.655	927	-	11.588.830	5.492.392	2.130.174	2.056.336	-	1.047.330	868.678	286.535	11.881.445	97,54%
	2009	1	6	591.346	34.848	366.000	870.321	3.274.660	6.706.774	927	150.224	11.995.100	4.211.232	1.880.520	5.626.198	-	169.145	425.000	299.178	12.611.273	95,11%
		2	12	974.574	262.814	534.999	806.915	2.696.054	6.995.355	927	148.040	12.419.678	6.193.605	2.360.800	3.679.767	-	700.474	423.462	210.308	13.568.416	91,53%
	2010	1	6	-	-	675.725	4.334.289	-	7.290.070	927	-	12.301.011	6.246.681	2.170.528	5.546.274	-	1.457	423.699	204.869	14.593.508	84,29%
		2	12	-	-	1.930.341	851.621	-	8.674.540	927	-	11.457.429	5.352.568	2.922.015	4.172.383	-	62.928	425.716	110.703	13.046.313	87,82%
	2011	1	6	-	-	2.556.694	1.031.063	-	8.539.762	927	-	12.128.446	5.491.658	2.559.826	6.169.312	-	398.115	880.190	110.729	15.609.830	77,70%
BPD JAWA BARAT & BANTEN	2006	1	6	3.420.177	12.030	3.444.951	170.612	-	10.865.793	5.904	-	17.919.467	6.524.432	1.688.273	7.015.823	-	1.617.522	963.631	79.433	17.889.114	100,17%
		2	12	4.898.256	12.944	1.684.484	42.288	-	11.763.535	6.284	-	18.407.791	6.621.528	2.172.886	6.746.412	-	795.664	3.930.000	76.476	20.342.966	90,49%
	2007	1	6	2.533.708	8.464	3.866.826	163.531	-	12.866.721	6.284	-	19.445.534	8.157.825	1.994.896	8.045.201	-	161.201	1.965.743	73.590	20.398.456	95,33%
		2	12	2.013.781	16.747	2.079.000	225.633	675.265	13.047.527	8.859	-	18.066.812	6.563.052	2.709.289	7.212.938	-	1.681.756	1.681.980	60.696	19.909.711	90,74%
	2008	1	6	3.005.150	19.923	1.448.590	232.745	681.467	14.618.252	9.439	-	20.015.566	7.677.136	2.488.947	9.020.039	-	334.605	1.683.814	48.139	21.252.680	94,18%
		2	12	1.947.639	19.125	2.368.670	266.879	675.818	16.400.005	33.811	-	21.711.947	7.404.805	3.139.320	7.802.522	-	2.322.237	1.683.408	35.886	22.388.178	96,98%
	2009	1	6	1.934.641	10.382	2.475.500	115.062	676.506	18.497.109	33.939	-	23.743.139	9.196.269	2.852.463	11.359.146	-	1.445.531	1.684.567	23.805	26.561.781	89,39%
		2	12	1.945.836	178.708	3.181.500	115.051	567.130	19.562.011	33.939	-	25.584.175	8.274.432	3.824.403	11.752.711	-	2.323.050	1.744.253	11.101	27.929.950	91,60%
	2010	1	6	-	-	3.572.956	2.314.931	-	20.435.787	528.939	2.945.524	29.798.137	10.733.733	3.387.495	17.947.463	-	1.424.945	1.745.138	14.010	35.252.784	84,53%
		2	12	-	-	1.640.285	1.075.092	-	22.046.783	535.552	1.322.876	26.620.588	7.458.312	4.690.359	18.869.497	-	2.944.230	1.760.492	12.585	35.735.475	74,49%
	2011	1	6	-	-	1.927.895	1.394.946	-	25.047.876	538.480	4.349.643	33.258.840	9.967.233	4.019.362	20.874.700	-	3.398.325	3.741.335	11.780	42.012.735	79,16%

