

## Lampiran 1

## Perhitungan Rasio LDR

BANK	TAHUN	TRIWULAN	KELOMPOK	Kredit	Giro	Tabungan	Simp.Berjangka	DPK	LDR
Bank Jasa Jakarta	2014	4	1.00	3689916	494260	327130	3305909	7817215	53.53
Bank Jasa Jakarta	2015	4	1.00	3776890	430255	339692	3454381	8001218	52.58
Bank Jasa Jakarta	2016	4	1.00	3578797	401526	401526	3401159	7783008	51.14
Bank Jasa Jakarta	2017	4	1.00	3711837	318074	327975	3495244	7853130	51.32
Bank Jasa Jakarta	2018	4	1.00	3951666	332753	307256	3664167	8255842	51.90
Bank Kesejahteraan Ekonomi	2014	4	1.00	1992733	108473	131829	2089815	4322850	48.61
Bank Kesejahteraan Ekonomi	2015	4	1.00	1703931	154050	137745	2673831	4669557	39.79
Bank Kesejahteraan Ekonomi	2016	4	1.00	2276170	164299	156557	3088771	5685797	42.92
Bank Kesejahteraan Ekonomi	2017	4	1.00	3057966	180783	296949	3660411	7196109	45.01
Bank Kesejahteraan Ekonomi	2018	4	1.00	3262310	181202	225229	3254970	6923711	49.74
Bank Ina Perdana	2014	4	1.00	1252750	115562	189480	1948190	3505982	39.03
Bank Ina Perdana	2015	4	1.00	1455994	93901	302888	1532022	3384805	45.79

Bank Ina Perdana	2016	4	1.00	1378153	139595	483830	1920282	3921860	38.70
Bank Ina Perdana	2017	4	1.00	1469552	126370	141730	2202259	3939911	40.51
Bank Ina Perdana	2018	4	1.00	1759096	169273	795572	2376874	5100815	37.81
Bank Yudha Bhakti	2014	4	1.00	2006304	115562	167941	1342938	3632745	58.41
Bank Yudha Bhakti	2015	4	1.00	2638006	93901	131315	1509075	4372297	62.48
Bank Yudha Bhakti	2016	4	1.00	3266100	139595	142477	1518889	5067061	67.21
Bank Yudha Bhakti	2017	4	1.00	3913394	126370	141730	1625245	5806739	69.57
Bank Yudha Bhakti	2018	4	1.00	3941860	271812	153382	2114038	6481092	65.01
Bank Maspion	2014	4	2.00	3133621	591686	733694	2733891	7192892	51.79
Bank Maspion	2015	4	2.00	4038570	544764	807496	2992287	8383117	54.67
Bank Maspion	2016	4	2.00	4183363	491794	873197	2823595	8371949	55.84
Bank Maspion	2017	4	2.00	4522409	511785	759073	3384667	9177934	54.85
Bank Maspion	2018	4	2.00	4976591	546835	801174	3585449	9910049	55.74
Bank Nusantara Parahyangan	2014	4	2.00	6711199	798453	1073119	5936867	14519638	51.72
Bank Nusantara Parahyangan	2015	4	2.00	6477703	674911	977427	5531493	13661534	52.36
Bank Nusantara Parahyangan	2016	4	2.00	5313629	553893	931836	4826574	11625932	50.47

Bank Nusantara Parahyangan	2017	4	2.00	5844252	367304	1073119	4777757	12062432	51.50
Bank Nusantara Parahyangan	2018	4	2.00	6305910	456163	1271416	4980388	13013877	51.96
Bank MNC Internasional	2014	4	2.00	6257235	700986	675756	6357691	13991668	49.73
Bank MNC Internasional	2015	4	2.00	7085227	1069198	567339	8129990	16851754	48.39
Bank MNC Internasional	2016	4	2.00	7994316	974742	647786	8716879	18333723	48.92
Bank MNC Internasional	2017	4	2.00	7114922	859491	606961	7561257	16142631	49.40
Bank MNC Internasional	2018	4	2.00	7511633	890732	640617	6938607	15981589	52.58
Bank Ganesha	2014	4	2.00	1216944	416165	184534	1189140	3006783	54.31
Bank Ganesha	2015	4	2.00	1251812	357825	199330	1091420	2900387	55.50
Bank Ganesha	2016	4	2.00	2426013	501973	209069	2017057	5154112	56.81
Bank Ganesha	2017	4	2.00	2902932	784387	462984	2134118	6284421	58.67
Bank Ganesha	2018	4	2.00	2913152	460123	350711	2505633	6229619	54.15

