

LAMPIRAN 1

PERHITUNGAN
LOANS TO DEPOSIT RATIO (LDR)

BANK	TAHUN	TRIWULAN	BULAN	KELOMPOK	KREDIT	Tren	Rata rata	GIRO	TABUNGAN	DEPOSITO	Inst Sharing	DPK	Tren	Rata rata	LDR	Tren	Rata rata
BCA	2010	1	3		120,644,175			53,581,907	122,250,328	66,022,935	-	241,855,170			49.88		
BCA	2010	2	6		131,550,824	9.040		59,126,914	127,870,165	68,033,089	-	255,030,168	5.447		51.58	1.700	
BCA	2010	3	9		138,869,066	5.563		60,377,746	136,631,849	65,757,970	-	262,767,565	3.034		52.85	1.266	
BCA	2010	4	12		153,965,023	10.871		63,993,440	145,553,043	67,987,209	-	277,533,692	5.619		55.48	2.628	
BCA	2011	1	3		150,338,218	-2.356		65,659,819	145,647,144	64,542,221	-	275,849,184	-0.607		54.50	-0.976	
BCA	2011	2	6		159,761,900	6.268		69,532,242	151,446,443	64,710,628	-	285,689,313	3.567		55.92	1.421	
BCA	2011	3	9		176,314,608	10.361		70,829,521	163,245,536	67,219,599	-	301,294,656	5.462		58.52	2.597	
BCA	2011	4	12		202,268,608	14.720		76,049,502	172,989,629	74,418,152	-	323,457,283	7.356		62.53	4.014	
BCA	2012	1	3		209,202,009	3.428		80,133,683	177,415,748	77,703,567	-	335,252,998	3.647		62.40	-0.132	
BCA	2012	2	6		225,956,153	8.009		82,798,453	182,328,573	76,035,997	-	341,163,023	1.763		66.23	3.830	
BCA	2012	3	9		237,652,968	5.177		86,086,621	198,368,855	73,366,226	-	357,821,702	4.883		66.42	0.185	
BCA	2012	4	12		256,713,553	8.020		96,489,735	200,802,190	73,016,169	-	370,308,094	3.490		69.32	2.908	
BCA	2013	1	3		264,914,503	3.195		92,252,117	206,298,043	69,391,204	-	367,941,364	-0.639		72.00	2.675	
BCA	2013	2	6		280,379,844	5.838		97,060,430	208,944,219	72,466,219	-	378,470,868	2.862		74.08	2.083	
BCA	2013	3	9		298,929,564	6.616		103,814,759	218,343,259	78,219,451	-	400,377,469	5.788		74.66	0.580	
BCA	2013	4	12		312,380,146	4.500		103,165,607	219,737,591	86,610,366	-	409,513,564	2.282		76.28	1.619	
BCA	2014	1	3		317,274,104	1.567		98,652,611	217,425,637	90,773,256	-	406,851,504	-0.650		77.98	1.702	
BCA	2014	2	6		321,639,437	1.376	5.677	105,710,147	219,547,171	95,963,622	-	421,220,940	3.532	3.158	76.36	-1.624	1.471
CIMB NIAGA	2010	1	3		82,001,608			24,955,530	19,392,424	47,780,054	1,574,714	93,702,722			87.51		
CIMB NIAGA	2010	2	6		89,735,787	9.432		25,234,733	20,764,973	58,463,755	1,752,367	106,215,828	13.354		84.48	-3.028	
CIMB NIAGA	2010	3	9		94,001,931	4.754		25,313,519	22,462,408	57,074,503	1,761,582	106,612,012	0.373		88.17	3.688	
CIMB NIAGA	2010	4	12		102,108,984	8.624		27,164,054	23,494,467	64,717,462	1,470,427	116,846,410	9.600		87.39	-0.785	
CIMB NIAGA	2011	1	3		106,685,580	4.482		26,841,964	30,005,734	61,495,533	22,218,187	140,561,418	20.296		75.90	-11.488	
CIMB NIAGA	2011	2	6		113,043,958	5.960		31,679,139	27,617,260	61,641,438	2,553,136	123,490,973	-12.144		91.54	15.641	
CIMB NIAGA	2011	3	9		117,270,036	3.738		27,650,229	26,871,263	69,193,136	2,627,961	126,342,589	2.309		92.82	1.279	
CIMB NIAGA	2011	4	12		120,219,882	2.515		30,437,066	26,834,925	70,405,483	41,412,109	169,089,583	33.834		71.10	-21.721	
CIMB NIAGA	2012	1	3		123,865,626	3.033		30,868,160	27,642,733	70,188,879	4,589,837	133,289,609	-21.172		92.93	21.831	
CIMB NIAGA	2012	2	6		130,170,721	5.090		31,888,688	26,698,093	74,940,852	4,097,463	137,625,096	3.253		94.58	1.654	
CIMB NIAGA	2012	3	9		129,337,509	-0.640		32,890,681	28,099,619	79,741,406	5,471,604	146,203,310	6.233		88.46	-6.119	
CIMB NIAGA	2012	4	12		133,708,004	3.379		35,551,570	28,456,446	80,136,112	6,992,982	151,137,110	3.375		88.47	0.004	
CIMB NIAGA	2013	1	3		134,182,919	0.355		43,011,888	32,672,236	83,986,825	7,690,077	167,361,026	10.735		80.18	-8.292	
CIMB NIAGA	2013	2	6		137,428,102	2.418		32,421,046	32,863,958	77,613,285	7,118,774	150,017,063	-10.363		91.61	11.433	
CIMB NIAGA	2013	3	9		142,091,164	3.393		35,106,150	34,435,835	86,740,792	6,866,933	163,149,710	8.754		87.09	-4.516	
CIMB NIAGA	2013	4	12		143,751,378	1.168		36,505,621	33,326,083	87,580,836	6,467,622	163,880,162	0.448		87.72	0.625	
CIMB NIAGA	2014	1	3		148,204,503	3.098		35,868,950	34,210,647	86,345,081	5,299,785	161,724,463	-1.315		91.64	3.923	
CIMB NIAGA	2014	2	6		152,257,969	2.735	3.530	37,192,738	35,603,936	88,062,737	5,191,928	166,051,339	2.675	3.902	91.69	0.053	0.232

DANAMON	2010	1	3		60,732,781			6,968,299	15,445,372	42,071,016	623,637	65,108,324			93.28		
DANAMON	2010	2	6		66,556,425	9.589		8,234,405	17,487,458	41,173,251	694,545	67,589,659	3.811		98.47	5.192	
DANAMON	2010	3	9		72,213,389	8.500		8,354,939	18,987,918	41,803,460	663,503	69,809,820	3.285		103.44	4.972	
DANAMON	2010	4	12		75,090,482	3.984		10,208,649	21,271,705	48,060,809	683,753	80,224,916	14.919		93.60	-9.843	
DANAMON	2011	1	3		78,081,613	3.983		10,093,409	20,822,789	51,043,060	611,653	82,570,911	2.924		94.56	0.963	
DANAMON	2011	2	6		82,088,878	5.132		10,031,064	20,661,578	51,688,535	793,290	83,174,467	0.731		98.69	4.132	
DANAMON	2011	3	9		85,265,134	3.869		10,555,075	21,249,438	53,589,814	662,211	86,056,538	3.465		99.08	0.386	
DANAMON	2011	4	12		86,699,835	1.683		14,007,449	23,239,812	50,746,696	670,900	88,664,857	3.031		97.78	-1.297	
DANAMON	2012	1	3		87,429,343	0.841		12,815,661	23,022,756	52,343,790	1,110,004	89,292,211	0.708		97.91	0.130	
DANAMON	2012	2	6		90,524,247	3.540		13,857,479	23,369,687	55,105,058	1,514,597	93,846,821	5.101		96.46	-1.454	
DANAMON	2012	3	9		91,002,094	0.528		12,993,882	25,374,708	49,126,292	1,035,697	88,530,579	-5.665		102.79	6.332	
DANAMON	2012	4	12		91,532,966	0.583		14,948,173	26,949,603	48,707,460	1,312,341	91,917,577	3.826		99.58	-3.210	
DANAMON	2013	1	3		90,078,817	-1.589		14,844,742	25,641,297	46,331,922	1,262,847	88,080,808	-4.174		102.27	2.687	
DANAMON	2013	2	6		96,366,720	6.980		14,727,983	25,698,045	50,096,271	1,775,860	92,298,159	4.788		104.41	2.140	
DANAMON	2013	3	9		98,978,532	2.710		19,120,498	26,187,659	54,328,083	1,220,300	100,856,540	9.273		98.14	-6.270	
DANAMON	2013	4	12		103,895,851	4.968		20,123,886	11,720,823	57,159,885	1,402,833	90,407,427	-10.360		114.92	16.782	
DANAMON	2014	1	3		103,482,013	-0.398		17,115,683	27,943,588	63,727,814	2,141,543	110,928,628	22.699		93.29	-21.633	
DANAMON	2014	2	6		107,378,821	3.766	3.259	18,331,304	60,323,444	60,323,444	1,931,076	140,909,268	27.027	4.744	76.20	-17.083	-0.949
PANIN	2010	1	3		45,136,827			13,460,701	11,567,591	32,114,257	-	57,142,549			78.99		
PANIN	2010	2	6		49,793,670	10.317		14,146,817	12,898,231	35,409,498	-	62,454,546	9.296		79.73	0.738	
PANIN	2010	3	9		52,674,245	5.785		15,042,615	18,974,207	35,187,038	-	69,203,860	10.807		76.11	-3.613	
PANIN	2010	4	12		57,525,466	9.210		14,768,912	22,420,156	37,865,914	-	75,054,982	8.455		76.64	0.530	
PANIN	2011	1	3		61,011,811	6.061		15,748,062	26,482,441	36,358,083	-	78,588,586	4.708		77.63	0.990	
PANIN	2011	2	6		63,676,574	4.368		15,921,302	28,017,512	34,040,039	-	77,978,853	-0.776		81.66	4.024	
PANIN	2011	3	9		66,740,553	4.812		15,045,119	27,644,473	36,211,036	-	78,900,628	1.182		84.59	2.929	
PANIN	2011	4	12		70,793,812	6.073		16,223,342	31,793,724	37,519,535	-	85,536,601	8.411		82.76	-1.824	
PANIN	2012	1	3		74,398,565	5.092		17,114,601	35,943,709	35,943,709	-	89,002,019	4.051		83.59	0.828	
PANIN	2012	2	6		83,074,781	11.662		15,550,616	35,952,408	35,952,408	-	87,455,432	-1.738		94.99	11.399	
PANIN	2012	3	9		88,307,341	6.299		15,588,083	44,305,176	39,739,234	-	99,632,493	13.924		88.63	-6.358	
PANIN	2012	4	12		91,765,984	3.917		15,188,477	38,834,058	38,834,058	-	92,856,593	-6.801		98.83	10.192	
PANIN	2013	1	3		93,436,595	1.821		16,351,139	48,673,554	40,177,999	-	105,202,692	13.296		88.82	-10.010	
PANIN	2013	2	6		96,070,549	2.819		16,205,186	47,354,814	42,144,477	-	105,704,477	0.477		90.89	2.070	
PANIN	2013	3	9		102,963,626	7.175		17,040,597	51,850,222	45,478,537	-	114,369,356	8.197		90.03	-0.859	
PANIN	2013	4	12		103,045,656	0.080		16,700,271	56,082,708	44,638,997	-	117,421,976	2.669		87.76	-2.271	
PANIN	2014	1	3		102,710,078	-0.326		17,412,598	58,552,801	39,236,166	-	115,201,565	-1.891		89.16	1.400	
PANIN	2014	2	6		108,738,530	5.869	5.057	16,796,202	60,361,693	41,708,384	-	118,866,279	3.181	4.303	91.48	2.323	0.694
Bank Of India	2010	1	3		1,016,346			139,779	101,245	1,119,495	-	1,360,519			74.70		
Bank Of India	2010	2	6		1,021,869	0.543		123,462	88,696	1,095,667	-	1,307,825	-3.873		78.13	3.432	
Bank Of India	2010	3	9		977,018	-4.389		146,909	85,630	1,038,873	-	1,271,412	-2.784		76.85	-1.290	
Bank Of India	2010	4	12		1,071,643	9.685		159,762	97,679	969,035	-	1,226,476	-3.534		87.38	10.531	
Bank Of India	2011	1	3		1,135,836	5.990		144,612	89,591	1,003,643	-	1,237,846	0.927		91.76	4.383	
Bank Of India	2011	2	6		1,222,437	7.624		148,478	99,438	1,101,552	-	1,349,468	9.017		90.59	-1.172	
Bank Of India	2011	3	9		1,309,263	7.103		176,206	89,932	1,188,118	-	1,454,256	7.765		90.03	-0.557	
Bank Of India	2011	4	12		1,436,293	9.702		194,364	92,163	1,389,318	-	1,675,845	15.237		85.71	-4.324	
Bank Of India	2012	1	3		1,401,490	-2.423		175,195	104,265	1,592,961	-	1,872,421	11.730		74.85	-10.857	
Bank Of India	2012	2	6		1,515,242	8.117		183,684	107,220	1,631,774	-	1,922,678	2.684		78.81	3.960	
Bank Of India	2012	3	9		1,625,995	7.309		205,314	120,013	1,679,980	-	2,005,307	4.298		81.08	2.276	
Bank Of India	2012	4	12		1,838,288	13.056		201,367	110,678	1,660,211	-	1,972,256	-1.648		93.21	12.123	
Bank Of India	2013	1	3		1,871,399	1.801		243,633	128,813	1,652,016	-	2,024,462	2.647		92.44	-0.768	
Bank Of India	2013	2	6		1,850,193	-1.133		228,276	118,333	1,734,731	-	2,081,340	2.810		88.89	-3.545	
Bank Of India	2013	3	9		2,272,870	22.845		255,602	130,755	2,009,972	-	2,396,329	15.134		94.85	5.954	
Bank Of India	2013	4	12		2,569,319	13.043		320,868	196,609	2,222,737	-	2,740,214	14.350		93.76	-1.085	
Bank Of India	2014	1	3		2,614,979	1.777		295,468	153,576	2,297,955	-	2,746,999	0.248		95.19	1.431	
Bank Of India	2014	2	6		2,831,787	8.291	6.052	289,683	114,439	2,671,645	-	3,075,767	11.968	4.832	92.07	-3.126	0.965
Rata-Rata							4.715							4.188			0.483

Sumber : Laporan Keuangan Publikasi diolah

LAMPIRAN 2

PERHITUNGAN

LOANS TO ASSETS RATIO (LAR)

BANK	TAHUN	TRIWULAN	BULAN	KELOMPOK	Kredit	Tren	Rata rata	Asset	Tren asset	Rata rata	LAR	Tren	Rata rata
BCA	2010	1	3		120,644,175			282,838,598			42.65		
BCA	2010	2	6		131,550,824	9.04		296,379,380	4.79		44.39	1.731	
BCA	2010	3	9		138,869,066	5.56		307,863,121	3.87		45.11	0.721	
BCA	2010	4	12		153,965,023	10.87		321,973,412	4.58		47.82	2.712	
BCA	2011	1	3		150,338,218	-2.36		323,873,322	0.59		46.42	-1.400	
BCA	2011	2	6		159,761,900	6.27		336,640,659	3.94		47.46	1.039	
BCA	2011	3	9		176,314,608	10.36		358,678,424	6.55		49.16	1.699	
BCA	2011	4	12		202,268,608	14.72		377,250,966	5.18		53.62	4.460	
BCA	2012	1	3		209,202,009	3.43		395,309,743	4.79		52.92	-0.695	
BCA	2012	2	6		225,956,153	8.01		401,831,779	1.65		56.23	3.310	
BCA	2012	3	9		237,652,968	5.18		421,093,339	4.79		56.44	0.206	
BCA	2012	4	12		256,713,553	8.02		436,795,410	3.73		58.77	2.335	
BCA	2013	1	3		264,914,503	3.19		440,839,004	0.93		60.09	1.321	
BCA	2013	2	6		280,379,844	5.84		450,848,103	2.27		62.19	2.096	
BCA	2013	3	9		298,929,564	6.62		479,993,868	6.46		62.28	0.088	
BCA	2013	4	12		312,380,146	4.50		488,498,242	1.77		63.95	1.669	
BCA	2014	1	3		317,274,104	1.57		492,337,676	0.79		64.44	0.495	
BCA	2014	2	6		321,639,437	1.38	5.677	512,846,637	4.17	3.380	62.72	-1.726	1.115
CIMB NIAGA	2010	1	3		82,001,608			114,245,017			71.78		
CIMB NIAGA	2010	2	6		89,735,787	9.43		125,862,711	10.17		71.30	-0.480	
CIMB NIAGA	2010	3	9		94,001,931	4.75		128,447,165	2.05		73.18	1.887	
CIMB NIAGA	2010	4	12		102,108,984	8.62		142,812,919	11.18		71.50	-1.685	
CIMB NIAGA	2011	1	3		106,685,580	4.48		147,597,539	3.35		72.28	0.783	
CIMB NIAGA	2011	2	6		113,043,958	5.96		151,158,080	2.41		74.79	2.504	
CIMB NIAGA	2011	3	9		117,270,036	3.74		157,099,326	3.93		74.65	-0.138	
CIMB NIAGA	2011	4	12		120,219,882	2.52		164,137,582	4.48		73.24	-1.404	
CIMB NIAGA	2012	1	3		123,865,626	3.03		169,380,932	3.19		73.13	-0.115	
CIMB NIAGA	2012	2	6		130,170,721	5.09		175,677,336	3.72		74.10	0.968	
CIMB NIAGA	2012	3	9		129,337,509	-0.64		186,358,184	6.08		69.40	-4.694	
CIMB NIAGA	2012	4	12		133,708,004	3.38		192,612,817	3.36		69.42	0.015	
CIMB NIAGA	2013	1	3		134,182,919	0.36		211,676,050	9.90		63.39	-6.027	
CIMB NIAGA	2013	2	6		137,428,102	2.42		195,275,280	-7.75		70.38	6.986	
CIMB NIAGA	2013	3	9		142,091,164	3.39		211,027,404	8.07		67.33	-3.044	
CIMB NIAGA	2013	4	12		143,751,378	1.17		211,427,283	0.19		67.99	0.658	
CIMB NIAGA	2014	1	3		148,204,503	3.10		211,412,070	-0.01		70.10	2.111	
CIMB NIAGA	2014	2	6		152,257,969	2.74	3.530	217,920,498	3.08	3.745	69.87	-0.234	-0.106