BPD JAWA TENGAH	2006	1	6		800.000	76.476	1.864.000	281.048	505.217	5.336.733	6.857	-	8.870.331	3.908.839	1.551.713	3.789.817	-	155.275	-	116.734	9.522.378	93,15%
		2	12		668.874	100.050	2.386.620	191.392	39.383	5.898.829	1.439	-	9.286.587	5.020.072	2.377.636	2.601.316	-	165.734	-	99.588	10.264.346	90,47%
	2007	1	6		1.150.000	149.889	2.016.620	188.163	382.892	7.017.044	1.459	-	10.906.067	4.712.067	1.912.558	4.934.344	-	121.946	-	111.150	11.792.065	92,49%
		2	12		550.000	205.335	631.390	132.304	662.047	7.656.872	1.458	-	9.839.406	3.755.145	2.987.139	3.184.172	-	487.131	-	123.655	10.537.242	93,38%
	2008	1	6		-	75.382	734.950	124.426	681.718	9.106.133	1.489	-	10.724.098	3.698.101	2.594.326	4.334.531	-	623.985	-	102.736	11.353.679	94,45%
		2	12		364.013	44.389	589.378	94.574	679.411	9.743.901	1.502	-	11.517.168	3.323.325	3.327.717	2.890.428	-	1.166.009	-	848.115	11.555.594	99,67%
	2009	1	6		170.000	68.282	860.863	93.440	459.828	10.266.149	1.536	-	11.920.098	4.619.182	2.862.685	5.390.239	-	228.276	-	60.269	13.160.651	90,57%
		2	12		275.000	56.175	1.007.824	73.462	272.453	10.689.547	1.536	-	12.375.997	3.630.246	4.084.869	4.270.783	-	800.549	-	83.937	12.870.384	96,16%
	2010	1	6		-	-	1.716.478	1.232.411	-	10.147.774	1.576	-	13.098.239	5.863.735	3.529.673	7.687.276	-	352.216	-	79.228	17.512.128	74,80%
		2	12		-	-	2.966.058	458.368	-	11.768.140	1.576	-	15.194.142	3.716.716	4.882.919	7.167.486	-	605.763	-	68.199	16.441.083	92,42%
	2011	1	6		-	-	3.426.241	580.960	-	11.416.212	1.611	506.488	15.931.512	5.801.300	4.209.671	8.718.259	-	564.208	-	48.067	19.341.505	82,37%
BPD JAWA TIMUR	2006	1	6		6.322.577	58.961	721.084	251.624	-	4.346.796	-	-	11.701.042	7.480.671	1.790.190	2.929.660	-	92.336	280.000	71.754	12.644.611	92,54%
		2	12		4.478.059	79.179	116.634	91.232		4.640.933	-	-	9.406.037	6.964.125	2.551.166	2.454.266	-	116.890	280.000	86.522	12.452.969	75,53%
	2007	1	6		4.917.546	81.725	367.382	57.630	26.675	5.297.019	-	-	10.747.977	7.991.592	2.117.010	3.932.077	-	117.968	280.000	85.598	14.524.245	74,00%
		2	12		3.998.182	131.929	481.880	78.651	25.125	5.542.084	-	-	10.257.851	6.868.363	3.176.182	3.116.604	-	131.724	280.000	114.813	13.687.686	74,94%
	2008	1	6		6.679.156	100.894	283.236	180.280	20.875	6.441.258	-	-	13.705.699	7.480.081	2.644.998	5.053.150	-	85.308	280.000	114.257	15.657.794	87,53%
		2	12		3.899.902	51.105	1.008.848	180.324	25.427	7.420.500	-	-	12.586.106	6.358.371	3.440.246	3.937.708	-	111.162	-	113.751	13.961.238	90,15%
	2009	1	6		5.625.062	106.656	582.763	479.532	25.427	8.937.350	-	-	15.756.790	9.269.941	3.059.652	4.977.360	-	70.835	-	116.184	17.493.972	90,07%
		2	12		1.496.590	55.885	2.604.138	379.577	25.427	10.117.323	-	-	14.678.940	6.974.128	4.121.469	3.437.366	-	108.357	-	122.203	14.763.523	99,43%
	2010	1	6		-	-	2.635.258	3.274.610	-	13.220.793	-	-	19.130.661	10.557.172	3.568.970	4.653.423	-	84.948	-	121.126	18.985.639	100,76%
		2	12		-	-	2.771.632	520.792	-	11.632.411	-	-	14.924.835	6.961.159	5.798.767	3.362.393	-	240.281	-	118.065	16.480.665	90,56%
	2011	1	6		-	-	4.184.209	1.078.795	-	14.879.703	-	-	20.142.707	10.341.688	4.541.603	5.860.289	-	169.420	-	115.879	21.028.879	95,79%

LAMPIRAN 7
STOCHASTIC FRONTIER ANALYSIS

PERIODE		NAMA BANK	LN TC	LN BB	LN BO	LN KREDIT	EFISIENSI
2006	SMSTR 1	BPD Yogyakarta	-3,04302	-3,92102	-3,79166	-0,719581	94,02%
		Bank DKI	-2,82211	-3,38087	-4,08171	-1,070157	77,92%
		BPD Jawa Barat & Banten	-3,05193	-3,50019	-4,24245	-0,615631	68,28%
		BPD Jawa Tengah	-2,97852	-3,55993	-3,93325	-0,673353	76,18%
		BPD Jawa Timur	-3,20754	-3,88055	-3,98485	-1,169306	90,56%
	SMSTR 2	BPD Yogyakarta	-1,59629	-2,50676	-2,2154	0,811010	94,53%
		Bank DKI	-2,33683	-2,83747	-3,49533	-1,116711	79,64%
		BPD Jawa Barat & Banten	-2,35036	-2,8339	-3,3552	-0,593110	70,62%
		BPD Jawa Tengah	-2,30497	-2,91562	-3,1951	-0,663051	78,03%
		BPD Jawa Timur	-2,40583	-3,11266	-3,12118	-1,112613	91,34%
2007	SMSTR 1	BPD Yogyakarta	-3,09592	-4,01468	-3,63806	-0,778386	95,00%
		Bank DKI	-3,13031	-3,74708	-4,13349	-0,996182	81,26%
		BPD Jawa Barat & Banten	-3,07911	-3,60762	-4,17185	-0,577714	72,82%
		BPD Jawa Tengah	-3,13011	-3,70601	-4,02181	-0,609817	79,75%
		BPD Jawa Timur	-3,31405	-3,87242	-4,18427	-1,116715	92,07%
	SMSTR 2	BPD Yogyakarta	-2,4933	-3,4218	-3,02759	-0,801029	95,43%
		Bank DKI	-2,37736	-3,07265	-3,21221	-0,877643	82,75%
		BPD Jawa Barat & Banten	-2,41173	-2,96211	-3,38587	-0,572395	74,89%
		BPD Jawa Tengah	-2,24564	-2,95357	-3,00508	-0,466746	81,36%
		BPD Jawa Timur	-1,69039	-2,30431	-2,44058	-0,214555	92,74%