Lampiran 2  
Perhitungan rasio NPL

BANK	TAHUN	TRIWULAN	KELOMPOK	KL	D	M	KREDIT BERMASALAH	KREDIT	NPL
Bank Jasa Jakarta	2014	4	1.00	2731	296	1736	4763	3689916	0.13
Bank Jasa Jakarta	2015	4	1.00	255	131	10972	11358	3776890	0.30
Bank Jasa Jakarta	2016	4	1.00	3535	91	14779	18405	3578797	0.51
Bank Jasa Jakarta	2017	4	1.00	0	175	19132	19307	3711837	0.52
Bank Jasa Jakarta	2018	4	1.00	2556	5702	17868	26126	3951666	0.66
Bank Kesejahteraan Ekonomi	2014	4	1.00	52207	56921	64617	173745	1992733	8.72
Bank Kesejahteraan Ekonomi	2015	4	1.00	13697	21468	11520	46685	2638006	1.77
Bank Kesejahteraan Ekonomi	2016	4	1.00	12481	13376	20738	46595	3266100	1.43
Bank Kesejahteraan Ekonomi	2017	4	1.00	15445	29726	6437	51608	3913394	1.32
Bank Kesejahteraan Ekonomi	2018	4	1.00	9372	17299	99131	125802	3941860	3.19
Bank Ina Perdana	2014	4	1.00	1648	3414	4726	9788	1992733	0.49
Bank Ina Perdana	2015	4	1.00	34	916	2112	3062	1703931	0.18
Bank Ina Perdana	2016	4	1.00	38468	0	4686	43154	2276170	1.90
Bank Ina Perdana	2017	4	1.00	11062	1792	54810	67664	3057966	2.21
Bank Ina Perdana	2018	4	1.00	54	34397	8374	42825	3262310	1.31
Bank Yudha Bhakti	2014	4	1.00	2588	1432	48163	52183	1252750	4.17

Bank Yudha Bhakti	2015	4	1.00	2244	3972	72441	78657	1455994	5.40
Bank Yudha Bhakti	2016	4	1.00	4242	10456	105703	120401	1378153	8.74
Bank Yudha Bhakti	2017	4	1.00	9389	13571	172014	194974	3913394	4.98
Bank Yudha Bhakti	2018	4	1.00	463686	29101	128154	620941	3941860	15.75
Bank Maspion	2014	4	2.00	21362	0	1020	22382	3133621	0.71
Bank Maspion	2015	4	2.00	18190	0	2569	20759	4038570	0.51
Bank Maspion	2016	4	2.00	13958	7706	16500	38164	4183363	0.91
Bank Maspion	2017	4	2.00	1662	37476	29397	68535	4522409	1.52
Bank Maspion	2018	4	2.00	0	53484	53244	106728	4976591	2.14
Bank Nusantara Parahyangan	2014	4	2.00	35551	14344	75127	125022	6711199	1.86
Bank Nusantara Parahyangan	2015	4	2.00	51651	23644	231536	306831	6477703	4.74
Bank Nusantara Parahyangan	2016	4	2.00	48308	23946	210116	282370	5313629	5.31
Bank Nusantara Parahyangan	2017	4	2.00	17679	52331	314072	384082	5844252	6.57
Bank Nusantara Parahyangan	2018	4	2.00	15504	21898	263489	300891	6305910	4.77
Bank MNC Internasional	2014	4	2.00	10105	5160	165424	180689	6257235	2.89
Bank MNC Internasional	2015	4	2.00	36871	7496	88587	132954	7085227	1.88
Bank MNC Internasional	2016	4	2.00	12286	23546	185458	221290	7994316	2.77
Bank MNC Internasional	2017	4	2.00	90968	110573	312988	514529	7114922	7.23

Bank MNC Internasional	2018	4	2.00	26617	115481	287174	429272	7511633	5.71
Bank Ganesha	2014	4	2.00	1864	39962	8705	50531	1216944	4.15
Bank Ganesha	2015	4	2.00	907	5368	3155	9430	1251812	0.75
Bank Ganesha	2016	4	2.00	1776	2510	27283	31569	2426013	1.30
Bank Ganesha	2017	4	2.00	1456	1200	20807	23463	2902932	0.81
Bank Ganesha	2018	4	2.00	1360	3425	119086	123871	2913152	4.25

Lampiran 3  
Perhitungan rasio dan BOPO

BANK	TAHUN	TRI WULAN	KELO MPOK	Beban Bunga	Beban Ops Lain	Beban Operasional	Pendapatan bunga	Pdptn ops lain	Pendapatan Ops	BOPO
Bank Jasa Jakarta	2014	4	1.00	285416	90423	375839	457337	15559	472896	79.48
Bank Jasa Jakarta	2015	4	1.00	296226	101758	397984	502924	13175	516099	77.11
Bank Jasa Jakarta	2016	4	1.00	265980	116098	382078	515335	15503	530838	71.98
Bank Jasa Jakarta	2017	4	1.00	228093	126690	354783	457478	33043	490521	72.33
Bank Jasa Jakarta	2018	4	1.00	231747	141570	373317	465722	43988	509710	73.24
Bank Kesejahteraan Ekonomi	2014	4	1.00	242,908	155291	398199	377946	1330	379276	104.99
Bank Kesejahteraan Ekonomi	2015	4	1.00	172809	128852	301661	308500	14640	323140	93.35
Bank Kesejahteraan Ekonomi	2016	4	1.00	188273	148849	337122	378008	17560	395568	85.22
Bank Kesejahteraan Ekonomi	2017	4	1.00	250990	205456	456446	452056	24850	476906	95.71
Bank Kesejahteraan Ekonomi	2018	4	1.00	276578	200622	477200	480757	20544	501301	95.19
Bank Ina Perdana	2014	4	1.00	108104	59141	167245	179511	6823	186334	89.76