DANAMON	2010	1	3		60,732,781			97,330,245			62.40		
DANAMON	2010	2	6		66,556,425	9.59		98,380,101	1.08		67.65	5.254	
DANAMON	2010	3	9		72,213,389	8.50		102,819,614	4.51		70.23	2.581	
DANAMON	2010	4	12		75,090,482	3.98		113,864,875	10.74		65.95	-4.286	
DANAMON	2011	1	3		78,081,613	3.98		118,540,450	4.11		65.87	-0.078	
DANAMON	2011	2	6		82,088,878	5.13		118,473,367	-0.06		69.29	3.420	
DANAMON	2011	3	9		85,265,134	3.87		127,596,458	7.70		66.82	-2.465	
DANAMON	2011	4	12		86,699,835	1.68		127,183,116	-0.32		68.17	1.345	
DANAMON	2012	1	3		87,429,343	0.84		126,852,337	-0.26		68.92	0.753	
DANAMON	2012	2	6		90,524,247	3.54		132,682,255	4.60		68.23	-0.696	
DANAMON	2012	3	9		91,002,094	0.53		127,608,547	-3.82		71.31	3.087	
DANAMON	2012	4	12		91,532,966	0.58		130,474,521	2.25		70.15	-1.160	
DANAMON	2013	1	3		90,078,817	-1.59		126,192,792	-3.28		71.38	1.228	
DANAMON	2013	2	6		96,366,720	6.98		130,281,265	3.24		73.97	2.586	
DANAMON	2013	3	9		98,978,532	2.71		142,235,505	9.18		69.59	-4.380	
DANAMON	2013	4	12		103,895,851	4.97		152,021,037	6.88		68.34	-1.245	
DANAMON	2014	1	3		103,482,013	-0.40		152,845,690	0.54		67.70	-0.639	
DANAMON	2014	2	6		107,378,821	3.77	3.259	154,428,926	1.04	2.673	69.53	1.829	0.396
PANIN	2010	1	3		45,136,827			79,611,714			56.70		
PANIN	2010	2	6		49,793,670	10.32		87,017,419	9.30		57.22	0.526	
PANIN	2010	3	9		52,674,245	5.79		93,455,251	7.40		56.36	-0.860	
PANIN	2010	4	12		57,525,466	9.21		105,918,394	13.34		54.31	-2.052	
PANIN	2011	1	3		61,011,811	6.06		109,205,709	3.10		55.87	1.558	
PANIN	2011	2	6		63,676,574	4.37		107,428,299	-1.63		59.27	3.405	
PANIN	2011	3	9		66,740,553	4.81		107,862,319	0.40		61.88	2.602	
PANIN	2011	4	12		70,793,812	6.07		118,261,916	9.64		59.86	-2.014	
PANIN	2012	1	3		74,398,565	5.09		123,540,363	4.46		60.22	0.360	
PANIN	2012	2	6		83,074,781	11.66		128,035,987	3.64		64.88	4.662	
PANIN	2012	3	9		88,307,341	6.30		133,713,967	4.43		66.04	1.158	
PANIN	2012	4	12		91,765,984	3.92		141,450,516	5.79		64.87	-1.167	
PANIN	2013	1	3		93,436,595	1.82		146,444,977	3.53		63.80	-1.072	
PANIN	2013	2	6		96,070,549	2.82		144,516,136	-1.32		66.48	2.674	
PANIN	2013	3	9		102,963,626	7.18		144,388,233	-0.09		71.31	4.833	
PANIN	2013	4	12		103,045,656	0.08		154,128,770	6.75		66.86	-4.453	
PANIN	2014	1	3		102,710,078	-0.33		156,720,150	1.68		65.54	-1.320	
PANIN	2014	2	6		108,738,530	5.87	5.057	152,512,351	-2.68	3.764	71.30	5.761	0.811
Bank Of India	2010	1	3		1,016,346			1,719,841			59.10		
Bank Of India	2010	2	6		1,021,869	0.54		1,670,819	-2.85		61.16	2.064	
Bank Of India	2010	3	9		977,018	-4.39		1,616,267	-3.26		60.45	-0.711	
Bank Of India	2010	4	12		1,071,643	9.69		1,570,332	-2.84		68.24	7.794	
Bank Of India	2011	1	3		1,135,836	5.99		1,605,565	2.24		70.74	2.501	
Bank Of India	2011	2	6		1,222,437	7.62		1,727,334	7.58		70.77	0.026	
Bank Of India	2011	3	9		1,309,263	7.10		1,841,058	6.58		71.11	0.345	
Bank Of India	2011	4	12		1,436,293	9.70		2,080,428	13.00		69.04	-2.076	
Bank Of India	2012	1	3		1,401,490	-2.42		2,282,217	9.70		61.41	-7.629	
Bank Of India	2012	2	6		1,515,242	8.12		2,358,917	3.36		64.23	2.825	
Bank Of India	2012	3	9		1,625,995	7.31		2,428,885	2.97		66.94	2.709	
Bank Of India	2012	4	12		1,838,288	13.06		2,540,741	4.61		72.35	5.408	
Bank Of India	2013	1	3		1,871,399	1.80		2,627,193	3.40		71.23	-1.121	
Bank Of India	2013	2	6		1,850,193	-1.13		2,585,924	-1.57		71.55	0.317	
Bank Of India	2013	3	9		2,272,870	22.85		3,057,340	18.23		74.34	2.793	
Bank Of India	2013	4	12		2,569,319	13.04		3,601,335	17.79		71.34	-2.998	
Bank Of India	2014	1	3		2,614,979	1.78		3,274,150	-9.09		79.87	8.524	
Bank Of India	2014	2	6		2,831,787	8.29	6.052	4,094,745	25.06	5.273	69.16	-10.711	0.559
Rata-Rata							4.72			3.77			0.56

Sumber : Laporan Keuangan Publikasi diolah

LAMPIRAN 3

PERHITUNGAN

INVESTING POLICY RATIO (IPR)

BANK	TAHUN	TRIWULAN	BULAN	KELOMPOK	Surat Berhrg	Repo	Reverse Repo	Tag. Aksept.	Total Srt Berhrg	Tren	Rata rata	GIRO	TABUNGAN	DEPOSITO	Inst Sharing	DPK	Tren	Rata rata	IPR	Tren IPR	Rata2 Tren	
BCA	2010	1	3		111,603,943	-	467,981	3,257,177	115,329,101			53,581,907	122,250,328	66,022,935	-	241,855,170				47.69		
BCA	2010	2	6		112,944,812	-	1,000,104	3,479,380	117,424,296	1.82		59,126,914	127,870,165	68,033,089	-	255,030,168	5.45			46.04	-1.642	
BCA	2010	3	9		84,773,127	-	2,434,467	3,844,433	91,052,027	-22.46		60,377,746	136,631,849	65,757,970	-	262,767,565	3.03			34.65	-11.392	
BCA	2010	4	12		61,679,928	-	3,136,335	3,964,922	68,781,185	-24.46		63,993,440	145,553,043	67,987,209	-	277,533,692	5.62			24.78	-9.868	
BCA	2011	1	3		66,197,781	-	3,575,009	4,026,889	73,799,679	7.30		65,659,819	145,647,144	64,542,221	-	275,849,184	-0.61			26.75	1.971	
BCA	2011	2	6		57,236,201	-	7,679,990	4,319,326	69,235,517	-6.18		69,532,242	151,446,443	64,710,628	-	285,689,313	3.57			24.23	-2.519	
BCA	2011	3	9		56,925,887	-	8,754,758	5,282,025	70,962,670	2.49		70,829,521	163,245,536	67,219,599	-	301,294,656	5.46			23.55	-0.682	
BCA	2011	4	12		55,584,956	-	21,201,164	5,592,712	82,378,832	16.09		76,049,502	172,989,629	74,418,152	-	323,457,283	7.36			25.47	1.916	
BCA	2012	1	3		54,456,306	-	36,758,267	7,617,584	98,832,157	19.97		80,133,683	177,415,748	77,703,567	-	335,252,998	3.65			29.48	4.012	
BCA	2012	2	6		61,672,946	-	25,672,946	8,091,994	95,437,886	-3.43		82,798,453	182,328,573	76,035,997	-	341,163,023	1.76			27.97	-1.506	
BCA	2012	3	9		58,306,153	-	58,306,153	8,066,279	124,678,585	30.64		86,086,621	198,368,855	73,366,226	-	357,821,702	4.88			34.84	6.869	
BCA	2012	4	12		50,588,115	-	50,588,115	7,777,195	108,953,425	-12.61		96,489,735	200,802,190	73,016,169	-	370,308,094	3.49			29.42	-5.421	
BCA	2013	1	3		49,844,346	-	28,923,835	8,064,454	86,832,635	-20.30		92,252,117	206,298,043	69,391,204	-	367,941,364	-0.64			23.60	-5.823	
BCA	2013	2	6		48,560,161	-	33,755,464	7,438,773	89,754,398	3.36		97,060,430	208,944,219	72,466,219	-	378,470,868	2.86			23.72	0.115	
BCA	2013	3	9		53,302,036	-	53,302,036	6,913,631	113,517,703	26.48		103,814,759	218,343,259	78,219,451	-	400,377,469	5.79			28.35	4.638	
BCA	2013	4	12		52,133,193	-	52,133,193	6,524,116	110,790,502	-2.40		103,165,607	219,737,591	86,610,366	-	409,513,564	2.28			27.05	-1.298	
BCA	2014	1	3		55,209,646	-	43,883,943	5,852,983	104,946,572	-5.27		98,652,611	217,425,637	90,773,256	-	406,851,504	-0.65			25.79	-1.259	
BCA	2014	2	6		57,286,368	-	37,865,378	6,355,114	101,506,860	-3.28	0.430	105,710,147	219,547,171	95,963,622	-	421,220,940	3.53	3.158		24.10	-1.697	-1.310
CIMB NIAGA	2010	1	3		7,616,293	-	-	1,243,709	8,860,002			24,955,530	19,392,424	47,780,054	1,574,714	93,702,722				9.46		
CIMB NIAGA	2010	2	6		11,567,718	-	-	1,752,367	13,320,085	50.34		25,234,733	20,764,973	58,463,755	1,752,367	106,215,828	13.35			12.54	3.085	
CIMB NIAGA	2010	3	9		16,130,362	-	-	1,761,582	17,891,944	34.32		25,313,519	22,462,408	57,074,503	1,761,582	106,612,012	0.37			16.78	4.242	
CIMB NIAGA	2010	4	12		12,712,359	-	-	2,470,427	15,182,786	-15.14		27,164,054	23,494,467	64,717,462	1,470,427	116,846,410	9.60			12.99	-3.788	
CIMB NIAGA	2011	1	3		14,934,083	-	532,481	1,351,833	16,818,397	10.77		26,841,964	30,005,734	61,495,533	22,218,187	140,561,418	20.30			11.97	-1.029	
CIMB NIAGA	2011	2	6		14,498,947	-	-	1,515,540	16,014,487	-4.78		31,679,139	27,617,260	61,641,438	2,553,136	123,490,973	-12.14			12.97	1.003	
CIMB NIAGA	2011	3	9		12,502,323	-	517,953	1,909,627	14,929,903	-6.77		27,650,229	26,871,263	69,193,136	2,627,961	126,342,589	2.31			11.82	-1.151	
CIMB NIAGA	2011	4	12		11,249,162	-	3,642,874	2,384,054	17,276,090	15.71		30,437,066	26,834,925	70,405,483	41,412,109	169,089,583	33.83			10.22	-1.600	
CIMB NIAGA	2012	1	3		11,710,555	-	4,116,401	2,426,953	18,253,909	5.66		30,868,160	27,642,733	70,188,879	4,589,837	133,289,609	-21.17			13.69	3.478	
CIMB NIAGA	2012	2	6		13,777,979	-	1,927,362	2,746,713	18,452,054	1.09		31,888,688	26,698,093	74,940,852	4,097,463	137,625,096	3.25			13.41	-0.287	
CIMB NIAGA	2012	3	9		14768324	0	1068423	2960450	18797197	1.87		32890681	28099619	79741406	5471604	146203310	6.23			12.86	-0.551	
CIMB NIAGA	2012	4	12		14103864	0	200585	3101220	17405669	-7.40		35551570	28456446	80136112	6992982	151137110	3.37			11.52	-1.340	
CIMB NIAGA	2013	1	3		14238593	0	883105	4076265	19197963	10.30		43011888	32672236	83986825	7690077	167361026	10.73			11.47	-0.045	
CIMB NIAGA	2013	2	6		15152435	0	2792050	4129367	22073852	14.98		32421046	32863958	77613285	7118774	150017063	-10.36			14.71	3.243	
CIMB NIAGA	2013	3	9		19200347	0	3210084	4916773	27327204	23.80		35106150	34435835	86740792	6866933	163149710	8.75			16.75	2.036	
CIMB NIAGA	2013	4	12		20008559	0	69070	5411742	25489371	-6.73		36505621	33326083	87580836	6467622	163880162	0.45			15.55	-1.196	
CIMB NIAGA	2014	1	3		22683874	0	1331740	5137278	29152892	14.37		35868950	34210647	86345081	5299785	161724463	-1.32			18.03	2.473	
CIMB NIAGA	2014	2	6		25164421	0	76601	6008073	31249095	7.19	8.310	37192738	35603936	88062737	5191928	166051339	2.68	3.902		18.82	0.793	0.520

DANAMON	2010	1	3	13,955,173	-	-	1,165,318	15,120,491			6,968,299	15,445,372	42,071,016	623,637	65,108,324			23.22	
DANAMON	2010	2	6	12,506,855	-	-	1,114,077	13,620,932	-9.92		8,234,405	17,487,458	41,173,251	694,545	67,589,659	3.81		20.15	-3.071
DANAMON	2010	3	9	6,165,623	4,351,113	-	761,825	11,278,561	-17.20		8,354,939	18,987,918	41,803,460	663,503	69,809,820	3.28		16.16	-3.996
DANAMON	2010	4	12	7,884,705	3,185,123	-	759,124	11,828,952	4.88		10,208,649	21,271,705	48,060,809	683,753	80,224,916	14.92		14.74	-1.411
DANAMON	2011	1	3	7,838,243	3,147,468	-	885,805	11,871,516	0.36		10,093,409	20,822,789	51,043,060	611,653	82,570,911	2.92		14.38	-0.367
DANAMON	2011	2	6	6,197,058	936,009	-	1,013,970	8,147,037	-31.37		10,031,064	20,661,578	51,688,535	793,290	83,174,467	0.73		9.80	-4.582
DANAMON	2011	3	9	6,052,485	1,490,591	-	1,296,670	8,839,746	8.50		10,555,075	21,249,438	53,589,814	662,211	86,056,538	3.47		10.27	0.477
DANAMON	2011	4	12	6,995,137	1,485,134	-	1,336,525	9,816,796	11.05		14,007,449	23,239,812	50,746,696	670,900	88,664,857	3.03		11.07	0.800
DANAMON	2012	1	3	8,571,272	1,872,739	2,587,768	1,071,899	14,103,678	43.67		12,815,661	23,022,756	52,343,790	1,110,004	89,292,211	0.71		15.79	4.723
DANAMON	2012	2	6	8,681,143	2,259,702	2,570,582	901,582	14,413,009	2.19		13,857,479	23,369,687	55,105,058	1,514,597	93,846,821	5.10		15.36	-0.437
DANAMON	2012	3	9	1,035,697	1,713,086	925,598	1,553,376	5,227,757	-63.73		12,993,882	25,374,708	49,126,292	1,035,697	88,530,579	-5.66		5.91	-9.453
DANAMON	2012	4	12	1,312,341	1,320,555	783,752	1,837,724	5,254,372	0.51		14,948,173	26,949,603	48,707,460	1,312,341	91,917,577	3.83		5.72	-0.189
DANAMON	2013	1	3	11,061,043	930,769	227,105	1,557,996	13,776,913	162.20		14,844,742	25,641,297	46,331,922	1,262,847	88,080,808	-4.17		15.64	9.925
DANAMON	2013	2	6	9,345,611	926,691	462,390	1,892,635	12,627,327	-8.34		14,727,983	25,698,045	50,096,271	1,775,860	92,298,159	4.79		13.68	-1.960
DANAMON	2013	3	9	2,635	931,969	220,007	3,067,072	4,221,683	-66.57		19,120,498	26,187,659	54,328,083	1,220,300	100,856,540	9.27		4.19	-9.495
DANAMON	2013	4	12	3,067,072	937,500	-	4,107,561	8,112,133	92.15		20,123,886	17,120,823	57,159,885	1,402,833	90,407,427	-10.36		8.97	4.787
DANAMON	2014	1	3	12,226,424	928,772	-	4,362,530	17,517,726	115.94		17,115,683	27,943,598	63,727,814	2,141,543	110,928,628	22.70		15.79	6.819
DANAMON	2014	2	6	11,908,703	930,056	144,541	5,032,596	18,015,896	2.84	13.732	18,331,304	60,323,444	60,323,444	1,931,076	140,909,268	27.03	4.744	12.79	-3.006
PANIN	2010	1	3	18,227,607	956,835	-	379,428	19,563,870			13,460,701	11,567,591	32,114,257	-	57,142,549			34.24	
PANIN	2010	2	6	18,674,413	2,910,251	-	417,785	22,002,449	12.46		14,146,817	12,898,231	35,409,498	-	62,454,546	9.30		35.23	0.993
PANIN	2010	3	9	19,219,294	2,041,418	-	558,721	21,819,433	-0.83		15,042,615	18,974,207	35,187,038	-	69,203,860	10.81		31.53	-3.700
PANIN	2010	4	12	15,526,074	5,066,489	-	503,849	21,096,412	-3.31		14,768,912	22,420,156	37,865,914	-	75,054,982	8.45		28.11	-3.421
PANIN	2011	1	3	16,927,064	4,561,848	1,026,977	514,149	23,030,038	9.17		15,748,062	26,482,441	36,358,083	-	78,588,586	4.71		29.30	1.197
PANIN	2011	2	6	18,973,828	966,869	894,083	691,643	21,526,423	-6.53		15,921,302	28,017,512	34,040,039	-	77,978,853	-0.78		27.61	-1.699
PANIN	2011	3	9	15,110,765	497,588	-	603,961	16,212,314	-24.69		15,045,119	27,644,473	36,211,036	-	78,900,628	1.18		20.55	-7.058
PANIN	2011	4	12	13,843,413	1,494,910	2,798,161	848,825	18,985,309	17.10		16,223,342	31,793,724	37,519,535	-	85,536,601	8.41		22.20	1.648
PANIN	2012	1	3	15,724,615	291,763	6,991,359	756,340	23,764,077	25.17		17,114,601	35,943,709	35,943,709	-	89,002,019	4.05		26.70	4.505
PANIN	2012	2	6	16,016,419	413,895	5,789,023	1,155,133	23,374,470	-1.64		15,550,616	35,952,408	35,952,408	-	87,455,432	-1.74		26.73	0.027
PANIN	2012	3	9	10,004,205	1,263,014	9,706,315	854,406	21,827,940	-6.62		15,588,083	44,305,176	39,739,234	-	99,632,493	13.92		21.91	-4.819
PANIN	2012	4	12	11,442,581	337,203	14,206,088	1,075,464	27,061,336	23.98		15,188,477	38,834,058	38,834,058	-	92,856,593	-6.80		29.14	7.235
PANIN	2013	1	3	11,465,675	-	19,316,520	1,004,406	31,786,601	17.46		16,351,139	48,673,554	40,177,999	-	105,202,692	13.30		30.21	1.071
PANIN	2013	2	6	11,156,067	489,224	12,142,379	1,050,968	24,838,638	-21.86		16,205,186	47,354,814	42,144,477	-	105,704,477	0.48		23.50	-6.716
PANIN	2013	3	9	11,828,922	-	6,051,259	1,107,097	18,987,278	-23.56		17,040,597	51,850,222	45,478,537	-	114,369,356	8.20		16.60	-6.896
PANIN	2013	4	12	19,143,199	2,864,140	3,022,956	1,833,756	26,864,051	41.48		16,700,271	56,082,708	44,638,997	-	117,421,976	2.67		22.88	6.276
PANIN	2014	1	3	16,618,516	1,512,325	6,008,660	1,678,834	25,818,335	-3.89		17,412,598	58,552,801	39,236,166	-	115,201,565	-1.89		22.41	-0.467
PANIN	2014	2	6	18,304,608	295,080	4,094,237	1,793,979	24,487,904	-5.15	2.708	16,796,202	60,361,693	41,708,384	-	118,866,279	3.18	4.303	20.60	-1.810
Bank Of India	2010	1	3	403,954	-	-	10,839	414,793			139,779	101,245	1,119,495	-	1,360,519			30.49	
Bank Of India	2010	2	6	427,084	-	-	8,853	435,937	5.10		123,462	88,696	1,095,667	-	1,307,825	-3.87		33.33	2.845
Bank Of India	2010	3	9	423,645	-	-	1,126	424,771	-2.56		146,909	85,630	1,038,873	-	1,271,412	-2.78		33.41	0.749
Bank Of India	2010	4	12	238,348	-	-	2,784	241,132	-43.23		159,762	97,679	969,035	-	1,226,476	-3.53		19.66	-13.749
Bank Of India	2011	1	3	219,393	-	-	6,183	225,576	-6.45		144,612	89,591	1,003,643	-	1,237,846	0.93		18.22	-1.437
Bank Of India	2011	2	6	193,823	-	-	4,352	198,175	-12.15		148,478	99,438	1,101,552	-	1,349,468	9.02		14.69	-3.538
Bank Of India	2011	3	9	168,364	-	-	12,648	181,012	-8.66		176,206	89,932	1,188,118	-	1,454,256	7.77		12.45	-2.238
Bank Of India	2011	4	12	103,949	-	-	23,440	127,389	-29.62		194,364	92,163	1,389,318	-	1,675,845	15.24		7.60	-4.846
Bank Of India	2012	1	3	92,867	-	-	14,188	107,055	-15.96		175,195	104,265	1,592,961	-	1,872,421	11.73		5.72	-1.884
Bank Of India	2012	2	6	88,384	-	-	24,389	112,773	5.34		183,684	107,220	1,631,774	-	1,922,678	2.68		5.87	0.148
Bank Of India	2012	3	9	71,066	-	-	28,654	99,720	-11.57		205,314	120,013	1,679,980	-	2,005,307	4.30		4.97	-0.893
Bank Of India	2012	4	12	115,765	-	-	26,054	141,819	42.22		201,367	110,678	1,660,211	-	1,972,256	-1.65		7.19	2.218
Bank Of India	2013	1	3	112,221	-	-	22,932	135,153	-4.70		243,633	128,813	1,652,016	-	2,024,462	2.65		6.68	-0.515
Bank Of India	2013	2	6	110,353	-	-	23,769	134,122	-0.76		228,276	118,333	1,734,731	-	2,081,340	2.81		6.44	-0.232
Bank Of India	2013	3	9	129,630	-	-	57,048	186,678	39.19		255,602	130,755	2,009,972	-	2,396,329	15.13		7.79	1.346
Bank Of India	2013	4	12	278,304	-	-	114,034	392,338	110.17		320,868	196,609	2,222,737	-	2,740,214	14.35		14.32	6.528
Bank Of India	2014	1	3	368,222	-	-	124,885	493,107	25.68		295,468	153,576	2,297,955	-	2,746,999	0.25		17.95	3.633
Bank Of India	2014	2	6	462,698	-	-	116,817	579,515	17.52	6.086	289,683	114,439	2,671,645	-	3,075,767	11.97	4.832	18.84	0.891
Rata-Rata									6.25								4.19		-0.55