2008	SMSTR 1	BPD Yogyakarta	-3,12407	-3,96616	-3,79585	-0,721214	95,82%
		Bank DKI	-3,03333	-3,69087	-3,85059	-0,820380	84,15%
		BPD Jawa Barat & Banten	-3,08097	-3,78545	-3,89358	-0,504565	76,83%
		BPD Jawa Tengah	-3,08583	-3,77699	-3,84123	-0,337066	82,85%
		BPD Jawa Timur	-3,31707	-3,9476	-4,15769	-0,999163	93,35%
	SMSTR 2	BPD Yogyakarta	-2,2385	-3,16877	-2,85404	-0,518505	96,18%
		Bank DKI	-2,29106	-2,89038	-3,19702	-0,737861	85,44%
		BPD Jawa Barat & Banten	-2,37946	-3,08313	-3,17922	-0,462175	78,64%
		BPD Jawa Tengah	-2,23997	-3,02789	-2,91164	-0,317339	84,24%
		BPD Jawa Timur	-2,44094	-3,14747	-3,20239	-0,783356	93,92%
2009	SMSTR 1	BPD Yogyakarta	-3,16088	-4,18747	-3,703	-0,566632	96,51%
		Bank DKI	-2,97281	-3,56246	-3,94012	-0,763665	86,63%
		BPD Jawa Barat & Banten	-3,02103	-3,59482	-3,96729	-0,490411	80,33%
		BPD Jawa Tengah	-3,03406	-3,58302	-3,95308	-0,360130	85,52%
		BPD Jawa Timur	-3,36169	-4,02426	-4,20151	-0,784969	94,44%
	SMSTR 2	BPD Yogyakarta	-2,46832	-3,58624	-2,90298	-0,584742	96,81%
		Bank DKI	-2,27488	-2,88259	-3,12769	-0,784124	87,74%
		BPD Jawa Barat & Banten	-2,32315	-2,92169	-3,27369	-0,511721	81,90%
		BPD Jawa Tengah	-2,24163	-2,85324	-3,0733	-0,332968	86,71%
		BPD Jawa Timur	-2,46862	-3,2351	-3,1949	-0,542849	94,92%

2010	SMSTR 1	BPD Yogyakarta	-3,40374	-4,43286	-3,84584	-0,813156	97,09%
		Bank DKI	-2,80885	-3,75217	-3,30205	-0,902382	88,76%
		BPD Jawa Barat & Banten	-3,11693	-3,72654	-3,90123	-0,654949	83,36%
		BPD Jawa Tengah	-3,16103	-3,68507	-4,05782	-0,540586	87,81%
		BPD Jawa Timur	-3,01054	-3,89508	-3,54311	-0,623631	95,35%
	SMSTR 2	BPD Yogyakarta	-2,54079	-3,59518	-2,96912	-0,665661	97,34%
		Bank DKI	-2,02427	-2,96807	-2,51717	-0,658972	89,70%
		BPD Jawa Barat & Banten	-2,36174	-2,99302	-3,12083	-0,645514	84,72%
		BPD Jawa Tengah	-2,2555	-2,88508	-3,01653	-0,486110	88,83%
		BPD Jawa Timur	-2,32427	-3,03311	-3,00197	-0,444922	95,75%
2011	SMSTR 1	BPD Yogyakarta	-3,22432	-4,15667	-3,72457	-0,659741	97,57%
		Bank DKI	-2,82428	-3,96106	-3,21119	-0,739998	90,56%
		BPD Jawa Barat & Banten	-3,06584	-3,59786	-3,95116	-0,647110	85,97%
		BPD Jawa Tengah	-3,03873	-3,61446	-3,86493	-0,539550	89,76%
		BPD Jawa Timur	-3,37016	-4,22978	-3,92063	-0,506932	96,12%