Bank Ina Perdana	2015	4	1.00	145239	64452	209691	223840	7965	231805	90.46
Bank Ina Perdana	2016	4	1.00	134324	94814	229138	240863	12148	253011	90.56
Bank Ina Perdana	2017	4	1.00	119109	112259	231368	246860	9913	256773	90.11
Bank Ina Perdana	2018	4	1.00	133439	135525	268964	279904	9130	289034	93.06
Bank Yudha Bhakti	2014	4	1.00	169326	126962	296288	278368	33258	311626	95.08
Bank Yudha Bhakti	2015	4	1.00	160328	151134	311462	386925	23,759	410684	75.84
Bank Yudha Bhakti	2016	4	1.00	264068	160328	424396	491927	26,179	518106	81.91
Bank Yudha Bhakti	2017	4	1.00	305097	305291	610388	590935	38761	629696	96.93
Bank Yudha Bhakti	2018	4	1.00	302905	438723	741628	572005	31095	603100	122.97
Bank Maspion	2014	4	2.00	252761	157854	410615	418334	25136	443470	92.59
Bank Maspion	2015	4	2.00	308072	168194	476266	489195	42,788	531983	89.53
Bank Maspion	2016	4	2.00	282291	190906	473197	523188	41448	564636	83.81
Bank Maspion	2017	4	2.00	258503	199586	458089	493533	56156	549689	83.34
Bank Maspion	2018	4	2.00	266031	212731	478762	507195	41539	548734	87.25
Bank Nusantara Parahyangan	2014	4	2.00	625061	375471	1000532	1042011	90133	1132144	88.37
Bank Nusantara Parahyangan	2015	4	2.00	542900	420618	963518	970164	78181	1048345	91.91



Bank Nusantara Parahyangan	2016	4	2.00	405725	536716	942441	871020	85606	956626	98.52
Bank Nusantara Parahyangan	2017	4	2.00	355906	604491	960397	789862	95966	885828	108.42
Bank Nusantara Parahyangan	2018	4	2.00	351100	604260	955360	842082	123472	965554	98.94
Bank MNC Internasional	2014	4	2.00	574733	392688	967421	819507	76887	896394	107.92
Bank MNC Internasional	2015	4	2.00	722749	409124	1131873	1021846	120974	1142820	99.04
Bank MNC Internasional	2016	4	2.00	766342	476105	1242447	1144064	151141	1295205	95.93
Bank MNC Internasional	2017	4	2.00	656070	1399589	2055659	1001572	137675	1139247	180.44
Bank MNC Internasional	2018	4	2.00	556290	598908	1155198	960256	275139	1235395	93.51
Bank Ganesha	2014	4	2.00	104309	95701	200010	185696	18764	204460	97.82
Bank Ganesha	2015	4	2.00	108824	108119	216943	204345	18144	222489	97.51
Bank Ganesha	2016	4	2.00	124940	126162	251102	285827	19065	304892	82.36
Bank Ganesha	2017	4	2.00	176833	182449	359282	388404	40287	428691	83.81
Bank Ganesha	2018	4	2.00	171075	268963	440038	386149	64847	450996	97.57

Lampiran 4  
Perhitungan rasio NIM

BANK	TAHUN	TRIWULAN	KELOMPOK	Pendapatan bunga	Beban Bunga	Pdpt Bunga Bersih	Aktiva Produktif	NIM
Bank Jasa Jakarta	2014	4	1.00	457337	285416	171921	5112933	3.36
Bank Jasa Jakarta	2015	4	1.00	502924	296226	206698	5042637	4.10
Bank Jasa Jakarta	2016	4	1.00	515335	265980	249355	5381563	4.63
Bank Jasa Jakarta	2017	4	1.00	457478	228093	229385	5628304	4.08
Bank Jasa Jakarta	2018	4	1.00	465722	231747	233975	5723956	4.09
Bank Kesejahteraan Ekonomi	2014	4	1.00	377946	242908	135038	4263933	3.17
Bank Kesejahteraan Ekonomi	2015	4	1.00	308500	172809	135691	2210976	6.14
Bank Kesejahteraan Ekonomi	2016	4	1.00	378008	188273	189735	2854804	6.65
Bank Kesejahteraan Ekonomi	2017	4	1.00	452056	250990	201066	3528142	5.70
Bank Kesejahteraan Ekonomi	2018	4	1.00	480757	276578	204179	3849354	5.30
Bank Ina Perdana	2014	4	1.00	179511	108104	71407	1468890	4.86
Bank Ina Perdana	2015	4	1.00	223840	145239	78601	1848482	4.25
Bank Ina Perdana	2016	4	1.00	240863	134324	106539	2086779	5.11
Bank Ina Perdana	2017	4	1.00	246860	119109	127751	2942913	4.34
Bank Ina Perdana	2018	4	1.00	279904	133439	146465	3135577	4.67
Bank Yudha Bhakti	2014	4	1.00	278368	169326	109042	2198329	4.96
Bank Yudha Bhakti	2015	4	1.00	386925	160328	226597	3079830	7.36
Bank Yudha Bhakti	2016	4	1.00	491927	264068	227859	3948289	5.77
Bank Yudha Bhakti	2017	4	1.00	590935	305097	285838	4458182	6.41
Bank Yudha Bhakti	2018	4	1.00	572005	302905	269100	4339819	6.20
Bank Maspion	2014	4	2.00	418334	252761	165573	4773300	3.47