Sumber : Laporan Keuangan Publikasi diolah

LAMPIRAN 4

PERHITUNGAN

NON PERFORMING LOANS (NPL)

BANK	TAHUN	TRIWULAN	BULAN	KELOMPOK	KL	D	M	KREDIT BERMASALAH	Tren KB	Rata rata	KREDIT	Tren Kredit	Rata rata	NPL	Tren NPL	Rata2 Tren
BCA	2010	1	3			241,453	166,988	588,501			996,942			0.83		
BCA	2010	2	6			284,240	166,875	610,403		6.48	1,061,518		9.04	0.81	-0.019	
BCA	2010	3	9			157,912	180,105	718,011		-0.52	1,056,028		5.56	0.76	-0.046	
BCA	2010	4	12			123,986	121,025	743,777		-6.37	988,788		10.87	0.64	-0.118	
BCA	2011	1	3			146,291	118,019	728,235		0.38	992,545		-2.36	0.66	0.018	
BCA	2011	2	6			162,276	202,236	675,375		4.77	1,039,887		6.27	0.65	-0.009	
BCA	2011	3	9			158,947	172,415	633,033		-7.26	964,395		10.36	0.55	-0.104	
BCA	2011	4	12			141,325	135,681	710,443		2.39	987,449		14.72	0.49	-0.059	
BCA	2012	1	3			389,074	154,025	679,939		23.86	1,223,038		3.43	0.58	0.096	
BCA	2012	2	6			429,789	159,692	602,654		-2.53	1,192,135		8.01	0.53	-0.057	
BCA	2012	3	9			181,444	191,167	652,794		-13.99	1,025,405		5.18	0.43	-0.096	
BCA	2012	4	12			213,161	179,127	591,040		-4.10	983,328		8.02	0.38	-0.048	
BCA	2013	1	3			318,317	172,429	563,203		7.18	1,053,949		3.19	0.40	0.015	
BCA	2013	2	6			353,346	170,828	659,542		12.31	1,183,716		5.84	0.42	0.024	
BCA	2013	3	9			354,863	281,138	712,737		13.94	1,348,738		6.62	0.45	0.029	
BCA	2013	4	12			242,509	300,745	829,506		1.78	1,372,760		4.50	0.44	-0.012	
BCA	2014	1	3			240,657	366,225	869,411		7.54	1,476,293		1.57	0.47	0.026	
BCA	2014	2	6			239,548	342,505	1,017,448		8.35	1,599,501		1.38	0.50	0.032	-0.018
CIMB NIAGA	2010	1	3			1,015,983	254,462	2,056,506			3,326,951			4.06		
CIMB NIAGA	2010	2	6			892,546	385,738	1,967,076		-2.45	3,245,360		9.43	3.62	-0.441	
CIMB NIAGA	2010	3	9			1,088,218	284,205	1,974,926		3.14	3,347,349		4.75	3.56	-0.056	
CIMB NIAGA	2010	4	12			405,486	276,345	1,924,952		-22.12	2,606,783		8.62	2.55	-1.008	
CIMB NIAGA	2011	1	3			734,674	257,883	2,014,925		15.37	3,007,482		4.48	2.82	0.266	
CIMB NIAGA	2011	2	6			469,376	373,780	2,247,841		2.78	3,090,997		5.96	2.73	-0.085	
CIMB NIAGA	2011	3	9			478,395	326,531	2,348,365		2.02	3,153,291		3.74	2.69	-0.045	
CIMB NIAGA	2011	4	12			613,836	257,770	2,400,953		3.78	3,272,559		2.52	2.72	0.033	
CIMB NIAGA	2012	1	3			746,602	290,669	2,401,357		5.07	3,438,628		3.03	2.78	0.054	
CIMB NIAGA	2012	2	6			851,863	238,641	2,311,503		-1.06	3,402,007		5.09	2.61	-0.163	
CIMB NIAGA	2012	3	9			644,589	384,460	2,242,106		-3.85	3,271,155		-0.64	2.53	-0.084	
CIMB NIAGA	2012	4	12			747,424	338,383	2,158,072		-0.83	3,243,879		3.38	2.43	-0.103	
CIMB NIAGA	2013	1	3			743,747	448,603	2,272,242		6.80	3,464,592		0.36	2.58	0.156	
CIMB NIAGA	2013	2	6			640,208	354,482	2,305,326		-4.75	3,300,016		2.42	2.40	-0.181	
CIMB NIAGA	2013	3	9			732,307	288,117	2,490,207		6.38	3,510,631		3.39	2.47	0.069	
CIMB NIAGA	2013	4	12			816,247	274,542	2,357,419		-1.78	3,448,208		1.17	2.40	-0.072	
CIMB NIAGA	2014	1	3			856,388	717,946	2,507,075		18.36	4,081,409		3.10	2.75	0.355	
CIMB NIAGA	2014	2	6			635,527	1,607,958	2,584,458		18.29	4,827,943		2.74	3.530	0.417	-0.049

DANAMON	2010	1	3		721,274	1,315,435	1,958,187	3,994,896			60,732,781			6.58		
DANAMON	2010	2	6		658,410	923,643	1,339,664	2,921,717	-26.86		66,556,425	9.59		4.39	-2.188	
DANAMON	2010	3	9		693,390	791,591	1,401,082	2,886,063	-1.22		72,213,389	8.50		4.00	-0.393	
DANAMON	2010	4	12		561,048	955,173	930,822	2,447,043	-15.21		75,090,482	3.98		3.26	-0.738	
DANAMON	2011	1	3		644,979	962,584	980,756	2,588,319	5.77		78,081,613	3.98		3.31	0.056	
DANAMON	2011	2	6		561,284	1,010,059	1,043,019	2,614,362	1.01		82,088,878	5.13		3.18	-0.130	
DANAMON	2011	3	9		965,704	743,043	977,364	2,686,111	2.74		85,265,134	3.87		3.15	-0.034	
DANAMON	2011	4	12		458,161	1,020,259	882,213	2,360,633	-12.12		86,699,835	1.68		2.72	-0.428	
DANAMON	2012	1	3		536,027	622,581	1,294,294	2,452,902	3.91		87,429,343	0.84		2.81	0.083	
DANAMON	2012	2	6		610,122	684,124	1,288,672	2,582,918	5.30		90,524,247	3.54		2.85	0.048	
DANAMON	2012	3	9		471,906	797,743	1,250,334	2,519,983	-2.44		91,002,094	0.53		2.77	-0.084	
DANAMON	2012	4	12		438,018	620,236	1,367,190	2,425,444	-3.75		91,532,966	0.58		2.65	-0.119	
DANAMON	2013	1	3		422,810	738,138	1,387,256	2,548,204	5.06		90,078,817	-1.59		2.83	0.179	
DANAMON	2013	2	6		400,583	686,048	1,462,938	2,549,569	0.05		96,366,720	6.98		2.65	-0.183	
DANAMON	2013	3	9		446,349	659,511	1,250,104	2,355,964	-7.59		98,978,532	2.71		2.38	-0.265	
DANAMON	2013	4	12		376,519	677,491	1,079,283	2,133,293	-9.45		103,895,851	4.97		2.05	-0.327	
DANAMON	2014	1	3		418,349	624,532	1,079,038	2,121,919	-0.53		103,482,013	-0.40		2.05	-0.003	
DANAMON	2014	2	6		477,405	779,221	1,162,777	2,419,403	14.02	-2.295	107,378,821	3.77	3.259	2.25	0.203	-0.240
PANIN	2010	1	3		498,837	482,476	272,114	1,253,427			45,136,827			2.78		
PANIN	2010	2	6		485,253	528,853	329,738	1,343,844	7.21		49,793,670	10.32		2.70	-0.078	
PANIN	2010	3	9		665,807	445,400	435,848	1,547,055	15.12		52,674,245	5.79		2.94	0.238	
PANIN	2010	4	12		633,173	1,215,917	579,779	2,428,869	57.00		57,525,466	9.21		4.22	1.285	
PANIN	2011	1	3		341,808	1,127,885	1,056,205	2,525,898	3.99		61,011,811	6.06		4.14	-0.082	
PANIN	2011	2	6		114,755	774,702	1,483,047	2,372,504	-6.07		63,676,574	4.37		3.73	-0.414	
PANIN	2011	3	9		168,623	770,384	1,571,558	2,510,565	5.82		66,740,553	4.81		3.76	0.036	
PANIN	2011	4	12		108,946	97,182	2,237,999	2,444,127	-2.65		70,793,812	6.07		3.45	-0.309	
PANIN	2012	1	3		577,699	897,651	2,502,510	3,977,860	62.75		74,398,565	5.09		5.35	1.894	
PANIN	2012	2	6		185,551	1,079,600	2,775,936	4,041,087	1.59		83,074,781	11.66		4.86	-0.482	
PANIN	2012	3	9		215,831	138,327	1,061,154	1,415,312	-64.98		88,307,341	6.30		1.60	-3.262	
PANIN	2012	4	12		306,847	124,221	1,937,687	2,368,755	67.37		91,765,984	3.92		2.58	0.979	
PANIN	2013	1	3		284,367	169,973	1,969,999	2,424,339	2.35		93,436,595	1.82		2.59	0.013	
PANIN	2013	2	6		287,435	180,094	1,407,475	1,875,004	-22.66		96,070,549	2.82		1.95	-0.643	
PANIN	2013	3	9		239,304	216,971	1,519,103	1,975,378	5.35		102,963,626	7.18		1.92	-0.033	
PANIN	2013	4	12		661,000	822,860	1,578,403	3,062,263	55.02		103,045,656	0.08		2.97	1.053	
PANIN	2014	1	3		608,355	891,046	1,475,117	2,974,518	-2.87		102,710,078	-0.33		2.90	-0.076	
PANIN	2014	2	6		608,967	860,315	1,582,244	3,051,526	2.59	10.386	108,738,530	5.87	5.057	2.81	-0.090	0.002
Bank Of India	2010	1	3		4,958	899	15,269	21,126			1,016,346			2.08		
Bank Of India	2010	2	6		18,330	4,983	11,840	35,153	66.40		1,021,869	0.54		3.44	1.361	
Bank Of India	2010	3	9		10,668	5,362	13,132	29,162	-17.04		977,018	-4.39		2.98	-0.455	
Bank Of India	2010	4	12		10,645	1,104	26,342	38,091	30.62		1,071,643	9.69		3.55	0.570	
Bank Of India	2011	1	3		9,111	8,685	18,007	35,803	-6.01		1,135,836	5.99		3.15	-0.402	
Bank Of India	2011	2	6		3,714	148	21,612	25,474	-28.85		1,222,437	7.62		2.08	-1.068	
Bank Of India	2011	3	9		21,612	-	22,582	44,194	73.49		1,309,263	7.10		3.38	1.292	
Bank Of India	2011	4	12		11,659	-	16,782	28,441	-35.65		1,436,293	9.70		1.98	-1.395	
Bank Of India	2012	1	3		10,808	373	17,051	28,232	-0.73		1,401,490	-2.42		2.01	0.034	
Bank Of India	2012	2	6		11,167	1,389	14,936	27,492	-2.62		1,515,242	8.12		1.81	-0.200	
Bank Of India	2012	3	9		12,299	728	17,175	30,202	9.86		1,625,995	7.31		1.86	0.043	
Bank Of India	2012	4	12		9,755	39	15,893	25,687	-14.95		1,838,288	13.06		1.40	-0.460	
Bank Of India	2013	1	3		9,526	30	7,847	17,403	-32.25		1,871,399	1.80		0.93	-0.467	
Bank Of India	2013	2	6		17,261	469	7,668	25,398	45.94		1,850,193	-1.13		1.37	0.443	
Bank Of India	2013	3	9		14,976	1,985	6,779	23,740	-6.53		2,272,870	22.85		1.04	-0.328	
Bank Of India	2013	4	12		21,272	9,501	10,167	40,940	72.45		2,569,319	13.04		1.59	0.549	
Bank Of India	2014	1	3		1,568	9,671	12,062	23,301	-43.09		2,614,979	1.78		0.89	-0.702	
Bank Of India	2014	2	6		4,705	14,746	15,292	34,743	49.11	8.897	2,831,787	8.29	6.052	1.23	0.336	-0.047
Rata-Rata										4.50			4.72			-0.07

Sumber : Laporan Keuangan Publikasi diolah

LAMPIRAN 5

PERHITUNGAN

AKTIVA PRODUKTIF BERMASALAH (APB)

BANK	TAHUN	TRIWULAN	BULAN	KELOMPOK	KL	D	M	APB	Tren	Rata rata	AKTIVA PRODUKTIF	Tren	Rata rata	APB	Tren	Rata rata
BCA	2010	1	3		241,542	168,762	781,016	1,191,320			265,263,940			0.45		
BCA	2010	2	6		284,240	187,717	627,536	1,099,493	-7.71		277,208,140	4.50		0.40	-0.052	
BCA	2010	3	9		158,441	180,634	916,611	1,255,686	14.21		328,093,189	18.36		0.38	-0.014	
BCA	2010	4	12		136,454	121,402	937,034	1,194,890	-4.84		313,886,848	-4.33		0.38	-0.002	
BCA	2011	1	3		160,268	118,021	919,705	1,197,994	0.26		326,988,786	4.17		0.37	-0.014	
BCA	2011	2	6		175,305	203,153	897,916	1,276,374	6.54		337,841,970	3.32		0.38	0.011	
BCA	2011	3	9		171,238	172,419	868,554	1,212,211	-5.03		355,544,115	5.24		0.34	-0.037	
BCA	2011	4	12		158,630	135,681	952,067	1,246,378	2.82		390,489,844	9.83		0.32	-0.022	
BCA	2012	1	3		868,536	154,030	922,884	1,945,450	56.09		422,880,333	8.29		0.46	0.141	
BCA	2012	2	6		881,999	163,585	878,264	1,923,848	-1.11		442,880,333	4.73		0.43	-0.026	
BCA	2012	3	9		501,370	192,167	1,028,519	1,722,056	-10.49		458,979,184	3.64		0.38	-0.059	
BCA	2012	4	12		400,303	180,127	1,095,960	1,676,390	-2.65		491,049,625	6.99		0.34	-0.034	
BCA	2013	1	3		508,002	173,429	1,092,490	1,773,921	5.82		497,499,176	1.31		0.36	0.015	
BCA	2013	2	6		547,282	170,958	1,193,850	1,912,090	7.79		518,337,441	4.19		0.37	0.012	
BCA	2013	3	9		567,181	281,149	1,269,054	2,117,384	10.74		554,814,038	7.04		0.38	0.013	
BCA	2013	4	12		457,674	304,745	1,402,610	2,165,029	2.25		563,823,327	1.62		0.38	0.002	
BCA	2014	1	3		448,622	367,890	1,432,116	2,248,628	3.86		579,801,280	2.83		0.39	0.004	
BCA	2014	2	6		452,115	342,505	1,593,357	2,387,977	6.20	4.708	596,132,713	2.82	4.697	0.40	0.013	-0.003
CIMB NIAGA	2010	1	3		683,141	1,158,651	1,741,678	3,583,470			106,450,647			3.37		
CIMB NIAGA	2010	2	6		522,220	1,253,865	2,181,591	3,957,676	10.44		117,837,725	10.70		3.36	-0.008	
CIMB NIAGA	2010	3	9		665,287	1,204,866	1,650,523	3,520,676	-11.04		124,858,605	5.96		2.82	-0.539	
CIMB NIAGA	2010	4	12		444,266	303,672	1,954,966	2,702,904	-23.23		128,453,169	2.88		2.10	-0.716	
CIMB NIAGA	2011	1	3		771,231	273,240	2,058,149	3,102,620	14.79		134,628,107	4.81		2.30	0.200	
CIMB NIAGA	2011	2	6		505,240	386,339	2,720,812	3,612,391	16.43		139,961,759	3.96		2.58	0.276	
CIMB NIAGA	2011	3	9		517,936	334,978	2,367,326	3,220,240	-10.86		143,787,743	2.73		2.24	-0.341	
CIMB NIAGA	2011	4	12		658,567	263,542	2,448,309	3,370,418	4.66		149,359,394	3.87		2.26	0.017	
CIMB NIAGA	2012	1	3		918,175	378,255	3,525,562	4,821,992	43.07		182,072,593	21.90		2.65	0.392	
CIMB NIAGA	2012	2	6		1,361,854	331,203	3,383,513	5,076,570	5.28		201,815,430	10.84		2.52	-0.133	
CIMB NIAGA	2012	3	9		697,186	395,011	2,286,074	3,378,271	-33.45		172,755,215	-14.40		1.96	-0.560	
CIMB NIAGA	2012	4	12		794,784	354,465	2,203,079	3,352,328	-0.77		214,729,924	24.30		1.56	-0.394	
CIMB NIAGA	2013	1	3		793,220	465,503	310,413	1,569,136	-53.19		200,981,630	-6.40		0.78	-0.780	
CIMB NIAGA	2013	2	6		688,216	375,002	2,340,860	3,404,078	116.94		223,750,472	11.33		1.52	0.741	
CIMB NIAGA	2013	3	9		811,839	312,424	2,529,348	3,653,611	7.33		240,692,792	7.57		1.52	-0.003	
CIMB NIAGA	2013	4	12		895,909	303,582	2,395,486	3,594,977	-1.60		246,253,049	2.31		1.46	-0.058	
CIMB NIAGA	2014	1	3		926,452	752,993	2,542,679	4,222,124	17.45		247,314,945	0.43		1.71	0.247	
CIMB NIAGA	2014	2	6		691,348	1,645,045	2,621,143	4,957,536	17.42	6.648	255,971,361	3.50	5.350	1.94	0.230	-0.079

