

Lampiran 1

Surat untuk Pembimbing



No. : 051/IL.3.AU/A/FE/I/2017
Lamp. : -
Hal : Dosen Pembimbing Utama dan Pembimbing Pendamping

Kepada Yth,
1. Drs. Ec. Sjamsul Hidayat, M.Si, Ak
2. Rieska Maharani, SE, MM
Di Tempat

Assalamu'alaikum Wr. Wb.

Sehubungan dengan telah dipenuhinya persyaratan penulisan skripsi, sebagai mana diatur dalam :

1. Peraturan Rektor no : 566.1 /PRN/IL.3.AU.F/2014 – 03.09.2014, tentang pedoman Akademik Tahun 2014/2015 Universitas Muhammadiyah Surabaya, perihal penilaian hasil belajar point 4.5 (Tugas Akhir)
2. Surat Keputusan Dekan Fakultas Ekonomi UMSurabaya No : 68/ IL.3.AU/A/Fak. Ekonomi/IX/2013 Tentang Pedoman Akademik Pelaksanaan Pendidikan Program Sarjana (S-1), Bab IV Point C.4 (Prosedur Penilaian Skripsi).

Maka dimohon perkenannya untuk menjadi pembimbing terhadap mahasiswa sebagai berikut :

Nama : Fithrotun Najihah
Nim : 20131220047
Prodi : Akuntansi
Judul Skripsi : Faktor-Faktor Yang Mempengaruhi Mahasiswa UMSurabaya Prodi Akuntansi Dalam Pemilihan Karir Akuntan Publik dan Non Publik

Pembimbing Utama : Drs. Ec. Sjamsul Hidayat, M.Si, Ak
Pembimbing Pendamping : Rieska Maharani, SE, MM

Demikian, atas perhatian dan perkenannya disampaikan terima kasih

Wassalamu'alaikum Wr.Wb.

Surabaya, 1 Februari 2017
Kaprod Akuntansi,



Drs. Ec. Ezif M Fahmi W, MM., Ak., CA

Tembusan Yth, (Tanpa Lampiran):

1. Dekan.
2. Kaprod Akuntansi.
3. Mahasiswa Yang Bersangkutan.

Lampiran 2

Kartu Mengikuti Seminar Proposal Skripsi

**KARTU MENGIKUTI SEMINAR PROPOSAL SKRIPSI
FAKULTAS EKONOMI UMSURABAYA
TAHUN AKADEMIK 2015-2016**

Nama Mahasiswa : Fikhratul Najibah

NIM : 20131220047

Jurusan : Akuntansi

NO	TANGGAL	NAMA	NIM	JUDUL	TTD KETUA PENGUJI
1	19/01/2017	Diana Wahyu Ningrum	20131221192	Pengaruh gaya kepemimpinan Demokratis dan kuantitas sumber daya manusia terhadap kinerja keuangan pada PT. Transilca Baskin Baskin Surabaya	[Signature]
2	24/02/2017	Erick Syahbara	20121220068	Pengaruh tingkat suku bunga efektif terhadap jumlah deposito pada PT. Bank Century Arta Tbk Kantor Wilayah II Surabaya	[Signature]
3	05/04/2017	SANDRA INDAH SARI	20121220023	Penerapan akuntansi proyeke sampingan pada pembukutahu "APL" Lamongan	[Signature]
4	05/04/2017	SRI HANUDAYAH I	20121220123	Perencanaan keberlanjutan bahan baku dengan menggunakan metode Eco-nomi / CO2E (Carbon Footprint) (Eco) pada industri registrasi produk di PT. Sida Karya Bina	[Signature]
5	07/04/2017	M. Sony Suprpto	20121220076	penerapan pengendalian intern Persiapan Bertang Gasing (PT. Inbis Co. Magatama semester cabang Surabaya)	[Signature]
6	25/09/2017	Elis Hidayah	20131220050	Penerapan metode Activity Based Costing (ABC) dalam menentukan besarnya tarif jasa rawat inap pada RS. Plo Nirmalamayyah sby	[Signature]
7	25/04/2017	FIFIN Cahyarini	20131220110	Efektivitas dan kontribusi penerimaan Pajak hotel dan restoran terhadap pendapatan asli daerah kabupaten Sumenep	[Signature]
8	07/06/2017	Inda Nurkatech	20131220064	Evaluasi pengendalian intern dalam penerapan sistem online rekrutasi & pengawaran karir di PT. Cakra Alu Widyamandira	[Signature]
9	07/06/2017	Ety Nur Hafani	20131220044	Penerapan SAK ETAP Perbaikan Laporan Keuangan hubungan dengan Arans Pansi Lap. Keu. (Studi kasus koperasi simpan pinjam usaha mandiri Surabaya)	[Signature]
10					