Bank Maspion	2015	4	2.00	489195	308072	181123	4566958	3.97
Bank Maspion	2016	4	2.00	523188	282291	240897	4296806	5.61
Bank Maspion	2017	4	2.00	493533	258503	235030	5025191	4.68
Bank Maspion	2018	4	2.00	507195	266031	241164	5298083	4.55
Bank Nusantara Parahyangan	2014	4	2.00	1042011	625061	416950	9952211	4.19
Bank Nusantara Parahyangan	2015	4	2.00	970164	542900	427264	9611239	4.45
Bank Nusantara Parahyangan	2016	4	2.00	871020	405725	465295	8731535	5.33
Bank Nusantara Parahyangan	2017	4	2.00	789862	355906	433956	8529780	5.09
Bank Nusantara Parahyangan	2018	4	2.00	842082	351100	490982	8353655	5.88
Bank MNC Internasional	2014	4	2.00	819507	574733	244774	7470316	3.28
Bank MNC Internasional	2015	4	2.00	1021846	722749	299097	11323291	2.64
Bank MNC Internasional	2016	4	2.00	1144064	766342	377722	12573007	3.00
Bank MNC Internasional	2017	4	2.00	1001572	656070	345502	9809832	3.52
Bank MNC Internasional	2018	4	2.00	960256	556290	403966	9341658	4.32
Bank Ganesha	2014	4	2.00	185696	104309	81387	1900975	4.28
Bank Ganesha	2015	4	2.00	204345	108824	95521	1806818	5.29
Bank Ganesha	2016	4	2.00	285827	124940	160887	4169964	3.86
Bank Ganesha	2017	4	2.00	388404	176833	211571	4123552	5.13
Bank Ganesha	2018	4	2.00	386149	171075	215074	3827979	5.62

## Lampiran 5

## Perhitungan rasio ROA

BANK	TAHUN	TRIWULAN	KELOMPOK	Laba Sebelum Pajak	Total Aset	ROA
Bank Jasa Jakarta	2014	4	1.00	97804	5098278	1.92
Bank Jasa Jakarta	2015	4	1.00	120780	5346502	2.26
Bank Jasa Jakarta	2016	4	1.00	150635	5499853	2.74
Bank Jasa Jakarta	2017	4	1.00	138659	5499853	2.52
Bank Jasa Jakarta	2018	4	1.00	140444	5761591	2.44
Bank Kesejahteraan Ekonomi	2014	4	1.00	-19141	2691129	-0.71
Bank Kesejahteraan Ekonomi	2015	4	1.00	20795	3417884	0.61
Bank Kesejahteraan Ekonomi	2016	4	1.00	57127	4134764	1.38
Bank Kesejahteraan Ekonomi	2017	4	1.00	19805	5004795	0.40
Bank Kesejahteraan Ekonomi	2018	4	1.00	23758	4533729	0.52
Bank Ina Perdana	2014	4	1.00	21244	2526445	0.84
Bank Ina Perdana	2015	4	1.00	21305	2395577	0.89
Bank Ina Perdana	2016	4	1.00	22871	3164816	0.72
Bank Ina Perdana	2017	4	1.00	24206	4121877	0.59
Bank Ina Perdana	2018	4	1.00	16935	4476628	0.38
Bank Yudha Bhakti	2014	4	1.00	16052	1951836	0.82
Bank Yudha Bhakti	2015	4	1.00	34480	2081523	1.66
Bank Yudha Bhakti	2016	4	1.00	92287	2359089	3.91
Bank Yudha Bhakti	2017	4	1.00	20053	3123345	0.64
Bank Yudha Bhakti	2018	4	1.00	-138325	3854174	-3.59
Bank Maspion	2014	4	2.00	34242	4828575	0.71
Bank Maspion	2015	4	2.00	54654	5343936	1.02

Bank Maspion	2016	4	2.00	91999	5481519	1.68
Bank Maspion	2017	4	2.00	93160	6054845	1.54
Bank Maspion	2018	4	2.00	95214	6694024	1.42
Bank Nusantara Parahyangan	2014	4	2.00	130448	9468873	1.38
Bank Nusantara Parahyangan	2015	4	2.00	90315	8613114	1.05
Bank Nusantara Parahyangan	2016	4	2.00	12073	7705783	0.16
Bank Nusantara Parahyangan	2017	4	2.00	-69132	7581032	-0.91
Bank Nusantara Parahyangan	2018	4	2.00	17519	8208661	0.21
Bank MNC Internasional	2014	4	2.00	-70040	9430716	-0.74
Bank MNC Internasional	2015	4	2.00	11188	12137004	0.09
Bank MNC Internasional	2016	4	2.00	13135	13057549	0.10
Bank MNC Internasional	2017	4	2.00	-906070	10706094	-8.46
Bank MNC Internasional	2018	4	2.00	79400	10854855	0.73
Bank Ganesha	2014	4	2.00	4134	2135887	0.19
Bank Ganesha	2015	4	2.00	7396	1974416	0.37
Bank Ganesha	2016	4	2.00	52620	4235925	1.24
Bank Ganesha	2017	4	2.00	67821	4581932	1.48
Bank Ganesha	2018	4	2.00	7413	4497122	0.16