DANAMON	2010	1	3		632,067	960,722	1,059,399	2,652,188			87,941,677			3.02		
DANAMON	2010	2	6		495,391	789,479	1,084,807	2,369,677	-10.65		93,238,311	6.02		2.54	-0.474	
DANAMON	2010	3	9		537,178	704,025	1,116,270	2,357,473	-0.52		95,902,398	2.86		2.46	-0.083	
DANAMON	2010	4	12		679,165	1,289,319	934,870	2,903,354	23.16		99,269,633	3.51		2.92	0.467	
DANAMON	2011	1	3		736,169	987,524	980,805	2,704,498	-6.85		103,151,578	3.91		2.62	-0.303	
DANAMON	2011	2	6		641,915	1,043,441	1,043,441	2,728,797	0.90		101,047,733	-2.04		2.70	0.079	
DANAMON	2011	3	9		973,951	979,099	979,099	2,932,149	7.45		107,884,092	6.77		2.72	0.017	
DANAMON	2011	4	12		477,157	923,366	923,366	2,323,889	-20.74		108,559,304	0.63		2.14	-0.577	
DANAMON	2012	1	3		543,337	635,018	1,317,407	2,495,762	7.40		110,769,400	2.04		2.25	0.112	
DANAMON	2012	2	6		618,969	688,855	1,333,405	2,641,229	5.83		119,893,748	8.24		2.20	-0.050	
DANAMON	2012	3	9		485,542	819,657	1,275,538	2,580,737	-2.29		117,239,443	-2.21		2.20	-0.002	
DANAMON	2012	4	12		438,619	624,228	1,395,245	2,458,092	-4.75		149,428,190	27.46		1.64	-0.556	
DANAMON	2013	1	3		423,411	740,949	1,414,814	2,579,174	4.93		148,999,694	-0.29		1.73	0.086	
DANAMON	2013	2	6		400,663	686,641	1,484,203	2,571,507	-0.30		150,762,595	1.18		1.71	-0.025	
DANAMON	2013	3	9		446,429	660,104	1,271,212	2,377,745	-7.53		164,047,992	8.81		1.45	-0.256	
DANAMON	2013	4	12		376,599	678,084	1,100,236	2,154,919	-9.37		158,188,431	-3.57		1.36	-0.087	
DANAMON	2014	1	3		418,349	625,072	1,099,472	2,142,893	-0.56		174,212,183	10.13		1.23	-0.132	
DANAMON	2014	2	6		483,230	779,761	1,188,113	2,451,104	14.38	0.026	179,877,840	3.25	4.260	1.36	0.133	-0.092
PANIN	2010	1	3		525,337	881,986	286,764	1,694,087			84,562,329			2.00		
PANIN	2010	2	6		526,651	929,544	335,417	1,791,612	5.76		82,192,630	-2.80		2.18	0.176	
PANIN	2010	3	9		707,291	846,951	437,615	1,991,857	11.18		98,234,175	19.52		2.03	-0.152	
PANIN	2010	4	12		677,107	1,493,123	581,762	2,751,992	38.16		99,513,215	1.30		2.77	0.738	
PANIN	2011	1	3		392,024	1,152,647	1,431,509	2,976,180	8.15		106,575,303	7.10		2.79	0.027	
PANIN	2011	2	6		164,977	797,948	1,659,960	2,622,885	-11.87		115,861,759	8.71		2.26	-0.529	
PANIN	2011	3	9		225,370	785,300	1,757,656	2,768,326	5.55		108,110,086	-6.69		2.56	0.297	
PANIN	2011	4	12		295,856	104,286	2,374,456	2,774,598	0.23		117,565,827	8.75		2.36	-0.201	
PANIN	2012	1	3		644,387	904,748	2,626,329	4,175,464	50.49		148,287,371	26.13		2.82	0.456	
PANIN	2012	2	6		170,469	1,089,130	3,090,132	4,349,731	4.17		159,668,242	7.67		2.72	-0.092	
PANIN	2012	3	9		243,425	150,330	1,321,039	1,714,794	-60.58		140,415,309	-12.06		1.22	-1.503	
PANIN	2012	4	12		434,310	147,226	2,218,772	2,800,308	63.30		179,419,460	27.78		1.56	0.340	
PANIN	2013	1	3		408,110	191,811	2,230,220	2,830,141	1.07		185,420,036	3.34		1.53	-0.034	
PANIN	2013	2	6		326,328	199,414	1,669,093	2,194,835	-22.45		184,205,759	-0.65		1.19	-0.335	
PANIN	2013	3	9		282,414	238,595	1,804,792	2,325,801	5.97		187,035,272	1.54		1.24	0.052	
PANIN	2013	4	12		705,489	843,210	1,871,498	3,420,197	47.05		195,430,104	4.49		1.75	0.507	
PANIN	2014	1	3		653,057	908,647	1,760,369	3,322,073	-2.87		192,174,934	-1.67		1.73	-0.021	
PANIN	2014	2	6		654,411	874,646	1,856,605	3,385,662	1.91	8.068	195,521,524	1.74	5.233	1.73	0.003	-0.015
Bank Of India	2010	1	3		4,958	899	16,232	22,089			1,854,468			1.19		
Bank Of India	2010	2	6		18,330	4,983	12,730	36,043	63.17		1,856,325	0.10		1.94	0.751	
Bank Of India	2010	3	9		10,668	5,362	13,896	29,926	-16.97		1,798,891	-3.09		1.66	-0.278	
Bank Of India	2010	4	12		11,341	1,104	26,853	39,298	31.32		1,703,855	-5.28		2.31	0.643	
Bank Of India	2011	1	3		9,807	8,685	18,534	37,026	-5.78		1,733,045	1.71		2.14	-0.170	
Bank Of India	2011	2	6		4,482	148	22,140	26,770	-27.70		1,842,508	6.32		1.45	-0.684	
Bank Of India	2011	3	9		4,525	-	506	5,031	-81.21		1,919,418	4.17		0.26	-1.191	
Bank Of India	2011	4	12		29,954	-	17,280	47,234	838.86		1,987,696	3.56		2.38	2.114	
Bank Of India	2012	1	3		28,569	373	18,855	47,797	1.19		1,976,170	-0.58		2.42	0.042	
Bank Of India	2012	2	6		29,078	1,389	16,912	47,379	-0.87		2,122,279	7.39		2.23	-0.186	
Bank Of India	2012	3	9		28,944	728	17,511	47,183	-0.41		2,262,572	6.61		2.09	-0.147	
Bank Of India	2012	4	12		26,236	89	16,269	42,594	-9.73		2,438,123	7.76		1.75	-0.338	
Bank Of India	2013	1	3		25,884	30	8,213	34,127	-19.88		2,792,239	14.52		1.22	-0.525	
Bank Of India	2013	2	6		33,968	469	8,050	42,487	24.50		2,689,048	-3.70		1.58	0.358	
Bank Of India	2013	3	9		34,469	1,985	461	36,915	-13.11		3,174,139	18.04		1.16	-0.417	
Bank Of India	2013	4	12		38,609	9,501	10,662	58,772	59.21		3,721,541	17.25		1.58	0.416	
Bank Of India	2014	1	3		24,425	9,671	12,224	46,320	-21.19		4,073,304	9.45		1.14	-0.442	
Bank Of India	2014	2	6		27,376	14,746	15,461	57,583	24.32	46.984	4,427,014	8.68	5.162	1.30	0.164	0.006
Rata-Rata										13.29			4.94			-0.04

Sumber : Laporan Keuangan Publikasi diolah

LAMPIRAN 6

PERHITUNGAN

INTEREST RATE RATIO (IRR)

BANK	TAHUN	TRIWULAN	BULAN	KLPK	Penempatan BL	SB yg dimiliki	repo	reverse repo	surat2 berharga	Kredit	Penyertaan	IRSA	Tren	Rata rata	GIRO	TABUNGAN	DEPOSITO	Invst Sharing	Pinjaman BL	Sri Berharga yang terbit	Pinjaman	IRSL	Tren	Rata rata	IRR	Tren	Rata rata	
BCA	2010	1	3		13,999,548	111,603,943	-	467,981	126,071,472	120,644,175	1,718,276	248,433,923			53,581,907	122,250,328	66,022,935	-	2,466,084	-	290,579	244,611,833			101.56			
BCA	2010	2	6		21,526,718	112,944,812	-	1,000,104	135,471,634	131,550,824	1,858,658	268,881,116	8.23		58,126,914	127,870,165	88,033,089	-	2,746,959	-	309,911	258,087,038	5.51		104.18	2.620		
BCA	2010	3	9		19,604,180	84,773,127	-	2,434,467	106,811,774	138,869,066	2,002,644	247,683,484	-7.88		60,377,746	136,631,849	65,757,970	-	2,655,503	-	282,141	265,705,209	2.95		93.22	-10.965		
BCA	2010	4	12		15,771,363	61,679,928	-	3,136,335	80,587,626	153,965,023	2,003,407	236,556,056	-4.49		63,993,440	145,553,043	67,987,209	-	2,896,663	-	19,388	280,449,743	5.55		84.35	-8.869		
BCA	2011	1	3		17,418,934	66,197,781	-	3,575,009	87,191,724	150,338,218	2,205,027	239,734,969	1.34		65,659,819	145,647,144	64,542,221	-	2,573,865	-	58,012	278,481,061	-0.70		86.09	1.738		
BCA	2011	2	6		14,433,964	57,236,201	-	7,679,990	79,350,155	159,761,900	2,346,027	241,458,082	0.72		69,532,242	151,446,443	64,710,628	-	2,591,620	-	118,777	288,399,710	3.56		83.72	-2.363		
BCA	2011	3	9		10,899,151	56,925,887	-	8,754,758	76,579,796	176,314,608	2,510,665	255,406,069	5.78		70,829,521	163,245,536	67,219,599	-	5,481,905	-	147,018	306,923,579	6.42		83.21	-0.509		
BCA	2011	4	12		7,401,088	55,584,956	-	21,201,164	84,187,208	202,268,608	917,614	287,373,430	12.52		76,049,502	172,989,629	74,418,152	-	3,451,635	-	250,481	327,159,399	6.59		87.84	4.624		
BCA	2012	1	3		6,627,571	54,456,306	-	36,758,267	97,842,144	209,202,009	917,614	307,961,767	7.16		80,133,683	177,415,748	77,703,567	-	3,169,405	-	366,197	338,788,600	3.55		90.90	3.062		
BCA	2012	2	6		11,196,827	61,672,946	-	25,672,946	98,542,719	225,956,153	917,614	325,416,486	5.67		82,798,453	182,328,573	76,035,997	-	3,003,843	-	181,554	344,348,420	1.64		94.50	3.601		
BCA	2012	3	9		8,660,929	58,306,153	-	58,306,153	125,273,235	237,652,968	917,614	363,843,817	11.81		86,086,621	198,368,855	73,366,226	-	1,618,589	-	183,506	359,623,797	4.44		101.17	6.671		
BCA	2012	4	12		9,000,127	50,588,115	-	50,588,115	110,176,357	256,713,553	1,067,614	367,957,524	1.13		96,489,735	200,802,190	73,016,169	-	2,319,669	-	12,896	372,640,659	3.62		98.74	-2.430		
BCA	2013	1	3		10,530,892	49,844,346	-	28,923,835	89,299,073	264,914,503	1,067,614	355,281,190	-3.45		92,252,117	206,298,043	69,391,204	-	2,486,114	-	10,846	370,438,324	-0.59		95.91	-2.835		
BCA	2013	2	6		9,452,081	48,560,161	-	33,755,464	91,767,706	280,379,844	1,067,614	373,215,164	5.05		97,060,490	208,944,219	72,466,219	-	2,460,921	-	19,103	380,950,892	2.84		97.97	2.061		
BCA	2013	3	9		12,543,140	53,302,036	-	53,302,036	119,147,212	298,929,564	1,169,614	419,246,390	12.33		103,814,759	218,343,259	78,219,451	-	3,589,044	-	6,648	403,973,161	6.04		103.78	5.811		
BCA	2013	4	12		6,498,571	52,133,193	-	52,133,193	110,764,957	312,380,146	1,252,114	424,397,217	1.23		103,165,607	219,737,581	86,610,366	-	3,303,929	-	4,568	412,822,061	2.19		102.80	-0.977		
BCA	2014	1	3			55,209,646	-	43,883,943	99,093,589	317,274,104		416,367,693	-1.89		98,652,611	217,425,637	90,773,256	-		-		406,851,504	-1.45		102.34	-0.465		
BCA	2014	2	6			57,286,368	-	37,865,378	95,151,746	321,639,437		416,791,183	0.10	3.075	105,710,147	219,547,171	95,963,622	-		-		421,220,940	3.53	3.095	98.95	-3.391	-0.145	
CIMB NIAGA	2010	1	3		7,837,873	7,616,293	-	-	15,454,166	82,001,608	254,219	97,709,993			24,955,530	19,392,424	47,780,054	1,574,714	1,636,859	-	607,272	95,946,853			101.84			
CIMB NIAGA	2010	2	6		7,847,140	11,567,718	-	-	19,414,858	89,735,787	272,633	109,423,278	11.99		25,234,733	20,764,973	58,463,755	1,752,367	490,302	-	498,825	107,204,955	11.73		102.07	0.232		
CIMB NIAGA	2010	3	9		5,043,498	16,130,362	-	-	21,173,860	94,001,931	312,647	115,488,438	5.54		25,313,519	22,462,408	57,074,503	1,761,582	954,562	-	714,378	108,280,952	1.00		106.66	4.587		
CIMB NIAGA	2010	4	12		3,746,729	12,712,359	-	-	16,459,088	102,108,984	335,068	118,903,140	2.96		27,164,054	23,494,467	64,717,462	1,470,427	1,234,224	-	907,676	118,988,310	9.89		99.93	-6.728		
CIMB NIAGA	2011	1	3		1,606,949	14,934,083	-	532,481	17,073,513	106,685,580	155,220	123,914,313	4.21		26,841,964	30,005,734	61,495,533	22,218,187	1,846,582	-	879,304	143,287,304	20.42		86.48	-13.449		
CIMB NIAGA	2011	2	6		1,678,767	14,498,947	-	-	16,177,714	113,043,958	155,220	129,376,892	4.41		31,679,139	27,617,260	61,641,438	2,553,136	1,560,549	-	900,751	125,952,273	-12.10		102.72	16.239		
CIMB NIAGA	2011	3	9		1,979,594	12,502,323	-	517,953	14,999,870	117,270,036	156,722	132,426,628	2.36		27,650,229	26,871,263	68,193,136	2,627,961	1,792,249	-	2,567,750	130,702,588	3.77		101.32	-1.400		
CIMB NIAGA	2011	4	12		3,463,472	11,249,162	-	3,642,874	18,355,508	120,219,882	206,722	138,782,112	4.80		30,437,066	26,834,925	70,405,483	41,412,109	1,892,040	-	5,880,753	176,842,376	35.30		78.48	-22.841		
CIMB NIAGA	2012	1	3		2,070,012	11,710,555	-	4,116,401	17,896,968	123,865,626	206,722	141,969,316	2.30		30,868,160	27,642,733	70,188,879	4,589,837	4,857,443	-	1,493,319	5,515,074	145,155,445	-17.92		97.81	19.327	
CIMB NIAGA	2012	2	6		3,786,495	13,777,979	-	1,927,362	19,491,836	130,170,721	256,692	149,919,249	5.60		31,888,688	26,698,093	74,940,852	4,097,463	4,843,094	-	1,493,482	6,062,806	149,824,478	3.22		100.06	2.258	
CIMB NIAGA	2012	3	9		3,635,336	14,768,324	-	1,068,423	19,472,083	129,337,509	256,692	149,066,284	-0.57		32,890,681	28,099,619	79,741,406	5,471,604	6,067,515	-	1,493,818	5,192,582	158,957,225	6.10		93.78	-6.286	
CIMB NIAGA	2012	4	12		4,850,287	14,103,864	-	200,585	19,154,736	133,708,004	357,986	153,220,726	2.79		35,551,570	28,456,446	80,136,112	6,992,982	3,609,924	-	3,485,134	5,747,221	163,979,389	3.16		93.44	-0.339	
CIMB NIAGA	2013	1	3		4,500,228	14,238,593	-	883,105	19,621,926	134,182,919	357,986	154,162,831	0.61		43,011,888	32,672,236	83,998,825	7,690,077	5,305,959	-	3,485,971	5,302,939	181,455,895	10.66		84.96	-8.480	
CIMB NIAGA	2013	2	6		2,705,142	15,152,435	-	2,792,050	20,649,627	137,428,102	357,986	158,435,715	2.77		32,421,046	32,863,958	77,613,285	7,118,774	5,280,276	-	3,486,821	5,337,318	164,101,478	-9.56		96.55	11.589	
CIMB NIAGA	2013	3	9		5,776,155	19,200,347	-	3,210,084	28,186,586	142,091,164	357,986	170,635,736	7.70		35,106,150	34,435,835	86,740,792	6,866,933	3,535,301	-	3,487,691	7,110,042	177,282,744	8.03		96.25	-0.297	
CIMB NIAGA	2013	4	12		4,723,054	20,008,559	-	69,070	24,800,683	143,751,378	360,763	168,912,824	-1.01		36,505,621	33,326,083	87,580,836	6,467,622	986,255	-	4,930,314	6,176,926	175,973,657	-0.74		95.99	-0.263	
CIMB NIAGA	2014	1	3		2,300,100	22,683,874	-	1,331,740	26,315,714	148,204,503	491,999	175,012,216	3.61		35,869,950	34,210,647	86,345,081	5,299,785	2,505,621	-	4,931,737	5,492,627	174,654,448	-0.75		100.20	4.217	
CIMB NIAGA	2014	2	6		2,071,551	25,164,421	-	76,601	27,312,573	152,257,969	492,000	180,062,542	2.89	3.497	37,192,738	35,603,936	88,062,737	5,191,928	2,321,485	-	4,933,311	6,169,737	179,475,872	2.76	4.165	100.33	0.122	-0.084

LAMPIRAN 7

PERHITUNGAN
POSISI DEvisa NETO (PDN)