Surabaya,
Wadek I,

Andy Wardhana, SH.,M.Si

Lampiran 3

Kartu Acara Bimbingan Skripsi (Depan)

**FAKULTAS EKONOMI
UNIVERSITAS MUHAMMADIYAH SURABAYA**

BERITA ACARA BIMBINGAN SKRIPSI

Nama / No. HP	: Filhotun Najihah			JUDUL SKRIPSI: Pengaruh Good Corporate Governance		
NIM	: 20131220047			Terdapat Nilai Penulisan pada pembahasan yang		
Program Studi	: Akuntansi			terdapat di Bursa Efek Indonesia a Pertogre		
Tanggal Ujian	:			2018-2018		
Tanggal/ di setuju skripsi sudah layak Uji	:					

DOSEN PEMBIMBING I				DOSEN PEMBIMBING II			
TANGGAL	MATERI PERKEMBANGAN BIMBINGAN	PARAF	TANGGAL	MATERI PERKEMBANGAN BIMBINGAN	PARAF	TANGGAL	MATERI PERKEMBANGAN BIMBINGAN
15/3/17	Pengajuan Judul Skripsi	[Signature]	14/5/17	Revisi bab I sertakan dgn cara pedoman	[Signature]		
21/5/17	Lampiran Bab III	[Signature]	22/6/17	Perangka konsep penelitian	[Signature]		
18/6/17	Revisi proposal simpul	[Signature]	27/6/17	Revisi bab I, cari literatur /buku lain yang diper	[Signature]		
01/7/17	Mengganti Rumus Regresi Berganda	[Signature]	12/7/17	babul, Hipotesis	[Signature]		
23/8/17	Hasil SPSS harus dianalisa	[Signature]	15/8/17	Revisi bab II, lampiran bab. III	[Signature]		
	mlh dasar simpul & cara	[Signature]	30/8/17	Revisi Daftar Pustaka	[Signature]		
				ACC sampul	[Signature]		

Lampiran 5

Daftar Perbaikan Skripsi



UNIVERSITAS MUHAMMADIYAH SURABAYA
 Jl Sutorejo No 59 Surabaya

PANITIA UJIAN SKRIPSI STRATA - 1 (S-1)
 FAKULTAS EKONOMI

DAFTAR PERBAIKAN SKRIPSI

Nama Mahasiswa : Fithrotun Najihah
 Noreg Mahasiswa : 20131220047
 Jurusan : AKUNTANSI
 Hari/Tanggal : Rabu, 30 Agustus 2017

Kami telah menyetujui perbaikan/refisi atas skripsi mahasiswa tersebut diatas

Nama Penguji	Tanda Tangan	Tanggal
Drs Ec Sjamsul Hidayat, M.Si, Ak. CA		31/8/17
Drs. Ec Soejono, MM.		31/8/17
Rieska Maharani, SE, MM		31/8/17

Catatan

Setiap Mahasiswa membuat rangkap 3

Lampiran 6***Endorsement Letter*****UNIVERSITAS MUHAMMADIYAH SURABAYA
PUSAT BAHASA**


Jl. Sutorejo 59 Surabaya 60113 Telp. 031-3811966, 3811967 Ext (130) Gd. A Lt 2
Email: pusba.umsby@gmail.com

ENDORSEMENT LETTER
518/PB-UMS/EL/IX/2017

This letter is to certify that the abstract of the thesis below

Title : Effect of Good Corporate Governance Mechanism in Keagen Theory toward Company Value of Banking Companies Registered in Indonesia Stock Exchange at period 2012 – 2016.
Student's name : Fithrotun Najihah
Reg. Number : 20131220047
Department : S1 Akuntansi

has been endorsed by Pusat Bahasa *UMSurabaya* for further approval by the examining committee of the faculty.