Lampiran 6  
Perhitungan Rasio CAR

BANK	TAHUN	TRI WULAN	KELOMPOK	Modal Inti	Modal Pelengkap	ATMR R. Kredit	ATMR R. Pasar	ATMR R. Ops.	MODAL	ATMR	CAR
Bank Jasa Jakarta	2014	4	1.00	756369	36165	2963788	75012	353083	792534	3391883	23.37
Bank Jasa Jakarta	2015	4	1.00	1016160	40052	3328575	54493	369293	1056212	3752361	28.15
Bank Jasa Jakarta	2016	4	1.00	1138076	37271	3184808	41086	410863	1175347	3636757	32.32
Bank Jasa Jakarta	2017	4	1.00	1240315	40621	3529234	46205	445135	1280936	4020574	31.86
Bank Jasa Jakarta	2018	4	1.00	1331689	43932	3580118	33865	461222	1375621	4075205	33.76
Bank Kesejahteraan Ekonomi	2014	4	1.00	288466	25699	1969619	0	316234	314165	2285853	13.74
Bank Kesejahteraan Ekonomi	2015	4	1.00	301775	17971	1672633	0	309870	319746	1982503	16.13
Bank Kesejahteraan Ekonomi	2016	4	1.00	331905	191894	2072104	0	284273	523799	2356377	22.23
Bank Kesejahteraan Ekonomi	2017	4	1.00	296156	162881	2802192	0	300347	459037	3102539	14.80
Bank Kesejahteraan Ekonomi	2018	4	1.00	340038	132121	2510495	0	353169	472159	2863664	16.49
Bank Ina Perdana	2014	4	1.00	283949	11634	1054693	21074	109200	295583	1184967	24.94
Bank Ina Perdana	2015	4	1.00	280166	0	1277943	19659	19659	280166	1317261	21.27
Bank Ina Perdana	2016	4	1.00	454469	0	1356855	0	139966	454469	1496821	30.36

Perdana												
Bank Ina Perdana	2017	4	1.00	1160155	3373	1580734	0	170819	1163528	1751553	66.43	
Bank Ina Perdana	2018	4	1.00	1178951	14399	1962330	0	206333	1193350	2168663	55.03	
Bank Yudha Bhakti	2014	4	1.00	227516	0	1179666	68715	246221	227516	1494602	15.22	
Bank Yudha Bhakti	2015	4	1.00	310510	22421	1793684	65589	260658	332931	2119931	15.70	
Bank Yudha Bhakti	2016	4	1.00	534562	27487	2198980	92225	337049	562049	2628254	21.38	
Bank Yudha Bhakti	2017	4	1.00	563574	12179	2583788	132068	451105	575753	3166961	18.18	
Bank Yudha Bhakti	2018	4	1.00	563448	9665	2373164	37772	532556	573113	2943492	19.47	
Bank Maspion	2014	4	2.00	604669	28816	2969433	0	291735	633485	3261168	19.43	
Bank Maspion	2015	4	2.00	807285	38262	4046471	0	327491	845547	4373962	19.33	
Bank Maspion	2016	4	2.00	1069096	3882	4189823	0	365274	1072978	4555097	23.56	
Bank Maspion	2017	4	2.00	1105102	42734	4890571	0	426601	1147836	5317172	21.59	
Bank Maspion	2018	4	2.00	1160840	46455	5193115	0	481213	1207295	5674328	21.28	
Bank Nusantara Parahyangan	2014	4	2.00	1077282	122163	6432556	6733	784981	1199445	7224270	16.60	
Bank Nusantara Parahyangan	2015	4	2.00	1181376	107696	6231796	9571	7132317	1289072	13373684	9.64	
Bank Nusantara Parahyangan	2016	4	2.00	1180659	79798	5188953	3126	6127141	1260457	11319220	11.14	

Bank Nusantara Parahyangan	2017	4	2.00	1102676	68243	5714471	8539	6690796	1170919	12413806	9.43
Bank Nusantara Parahyangan	2018	4	2.00	1289084	57672	6170593	9766	7162250	1346756	13342609	10.09
Bank MNC Internasional	2014	4	2.00	1129372	66304	5908369	75725	738325	1195676	6722419	17.79
Bank MNC Internasional	2015	4	2.00	1402881	92631	7410502	29129	685745	1495512	8125376	18.41
Bank MNC Internasional	2016	4	2.00	1598917	82469	7847156	90494	667322	1681386	8604972	19.54
Bank MNC Internasional	2017	4	2.00	937809	64249	7060407	151845	75043	1002058	7287295	13.75
Bank MNC Internasional	2018	4	2.00	1104750	60003	6257297	46753	853378	1164753	7157428	16.27
Bank Ganesha	2014	4	2.00	178344	15431	1174949	8555	18322	193775	1201826	16.12
Bank Ganesha	2015	4	2.00	185748	1202	1177297	3056	193509	186950	1373862	13.61
Bank Ganesha	2016	4	2.00	1037316	31564	2525085	336123	199239	1068880	3060447	34.93
Bank Ganesha	2017	4	2.00	937809	64249	7060407	151845	75043	1002058	7287295	13.75
Bank Ganesha	2018	4	2.00	1104750	60003	6257297	46753	853378	1164753	7157428	16.27