BANK	TAHUN	TRWULAN	BULAN	KLPK	Aktiva valas	Tren	Rata rata	Pasiva valas	Tren	Rata rata	Selisih	komitmen-tag	kontijensi-tag	total tag	komitmen-kwjb	kontijensi-kwjb	total kwjb	selisih off balance sheet	modal	PDN	Tren	Rata rata
BCA	2010	1	3		50,408			26,045			24,363	-	64	64	215,218	698,538	913,756	(913,692)	26,507,010	-3.36		
BCA	2010	2	6		35,367	(29.84)		35,016	34.44		351	-	69	69	416,448	755,266	1,171,714	(1,171,645)	25,841,297	-4.53	-1.178	
BCA	2010	3	9		47,318	33.79		37,062	5.84		10,256	-	3,884	3,884	389,318	1,500,912	1,890,230	(1,886,346)	27,259,142	-6.88	-2.350	
BCA	2010	4	12		23,776	(49.75)		12,150	(67.22)		11,626	-	12,064	12,064	403,912	1,776,309	2,180,221	(2,168,157)	27,722,168	-7.78	-0.897	
BCA	2011	1	3		54,492	129.19		29,839	145.59		24,653	-	22,494	22,494	43,106	1,749,884	1,792,990	(1,770,496)	32,823,511	-5.32	2.460	
BCA	2011	2	6		41,865	(23.17)		26,968	(9.62)		14,897	-	60,022	60,022	615,264	2,120,507	2,735,771	(2,675,749)	32,578,720	-8.17	-2.849	
BCA	2011	3	9		97,676	133.31		74,557	176.46		23,119	-	52,653	52,653	1,550	2,728,877	2,730,427	(2,677,774)	34,079,693	-7.79	0.378	
BCA	2011	4	12		69,826	(28.51)		44,393	(40.46)		25,433	-	46,056	46,056	1,184	3,029,644	3,030,828	(2,984,772)	34,962,146	-8.46	-0.675	
BCA	2012	1	3		40,248	(42.36)		29,150	(34.34)		11,098	-	54,900	54,900	840,957	3,219,631	4,060,588	(4,005,688)	41,258,825	-9.68	-1.217	
BCA	2012	2	6		81,985	103.70		65,381	124.29		16,604	-	48,702	48,702	3,178,586	2,957,011	6,135,597	(6,086,895)	41,222,837	-14.73	-5.044	
BCA	2012	3	9		19,940	(75.68)		14,860	(77.27)		5,080	-	39,724	39,724	3,309,638	3,137,404	6,447,042	(6,407,318)	43,159,978	-14.83	-0.108	
BCA	2012	4	12		48,474	143.10		24,534	65.10		23,940	-	39,951	39,951	3,186,905	2,707,086	5,893,991	(5,854,040)	43,900,410	-13.28	1.553	
BCA	2013	1	3		25,000	(48.43)		27,314	11.33		(2,314)	-	30,592	30,592	760,558	2,418,114	3,178,672	(3,148,080)	53,135,309	-5.93	7.351	
BCA	2013	2	6		53,371	113.48		17,102	(37.39)		36,269	-	25,564	25,564	2,722,224	2,897,600	5,619,824	(5,594,260)	53,225,895	-10.44	-4.513	
BCA	2013	3	9		186,791	249.99		44,858	162.30		141,933	-	25,389	25,389	3,524,752	3,403,939	6,928,691	(6,903,302)	55,258,535	-12.24	-1.794	
BCA	2013	4	12		113,516	(39.23)		25,600	(42.93)		87,916	-	11,497	11,497	1,217,000	3,605,156	4,822,156	(4,810,659)	56,211,433	-8.40	3.834	
BCA	2014	1	3		35,820	(68.44)		51,003	99.23		(15,183)	-	4,626	4,626	594,647	2,776,056	3,370,703	(3,366,077)	64,881,218	-5.21	3.190	
BCA	2014	2	6		74,625	108.33	33.86	21,095	(58.64)	25.37	53,530	-	122,308	122,308	2,963,750	2,929,557	5,893,307	(5,770,999)	65,236,634	-8.76	-3.553	-0.301
CIMB NIAGA	2010	1	3		85,743			85,328			415	-	64,560	64,560	14,335		14,335	50,225	12,104,138	0.42		
CIMB NIAGA	2010	2	6		66,838	(22.05)		68,516	(19.70)		(1,678)	-	4,533	4,533	-	-	-	4,533	12,125,675	0.02	-0.395	
CIMB NIAGA	2010	3	9		71,197	6.52		69,972	2.13		1,225	-	4,463	4,463	1,573		1,573	2,890	13,576,406	0.03	0.007	
CIMB NIAGA	2010	4	12		45,236	(36.46)		49,206	(29.68)		(3,970)	-	91,040	91,040	-	-	-	91,040	15,453,251	0.56	0.533	
CIMB NIAGA	2011	1	3		36,529	(19.25)		51,474	4.61		(14,945)	-	90,209	90,209				90,209	18,307,080	0.41	-0.152	
CIMB NIAGA	2011	2	6		26,719	(26.86)		21,487	(58.26)		5,232	-	58,372	58,372				58,372	18,855,005	0.34	-0.074	
CIMB NIAGA	2011	3	9		20,116	(24.71)		19,819	(7.76)		297	-	55,886	55,886				55,886	19,215,154	0.29	-0.045	
CIMB NIAGA	2011	4	12		6,478	(67.80)		6,338	(68.02)		140	-	7,613	7,613	2,484	605,850	608,334	(600,721)	19,567,944	-3.07	-3.362	
CIMB NIAGA	2012	1	3		3,461	(46.57)		4,438	(29.98)		(977)	-	7,255	7,255	-	-	-	7,255	21,789,866	0.03	3.098	
CIMB NIAGA	2012	2	6		18,484	434.07		7,351	65.64		11,133	-	9,665	9,665	-	-	-	9,665	22,281,577	0.09	0.065	
CIMB NIAGA	2012	3	9		4,339	(76.53)		4,045	(44.97)		294	-	38,819	38,819	-	866,514	866,514	(827,695)	22,836,497	-3.62	-3.716	
CIMB NIAGA	2012	4	12		4,216	(2.83)		8,874	119.38		(4,658)	-	119,625	119,625	588	858,209	858,797	(739,172)	23,361,501	-3.18	0.439	
CIMB NIAGA	2013	1	3		6,000	42.31		15,497	74.63		(9,497)	-	315,998	315,998	-	601,247	601,247	(285,249)	25,799,551	-1.14	2.042	
CIMB NIAGA	2013	2	6		14,536	142.27		22,374	44.38		(7,838)	-	494,701	494,701	-	1,371,805	1,371,805	(877,104)	26,168,337	-3.38	-2.239	
CIMB NIAGA	2013	3	9		48,448	233.30		239,047	968.41		(190,599)	-	642,901	642,901	15,517	1,371,805	1,387,322	(744,421)	26,748,627	-3.50	-0.114	
CIMB NIAGA	2013	4	12		74,000	52.74		187,526	(21.55)		(113,526)	-	729,283	729,283	462	1,410,927	1,411,389	(682,106)	26,877,844	-2.96	0.535	
CIMB NIAGA	2014	1	3		214,500	189.86		41,631	(77.80)		172,869	-	680,744	680,744		1,021,420	1,021,420	(340,676)	29,162,895	-0.58	2.385	
CIMB NIAGA	2014	2	6		119,817	(44.14)	40.77	11,184	(73.14)	47.13	108,633	-	740,098	740,098	3,915	1,010,030	1,013,945	(273,847)	29,427,534	-0.56	0.014	-0.054

LAMPIRAN 8

PERHITUNGAN

BIAYA OPERASIONAL TERHADAP PENDAPATAN OPERASIONAL (BOPO)

BANK	TAHUN	TRIWULAN	BULAN	KELOMPOK	Beban Bunga	Beban Ops Lain	Biaya Operasional	Tren	Rata rata	Pendapatan bunga	Pdptn ops lain	Pendapatan Ops	Tren	Rata rata	BOPO	Lab Operasional	Tren	Rata rata
BCA	2010	1	3		1,810,937	3,334,068	5,145,005			4,681,415	2,828,504	7,509,919			68.51	2,364,914		
BCA	2010	2	6		3,587,956	6,178,297	9,766,253	89.82		9,463,903	5,119,420	14,583,323	94.19		66.97	4,817,070	-1.541	
BCA	2010	3	9		5,309,876	8,978,978	14,288,854	46.31		14,162,111	6,891,419	21,053,530	44.37		67.87	6,764,676	0.901	
BCA	2010	4	12		7,594,567	10,917,464	18,512,031	29.56		20,557,909	8,229,719	28,787,628	36.74		64.31	10,275,597	-3.564	
BCA	2011	1	3		1,900,617	3,037,139	4,937,756	-73.33		5,752,630	1,695,709	7,448,339	-74.13		66.29	2,510,583	1.988	
BCA	2011	2	6		3,725,318	5,866,671	9,591,989	94.26		11,765,870	3,736,822	15,502,692	108.14		61.87	5,910,703	-4.420	
BCA	2011	3	9		5,627,957	8,929,119	14,557,076	51.76		18,029,122	5,825,393	23,854,515	53.87		61.02	9,297,439	-0.849	
BCA	2011	4	12		7,543,012	12,540,069	20,083,081	37.96		24,414,523	8,577,073	32,991,596	38.30		60.87	12,908,515	-0.151	
BCA	2012	1	3		2,003,445	4,706,139	6,709,584	-66.59		6,480,483	2,819,278	9,299,761	-71.81		72.15	2,590,177	11.275	
BCA	2012	2	6		3,888,060	8,584,418	12,472,478	85.89		13,114,553	5,944,533	19,059,086	104.94		65.44	6,586,608	-6.707	
BCA	2012	3	9		5,706,276	12,358,929	18,065,205	44.84		20,018,439	8,113,906	28,132,345	47.61		64.22	10,067,140	-1.226	
BCA	2012	4	12		7,386,144	16,454,241	23,840,385	31.97		27,363,309	10,894,440	38,257,749	35.99		62.32	14,417,364	-1.900	
BCA	2013	1	3		1,624,994	4,994,136	6,619,130	-72.24		7,291,654	2,590,401	9,882,055	-74.17		66.98	3,262,925	4.666	
BCA	2013	2	6		3,311,732	9,342,135	12,653,867	91.17		14,858,902	5,218,840	20,077,742	103.17		63.02	7,423,875	-3.957	
BCA	2013	3	9		5,313,342	14,713,587	20,026,929	58.27		23,272,668	8,636,938	31,909,606	58.93		62.76	11,882,677	-0.263	
BCA	2013	4	12		7,546,742	19,604,449	27,151,191	35.57		32,395,283	11,740,562	44,135,845	38.32		61.52	16,984,654	-1.244	
BCA	2014	1	3		2,501,570	6,431,569	8,933,139	-67.10		9,507,387	3,821,327	13,328,714	-69.80		67.02	4,395,575	5.504	
BCA	2014	2	6		5,224,272	11,720,241	16,944,513	89.68	28.212	19,395,277	6,915,649	26,310,926	97.40	31.781	64.40	9,366,413	-2.621	-0.228
CIMB NIAGA	2010	1	3		1,073,359	1,288,843	2,362,202			2,722,486	320,820	3,043,306			77.62	681,104		
CIMB NIAGA	2010	2	6		2,297,666	2,819,669	5,117,335	116.63		5,795,834	807,032	6,602,866	116.96		77.50	1,485,531	-0.118	
CIMB NIAGA	2010	3	9		3,619,343	4,445,301	8,064,644	57.59		8,952,772	1,423,611	10,376,383	57.15		77.72	2,311,739	0.219	
CIMB NIAGA	2010	4	12		5,083,167	5,935,705	11,018,872	36.63		12,336,597	2,024,264	14,360,861	38.40		76.73	3,341,989	-0.993	
CIMB NIAGA	2011	1	3		1,611,482	1,469,592	3,081,074	-72.04		3,461,792	611,317	4,073,109	-71.64		75.64	992,035	-1.084	
CIMB NIAGA	2011	2	6		3,265,479	3,012,783	6,278,262	103.77		7,007,099	1,220,745	8,227,844	102.00		76.31	1,949,582	0.661	
CIMB NIAGA	2011	3	9		4,994,766	4,594,521	9,589,287	52.74		10,682,263	1,930,634	12,612,897	53.30		76.03	3,023,610	-0.277	
CIMB NIAGA	2011	4	12		6,652,480	6,652,480	13,304,960	38.75		14,520,460	2,737,056	17,257,516	36.82		77.10	3,952,556	1.069	
CIMB NIAGA	2012	1	3		1,592,427	2,001,332	3,593,759	-72.99		3,805,205	995,872	4,801,077	-72.18		74.85	1,207,318	-2.243	
CIMB NIAGA	2012	2	6		3,019,344	3,856,690	6,876,034	91.33		7,713,104	1,753,611	9,466,715	97.18		72.63	2,590,681	-2.219	
CIMB NIAGA	2012	3	9		4,574,591	5,686,461	10,261,052	49.23		11,750,669	2,547,681	14,298,350	51.04		71.76	4,037,298	-0.870	
CIMB NIAGA	2012	4	12		6,159,128	7,560,489	13,719,617	33.71		15,880,162	3,347,501	19,227,663	34.47		71.35	5,508,046	-0.410	
CIMB NIAGA	2013	1	3		1,700,318	1,951,871	3,652,189	-73.38		4,138,874	908,438	5,047,312	-73.75		72.36	1,395,123	1.006	
CIMB NIAGA	2013	2	6		3,335,241	3,859,952	7,195,193	97.01		8,247,028	1,730,264	9,977,292	97.68		72.12	2,782,099	-0.243	
CIMB NIAGA	2013	3	9		5,126,400	5,989,391	11,115,791	54.49		12,632,308	2,688,204	15,320,512	53.55		72.55	4,204,721	0.439	
CIMB NIAGA	2013	4	12		7,183,434	8,110,568	15,294,002	37.59		17,306,380	3,635,100	20,941,480	36.69		73.03	5,647,478	0.477	
CIMB NIAGA	2014	1	3		2,185,720	2,036,970	4,222,690	-72.39		4,708,173	970,520	5,678,693	-72.88		74.36	1,456,003	1.328	
CIMB NIAGA	2014	2	6		4,530,087	4,281,024	8,811,111	108.66	32.630	9,630,543	1,774,034	11,404,577	100.83	32.535	77.26	2,593,466	2.899	-0.020

DANAMON	2010	1	3	993,146	2,064,086	3,057,232			2,856,652	859,635	3,716,287			82.27	659,055		
DANAMON	2010	2	6	1,987,059	3,609,274	5,596,333	83.05		5,763,156	1,799,360	7,562,516	103.50		74.00	1,966,183	-8.265	
DANAMON	2010	3	9	3,063,483	5,482,533	8,546,016	52.71		8,804,738	2,748,680	11,553,418	52.77		73.97	3,007,402	-0.031	
DANAMON	2010	4	12	4,279,233	7,552,999	11,832,232	38.45		11,934,209	3,856,962	15,791,171	36.68		74.93	3,958,939	0.960	
DANAMON	2011	1	3	1,263,568	2,064,086	3,327,654	-71.88		3,188,393	1,148,872	4,337,265	-72.53		76.72	1,009,611	1.793	
DANAMON	2011	2	6	2,612,313	4,067,642	6,679,955	100.74		6,455,261	2,159,175	8,614,436	98.61		77.54	1,934,481	0.821	
DANAMON	2011	3	9	3,990,093	6,176,565	10,166,658	52.20		9,787,280	3,574,131	13,361,411	55.10		76.09	3,194,753	-1.454	
DANAMON	2011	4	12	5,403,442	8,233,501	13,636,943	34.13		13,365,726	3,827,568	17,193,294	28.68		79.32	3,556,351	3.226	
DANAMON	2012	1	3	1,247,617	2,112,456	3,360,073	-75.36		3,465,231	648,404	4,113,635	-76.07		81.68	753,562	2.366	
DANAMON	2012	2	6	2,360,687	4,377,840	6,738,527	100.55		6,988,442	2,293,866	9,282,308	125.65		72.60	2,543,781	-9.086	
DANAMON	2012	3	9	3,536,794	6,731,350	10,268,144	52.38		10,584,965	3,042,784	13,627,749	46.81		75.35	3,359,605	2.752	
DANAMON	2012	4	12	4,602,111	8,814,803	13,416,914	30.67		13,967,499	3,843,755	17,811,254	30.70		75.33	4,394,340	-0.019	
DANAMON	2013	1	3	1,024,175	2,342,789	3,366,964	-74.91		3,363,296	779,452	4,142,748	-76.74		81.27	775,784	5.945	
DANAMON	2013	2	6	2,120,871	5,395,543	7,516,414	123.24		6,812,853	2,783,411	9,596,264	131.64		78.33	2,079,850	-2.947	
DANAMON	2013	3	9	3,306,210	9,855,488	13,161,698	75.11		10,432,381	5,664,157	16,096,538	67.74		81.77	2,934,840	3.441	
DANAMON	2013	4	12	4,708,931	13,022,509	17,731,440	34.72		14,267,093	7,022,731	21,289,824	32.26		83.29	3,558,384	1.519	
DANAMON	2014	1	3	1,591,972	2,980,302	4,572,274	-74.21		3,940,492	1,130,928	5,071,420	-76.18		90.16	499,146	6.872	
DANAMON	2014	2	6	3,332,967	5,393,210	8,726,177	90.85	31.802	7,998,067	4,471,087	12,469,154	145.87	36.361	69.98	3,742,977	-20.176	-0.682
PANIN	2010	1	3	1,380,960	899,785	2,280,445			2,237,625	576,173	2,813,798			81.05	533,353		
PANIN	2010	2	6	2,833,398	1,617,223	4,450,621	95.16		4,564,169	889,150	5,453,319	93.81		81.61	1,002,698	0.568	
PANIN	2010	3	9	2,725,238	2,486,022	5,211,260	17.09		5,428,060	1,212,854	6,640,914	21.78		78.47	1,429,654	-3.141	
PANIN	2010	4	12	3,756,050	3,917,681	7,673,731	47.25		7,467,686	1,814,464	9,282,120	39.77		82.67	1,608,389	4.200	
PANIN	2011	1	3	1,133,677	1,029,837	2,163,514	-71.81		2,103,087	389,673	2,492,760	-73.14		86.79	329,246	4.120	
PANIN	2011	2	6	2,238,433	2,082,166	4,320,599	99.70		4,359,928	810,723	5,170,651	107.43		83.56	850,052	-3.232	
PANIN	2011	3	9	3,334,599	3,179,911	6,514,510	50.78		6,593,356	1,410,763	8,004,119	54.80		81.39	1,489,609	-2.171	
PANIN	2011	4	12	4,511,455	4,514,455	9,025,910	38.55		9,006,233	2,239,489	11,245,722	40.50		80.26	2,219,812	-1.129	
PANIN	2012	1	3	1,262,511	882,812	2,145,323	-76.23		2,361,684	414,820	2,776,504	-75.31		77.27	631,181	-2.994	
PANIN	2012	2	6	2,524,681	1,882,055	4,406,736	105.41		4,797,133	916,656	5,713,789	105.79		77.12	1,307,053	-0.142	
PANIN	2012	3	9	3,829,426	2,900,951	6,730,377	52.73		7,339,086	1,282,704	8,621,790	50.89		78.06	1,891,413	0.938	
PANIN	2012	4	12	5,252,349	4,027,209	9,279,558	37.88		10,043,623	1,741,447	11,785,070	36.69		78.74	2,505,512	0.678	
PANIN	2013	1	3	1,482,611	975,349	2,457,960	-73.51		2,729,296	432,293	3,161,589	-73.17		77.74	703,629	-0.995	
PANIN	2013	2	6	2,988,592	1,908,169	4,896,761	99.22		5,517,104	792,237	6,309,341	99.56		77.61	1,412,580	-0.133	
PANIN	2013	3	9	4,538,035	2,972,421	7,510,456	53.38		8,402,096	1,198,092	9,600,188	52.16		78.23	2,089,732	0.621	
PANIN	2013	4	12	6,375,664	4,143,994	10,519,658	40.07		11,593,366	1,592,888	13,186,254	37.35		79.78	2,666,596	1.545	
PANIN	2014	1	3	1,944,817	935,051	2,879,868	-72.62		3,191,518	423,431	3,614,949	-72.59		79.67	735,081	-0.112	
PANIN	2014	2	6	4,060,270	1,874,925	5,935,195	106.09	30.508	6,560,121	1,003,528	7,563,649	109.23	30.864	78.47	1,628,454	-1.196	-0.143
Bank Of India	2010	1	3	20,449	13,879	34,328			43,303	4,402	47,705			71.96	13,377		
Bank Of India	2010	2	6	41,712	28,244	69,956	103.79		86,781	7,839	94,620	98.34		73.93	24,664	1.975	
Bank Of India	2010	3	9	61,696	40,013	101,709	45.39		128,131	10,869	139,000	46.90		73.17	37,291	-0.762	
Bank Of India	2010	4	12	79,424	53,486	132,910	30.68		167,105	13,929	181,034	30.24		73.42	48,124	0.245	
Bank Of India	2011	1	3	17,778	13,911	31,689	-76.16		39,727	6,006	45,733	-74.74		69.29	14,044	-4.126	
Bank Of India	2011	2	6	35,843	27,978	63,821	101.40		85,215	11,078	96,293	110.55		66.28	32,472	-3.013	
Bank Of India	2011	3	9	55,938	38,888	94,826	48.58		129,428	15,297	144,725	50.30		65.52	49,899	-0.756	
Bank Of India	2011	4	12	78,367	58,569	136,936	44.41		177,328	24,121	201,449	39.19		67.98	64,513	2.454	
Bank Of India	2012	1	3	23,583	37,743	61,326	-55.22		46,374	31,345	77,719	-61.42		78.91	16,393	10.932	
Bank Of India	2012	2	6	49,405	51,337	100,742	64.27		85,941	36,539	122,480	57.59		82.25	21,738	3.344	
Bank Of India	2012	3	9	76,013	62,782	138,795	37.77		147,880	39,058	186,938	52.63		74.25	48,143	-8.005	
Bank Of India	2012	4	12	102,437	76,382	178,819	28.84		203,775	43,518	247,293	32.29		72.31	68,474	-1.936	
Bank Of India	2013	1	3	26,585	17,699	44,284	-75.24		56,872	9,483	66,355	-73.17		66.74	22,071	-5.573	
Bank Of India	2013	2	6	55,258	32,102	87,360	97.27		115,182	13,129	128,311	93.37		68.08	40,951	1.347	
Bank Of India	2013	3	9	87,874	52,122	139,996	60.25		187,260	19,779	207,039	61.36		67.62	67,043	-0.466	
Bank Of India	2013	4	12	130,350	79,090	209,440	49.60		275,180	27,942	303,122	46.41		69.09	93,682	1.476	
Bank Of India	2014	1	3	50,289	22,164	72,453	-65.41		93,394	12,156	105,550	-65.18		68.64	33,097	-0.451	
Bank Of India	2014	2	6	110,584	44,513	155,097	114.07	30.795	197,259	26,796	224,055	112.27	30.941	69.22	68,958	0.579	-0.152
Rata-Rata								30.79					32.50				-0.25