Surabaya, 5 September 2017
Chair

Waode Hamsia, M.Pd.

Lampiran 7

Data Perhitungan KIN, KMA, KOI, KAU, dan NPE

Kepemilikan Institusional

Lampiran Hasil Perhitungan						
Kepemilikan Institusional Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Jumlah Saham Institusional	Total Shm Beredar	KIN
1	Bank Rakyat Indonesia Agroniaga Tbk	AGRO	2012	506.533.381	3.618.095.578	14,00
			2013	1.044.978.364	7.450.781.177	14,03
			2014	1.044.978.364	7.450.781.177	14,03
			2015	1.044.978.364	11.479.715.698	9,10
			2016	1.085.538.218	15.325.711.820	7,08
2	Bank MNC Internasional	BABP	2012	925.373.500	5.486.078.541	16,87
			2013	299.336.000	5.486.078.541	5,46
			2014	808.054.000	15.032.327.068	5,38
			2015	5.610.966.561	19.129.563.072	29,33
			2016	4.563.912.561	19.129.563.072	23,86
3	Bank Capital Indonesia Tbk	BACA	2012	1.800.000.000	4.550.852.657	39,55
			2013	2.107.635.000	6.397.416.110	32,95
			2014	1.657.635.000	6.397.416.110	25,91
			2015	2.915.135.000	6.404.528.162	45,52
			2016	2.349.480.000	7.037.943.495	33,38
4	Bank Central Asia Tbk	BBCA	2012	11.625.990.000	24.655.010.000	47,15
			2013	11.625.990.000	24.655.010.000	47,15
			2014	11.625.990.000	24.655.010.000	47,15
			2015	11.625.990.000	24.655.010.000	47,15
			2016	11.625.990.000	24.655.010.000	47,15
5	Bank Bukopin Tbk	BBKP	2012	4.796.753.740	7.970.061.291	60,18
			2013	4.414.442.540	8.500.687.441	51,93
			2014	5.397.576.864	9.086.620.432	59,40
			2015	5.397.577.430	9.086.620.432	59,40
			2016	5.397.577.430	9.086.620.432	59,40
6	Bank Negara Indonesia (Persero) Tbk	BBNI	2012	17.973.189.050	18.648.656.458	96,38
			2013	17.973.189.047	18.648.656.458	96,38
			2014	18.012.225.333	18.648.656.458	96,59
			2015	17.759.930.080	18.648.656.458	95,23
			2016	17.832.735.421	18.648.656.458	95,62
7	Bank Nusantara Parahyangan Tbk	BBNP	2012	314.490.469	416.513.158	75,51
			2013	511.047.012	676.833.882	75,51
			2014	511.047.012	676.833.882	75,51
			2015	511.047.012	676.833.882	75,51
			2016	511.047.012	676.833.882	75,51
8	Bank Jtrust Indonesia Tbk	BCIC	2012	676.236.100.000	676.264.450.177	100,00
			2013	793.200.325.675	801.212.450.177	99,00
			2014	793.200.325.675	801.212.450.177	99,00
			2015	892.171.975.498	901.184.100.000	99,00
			2016	892.171.975.498	901.184.100.000	99,00