Lampiran 7  
Data hasil uji-t

**Group Statistics**

BANK		N	Mean	Std. Deviation	Std. Error Mean
LDR	BUSN NON DEVISA	20	50.5530	9.83089	2.19825
	BUSN DEVISA	20	52.9680	2.83484	.63389
NPL	BUSN NON DEVISA	20	3.1840	3.95855	.88516
	BUSN DEVISA	20	3.0390	2.13299	.47695
BOPO	BUSN NON DEVISA	20	88.7640	12.39523	2.77166
	BUSN DEVISA	20	97.9295	20.82383	4.65635
NIM	BUSN NON DEVISA	20	5.0575	1.12219	.25093
	BUSN DEVISA	20	4.4080	.92917	.20777
ROA	BUSN NON DEVISA	20	1.0470	1.52893	.34188
	BUSN DEVISA	20	.1710	2.16031	.48306
CAR	BUSN NON DEVISA	20	26.0415	13.55513	3.03102
	BUSN DEVISA	20	17.1265	5.85870	1.31004

**Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
LDR	Equal variances assumed	16.400	.000	-1.056	38	.298	-2.41500	2.28782	-7.04646	2.21646
	Equal variances not assumed			-1.056	22.138	.303	-2.41500	2.28782	-7.15794	2.32794
NPL	Equal variances assumed	2.623	.114	.144	38	.886	.14500	1.00548	-1.89049	2.18049
	Equal variances not assumed			.144	29.175	.886	.14500	1.00548	-1.91090	2.20090
BOPO	Equal variances assumed	.085	.772	-1.691	38	.099	-9.16550	5.41883	-20.13534	1.80434
	Equal variances not assumed			-1.691	30.962	.101	-9.16550	5.41883	-20.21782	1.88682
NIM	Equal variances assumed	.765	.387	1.994	38	.053	.64950	.32578	-.01001	1.30901
	Equal variances not assumed			1.994	36.722	.054	.64950	.32578	-.01076	1.30976
ROA	Equal variances assumed	.005	.944	1.480	38	.147	.87600	.59180	-.32204	2.07404
	Equal variances not assumed			1.480	34.216	.148	.87600	.59180	-.32640	2.07840
CAR	Equal variances assumed	5.614	.023	2.700	38	.010	8.91500	3.30201	2.23042	15.59958
	Equal variances not assumed			2.700	25.859	.012	8.91500	3.30201	2.12582	15.70418

Lampiran 8  
Data tabel-t

**Titik Persentase Distribusi t (dk = 1 – 40)**

Pr df	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	0.50	0.20	0.10	0.050	0.02	0.010	0.002
1	1.00000	3.07768	6.31375	12.70620	31.82052	63.65674	318.30884
2	0.81650	1.88562	2.91999	4.30265	6.96456	9.92484	22.32712
3	0.76489	1.63774	2.35336	3.18245	4.54070	5.84091	10.21453
4	0.74070	1.53321	2.13185	2.77645	3.74695	4.60409	7.17318
5	0.72669	1.47588	2.01505	2.57058	3.36493	4.03214	5.89343
6	0.71756	1.43976	1.94318	2.44691	3.14267	3.70743	5.20763
7	0.71114	1.41492	1.89458	2.36462	2.99795	3.49948	4.78529
8	0.70639	1.39682	1.85955	2.30600	2.89646	3.35539	4.50079
9	0.70272	1.38303	1.83311	2.26216	2.82144	3.24984	4.29681
10	0.69981	1.37218	1.81246	2.22814	2.76377	3.16927	4.14370
11	0.69745	1.36343	1.79588	2.20099	2.71808	3.10581	4.02470
12	0.69548	1.35622	1.78229	2.17881	2.68100	3.05454	3.92963
13	0.69383	1.35017	1.77093	2.16037	2.65031	3.01228	3.85198
14	0.69242	1.34503	1.76131	2.14479	2.62449	2.97684	3.78739
15	0.69120	1.34061	1.75305	2.13145	2.60248	2.94671	3.73283
16	0.69013	1.33676	1.74588	2.11991	2.58349	2.92078	3.68615
17	0.68920	1.33338	1.73961	2.10982	2.56693	2.89823	3.64577
18	0.68836	1.33039	1.73406	2.10092	2.55238	2.87844	3.61048
19	0.68762	1.32773	1.72913	2.09302	2.53948	2.86093	3.57940
20	0.68695	1.32534	1.72472	2.08596	2.52798	2.84534	3.55181
21	0.68635	1.32319	1.72074	2.07961	2.51765	2.83136	3.52715
22	0.68581	1.32124	1.71714	2.07387	2.50832	2.81876	3.50499
23	0.68531	1.31946	1.71387	2.06866	2.49987	2.80734	3.48496
24	0.68485	1.31784	1.71088	2.06390	2.49216	2.79694	3.46678
25	0.68443	1.31635	1.70814	2.05954	2.48511	2.78744	3.45019
26	0.68404	1.31497	1.70562	2.05553	2.47863	2.77871	3.43500
27	0.68368	1.31370	1.70329	2.05183	2.47266	2.77068	3.42103
28	0.68335	1.31253	1.70113	2.04841	2.46714	2.76326	3.40816
29	0.68304	1.31143	1.69913	2.04523	2.46202	2.75639	3.39624
30	0.68276	1.31042	1.69726	2.04227	2.45726	2.75000	3.38518
31	0.68249	1.30946	1.69552	2.03951	2.45282	2.74404	3.37490
32	0.68223	1.30857	1.69389	2.03693	2.44868	2.73848	3.36531
33	0.68200	1.30774	1.69236	2.03452	2.44479	2.73328	3.35634
34	0.68177	1.30695	1.69092	2.03224	2.44115	2.72839	3.34793
35	0.68156	1.30621	1.68957	2.03011	2.43772	2.72381	3.34005
36	0.68137	1.30551	1.68830	2.02809	2.43449	2.71948	3.33262
37	0.68118	1.30485	1.68709	2.02619	2.43145	2.71541	3.32563
38	0.68100	1.30423	1.68595	2.02439	2.42857	2.71156	3.31903
39	0.68083	1.30364	1.68488	2.02269	2.42584	2.70791	3.31279
40	0.68067	1.30308	1.68385	2.02108	2.42326	2.70446	3.30688