Sumber : Laporan Keuangan Publikasi diolah

LAMPIRAN 9

PERHITUNGAN

FEE BASE INCOME RATIO (FBIR)

BANK	TAHUN	TRIWULAN	BULAN	KELOMPOK	Pendapatan bunga	Pdptn ops lainnya	Tren	Rata rata	Pendapatan Ops	Tren	Rata rata	FBIR	Tren	Rata rata
BCA	2010	1	3		4,681,415	2,828,504			7,509,919			37.66		
BCA	2010	2	6		9,463,903	5,119,420	80.99		14,583,323	94.19		35.10	-2.559	
BCA	2010	3	9		14,162,111	6,891,419	34.61		21,053,530	44.37		32.73	-2.372	
BCA	2010	4	12		20,557,909	8,229,719	19.42		28,787,628	36.74		28.59	-4.145	
BCA	2011	1	3		5,752,630	1,695,709	-79.40		7,448,339	-74.13		22.77	-5.821	
BCA	2011	2	6		11,765,870	3,736,822	120.37		15,502,692	108.14		24.10	1.338	
BCA	2011	3	9		18,029,122	5,825,393	55.89		23,854,515	53.87		24.42	0.316	
BCA	2011	4	12		24,414,523	8,577,073	47.24		32,991,596	38.30		26.00	1.577	
BCA	2012	1	3		6,480,483	2,819,278	-67.13		9,299,761	-71.81		30.32	4.318	
BCA	2012	2	6		13,114,553	5,944,533	110.85		19,059,086	104.94		31.19	0.874	
BCA	2012	3	9		20,018,439	8,113,906	36.49		28,132,345	47.61		28.84	-2.348	
BCA	2012	4	12		27,363,309	10,894,440	34.27		38,257,749	35.99		28.48	-0.365	
BCA	2013	1	3		7,291,654	2,590,401	-76.22		9,882,055	-74.17		26.21	-2.263	
BCA	2013	2	6		14,858,902	5,218,840	101.47		20,077,742	103.17		25.99	-0.220	
BCA	2013	3	9		23,272,668	8,636,938	65.50		31,909,606	58.93		27.07	1.074	
BCA	2013	4	12		32,395,283	11,740,562	35.93		44,135,845	38.32		26.60	-0.466	
BCA	2014	1	3		9,507,387	3,821,327	-67.45		13,328,714	-69.80		28.67	2.069	
BCA	2014	2	6		19,395,277	6,915,649	80.98	29.656	26,310,926	97.40	31.781	26.28	-2.386	-0.632
CIMB NIAGA	2010	1	3		2,722,486	320,820			3,043,306			10.54		
CIMB NIAGA	2010	2	6		5,795,834	807,032	151.55		6,602,866	116.96		12.22	1.681	
CIMB NIAGA	2010	3	9		8,952,772	1,423,611	76.40		10,376,383	57.15		13.72	1.497	
CIMB NIAGA	2010	4	12		12,336,597	2,024,264	42.19		14,360,861	38.40		14.10	0.376	
CIMB NIAGA	2011	1	3		3,461,792	611,317	-69.80		4,073,109	-71.64		15.01	0.913	
CIMB NIAGA	2011	2	6		7,007,099	1,220,745	99.69		8,227,844	102.00		14.84	-0.172	
CIMB NIAGA	2011	3	9		10,682,263	1,930,634	58.15		12,612,897	53.30		15.31	0.470	
CIMB NIAGA	2011	4	12		14,520,460	2,737,056	41.77		17,257,516	36.82		15.86	0.553	
CIMB NIAGA	2012	1	3		3,805,205	995,872	-63.62		4,801,077	-72.18		20.74	4.883	
CIMB NIAGA	2012	2	6		7,713,104	1,753,611	76.09		9,466,715	97.18		18.52	-2.219	
CIMB NIAGA	2012	3	9		11,750,669	2,547,681	45.28		14,298,350	51.04		17.82	-0.706	
CIMB NIAGA	2012	4	12		15,880,162	3,347,501	31.39		19,227,663	34.47		17.41	-0.408	
CIMB NIAGA	2013	1	3		4,138,874	908,438	-72.86		5,047,312	-73.75		18.00	0.589	
CIMB NIAGA	2013	2	6		8,247,028	1,730,264	90.47		9,977,292	97.68		17.34	-0.656	
CIMB NIAGA	2013	3	9		12,632,308	2,688,204	55.36		15,320,512	53.55		17.55	0.204	
CIMB NIAGA	2013	4	12		17,306,380	3,635,100	35.22		20,941,480	36.69		17.36	-0.188	
CIMB NIAGA	2014	1	3		4,708,173	970,520	-73.30		5,678,693	-72.88		17.09	-0.268	
CIMB NIAGA	2014	2	6		9,630,543	1,774,034	82.79	33.711	11,404,577	100.83	32.535	15.56	-1.535	0.279

DANAMON	2010	1	3		2,856,652	859,635			3,716,287			23.13		
DANAMON	2010	2	6		5,763,156	1,799,360	109.32		7,562,516	103.50		23.79	0.662	
DANAMON	2010	3	9		8,804,738	2,748,680	52.76		11,553,418	52.77		23.79	-0.002	
DANAMON	2010	4	12		11,934,209	3,856,962	40.32		15,791,171	36.68		24.42	0.634	
DANAMON	2011	1	3		3,188,393	1,148,872	-70.21		4,337,265	-72.53		26.49	2.064	
DANAMON	2011	2	6		6,455,261	2,159,175	87.94		8,614,436	98.61		25.06	-1.424	
DANAMON	2011	3	9		9,787,280	3,574,131	65.53		13,361,411	55.10		26.75	1.685	
DANAMON	2011	4	12		13,365,726	3,827,568	7.09		17,193,294	28.68		22.26	-4.488	
DANAMON	2012	1	3		3,465,231	648,404	-83.06		4,113,635	-76.07		15.76	-6.500	
DANAMON	2012	2	6		6,988,442	2,293,866	253.77		9,282,308	125.65		24.71	8.950	
DANAMON	2012	3	9		10,584,965	3,042,784	32.65		13,627,749	46.81		22.33	-2.384	
DANAMON	2012	4	12		13,967,499	3,843,755	26.32		17,811,254	30.70		21.58	-0.747	
DANAMON	2013	1	3		3,363,296	779,452	-79.72		4,142,748	-76.74		18.81	-2.766	
DANAMON	2013	2	6		6,812,853	2,783,411	257.10		9,596,264	131.64		29.01	10.190	
DANAMON	2013	3	9		10,432,381	5,664,157	103.50		16,096,538	67.74		35.19	6.184	
DANAMON	2013	4	12		14,267,093	7,022,731	23.99		21,289,824	32.26		32.99	-2.202	
DANAMON	2014	1	3		3,940,492	1,130,928	-83.90		5,071,420	-76.18		22.30	-10.686	
DANAMON	2014	2	6		7,998,067	4,471,087	295.35	57.708	12,469,154	145.87	36.361	35.86	13.557	0.707
PANIN	2010	1	3		2,237,625	576,173			2,813,798			20.48		
PANIN	2010	2	6		4,564,169	889,150	54.32		5,453,319	93.81		16.30	-4.172	
PANIN	2010	3	9		5,428,060	1,212,854	36.41		6,640,914	21.78		18.26	1.959	
PANIN	2010	4	12		7,467,656	1,814,464	49.60		9,282,120	39.77		19.55	1.285	
PANIN	2011	1	3		2,103,087	389,673	-78.52		2,492,760	-73.14		15.63	-3.916	
PANIN	2011	2	6		4,359,928	810,723	108.05		5,170,651	107.43		15.68	0.047	
PANIN	2011	3	9		6,593,356	1,410,763	74.01		8,004,119	54.80		17.63	1.946	
PANIN	2011	4	12		9,006,233	2,239,489	58.74		11,245,722	40.50		19.91	2.289	
PANIN	2012	1	3		2,361,684	414,820	-81.48		2,776,504	-75.31		14.94	-4.974	
PANIN	2012	2	6		4,797,133	916,656	120.98		5,713,789	105.79		16.04	1.103	
PANIN	2012	3	9		7,339,086	1,282,704	39.93		8,621,790	50.89		14.88	-1.165	
PANIN	2012	4	12		10,043,623	1,741,447	35.76		11,785,070	36.69		14.78	-0.101	
PANIN	2013	1	3		2,729,296	432,293	-75.18		3,161,589	-73.17		13.67	-1.103	
PANIN	2013	2	6		5,517,104	792,237	83.26		6,309,341	99.56		12.56	-1.117	
PANIN	2013	3	9		8,402,096	1,198,092	51.23		9,600,188	52.16		12.48	-0.077	
PANIN	2013	4	12		11,593,366	1,592,888	32.95		13,186,254	37.35		12.08	-0.400	
PANIN	2014	1	3		3,191,518	423,431	-73.42		3,614,949	-72.59		11.71	-0.367	
PANIN	2014	2	6		6,560,121	1,003,528	137.00	31.870	7,563,649	109.23	30.864	13.27	1.554	-0.400
Bank Of India	2010	1	3		43,303	4,402			47,705			9.23		
Bank Of India	2010	2	6		86,781	7,839	78.08		94,620	98.34		8.28	-0.943	
Bank Of India	2010	3	9		128,131	10,869	38.65		139,000	46.90		7.82	-0.465	
Bank Of India	2010	4	12		167,105	13,929	28.15		181,034	30.24		7.69	-0.125	
Bank Of India	2011	1	3		39,727	6,006	-56.88		45,733	-74.74		13.13	5.439	
Bank Of India	2011	2	6		85,215	11,078	84.45		96,293	110.55		11.50	-1.628	
Bank Of India	2011	3	9		129,428	15,297	38.08		144,725	50.30		10.57	-0.935	
Bank Of India	2011	4	12		177,328	24,121	57.68		201,449	39.19		11.97	1.404	
Bank Of India	2012	1	3		46,374	31,345	29.95		77,719	-61.42		40.33	28.357	
Bank Of India	2012	2	6		85,941	36,539	16.57		122,480	57.59		29.83	-10.499	
Bank Of India	2012	3	9		147,880	39,058	6.89		186,938	52.63		20.89	-8.939	
Bank Of India	2012	4	12		203,775	43,518	11.42		247,293	32.29		17.60	-3.296	
Bank Of India	2013	1	3		56,872	9,483	-78.21		66,355	-73.17		14.29	-3.306	
Bank Of India	2013	2	6		115,182	13,129	38.45		128,311	93.37		10.23	-4.059	
Bank Of India	2013	3	9		187,260	19,779	50.65		207,039	61.36		9.55	-0.679	
Bank Of India	2013	4	12		275,180	27,942	41.27		303,122	46.41		9.22	-0.335	
Bank Of India	2014	1	3		93,394	12,156	-56.50		105,550	-65.18		11.52	2.299	
Bank Of India	2014	2	6		197,259	26,796	120.43	24.953	224,055	112.27	30.941	11.96	0.443	0.152
Rata-Rata								35.58			32.50			0.02

Sumber : Laporan Keuangan Publikasi diolah

LAMPIRAN 10

PERHITUNGAN

RETURN ON ASSETS (ROA)

BANK	TAHUN	TRIWULAN	BULAN	KELOMPOK	Laba Sebelum Pajak	Disetahunkan	Tren	Rata rata	Aset Sebelum	Aset Skrg	Rata-2 Aset	Tren	Rata rata	ROA	Tren	Rata rata
BCA	2010	1	3		2,425,631	9,702,524			280,817,308	282,838,598	281,827,953			3.44		
BCA	2010	2	6		4,974,668	9,949,336	2.544		282,838,598	296,379,380	289,608,989	2.761		3.44	-0.01	
BCA	2010	3	9		7,675,546	10,234,061	2.862		296,379,380	307,863,121	302,121,251	4.320		3.39	-0.05	
BCA	2010	4	12		10,457,398	10,457,398	2.182		307,863,121	321,973,412	314,918,267	4.236		3.32	-0.07	
BCA	2011	1	3		2,481,802	9,927,208	-5.070		321,973,412	323,873,322	322,923,367	2.542		3.07	-0.25	
BCA	2011	2	6		5,953,880	11,907,760	19.951		323,873,322	336,640,659	330,256,991	2.271		3.61	0.53	
BCA	2011	3	9		9,450,590	12,600,787	5.820		336,640,659	358,678,424	347,659,542	5.269		3.62	0.02	
BCA	2011	4	12		13,158,434	13,158,434	4.425		358,678,424	377,250,966	367,964,695	5.841		3.58	-0.05	
BCA	2012	1	3		2,644,205	10,576,820	-19.619		377,250,966	395,309,743	386,280,355	4.978		2.74	-0.84	
BCA	2012	2	6		6,824,454	13,648,908	29.045		395,309,743	401,831,779	398,570,761	3.182		3.42	0.69	
BCA	2012	3	9		10,408,995	13,878,660	1.683		401,831,779	421,093,339	411,462,559	3.235		3.37	-0.05	
BCA	2012	4	12		14,705,891	14,705,891	5.960		421,093,339	436,795,410	428,944,375	4.249		3.43	0.06	
BCA	2013	1	3		3,324,662	13,298,648	-9.569		436,795,410	440,839,004	438,817,207	2.302		3.03	-0.40	
BCA	2013	2	6		7,579,455	15,158,910	13.988		440,839,004	450,848,103	445,843,554	1.601		3.40	0.37	
BCA	2013	3	9		12,410,380	16,547,173	9.158		450,848,103	479,993,868	465,420,986	4.391		3.56	0.16	
BCA	2013	4	12		17,628,492	17,628,492	6.535		479,993,868	488,498,242	484,246,055	4.045		3.64	0.09	
BCA	2014	1	3		4,266,888	17,067,552	-3.182		488,498,242	492,337,676	490,417,959	1.275		3.48	-0.16	
BCA	2014	2	6		9,419,616	18,839,232	10.380	4.28	492,337,676	512,846,637	502,592,157	2.482	3.28	3.75	0.27	0.02
CIMB NIAGA	2010	1	3		753,779	3,015,116			106,803,360	114,245,017	110,524,189			2.73		
CIMB NIAGA	2010	2	6		1,473,423	2,946,846	-2.264		114,245,017	125,862,711	120,053,864	8.622		2.45	-0.27	
CIMB NIAGA	2010	3	9		1,736,542	2,315,389	-21.428		125,862,711	128,447,165	127,154,938	5.915		1.82	-0.63	
CIMB NIAGA	2010	4	12		3,269,580	3,269,580	41.211		128,447,165	142,812,919	135,630,042	6.665		2.41	0.59	
CIMB NIAGA	2011	1	3		980,286	3,921,144	19.928		142,812,919	147,597,539	145,205,229	7.060		2.70	0.29	
CIMB NIAGA	2011	2	6		2,088,723	4,177,446	6.536		147,597,539	151,158,080	149,377,810	2.874		2.80	0.10	
CIMB NIAGA	2011	3	9		2,338,231	3,117,641	-25.370		151,158,080	157,099,326	154,128,703	3.180		2.02	-0.77	
CIMB NIAGA	2011	4	12		4,241,052	4,241,052	36.034		157,099,326	164,137,582	160,618,454	4.211		2.64	0.62	
CIMB NIAGA	2012	1	3		1,220,566	4,882,264	15.119		164,137,582	169,380,932	166,759,257	3.823		2.93	0.29	
CIMB NIAGA	2012	2	6		2,611,941	5,223,882	6.997		169,380,932	175,677,336	172,529,134	3.460		3.03	0.10	
CIMB NIAGA	2012	3	9		4,060,765	5,414,353	3.646		175,677,336	186,358,184	181,017,760	4.920		2.99	-0.04	
CIMB NIAGA	2012	4	12		5,555,431	5,555,431	2.606		186,358,184	192,612,817	189,485,501	4.678		2.93	-0.06	
CIMB NIAGA	2013	1	3		1,388,619	5,554,476	-0.017		192,612,817	211,676,050	202,144,434	6.681		2.75	-0.18	
CIMB NIAGA	2013	2	6		2,781,154	5,562,308	0.141		211,676,050	195,275,280	203,475,665	0.659		2.73	-0.01	
CIMB NIAGA	2013	3	9		4,195,519	5,594,025	0.570		195,275,280	211,027,404	203,151,342	-0.159		2.75	0.02	
CIMB NIAGA	2013	4	12		5,634,244	5,634,244	0.719		211,027,404	211,427,283	211,227,344	3.975		2.67	-0.09	
CIMB NIAGA	2014	1	3		1,463,844	5,855,376	3.925		211,427,283	211,412,070	211,419,677	0.091		2.77	0.10	
CIMB NIAGA	2014	2	6		2,628,490	5,256,980	-10.220	4.34	211,412,070	217,920,498	214,666,284	1.536	3.79	2.45	-0.32	-0.02