LAMPIRAN 8
DATA SPSS

NAMA BANK	PERIODE		LDR	IPR	APB	NPL	PPAP	IRR	EFISIENSI
	TAHUN	SEMESTER							
BPD DKI	2006	1	41,78%	58,84%	2,09%	5,38%	110,59%	94,04%	77,92%
		2	52,44%	72,77%	1,71%	4,69%	101,13%	92,84%	79,64%
	2007	1	53,95%	77,66%	1,78%	4,46%	105,76%	100,86%	81,26%
		2	68,60%	48,28%	1,95%	4,15%	100,44%	86,35%	82,75%
	2008	1	72,11%	65,48%	2,06%	3,83%	100,52%	100,94%	84,15%
		2	66,86%	51,80%	2,49%	4,93%	111,48%	97,54%	85,44%
	2009	1	57,24%	41,70%	2,87%	5,76%	115,70%	95,11%	86,63%
		2	57,18%	37,81%	3,28%	5,77%	103,00%	91,53%	87,74%
	2010	1	52,21%	31,04%	3,09%	4,05%	105,25%	84,29%	88,76%
		2	69,69%	6,84%	2,93%	3,64%	65,62%	87,82%	89,70%
BPD JAWA BARAT & BANTEN	2006	1	71,35%	23,58%	0,40%	0,67%	112,00%	100,17%	68,28%
		2	75,69%	31,79%	0,25%	0,41%	102,56%	90,49%	70,62%
	2007	1	70,70%	14,82%	0,31%	0,51%	103,92%	95,33%	72,82%
		2	79,15%	17,68%	0,43%	0,69%	102,19%	90,74%	74,89%
	2008	1	76,19%	20,43%	0,47%	0,72%	106,71%	94,18%	76,83%
		2	89,39%	15,75%	0,51%	0,75%	108,90%	96,98%	78,64%
	2009	1	79,02%	11,65%	0,67%	1,07%	111,35%	89,39%	80,33%
		2	82,02%	11,02%	0,93%	1,51%	104,38%	91,60%	81,90%
	2010	1	63,73%	16,40%	2,71%	1,86%	103,78%	84,53%	83,36%
		2	71,08%	7,73%	1,45%	1,95%	100,16%	74,49%	84,72%
BPD JAWA BARAT & BANTEN	2011	1	71,85%	16,48%	1,69%	2,41%	89,23%	79,16%	85,97%

BPD JAWA TENGAH	2006	1	57,69%	17,15%	0,43%	0,72%	121,76%	93,15%	76,18%
		2	58,99%	9,00%	0,32%	0,55%	104,01%	90,47%	78,03%
	2007	1	60,71%	14,89%	0,44%	0,69%	102,38%	92,49%	79,75%
		2	77,14%	13,54%	0,34%	0,44%	105,51%	93,38%	81,36%
	2008	1	85,69%	7,59%	0,44%	0,53%	110,48%	94,45%	82,85%
		2	102,12%	11,93%	0,18%	0,22%	114,81%	99,67%	84,24%
	2009	1	79,76%	5,62%	0,27%	0,34%	105,00%	90,57%	85,52%
		2	89,18%	5,18%	0,20%	0,26%	109,98%	96,16%	86,71%
	2010	1	59,41%	7,22%	0,28%	0,40%	106,01%	74,80%	87,81%
		2	74,64%	2,91%	0,45%	0,53%	87,10%	92,42%	88,83%
BPD JAWA TIMUR	2006	1	60,95%	5,81%	0,84%	1,22%	90,56%	82,37%	89,76%
		2	35,63%	53,88%	0,31%	0,87%	162,79%	92,54%	90,56%
	2007	1	38,77%	38,17%	0,19%	0,40%	193,75%	75,53%	91,34%
		2	37,73%	35,62%	0,25%	0,52%	175,52%	74,00%	92,07%
	2008	1	42,11%	31,17%	0,34%	0,66%	124,79%	74,94%	92,74%
		2	42,44%	45,33%	0,41%	0,91%	117,64%	87,53%	93,35%
	2009	1	54,02%	29,89%	0,39%	0,71%	121,70%	90,15%	93,92%
		2	51,64%	35,42%	0,51%	0,94%	115,54%	90,07%	94,44%
	2010	1	69,62%	13,08%	0,66%	1,04%	101,95%	99,43%	94,92%
		2	70,40%	17,44%	0,76%	1,10%	99,95%	100,76%	95,35%
	2011	1	72,15%	3,23%	0,50%	0,71%	78,20%	90,56%	95,75%
		2	71,73%	5,20%	0,52%	0,88%	76,35%	95,79%	96,12%

LAMPIRAN 9 HASIL PENGOLAHAN SPSS

Descriptive Statistics

	Mean	Std. Deviation	N
EFISIENSI	,85102	,070548	44
LDR	,68942	,119667	44
IPR	,23677	,192660	44
APB	,01148	,009045	44
NPL	,01947	,016811	44
PPAP	,99639	,209725	44
IRR	,91470	,084924	44

Correlations

		EFISIENSI	LDR	IPR	APB	NPL	PPAP	IRR
Pearson Correlation	EFISIENSI	1,000	,401	-,834	-,417	-,617	-,181	-,299
	LDR	,401	1,000	-,424	-,495	-,566	,095	,283
	IPR	-,834	-,424	1,000	,434	,674	,308	,386
	APB	-,417	-,495	,434	1,000	,903	-,181	-,163
	NPL	-,617	-,566	,674	,903	1,000	-,088	-,020
	PPAP	-,181	,095	,308	-,181	-,088	1,000	,218
	IRR	-,299	,283	,386	-,163	-,020	,218	1,000
Sig. (1-tailed)	EFISIENSI	.	,003	,000	,002	,000	,120	,024
	LDR	,003	.	,002	,000	,000	,270	,032
	IPR	,000	,002	.	,002	,000	,021	,005
	APB	,002	,000	,002	.	,000	,120	,145
	NPL	,000	,000	,000	,000	.	,284	,450
	PPAP	,120	,270	,021	,120	,284	.	,078
	IRR	,024	,032	,005	,145	,450	,078	.
N	EFISIENSI	44	44	44	44	44	44	44
	LDR	44	44	44	44	44	44	44
	IPR	44	44	44	44	44	44	44
	APB	44	44	44	44	44	44	44
	NPL	44	44	44	44	44	44	44
	PPAP	44	44	44	44	44	44	44
	IRR	44	44	44	44	44	44	44