**Titik Persentase Distribusi t (dk = 41 – 80)**

<b>Pr</b>	<b>0.25</b>	<b>0.10</b>	<b>0.05</b>	<b>0.025</b>	<b>0.01</b>	<b>0.005</b>	<b>0.001</b>
<b>Df</b>	<b>0.50</b>	<b>0.20</b>	<b>0.10</b>	<b>0.050</b>	<b>0.02</b>	<b>0.010</b>	<b>0.002</b>
<b>41</b>	0.68052	1.30254	1.68288	2.01954	2.42080	2.70118	3.30127
<b>42</b>	0.68038	1.30204	1.68195	2.01808	2.41847	2.69807	3.29595
<b>43</b>	0.68024	1.30155	1.68107	2.01669	2.41625	2.69510	3.29089
<b>44</b>	0.68011	1.30109	1.68023	2.01537	2.41413	2.69228	3.28607
<b>45</b>	0.67998	1.30065	1.67943	2.01410	2.41212	2.68959	3.28148
<b>46</b>	0.67986	1.30023	1.67866	2.01290	2.41019	2.68701	3.27710
<b>47</b>	0.67975	1.29982	1.67793	2.01174	2.40835	2.68456	3.27291
<b>48</b>	0.67964	1.29944	1.67722	2.01063	2.40658	2.68220	3.26891
<b>49</b>	0.67953	1.29907	1.67655	2.00958	2.40489	2.67995	3.26508
<b>50</b>	0.67943	1.29871	1.67591	2.00856	2.40327	2.67779	3.26141
<b>51</b>	0.67933	1.29837	1.67528	2.00758	2.40172	2.67572	3.25789
<b>52</b>	0.67924	1.29805	1.67469	2.00665	2.40022	2.67373	3.25451
<b>53</b>	0.67915	1.29773	1.67412	2.00575	2.39879	2.67182	3.25127
<b>54</b>	0.67906	1.29743	1.67356	2.00488	2.39741	2.66998	3.24815
<b>55</b>	0.67898	1.29713	1.67303	2.00404	2.39608	2.66822	3.24515
<b>56</b>	0.67890	1.29685	1.67252	2.00324	2.39480	2.66651	3.24226
<b>57</b>	0.67882	1.29658	1.67203	2.00247	2.39357	2.66487	3.23948
<b>58</b>	0.67874	1.29632	1.67155	2.00172	2.39238	2.66329	3.23680
<b>59</b>	0.67867	1.29607	1.67109	2.00100	2.39123	2.66176	3.23421
<b>60</b>	0.67860	1.29582	1.67065	2.00030	2.39012	2.66028	3.23171
<b>61</b>	0.67853	1.29558	1.67022	1.99962	2.38905	2.65886	3.22930
<b>62</b>	0.67847	1.29536	1.66980	1.99897	2.38801	2.65748	3.22696
<b>63</b>	0.67840	1.29513	1.66940	1.99834	2.38701	2.65615	3.22471
<b>64</b>	0.67834	1.29492	1.66901	1.99773	2.38604	2.65485	3.22253
<b>65</b>	0.67828	1.29471	1.66864	1.99714	2.38510	2.65360	3.22041
<b>66</b>	0.67823	1.29451	1.66827	1.99656	2.38419	2.65239	3.21837
<b>67</b>	0.67817	1.29432	1.66792	1.99601	2.38330	2.65122	3.21639
<b>68</b>	0.67811	1.29413	1.66757	1.99547	2.38245	2.65008	3.21446
<b>69</b>	0.67806	1.29394	1.66724	1.99495	2.38161	2.64898	3.21260
<b>70</b>	0.67801	1.29376	1.66691	1.99444	2.38081	2.64790	3.21079
<b>71</b>	0.67796	1.29359	1.66660	1.99394	2.38002	2.64686	3.20903
<b>72</b>	0.67791	1.29342	1.66629	1.99346	2.37926	2.64585	3.20733
<b>73</b>	0.67787	1.29326	1.66600	1.99300	2.37852	2.64487	3.20567
<b>74</b>	0.67782	1.29310	1.66571	1.99254	2.37780	2.64391	3.20406
<b>75</b>	0.67778	1.29294	1.66543	1.99210	2.37710	2.64298	3.20249
<b>76</b>	0.67773	1.29279	1.66515	1.99167	2.37642	2.64208	3.20096
<b>77</b>	0.67769	1.29264	1.66488	1.99125	2.37576	2.64120	3.19948
<b>78</b>	0.67765	1.29250	1.66462	1.99085	2.37511	2.64034	3.19804
<b>79</b>	0.67761	1.29236	1.66437	1.99045	2.37448	2.63950	3.19663
<b>80</b>	0.67757	1.29222	1.66412	1.99006	2.37387	2.63869	3.19526