DANAMON	2010	1	3		834,767	3,339,068	96,630,214	97,330,245	96,980,230	3.44									
DANAMON	2010	2	6		1,707,561	3,415,122	97,330,245	98,380,101	97,855,173	3.49	2.278		0.902						0.05
DANAMON	2010	3	9		2,605,243	3,473,657	98,380,101	102,819,614	100,599,858	3.45	1.714		2.805						-0.04
DANAMON	2010	4	12		3,363,850	3,363,850	102,819,614	113,864,875	108,342,245	3.10	-3.161		7.696						-0.35
DANAMON	2011	1	3		884,175	3,536,700	113,864,875	118,540,450	116,202,663	3.04	5.138		7.255						-0.06
DANAMON	2011	2	6		1,684,567	3,369,134	118,540,450	118,473,367	118,506,909	2.84	-4.738		1.983						-0.20
DANAMON	2011	3	9		2,804,849	3,739,799	118,473,367	127,596,458	123,034,913	3.04	11.002		3.821						0.20
DANAMON	2011	4	12		3,050,348	3,050,348	127,596,458	127,183,116	127,389,787	2.39	-18.436		3.540						-0.65
DANAMON	2012	1	3		640,557	2,562,228	127,183,116	126,852,337	127,017,727	2.02	-16.002		-0.292						-0.38
DANAMON	2012	2	6		2,313,684	4,627,368	126,852,337	132,682,255	129,767,296	3.57	80.599		2.165						1.55
DANAMON	2012	3	9		3,043,191	4,057,588	132,682,255	127,608,547	130,145,401	3.12	-12.313		0.291						-0.45
DANAMON	2012	4	12		4,044,087	4,044,087	127,608,547	130,474,521	129,041,534	3.13	-0.333		-0.848						0.02
DANAMON	2013	1	3		806,642	3,226,568	130,474,521	126,192,792	128,333,657	2.51	-20.215		-0.549						-0.62
DANAMON	2013	2	6		2,139,811	4,279,622	126,192,792	130,281,265	128,237,029	3.34	32.637		-0.075						0.82
DANAMON	2013	3	9		3,023,075	4,030,767	130,281,265	142,235,505	136,258,385	2.96	-5.815		6.255						-0.38
DANAMON	2013	4	12		3,679,105	3,679,105	142,235,505	152,021,037	147,128,271	2.50	-8.724		7.977						-0.46
DANAMON	2014	1	3		539,047	2,156,188	152,021,037	152,845,690	152,433,364	1.41	-41.394		3.606						-1.09
DANAMON	2014	2	6		3,799,009	7,598,018	152,845,690	154,428,926	153,637,308	4.95	252.382	14.15	0.790	2.63				3.53	0.08
PANIN	2010	1	3		547,674	2,190,696	76,075,202	79,611,714	77,843,458	2.81									
PANIN	2010	2	6		1,019,324	2,038,648	79,611,714	87,017,419	83,314,567	2.45	-6.941		7.028						-0.37
PANIN	2010	3	9		1,458,051	1,944,068	87,017,419	93,455,251	90,236,335	2.15	-4.639		8.308						-0.29
PANIN	2010	4	12		1,662,365	1,662,365	93,455,251	105,918,394	99,686,823	1.67	-14.490		10.473						-0.49
PANIN	2011	1	3		346,851	1,387,404	105,918,394	109,205,709	107,562,052	1.29	-16.540		7.900						-0.38
PANIN	2011	2	6		839,649	1,679,298	109,205,709	107,428,299	108,317,004	1.55	21.039		0.702						0.26
PANIN	2011	3	9		1,471,893	1,962,524	107,428,299	107,862,319	107,645,309	1.82	16.866		-0.620						0.27
PANIN	2011	4	12		2,197,660	2,197,660	107,862,319	118,261,916	113,062,118	1.94	11.981		5.032						0.12
PANIN	2012	1	3		640,398	2,561,592	118,261,916	123,540,363	120,901,140	2.12	16.560		6.933						0.17
PANIN	2012	2	6		1,316,566	2,633,132	123,540,363	128,035,987	125,788,175	2.09	2.793		4.042						-0.03
PANIN	2012	3	9		1,901,432	2,535,243	128,035,987	133,713,967	130,874,977	1.94	-3.718		4.044						-0.16
PANIN	2012	4	12		2,522,812	2,522,812	133,713,967	141,450,516	137,582,242	1.83	-0.490		5.125						-0.10
PANIN	2013	1	3		676,932	2,707,728	141,450,516	146,444,977	143,947,747	1.88	7.330		4.627						0.05
PANIN	2013	2	6		1,393,516	2,787,032	146,444,977	144,516,136	145,480,557	1.92	2.929		1.065						0.03
PANIN	2013	3	9		2,100,612	2,800,816	144,516,136	144,388,233	144,452,185	1.94	0.495		-0.707						0.02
PANIN	2013	4	12		2,680,636	2,680,636	144,388,233	154,128,770	149,258,502	1.80	-4.291		3.327						-0.14
PANIN	2014	1	3		765,408	3,061,632	154,128,770	156,720,150	155,424,460	1.97	14.213		4.131						0.17
PANIN	2014	2	6		1,689,647	3,379,294	156,720,150	152,512,351	154,616,251	2.19	10.376	2.97	-0.520	3.94				0.22	-0.03
Bank Of India	2010	1	3		13,435	53,740	1,537,378	1,719,841	1,628,610	3.30									
Bank Of India	2010	2	6		24,504	49,008	1,719,841	1,670,819	1,695,330	2.89	-8.805		4.097						-0.41
Bank Of India	2010	3	9		37,320	49,760	1,670,819	1,616,267	1,643,543	3.03	1.534		-3.055						0.14
Bank Of India	2010	4	12		48,067	48,067	1,616,267	1,570,332	1,593,300	3.02	-3.402		-3.057						-0.01
Bank Of India	2011	1	3		13,103	52,412	1,570,332	1,605,565	1,587,949	3.30	9.039		-0.336						0.28
Bank Of India	2011	2	6		31,109	62,218	1,605,565	1,727,334	1,666,450	3.73	18.709		4.944						0.43
Bank Of India	2011	3	9		48,620	64,827	1,727,334	1,841,058	1,784,196	3.63	4.193		7.066						-0.10
Bank Of India	2011	4	12		64,541	64,541	1,841,058	2,080,428	1,960,743	3.29	-0.441		9.895						-0.34
Bank Of India	2012	1	3		17,716	70,864	2,080,428	2,282,217	2,181,323	3.25	9.797		11.250						-0.04
Bank Of India	2012	2	6		35,431	70,862	2,282,217	2,358,917	2,320,567	3.05	-0.003		6.383						-0.20
Bank Of India	2012	3	9		53,256	71,008	2,358,917	2,428,885	2,393,901	2.97	0.206		3.160						-0.09
Bank Of India	2012	4	12		73,921	73,921	2,428,885	2,540,741	2,484,813	2.97	4.102		3.798						0.01
Bank Of India	2013	1	3		27,981	111,924	2,540,741	2,627,193	2,583,967	4.33	51.410		3.990						1.36
Bank Of India	2013	2	6		48,300	96,600	2,627,193	2,585,924	2,606,559	3.71	-13.691		0.874						-0.63
Bank Of India	2013	3	9		80,616	107,488	2,585,924	3,057,340	2,821,632	3.81	11.271		8.251						0.10
Bank Of India	2013	4	12		109,583	109,583	3,057,340	3,601,335	3,329,338	3.29	1.949		17.993						-0.52
Bank Of India	2014	1	3		37,245	148,980	3,601,335	3,274,150	3,437,743	4.33	35.952		3.256						1.04
Bank Of India	2014	2	6		74,638	149,276	3,274,150	4,094,745	3,684,448	4.05	0.199	6.78	7.176	4.76					-0.28
Rata-Rata												6.50		3.68					0.02

Sumber : Laporan Keuangan Publikasi diolah

LAMPIRAN 11

HASIL ANALISIS SPSS

Descriptive Statistics

	Mean	Std. Deviation	N
Y	2.8941	.70799	90
X1	84.4192	13.28458	90
X2	64.9532	7.83691	90
X3	19.3527	9.30987	90
X4	2.3418	1.25558	90
X5	1.6672	.84912	90
X6	101.9460	9.38562	90
X7	-3.2480	4.23314	90
X8	73.7357	6.42551	90
X9	19.8856	7.62929	90

Correlations

	Y	X1	X2	X3	X4	X5
Pearson Correlation Y	1.000	-.201	-.019	-.103	-.466	-.415
X1	-.201	1.000	.828	-.621	.510	.548
X2	-.019	.828	1.000	-.755	.310	.455
X3	-.103	-.621	-.755	1.000	-.163	-.382

	X4	-.466	.510	.310	-.163	1.000	.839
	X5	-.415	.548	.455	-.382	.839	1.000
	X6	-.210	.541	.202	.205	.475	.312
	X7	.118	.485	.502	-.504	.447	.556
	X8	-.746	.499	.263	-.181	.687	.689
	X9	.319	-.356	-.463	.143	-.364	-.338
Sig. (1-tailed)	Y	.	.029	.429	.166	.000	.000
	X1	.029	.	.000	.000	.000	.000
	X2	.429	.000	.	.000	.001	.000
	X3	.166	.000	.000	.	.063	.000
	X4	.000	.000	.001	.063	.	.000
	X5	.000	.000	.000	.000	.000	.
	X6	.023	.000	.028	.026	.000	.001
	X7	.134	.000	.000	.000	.000	.000
	X8	.000	.000	.006	.044	.000	.000
	X9	.001	.000	.000	.089	.000	.001
N	Y	90	90	90	90	90	90
	X1	90	90	90	90	90	90
	X2	90	90	90	90	90	90
	X3	90	90	90	90	90	90
	X4	90	90	90	90	90	90
	X5	90	90	90	90	90	90

X6	90	90	90	90	90	90
X7	90	90	90	90	90	90
X8	90	90	90	90	90	90
X9	90	90	90	90	90	90

Correlations

		X6	X7	X8	X9
Pearson Correlation	Y	-.210	.118	-.746	.319
	X1	.541	.485	.499	-.356
	X2	.202	.502	.263	-.463
	X3	.205	-.504	-.181	.143
	X4	.475	.447	.687	-.364
	X5	.312	.556	.689	-.338
	X6	1.000	.237	.389	-.248
	X7	.237	1.000	.320	-.283
	X8	.389	.320	1.000	-.177
	X9	-.248	-.283	-.177	1.000
Sig. (1-tailed)	Y	.023	.134	.000	.001
	X1	.000	.000	.000	.000
	X2	.028	.000	.006	.000
	X3	.026	.000	.044	.089
	X4	.000	.000	.000	.000
	X5	.001	.000	.000	.001

	X6	.	.012	.000	.009
	X7	.012	.	.001	.003
	X8	.000	.001	.	.047
	X9	.009	.003	.047	.
N	Y	90	90	90	90
	X1	90	90	90	90
	X2	90	90	90	90
	X3	90	90	90	90
	X4	90	90	90	90
	X5	90	90	90	90
	X6	90	90	90	90
	X7	90	90	90	90
	X8	90	90	90	90
	X9	90	90	90	90

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	X9, X3, X8, X6, X7, X4, X2, X5, X1	.	Enter

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	X9, X3, X8, X6, X7, X4, X2, X5, X1	.	Enter

a. All requested variables entered.

b. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.901 ^a	.812	.791	.32391

Model Summary

Model	Change Statistics				
	R Square Change	F Change	df1	df2	Sig. F Change
1	.812	38.357	9	80	.000

a. Predictors: (Constant), X9, X3, X8, X6, X7, X4, X2, X5, X1

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.218	9	4.024	38.357	.000 ^a
	Residual	8.393	80	.105		
	Total	44.611	89			

a. Predictors: (Constant), X9, X3, X8, X6, X7, X4, X2, X5, X1

b. Dependent Variable: Y

Coefficients^a

Model	Unstandardized Coefficients	
	B	Std. Error
1 (Constant)	7.631	.912
X1	-.010	.009
X2	.019	.011
X3	-.010	.010
X4	.029	.059
X5	-.045	.091
X6	.016	.008
X7	.063	.012
X8	-.095	.008
X9	.035	.006

Coefficients^a

Model	Standardized Coefficients	t	Sig.	Correlations			
				Beta	Zero-order	Partial	Part
1	(Constant)	8.370	.000				
	X1	-.187	-1.110	.270	-.201	-.123	-.054
	X2	.213	1.698	.093	-.019	.187	.082
	X3	-.136	-1.040	.301	-.103	-.116	-.050
	X4	.051	.485	.629	-.466	.054	.024
	X5	-.054	-.495	.622	-.415	-.055	-.024
	X6	.210	1.869	.065	-.210	.205	.091
	X7	.374	5.434	.000	.118	.519	.264
	X8	-.866	-11.454	.000	-.746	-.788	-.555
	X9	.375	6.045	.000	.319	.560	.293

a. Dependent Variable: Y

Titik Persentase Distribusi F untuk Probabilita = 0,05

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

Titik Persentase Distribusi F untuk Probabilita = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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

Titik Persentase Distribusi F untuk Probabilita = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
91	3.95	3.10	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.94	1.90	1.86	1.83	1.80	1.78
92	3.94	3.10	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.94	1.89	1.86	1.83	1.80	1.78
93	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.83	1.80	1.78
94	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.83	1.80	1.77
95	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.82	1.80	1.77
96	3.94	3.09	2.70	2.47	2.31	2.19	2.11	2.04	1.98	1.93	1.89	1.85	1.82	1.80	1.77
97	3.94	3.09	2.70	2.47	2.31	2.19	2.11	2.04	1.98	1.93	1.89	1.85	1.82	1.80	1.77
98	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.98	1.93	1.89	1.85	1.82	1.79	1.77
99	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.98	1.93	1.89	1.85	1.82	1.79	1.77
100	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.97	1.93	1.89	1.85	1.82	1.79	1.77
101	3.94	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.93	1.88	1.85	1.82	1.79	1.77
102	3.93	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.77
103	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
104	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
105	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.81	1.79	1.76
106	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
107	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
108	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.78	1.76
109	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
110	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
111	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
112	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.96	1.92	1.88	1.84	1.81	1.78	1.76
113	3.93	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.92	1.87	1.84	1.81	1.78	1.76
114	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
115	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
116	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
117	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.80	1.78	1.75
118	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.80	1.78	1.75
119	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.78	1.75
120	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.78	1.75
121	3.92	3.07	2.68	2.45	2.29	2.17	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.77	1.75
122	3.92	3.07	2.68	2.45	2.29	2.17	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.77	1.75
123	3.92	3.07	2.68	2.45	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
124	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
125	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
126	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.87	1.83	1.80	1.77	1.75
127	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.86	1.83	1.80	1.77	1.75
128	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.86	1.83	1.80	1.77	1.75
129	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
130	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
131	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
132	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
133	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
134	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
135	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.82	1.79	1.77	1.74

Titik Persentase Distribusi F untuk Probabilita = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
136	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.82	1.79	1.77	1.74
137	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.82	1.79	1.76	1.74
138	3.91	3.06	2.67	2.44	2.28	2.16	2.08	2.01	1.95	1.90	1.86	1.82	1.79	1.76	1.74
139	3.91	3.06	2.67	2.44	2.28	2.16	2.08	2.01	1.95	1.90	1.86	1.82	1.79	1.76	1.74
140	3.91	3.06	2.67	2.44	2.28	2.16	2.08	2.01	1.95	1.90	1.86	1.82	1.79	1.76	1.74
141	3.91	3.06	2.67	2.44	2.28	2.16	2.08	2.00	1.95	1.90	1.86	1.82	1.79	1.76	1.74
142	3.91	3.06	2.67	2.44	2.28	2.16	2.07	2.00	1.95	1.90	1.86	1.82	1.79	1.76	1.74
143	3.91	3.06	2.67	2.43	2.28	2.16	2.07	2.00	1.95	1.90	1.86	1.82	1.79	1.76	1.74
144	3.91	3.06	2.67	2.43	2.28	2.16	2.07	2.00	1.95	1.90	1.86	1.82	1.79	1.76	1.74
145	3.91	3.06	2.67	2.43	2.28	2.16	2.07	2.00	1.94	1.90	1.86	1.82	1.79	1.76	1.74
146	3.91	3.06	2.67	2.43	2.28	2.16	2.07	2.00	1.94	1.90	1.85	1.82	1.79	1.76	1.74
147	3.91	3.06	2.67	2.43	2.28	2.16	2.07	2.00	1.94	1.90	1.85	1.82	1.79	1.76	1.73
148	3.91	3.06	2.67	2.43	2.28	2.16	2.07	2.00	1.94	1.90	1.85	1.82	1.79	1.76	1.73
149	3.90	3.06	2.67	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.82	1.79	1.76	1.73
150	3.90	3.06	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.82	1.79	1.76	1.73
151	3.90	3.06	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.82	1.79	1.76	1.73
152	3.90	3.06	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.82	1.79	1.76	1.73
153	3.90	3.06	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.82	1.78	1.76	1.73
154	3.90	3.05	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.82	1.78	1.76	1.73
155	3.90	3.05	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.82	1.78	1.76	1.73
156	3.90	3.05	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.81	1.78	1.76	1.73
157	3.90	3.05	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.81	1.78	1.76	1.73
158	3.90	3.05	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.81	1.78	1.75	1.73
159	3.90	3.05	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.81	1.78	1.75	1.73
160	3.90	3.05	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.81	1.78	1.75	1.73
161	3.90	3.05	2.66	2.43	2.27	2.16	2.07	2.00	1.94	1.89	1.85	1.81	1.78	1.75	1.73
162	3.90	3.05	2.66	2.43	2.27	2.15	2.07	2.00	1.94	1.89	1.85	1.81	1.78	1.75	1.73
163	3.90	3.05	2.66	2.43	2.27	2.15	2.07	2.00	1.94	1.89	1.85	1.81	1.78	1.75	1.73
164	3.90	3.05	2.66	2.43	2.27	2.15	2.07	2.00	1.94	1.89	1.85	1.81	1.78	1.75	1.73
165	3.90	3.05	2.66	2.43	2.27	2.15	2.07	1.99	1.94	1.89	1.85	1.81	1.78	1.75	1.73
166	3.90	3.05	2.66	2.43	2.27	2.15	2.07	1.99	1.94	1.89	1.85	1.81	1.78	1.75	1.73
167	3.90	3.05	2.66	2.43	2.27	2.15	2.06	1.99	1.94	1.89	1.85	1.81	1.78	1.75	1.73
168	3.90	3.05	2.66	2.43	2.27	2.15	2.06	1.99	1.94	1.89	1.85	1.81	1.78	1.75	1.73
169	3.90	3.05	2.66	2.43	2.27	2.15	2.06	1.99	1.94	1.89	1.85	1.81	1.78	1.75	1.73
170	3.90	3.05	2.66	2.42	2.27	2.15	2.06	1.99	1.94	1.89	1.85	1.81	1.78	1.75	1.73
171	3.90	3.05	2.66	2.42	2.27	2.15	2.06	1.99	1.93	1.89	1.85	1.81	1.78	1.75	1.73
172	3.90	3.05	2.66	2.42	2.27	2.15	2.06	1.99	1.93	1.89	1.84	1.81	1.78	1.75	1.72
173	3.90	3.05	2.66	2.42	2.27	2.15	2.06	1.99	1.93	1.89	1.84	1.81	1.78	1.75	1.72
174	3.90	3.05	2.66	2.42	2.27	2.15	2.06	1.99	1.93	1.89	1.84	1.81	1.78	1.75	1.72
175	3.90	3.05	2.66	2.42	2.27	2.15	2.06	1.99	1.93	1.89	1.84	1.81	1.78	1.75	1.72
176	3.89	3.05	2.66	2.42	2.27	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.78	1.75	1.72
177	3.89	3.05	2.66	2.42	2.27	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.78	1.75	1.72
178	3.89	3.05	2.66	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.78	1.75	1.72
179	3.89	3.05	2.66	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.78	1.75	1.72
180	3.89	3.05	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.77	1.75	1.72