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	IRR, NPL, PPAP, LDR, IPR, APB(a)	.	Enter

a All requested variables entered.

b Dependent Variable: EFISIENSI

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,839(a)	,704	,656	,041351	,704	14,694	6	37	,000

a Predictors: (Constant), IRR, NPL, PPAP, LDR, IPR, APB

ANOVA(b)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	,151	6	,025	14,694	,000(a)
	Residual	,063	37	,002		
	Total	,214	43			

a Predictors: (Constant), IRR, NPL, PPAP, LDR, IPR, APB

b Dependent Variable: EFISIENSI

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	,904	,089		10,110	,000			
	LDR	,016	,072	,028	,227	,822	,401	,037	,020
	IPR	-,286	,069	-,780	-4,123	,000	-,834	-,561	-,369
	APB	,300	1,950	,038	,154	,879	-,417	,025	,014
	NPL	-,441	1,329	-,105	-,332	,742	-,617	-,054	-,030
	PPAP	,019	,035	,058	,551	,585	-,181	,090	,049
	IRR	-,012	,099	-,014	-,117	,907	-,299	-,019	-,010

a Dependent Variable: EFISIENSI

LAMPIRAN 10
TABEL F

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	161	199	216	225	230	234	237	239	241	242	243	244	245	245	246
2	18.51	19.00	19.16	19.25	19.30	19.33	19.35	19.37	19.38	19.40	19.40	19.41	19.42	19.42	19.43
3	10.13	9.55	9.28	9.12	9.01	8.94	8.89	8.85	8.81	8.79	8.76	8.74	8.73	8.71	8.70
4	7.71	6.94	6.59	6.39	6.26	6.16	6.09	6.04	6.00	5.96	5.94	5.91	5.89	5.87	5.86
5	6.61	5.79	5.41	5.19	5.05	4.95	4.88	4.82	4.77	4.74	4.70	4.68	4.66	4.64	4.62
6	5.99	5.14	4.76	4.53	4.39	4.28	4.21	4.15	4.10	4.06	4.03	4.00	3.98	3.96	3.94
7	5.59	4.74	4.35	4.12	3.97	3.87	3.79	3.73	3.68	3.64	3.60	3.57	3.55	3.53	3.51
8	5.32	4.46	4.07	3.84	3.69	3.58	3.50	3.44	3.39	3.35	3.31	3.28	3.26	3.24	3.22
9	5.12	4.26	3.86	3.63	3.48	3.37	3.29	3.23	3.18	3.14	3.10	3.07	3.05	3.03	3.01
10	4.96	4.10	3.71	3.48	3.33	3.22	3.14	3.07	3.02	2.98	2.94	2.91	2.89	2.86	2.85
11	4.84	3.98	3.59	3.36	3.20	3.09	3.01	2.95	2.90	2.85	2.82	2.79	2.76	2.74	2.72
12	4.75	3.89	3.49	3.26	3.11	3.00	2.91	2.85	2.80	2.75	2.72	2.69	2.66	2.64	2.62
13	4.67	3.81	3.41	3.18	3.03	2.92	2.83	2.77	2.71	2.67	2.63	2.60	2.58	2.55	2.53
14	4.60	3.74	3.34	3.11	2.96	2.85	2.76	2.70	2.65	2.60	2.57	2.53	2.51	2.48	2.46
15	4.54	3.68	3.29	3.06	2.90	2.79	2.71	2.64	2.59	2.54	2.51	2.48	2.45	2.42	2.40
16	4.49	3.63	3.24	3.01	2.85	2.74	2.66	2.59	2.54	2.49	2.46	2.42	2.40	2.37	2.35
17	4.45	3.59	3.20	2.96	2.81	2.70	2.61	2.55	2.49	2.45	2.41	2.38	2.35	2.33	2.31
18	4.41	3.55	3.16	2.93	2.77	2.66	2.58	2.51	2.46	2.41	2.37	2.34	2.31	2.29	2.27
19	4.38	3.52	3.13	2.90	2.74	2.63	2.54	2.48	2.42	2.38	2.34	2.31	2.28	2.26	2.23
20	4.35	3.49	3.10	2.87	2.71	2.60	2.51	2.45	2.39	2.35	2.31	2.28	2.25	2.22	2.20
21	4.32	3.47	3.07	2.84	2.68	2.57	2.49	2.42	2.37	2.32	2.28	2.25	2.22	2.20	2.18
22	4.30	3.44	3.05	2.82	2.66	2.55	2.46	2.40	2.34	2.30	2.26	2.23	2.20	2.17	2.15
23	4.28	3.42	3.03	2.80	2.64	2.53	2.44	2.37	2.32	2.27	2.24	2.20	2.18	2.15	2.13
24	4.26	3.40	3.01	2.78	2.62	2.51	2.42	2.36	2.30	2.25	2.22	2.18	2.15	2.13	2.11
25	4.24	3.39	2.99	2.76	2.60	2.49	2.40	2.34	2.28	2.24	2.20	2.16	2.14	2.11	2.09
26	4.23	3.37	2.98	2.74	2.59	2.47	2.39	2.32	2.27	2.22	2.18	2.15	2.12	2.09	2.07