## SURAT PERNYATAAN

Yang bertanda tangan di bawah ini :

Nama : Fathurrizal Riva'i  
Alamat : Jl. Tanjung Hulu II No.56 GKB  
NIM : 2015210521  
Program Studi : Manajemen  
Program Pendidikan : Sarjana

Dengan ini menyatakan bahwa skripsi saya yang berjudul :

### **PERBANDINGAN KINERJA KEUANGAN ANTARA BANK BUSN DEvisa DAN BANK BUSN NON DEvisa**

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 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, 3 November 2019

Yang menyatakan



FATHURRIZAL RIVA'I



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

### BERITA ACARA PERBAIKAN PROPOSAL SKRIPSI

Pada hari ini, Kamis, tanggal 02 Mei 2019 telah dilakukan evaluasi proposal skripsi

Nama : FATHURRIZAL RIVA'I  
 N I M : 2015210521  
 Program Pendidikan : S1 Manajemen  
 dengan saran perbaikan/revisi sebagai berikut :

No.	Halaman	ACC Penguji
<p><u>Dr. Dra. Ec. Sri Haryati - MM</u></p> <ul style="list-style-type: none"> <li>- Font tulisan, pengetikan.</li> <li>- nama rujukan → gelar tidak ditulis</li> <li>- Referensi belum masuk di daftar rujukan.</li> </ul>		
<p><u>Dr. Drs. Ec. Abdul Mongid, MA</u></p> <ul style="list-style-type: none"> <li>- Teknik analisis</li> <li>- Perbandingan → dijelaskan jika hasilnya tidak ada beda.</li> </ul>		
<p><u>Evi. Sistiyarini - SE, MM</u></p> <ul style="list-style-type: none"> <li>- Revisi lihat di draft skripsi</li> </ul>		

Perubahan Judul : ADA / TIDAK ADA \*)

Judul Baru :

Tim Evaluatur Proposal

Tanda Tangan

1. Prof. DR SUHARTONO, S.E.,M.M	1.
2. Dr. Drs.Ec. ABDUL MONGID, M.A.	2.
3. EVI SISTIYARINI, SE., MM	3.
4. Dr. Dra. Ec. SRI HARYATI, M.M.	4.



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

### DAFTAR PERBAIKAN SKRIPSI

Ujian ke - 1

Nama : FATHURRIZAL RIVA'I  
 N I M : 2015210521  
 Program Pendidikan : S1 Manajemen  
 Hari, tanggal : Kamis, 22 Agustus 2019

No.	Halaman	ACC Penguji
<p><u>Dr. Dra. Ec. Sri Haryati, MPM</u></p> <ul style="list-style-type: none"> <li>- Daftar Isi, penulisan Bab I Pendahuluan dll..</li> <li>- Daftar gambar &amp; Daftar tabel penulisan huruf</li> <li>- Abstrak. → Hasil penelitian.</li> <li>- Rasio di Bab 2 belum ada rujukan.</li> <li>- Keterangan Rasio ROA</li> <li>- Teknik penulisan → Spasi, margin</li> <li>- Prolog penjelasan masing2 kinerja keuangan.</li> <li>- Kurva <del>di</del> garis pembatas</li> </ul>	23.	
<p><u>Evi. Sishyarni, SE, MM</u></p> <ul style="list-style-type: none"> <li>- Daftar Isi.</li> <li>- Sampel penelitian direk lagi</li> <li>- margin, spasi</li> <li>- Penjelasan lebih detail mengapa tdk ada perbedaan signifikan.</li> <li>- Kesimpulan → langsung pada variabel.</li> <li>- Daftar rujukan cek pedoman.</li> </ul>		

Perubahan Judul : ADA / TIDAK ADA \*)

Judul Baru : \_\_\_\_\_

Mengetahui,  
Dosen Pembimbing

Dr. Drs. EMANUEL KRISTIJADI, M.M.

Tim Penguji,  
Sekretaris

Dr. Drs. EMANUEL KRISTIJADI, M.M.



**PERBANDINGAN KINERJA KEUANGAN ANTARA  
BANK BUSN DEvisa DAN BUSN NON DEvisa**

**SKRIPSI**

Diajukan untuk Memenuhi Salah Satu Syarat Penyelesaian  
Program Pendidikan Sarjana  
Program Studi Manajemen



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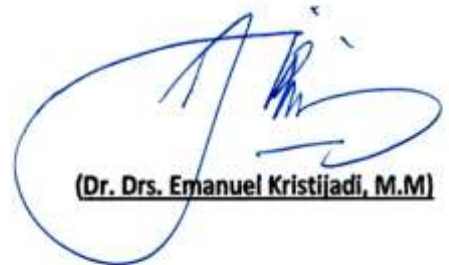
Tanggal:.....

Ketua Program Studi Sarjana Manajemen



**(Burhanudin, SE., M.Si., Ph.D)**

Dosen Pembimbing,



**(Dr. Drs. Emanuel Kristijadi, M.M)**