Titik Persentase Distribusi F untuk Probabilita = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
181	3.89	3.05	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.77	1.75	1.72
182	3.89	3.05	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.77	1.75	1.72
183	3.89	3.05	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.77	1.75	1.72
184	3.89	3.05	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.77	1.75	1.72
185	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.75	1.72
186	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.75	1.72
187	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
188	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
189	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
190	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
191	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
192	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
193	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
194	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
195	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
196	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
197	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
198	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
199	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
200	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
201	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
202	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
203	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
204	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
205	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
206	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
207	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.71
208	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.83	1.80	1.77	1.74	1.71
209	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
210	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
211	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
212	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
213	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
214	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
215	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.77	1.74	1.71
216	3.88	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.77	1.74	1.71
217	3.88	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.77	1.74	1.71
218	3.88	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.77	1.74	1.71
219	3.88	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.77	1.74	1.71
220	3.88	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71
221	3.88	3.04	2.65	2.41	2.25	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71
222	3.88	3.04	2.65	2.41	2.25	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71
223	3.88	3.04	2.65	2.41	2.25	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71
224	3.88	3.04	2.64	2.41	2.25	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71
225	3.88	3.04	2.64	2.41	2.25	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71

LAMPIRAN 13

Titik Persentase Distribusi t (df = 1 – 40)

Pr df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 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

Catatan: Probabilita yang lebih kecil yang ditunjukkan pada judul tiap kolom adalah luas daerah dalam satu ujung, sedangkan probabilitas yang lebih besar adalah luas daerah dalam kedua ujung

Titik Persentase Distribusi t (df = 41 – 80)

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

Catatan: Probabilita yang lebih kecil yang ditunjukkan pada judul tiap kolom adalah luas daerah dalam satu ujung, sedangkan probabilitas yang lebih besar adalah luas daerah dalam kedua ujung

Titik Persentase Distribusi t (df = 81 –120)

df \ Pr	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
81	0.67753	1.29209	1.66388	1.98969	2.37327	2.63790	3.19392
82	0.67749	1.29196	1.66365	1.98932	2.37269	2.63712	3.19262
83	0.67746	1.29183	1.66342	1.98896	2.37212	2.63637	3.19135
84	0.67742	1.29171	1.66320	1.98861	2.37156	2.63563	3.19011
85	0.67739	1.29159	1.66298	1.98827	2.37102	2.63491	3.18890
86	0.67735	1.29147	1.66277	1.98793	2.37049	2.63421	3.18772
87	0.67732	1.29136	1.66256	1.98761	2.36998	2.63353	3.18657
88	0.67729	1.29125	1.66235	1.98729	2.36947	2.63286	3.18544
89	0.67726	1.29114	1.66216	1.98698	2.36898	2.63220	3.18434
90	0.67723	1.29103	1.66196	1.98667	2.36850	2.63157	3.18327
91	0.67720	1.29092	1.66177	1.98638	2.36803	2.63094	3.18222
92	0.67717	1.29082	1.66159	1.98609	2.36757	2.63033	3.18119
93	0.67714	1.29072	1.66140	1.98580	2.36712	2.62973	3.18019
94	0.67711	1.29062	1.66123	1.98552	2.36667	2.62915	3.17921
95	0.67708	1.29053	1.66105	1.98525	2.36624	2.62858	3.17825
96	0.67705	1.29043	1.66088	1.98498	2.36582	2.62802	3.17731
97	0.67703	1.29034	1.66071	1.98472	2.36541	2.62747	3.17639
98	0.67700	1.29025	1.66055	1.98447	2.36500	2.62693	3.17549
99	0.67698	1.29016	1.66039	1.98422	2.36461	2.62641	3.17460
100	0.67695	1.29007	1.66023	1.98397	2.36422	2.62589	3.17374
101	0.67693	1.28999	1.66008	1.98373	2.36384	2.62539	3.17289
102	0.67690	1.28991	1.65993	1.98350	2.36346	2.62489	3.17206
103	0.67688	1.28982	1.65978	1.98326	2.36310	2.62441	3.17125
104	0.67686	1.28974	1.65964	1.98304	2.36274	2.62393	3.17045
105	0.67683	1.28967	1.65950	1.98282	2.36239	2.62347	3.16967
106	0.67681	1.28959	1.65936	1.98260	2.36204	2.62301	3.16890
107	0.67679	1.28951	1.65922	1.98238	2.36170	2.62256	3.16815
108	0.67677	1.28944	1.65909	1.98217	2.36137	2.62212	3.16741
109	0.67675	1.28937	1.65895	1.98197	2.36105	2.62169	3.16669
110	0.67673	1.28930	1.65882	1.98177	2.36073	2.62126	3.16598
111	0.67671	1.28922	1.65870	1.98157	2.36041	2.62085	3.16528
112	0.67669	1.28916	1.65857	1.98137	2.36010	2.62044	3.16460
113	0.67667	1.28909	1.65845	1.98118	2.35980	2.62004	3.16392
114	0.67665	1.28902	1.65833	1.98099	2.35950	2.61964	3.16326
115	0.67663	1.28896	1.65821	1.98081	2.35921	2.61926	3.16262
116	0.67661	1.28889	1.65810	1.98063	2.35892	2.61888	3.16198
117	0.67659	1.28883	1.65798	1.98045	2.35864	2.61850	3.16135
118	0.67657	1.28877	1.65787	1.98027	2.35837	2.61814	3.16074
119	0.67656	1.28871	1.65776	1.98010	2.35809	2.61778	3.16013
120	0.67654	1.28865	1.65765	1.97993	2.35782	2.61742	3.15954

Catatan: Probabilita yang lebih kecil yang ditunjukkan pada judul tiap kolom adalah luas daerah dalam satu ujung, sedangkan probabilitas yang lebih besar adalah luas daerah dalam kedua ujung

Titik Persentase Distribusi t (df = 121 –160)

df \ Pr	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
121	0.67652	1.28859	1.65754	1.97976	2.35756	2.61707	3.15895
122	0.67651	1.28853	1.65744	1.97960	2.35730	2.61673	3.15838
123	0.67649	1.28847	1.65734	1.97944	2.35705	2.61639	3.15781
124	0.67647	1.28842	1.65723	1.97928	2.35680	2.61606	3.15726
125	0.67646	1.28836	1.65714	1.97912	2.35655	2.61573	3.15671
126	0.67644	1.28831	1.65704	1.97897	2.35631	2.61541	3.15617
127	0.67643	1.28825	1.65694	1.97882	2.35607	2.61510	3.15565
128	0.67641	1.28820	1.65685	1.97867	2.35583	2.61478	3.15512
129	0.67640	1.28815	1.65675	1.97852	2.35560	2.61448	3.15461
130	0.67638	1.28810	1.65666	1.97838	2.35537	2.61418	3.15411
131	0.67637	1.28805	1.65657	1.97824	2.35515	2.61388	3.15361
132	0.67635	1.28800	1.65648	1.97810	2.35493	2.61359	3.15312
133	0.67634	1.28795	1.65639	1.97796	2.35471	2.61330	3.15264
134	0.67633	1.28790	1.65630	1.97783	2.35450	2.61302	3.15217
135	0.67631	1.28785	1.65622	1.97769	2.35429	2.61274	3.15170
136	0.67630	1.28781	1.65613	1.97756	2.35408	2.61246	3.15124
137	0.67628	1.28776	1.65605	1.97743	2.35387	2.61219	3.15079
138	0.67627	1.28772	1.65597	1.97730	2.35367	2.61193	3.15034
139	0.67626	1.28767	1.65589	1.97718	2.35347	2.61166	3.14990
140	0.67625	1.28763	1.65581	1.97705	2.35328	2.61140	3.14947
141	0.67623	1.28758	1.65573	1.97693	2.35309	2.61115	3.14904
142	0.67622	1.28754	1.65566	1.97681	2.35289	2.61090	3.14862
143	0.67621	1.28750	1.65558	1.97669	2.35271	2.61065	3.14820
144	0.67620	1.28746	1.65550	1.97658	2.35252	2.61040	3.14779
145	0.67619	1.28742	1.65543	1.97646	2.35234	2.61016	3.14739
146	0.67617	1.28738	1.65536	1.97635	2.35216	2.60992	3.14699
147	0.67616	1.28734	1.65529	1.97623	2.35198	2.60969	3.14660
148	0.67615	1.28730	1.65521	1.97612	2.35181	2.60946	3.14621
149	0.67614	1.28726	1.65514	1.97601	2.35163	2.60923	3.14583
150	0.67613	1.28722	1.65508	1.97591	2.35146	2.60900	3.14545
151	0.67612	1.28718	1.65501	1.97580	2.35130	2.60878	3.14508
152	0.67611	1.28715	1.65494	1.97569	2.35113	2.60856	3.14471
153	0.67610	1.28711	1.65487	1.97559	2.35097	2.60834	3.14435
154	0.67609	1.28707	1.65481	1.97549	2.35081	2.60813	3.14400
155	0.67608	1.28704	1.65474	1.97539	2.35065	2.60792	3.14364
156	0.67607	1.28700	1.65468	1.97529	2.35049	2.60771	3.14330
157	0.67606	1.28697	1.65462	1.97519	2.35033	2.60751	3.14295
158	0.67605	1.28693	1.65455	1.97509	2.35018	2.60730	3.14261
159	0.67604	1.28690	1.65449	1.97500	2.35003	2.60710	3.14228
160	0.67603	1.28687	1.65443	1.97490	2.34988	2.60691	3.14195

Catatan: Probabilita yang lebih kecil yang ditunjukkan pada judul tiap kolom adalah luas daerah dalam satu ujung, sedangkan probabilitas yang lebih besar adalah luas daerah dalam kedua ujung

Titik Persentase Distribusi t (df = 161 –200)

Pr df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
161	0.67602	1.28683	1.65437	1.97481	2.34973	2.60671	3.14162
162	0.67601	1.28680	1.65431	1.97472	2.34959	2.60652	3.14130
163	0.67600	1.28677	1.65426	1.97462	2.34944	2.60633	3.14098
164	0.67599	1.28673	1.65420	1.97453	2.34930	2.60614	3.14067
165	0.67598	1.28670	1.65414	1.97445	2.34916	2.60595	3.14036
166	0.67597	1.28667	1.65408	1.97436	2.34902	2.60577	3.14005
167	0.67596	1.28664	1.65403	1.97427	2.34888	2.60559	3.13975
168	0.67595	1.28661	1.65397	1.97419	2.34875	2.60541	3.13945
169	0.67594	1.28658	1.65392	1.97410	2.34862	2.60523	3.13915
170	0.67594	1.28655	1.65387	1.97402	2.34848	2.60506	3.13886
171	0.67593	1.28652	1.65381	1.97393	2.34835	2.60489	3.13857
172	0.67592	1.28649	1.65376	1.97385	2.34822	2.60471	3.13829
173	0.67591	1.28646	1.65371	1.97377	2.34810	2.60455	3.13801
174	0.67590	1.28644	1.65366	1.97369	2.34797	2.60438	3.13773
175	0.67589	1.28641	1.65361	1.97361	2.34784	2.60421	3.13745
176	0.67589	1.28638	1.65356	1.97353	2.34772	2.60405	3.13718
177	0.67588	1.28635	1.65351	1.97346	2.34760	2.60389	3.13691
178	0.67587	1.28633	1.65346	1.97338	2.34748	2.60373	3.13665
179	0.67586	1.28630	1.65341	1.97331	2.34736	2.60357	3.13638
180	0.67586	1.28627	1.65336	1.97323	2.34724	2.60342	3.13612
181	0.67585	1.28625	1.65332	1.97316	2.34713	2.60326	3.13587
182	0.67584	1.28622	1.65327	1.97308	2.34701	2.60311	3.13561
183	0.67583	1.28619	1.65322	1.97301	2.34690	2.60296	3.13536
184	0.67583	1.28617	1.65318	1.97294	2.34678	2.60281	3.13511
185	0.67582	1.28614	1.65313	1.97287	2.34667	2.60267	3.13487
186	0.67581	1.28612	1.65309	1.97280	2.34656	2.60252	3.13463
187	0.67580	1.28610	1.65304	1.97273	2.34645	2.60238	3.13438
188	0.67580	1.28607	1.65300	1.97266	2.34635	2.60223	3.13415
189	0.67579	1.28605	1.65296	1.97260	2.34624	2.60209	3.13391
190	0.67578	1.28602	1.65291	1.97253	2.34613	2.60195	3.13368
191	0.67578	1.28600	1.65287	1.97246	2.34603	2.60181	3.13345
192	0.67577	1.28598	1.65283	1.97240	2.34593	2.60168	3.13322
193	0.67576	1.28595	1.65279	1.97233	2.34582	2.60154	3.13299
194	0.67576	1.28593	1.65275	1.97227	2.34572	2.60141	3.13277
195	0.67575	1.28591	1.65271	1.97220	2.34562	2.60128	3.13255
196	0.67574	1.28589	1.65267	1.97214	2.34552	2.60115	3.13233
197	0.67574	1.28586	1.65263	1.97208	2.34543	2.60102	3.13212
198	0.67573	1.28584	1.65259	1.97202	2.34533	2.60089	3.13190
199	0.67572	1.28582	1.65255	1.97196	2.34523	2.60076	3.13169
200	0.67572	1.28580	1.65251	1.97190	2.34514	2.60063	3.13148

Catatan: Probabilita yang lebih kecil yang ditunjukkan pada judul tiap kolom adalah luas daerah dalam satu ujung, sedangkan probabilitas yang lebih besar adalah luas daerah dalam kedua ujung

JADWAL PENULISAN SKRIPSI

Keterangan	September 2014				Oktober 2014				November 2014				Desember 2014				Januari 2015			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
Konsultasi Judul dan Isi Proposal																				
Penulisan Proposal																				
Revisi Proposal																				
Pengumpulan Proposal																				
Presentasi Proposal																				
Analisis Data																				
Penulisan Laporan Skripsi																				
Penyerahan Skripsi																				

SURAT PERNYATAAN

Yang Bertanda tangan di bawah ini :

Nama : Rommy Rifky Romadloni
Tempat, Tanggal Lahir : Lamongan, 15 Maret 1993
Alamat : Jl. Raya Ngawi-Caruban Ds.Padas, Kec.Padas, Kab.Ngawi
NIM : 2011 210 037
Jurusan : Manajemen
Program Studi : Strata 1

Dengan ini menyatakan bahwa skripsi saya yang berjudul :

PENGARUH LIKUIDITAS, KUALITAS AKTIVA, SENSITIVITAS, DAN EFISIENSI TERHADAP ROA PADA BANK UMUM SWASTA NASIONAL DEvisa GO PUBLIC

Adalah benar-benar merupakan karya saya sendiri 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 sebenar-benarnya

Surabaya, 11 Maret 2015
Yang menyatakan



Rommy Rifky Romadloni

BERITA ACARA PERBAIKAN PROPOSAL SKRIPSI

Pada hari ini, Jumat, tanggal 31 Oktober 2014 telah dilakukan evaluasi proposal skripsi

Nama : ROMMY RIFKY ROMADLONI
 NIM : 2011210037
 Program Pendidikan : S1 Manajemen
 dengan saran perbaikan/revisi sebagai berikut :

	Halaman	ACC Penguji
1. Haryati, M.M. 1. Pengertian, (hal 22), (hal 46), (Rumus Pomb), - a. G. Sri Haryati, M.M. Definisi operasional POA.	82, 46	
Poron, S.E., M.Si. : Gambar tidak sama, Penamun PDN, Gambar hanya 1.1 Sesuaikan dengan margin.	17, 32, 31 2.	
12. Emanuel Kristyadi, M.M. : 1. Ikhud Buku pedoman, semua pendetikan harus mematu ki buku pedoman 2. Ruzukan belajar tidak perlu dihilangkan. 3. Mengumpulkan periode 2010 - 2011 TWS 4. Konsistensi Rumusan Variabel. 5. Mengapa selubung tidak dimasukkan. 6. Disetar arif bab 2.2. dihapuskan bagian atau variabel mana yang dihapuskan. 7. (+/-) ditam di kanan. gambar 2.1. 8. Nama rumusan yang menggunakan data sekunder. 9. Definisi operasional diperbaiki. 10. Ruzukan kuran modul tetapi text baik.		

judul : ADA / TIDAK ADA *)



proposai

Tanda Tangan

HARYATI, M.M.	1.
EMANUEL KRISTIYADI, M.M.	2.
PORON, S.E., M.Si.	3.
ROMMY RIFKY ROMADLONI, M.Si.	4.

DAFTAR PERBAIKAN SKRIPSI

Ujian ke - 1
 Nama : ROMMY RIFKY ROMADLONI
 N I M : 2011210037
 Program Pendidikan : S1 Manajemen
 Hari, tanggal : Selasa, 10 Februari 2015

	Halaman	ACC Penguji
<p><u>ibu Sri Hanjati</u> nominal - libras Catatan² & skripsi us & pegang pengumpul.</p>		
<p><u>in Pak E. Kromyos</u> dan sampel. (kriteria sampel). & analisis deskriptif - dua kolom ferakheri dan juga tidak perlu. dan diperbaiki: perhatikan juga tren</p>		 20/2-2015

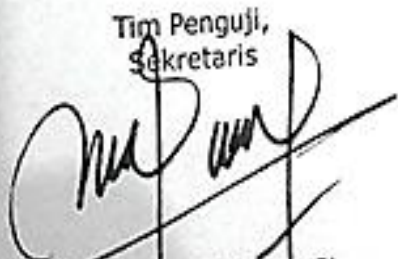
Judul : ADA / TIDAK ADA *)

Mengetahui,
 Dosen Pembimbing



Drs. Ec. HERIZON, M. Si.

Tim Penguji,
 Sekretaris



Drs. Ec. HERIZON, M. Si.