27	4.21	3.35	2.96	2.73	2.57	2.46	2.37	2.31	2.25	2.20	2.17	2.13	2.10	2.08	2.06
28	4.20	3.34	2.95	2.71	2.56	2.45	2.36	2.29	2.24	2.19	2.15	2.12	2.09	2.06	2.04
29	4.18	3.33	2.93	2.70	2.55	2.43	2.35	2.28	2.22	2.18	2.14	2.10	2.08	2.05	2.03
30	4.17	3.32	2.92	2.69	2.53	2.42	2.33	2.27	2.21	2.16	2.13	2.09	2.06	2.04	2.01
31	4.16	3.30	2.91	2.68	2.52	2.41	2.32	2.25	2.20	2.15	2.11	2.08	2.05	2.03	2.00
32	4.15	3.29	2.90	2.67	2.51	2.40	2.31	2.24	2.19	2.14	2.10	2.07	2.04	2.01	1.99
33	4.14	3.28	2.89	2.66	2.50	2.39	2.30	2.23	2.18	2.13	2.09	2.06	2.03	2.00	1.98
34	4.13	3.28	2.88	2.65	2.49	2.38	2.29	2.23	2.17	2.12	2.08	2.05	2.02	1.99	1.97
35	4.12	3.27	2.87	2.64	2.49	2.37	2.29	2.22	2.16	2.11	2.07	2.04	2.01	1.99	1.96
36	4.11	3.26	2.87	2.63	2.48	2.36	2.28	2.21	2.15	2.11	2.07	2.03	2.00	1.98	1.95
37	4.11	3.25	2.86	2.63	2.47	2.36	2.27	2.20	2.14	2.10	2.06	2.02	2.00	1.97	1.95
38	4.10	3.24	2.85	2.62	2.46	2.35	2.26	2.19	2.14	2.09	2.05	2.02	1.99	1.96	1.94
39	4.09	3.24	2.85	2.61	2.46	2.34	2.26	2.19	2.13	2.08	2.04	2.01	1.98	1.95	1.93
40	4.08	3.23	2.84	2.61	2.45	2.34	2.25	2.18	2.12	2.08	2.04	2.00	1.97	1.95	1.92
41	4.08	3.23	2.83	2.60	2.44	2.33	2.24	2.17	2.12	2.07	2.03	2.00	1.97	1.94	1.92
42	4.07	3.22	2.83	2.59	2.44	2.32	2.24	2.17	2.11	2.06	2.03	1.99	1.96	1.94	1.91
43	4.07	3.21	2.82	2.59	2.43	2.32	2.23	2.16	2.11	2.06	2.02	1.99	1.96	1.93	1.91
44	4.06	3.21	2.82	2.58	2.43	2.31	2.23	2.16	2.10	2.05	2.01	1.98	1.95	1.92	1.90
45	4.06	3.20	2.81	2.58	2.42	2.31	2.22	2.15	2.10	2.05	2.01	1.97	1.94	1.92	1.89
46	4.05	3.20	2.81	2.57	2.42	2.30	2.22	2.15	2.09	2.04	2.00	1.97	1.94	1.91	1.89
47	4.05	3.20	2.80	2.57	2.41	2.30	2.21	2.14	2.09	2.04	2.00	1.96	1.93	1.91	1.88
48	4.04	3.19	2.80	2.57	2.41	2.29	2.21	2.14	2.08	2.03	1.99	1.96	1.93	1.90	1.88
49	4.04	3.19	2.79	2.56	2.40	2.29	2.20	2.13	2.08	2.03	1.99	1.96	1.93	1.90	1.88
50	4.03	3.18	2.79	2.56	2.40	2.29	2.20	2.13	2.07	2.03	1.99	1.95	1.92	1.89	1.87
51	4.03	3.18	2.79	2.55	2.40	2.28	2.20	2.13	2.07	2.02	1.98	1.95	1.92	1.89	1.87
52	4.03	3.18	2.78	2.55	2.39	2.28	2.19	2.12	2.07	2.02	1.98	1.94	1.91	1.89	1.86
53	4.02	3.17	2.78	2.55	2.39	2.28	2.19	2.12	2.06	2.01	1.97	1.94	1.91	1.88	1.86
54	4.02	3.17	2.78	2.54	2.39	2.27	2.18	2.12	2.06	2.01	1.97	1.94	1.91	1.88	1.86
55	4.02	3.16	2.77	2.54	2.38	2.27	2.18	2.11	2.06	2.01	1.97	1.93	1.90	1.88	1.85
56	4.01	3.16	2.77	2.54	2.38	2.27	2.18	2.11	2.05	2.00	1.96	1.93	1.90	1.87	1.85
57	4.01	3.16	2.77	2.53	2.38	2.26	2.18	2.11	2.05	2.00	1.96	1.93	1.90	1.87	1.85
58	4.01	3.16	2.76	2.53	2.37	2.26	2.17	2.10	2.05	2.00	1.96	1.92	1.89	1.87	1.84
59	4.00	3.15	2.76	2.53	2.37	2.26	2.17	2.10	2.04	2.00	1.96	1.92	1.89	1.86	1.84

60	4.00	3.15	2.76	2.53	2.37	2.25	2.17	2.10	2.04	1.99	1.95	1.92	1.89	1.86	1.84
61	4.00	3.15	2.76	2.52	2.37	2.25	2.16	2.09	2.04	1.99	1.95	1.91	1.88	1.86	1.83
62	4.00	3.15	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.99	1.95	1.91	1.88	1.85	1.83
63	3.99	3.14	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
64	3.99	3.14	2.75	2.52	2.36	2.24	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
65	3.99	3.14	2.75	2.51	2.36	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.85	1.82
66	3.99	3.14	2.74	2.51	2.35	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.84	1.82
67	3.98	3.13	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.98	1.93	1.90	1.87	1.84	1.82
68	3.98	3.13	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.97	1.93	1.90	1.87	1.84	1.82
69	3.98	3.13	2.74	2.50	2.35	2.23	2.15	2.08	2.02	1.97	1.93	1.90	1.86	1.84	1.81
70	3.98	3.13	2.74	2.50	2.35	2.23	2.14	2.07	2.02	1.97	1.93	1.89	1.86	1.84	1.81
71	3.98	3.13	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.97	1.93	1.89	1.86	1.83	1.81
72	3.97	3.12	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.96	1.92	1.89	1.86	1.83	1.81
73	3.97	3.12	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.96	1.92	1.89	1.86	1.83	1.81
74	3.97	3.12	2.73	2.50	2.34	2.22	2.14	2.07	2.01	1.96	1.92	1.89	1.85	1.83	1.80
75	3.97	3.12	2.73	2.49	2.34	2.22	2.13	2.06	2.01	1.96	1.92	1.88	1.85	1.83	1.80
76	3.97	3.12	2.72	2.49	2.33	2.22	2.13	2.06	2.01	1.96	1.92	1.88	1.85	1.82	1.80
77	3.97	3.12	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.96	1.92	1.88	1.85	1.82	1.80
78	3.96	3.11	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.95	1.91	1.88	1.85	1.82	1.80
79	3.96	3.11	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.95	1.91	1.88	1.85	1.82	1.79
80	3.96	3.11	2.72	2.49	2.33	2.21	2.13	2.06	2.00	1.95	1.91	1.88	1.84	1.82	1.79
81	3.96	3.11	2.72	2.48	2.33	2.21	2.12	2.05	2.00	1.95	1.91	1.87	1.84	1.82	1.79
82	3.96	3.11	2.72	2.48	2.33	2.21	2.12	2.05	2.00	1.95	1.91	1.87	1.84	1.81	1.79
83	3.96	3.11	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.95	1.91	1.87	1.84	1.81	1.79
84	3.95	3.11	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.95	1.90	1.87	1.84	1.81	1.79
85	3.95	3.10	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.94	1.90	1.87	1.84	1.81	1.79
86	3.95	3.10	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.94	1.90	1.87	1.84	1.81	1.78
87	3.95	3.10	2.71	2.48	2.32	2.20	2.12	2.05	1.99	1.94	1.90	1.87	1.83	1.81	1.78
88	3.95	3.10	2.71	2.48	2.32	2.20	2.12	2.05	1.99	1.94	1.90	1.86	1.83	1.81	1.78
89	3.95	3.10	2.71	2.47	2.32	2.20	2.11	2.04	1.99	1.94	1.90	1.86	1.83	1.80	1.78
90	3.95	3.10	2.71	2.47	2.32	2.20	2.11	2.04	1.99	1.94	1.90	1.86	1.83	1.80	1.78

LAMPIRAN 11

TABEL t

df	$\alpha = 5 \%$	$\alpha = 2,5 \%$	df	$\alpha = 5 \%$	$\alpha = 2,5 \%$
1	6,3138	12,7062	51	1,6753	2,0076
2	2,9200	4,3027	52	1,6747	2,0066
3	2,3534	3,1824	53	1,6741	2,0057
4	2,1318	2,7764	54	1,6736	2,0049
5	2,0150	2,5706	55	1,6730	2,0040
6	1,9432	2,4469	56	1,6725	2,0032
7	1,8946	2,3646	57	1,6720	2,0025
8	1,8595	2,3060	58	1,6716	2,0017
9	1,8331	2,2622	59	1,6711	2,0010
10	1,8125	2,2281	60	1,6706	2,0003
11	1,7959	2,2010	61	1,6702	1,9996
12	1,7823	2,1788	62	1,6698	1,9990
13	1,7709	2,1604	63	1,6694	1,9983
14	1,7613	2,1448	64	1,6690	1,9977
15	1,7531	2,1314	65	1,6686	1,9971
16	1,7459	2,1199	66	1,6683	1,9966
17	1,7396	2,1098	67	1,6679	1,9960
18	1,7341	2,1009	68	1,6676	1,9955
19	1,7291	2,0930	69	1,6672	1,9949
20	1,7247	2,0860	70	1,6669	1,9944
21	1,7207	2,0796	71	1,6666	1,9939
22	1,7171	2,0739	72	1,6663	1,9935
23	1,7139	2,0687	73	1,6660	1,9930
24	1,7109	2,0639	74	1,6657	1,9925
25	1,7081	2,0595	75	1,6654	1,9921
26	1,7056	2,0555	76	1,6652	1,9917

27	1,7033	2,0518		77	1,6649	1,9913
28	1,7011	2,0484		78	1,6646	1,9908
29	1,6991	2,0452		79	1,6644	1,9905
30	1,6973	2,0423		80	1,6641	1,9901
31	1,6955	2,0395		81	1,6639	1,9897
32	1,6939	2,0369		82	1,6636	1,9893
33	1,6924	2,0345		83	1,6634	1,9890
34	1,6909	2,0322		84	1,6632	1,9886
35	1,6896	2,0301		85	1,6630	1,9883
36	1,6883	2,0281		86	1,6628	1,9879
37	1,6871	2,0262		87	1,6626	1,9876
38	1,6860	2,0244		88	1,6624	1,9873
39	1,6849	2,0227		89	1,6622	1,9870
40	1,6839	2,0211		90	1,6620	1,9867
41	1,6829	2,0195		91	1,6618	1,9864
42	1,6820	2,0181		92	1,6616	1,9861
43	1,6811	2,0167		93	1,6614	1,9858
44	1,6802	2,0154		94	1,6612	1,9855
45	1,6794	2,0141		95	1,6611	1,9853
46	1,6787	2,0129		96	1,6609	1,9850
47	1,6779	2,0117		97	1,6607	1,9847
48	1,6772	2,0106		98	1,6606	1,9845
49	1,6766	2,0096		99	1,6604	1,9842
50	1,6759	2,0086		100	1,6602	1,9840

LAMPIRAN 12

JADWAL PENULISAN SKRIPSI

KETERANGAN	Bulan Oktober 2009				Bulan November				Bulan Desember				Bulan Januari				Bulan Februari			
					2009				2009				2010				2010			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
Penulisan Proposal																				
Presentasi Proposal																				
Pengumpulan Data																				
Analisis Data																				
Penulisan Laporan Skripsi																				
Penyerahan Skripsi																				

SURAT PERNYATAAN

Yang bertandatangan di bawah ini:

Nama : Dwi Antikasari
NIM : 2008210643
Jurusan : Manajemen Perbankan
Program Pendidikan : S1 Manajemen

Dengan ini menyatakan melakukan bahwa skripsi saya yang berjudul :

**“PENGARUH LDR, IPR, APB, NPL, PPAP DAN IRR TERHADAP
EFISIENSI PADA BANK-BANK PEMBANGUNAN DAERAH DI JAWA
DENGAN PENDEKATAN *STOCHASTIC FRONTIER*”**

adalah benar-benar merupakan karya saya sendiri dan bukan jiplakan (plagiat) dari karya ilmiah orang lain serta bukan hasil dibuatkan oleh orang/pihak lain. Apabila di kemudian hari ternyata pernyataan saya tersebut tidak benar, maka saya bersedia menerima sanksi berupa pembatalan skripsi beserta segala hal yang terkait dengan Skripsi tersebut.

Demikian surat pernyataan ini saya buat dengan sebenarnya.

Surabaya, Februari 2012

Yang Menyatakan,



Dwi Antikasari



Yayasan Pendidikan Perbanas Jawa Timur
Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
Jalan Nginden Semolo 34-36 Surabaya, Telp. (031)5947151 - 52 / Fax. (031)5935937

QP-ACD-11/F5

BERITA ACARA PERBAIKAN PROPOSAL SKRIPSI

Pada hari ini, Jumat, tanggal 04 Nopember 2011 telah dilakukan evaluasi proposal skripsi

Nama : DWI ANTIKASARI

NIM : 2008210643

Program Pendidikan : S1 Manajemen

dengan saran perbaikan/revisi sebagai berikut :

No.		Halaman	ACC Penguji
1.	Rujukan dibaca benar		
2.	Pemahaman SFA (di teori)		
3.	Pemilihan variabel bebas (rujukan)		
4.	Penjelasan variabel lain yg berdampak pada efisiensi (Aset)		
5.	Skala kriteria bisnis problem		
6.	Trend dimasukkan ke bank		
7.	Teori efisiensi		
8.	Keterkaitan efisiensi & variabel diperjelas.		

Perubahan Judul : ADA / TIDAK ADA *)

Judul Baru :

Tim Evaluator Proposal

Tanda Tangan

1.	Dr. Dra. Ec. SRI HARYATI, M.M.	1.	
2.	Drs.Ec. HERIZON, M.Si.	2.	
3.	Drs. EMANUEL KRISTIJADI, M.M.	3.	
4.	Drs.Ec. ABDUL MONGID, M.A.	4.	

5. Kosim, SE, M.M.



Yayasan Pendidikan Perbanas Jawa Timur
Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
Jalan Nginden Semolo 34-36 Surabaya, Telp. (031)5947151 - 52 / Fax. (031)5935937

QP-ACD-12/F3

DAFTAR PERBAIKAN SKRIPSI

Ujian ke - 1

Nama : DWI ANTIKASARI
NIM : 2008210643
Program Pendidikan : S1 Manajemen
Hari, tanggal : Rabu, 15 Februari 2012

No.	Halaman	ACC Penguji
1. Ibu Sri HARYATI	15	
2. Perbaiki penulisan "proposisi".	5	
3. Perbaiki hub. antar variabel.		
4. Saran variabel yg bisa ditambahkan w/ penelitian selanjutnya dan jelas kavar. apa saja).		
5. BP. HERIZON		
6. Revisi seperti yg ada di berkas skripsi-		

Perubahan Judul : ADA / TIDAK ADA *)

Judul Baru :

Mengetahui,
Dosen Pembimbing

Drs. Ec. ABDUL MONGID, M.A.

Tim Penguji,
Sekretaris

Drs. Ec. ABDUL MONGID, M.A.