(Lanjutan) Lampiran Hasil Perhitungan						
Kepemilikan Institusional Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Jumlah Saham Institusional	Total Shm Beredar	KIN
9	Bank Jawa Barat dan Banten Tbk	BJBR	2012	7.272.218.666	9.696.291.166	75,00
			2013	7.272.218.666	9.696.291.166	75,00
			2014	7.272.218.666	9.696.291.166	75,00
			2015	7.272.218.666	9.696.291.166	75,00
			2016	7.272.218.666	9.696.291.166	75,00
10	Bank QNB Indonesia Tbk	BKSW	2012	2.478.728.032	3.561.787.518	69,59
			2013	2.478.728.032	3.561.787.518	69,59
			2014	7.232.691.746	8.757.145.997	82,59
			2015	7.232.691.746	8.757.145.997	82,59
			2016	7.232.691.746	8.757.145.997	82,59
11	Bank Maspion Indonesia TBK	BMAS	2012	2.867.572.500	3.851.000.000	74,46
			2013	2.867.572.500	3.851.000.000	74,46
			2014	2.867.572.500	3.851.000.000	74,46
			2015	2.867.572.500	3.851.000.000	74,46
			2016	2.867.572.500	3.851.000.000	74,46
12	Bank Bumi Artha Tbk	BNBA	2012	1.680.000.000	2.310.000.000	72,73
			2013	1.680.000.000	2.310.000.000	72,73
			2014	1.680.000.000	2.310.000.000	72,73
			2015	1.680.000.000	2.310.000.000	72,73
			2016	1.680.000.000	2.310.000.000	72,73
13	Bank CIMB Niaga Tbk	BNGA	2012	24.358.324.638	25.131.606.843	96,92
			2013	24.358.324.638	25.131.606.843	96,92
			2014	24.358.324.638	25.131.606.843	96,92
			2015	24.358.324.638	25.131.606.843	96,92
			2016	24.358.324.638	25.131.606.843	96,92
14	Bank Maybank Indonesia Tbk	BNII	2012	30.577.113.400	56.281.990.760	54,33
			2013	38.612.518.641	60.972.156.657	63,33
			2014	42.902.798.489	67.746.840.730	63,33
			2015	42.902.798.489	67.746.840.730	63,33
			2016	42.902.798.489	67.746.840.730	63,33
15	Bank Sinarmas Tbk	BSIM	2012	6.843.751.668	10.283.836.238	66,55
			2013	7.861.971.522	13.116.881.498	59,94
			2014	7.861.971.522	14.040.168.349	56,00
			2015	7.861.971.522	14.151.999.729	55,55
			2016	8.843.751.668	15.251.704.336	57,99

(Lanjutan) Lampiran Hasil Perhitungan						
Kepemilikan Institusional Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Jumlah Saham Institusional	Total Shm Beredar	KIN
16	Bank of India Indonesia Tbk	BSWD	2012	808.289.500	868.000.000	93,12
			2013	808.289.500	868.000.000	93,12
			2014	808.289.500	868.000.000	93,12
			2015	979.089.442	1.041.600.000	94,00
			2016	979.089.442	1.041.600.000	94,00
17	Bank Tabungan Pensiun Nasional Tbk	BTPN	2012	3.438.282.723	5.840.287.257	58,87
			2013	3.869.767.103	5.840.287.257	66,26
			2014	3.905.975.820	5.840.287.257	66,88
			2015	4.051.983.001	5.840.287.257	69,38
			2016	4.051.983.001	5.840.287.257	69,38
18	Bank Victoria Internasional Tbk	BVIC	2012	3.525.694.369	6.604.344.442	53,38
			2013	3.525.694.369	6.630.268.273	53,18
			2014	4.034.592.772	7.139.166.980	56,51
			2015	4.034.592.772	7.139.167.280	56,51
			2016	4.595.700.580	7.890.653.827	58,24
19	Bank Windu Kentjana Internasional Tbk	MCOR	2012	826.268.154	4.282.838.507	19,29
			2013	1.099.253.216	5.910.324.430	18,60
			2014	1.099.253.216	5.910.894.430	18,60
			2015	1.099.253.216	6.536.286.535	16,82
			2016	10.122.087.169	16.631.460.751	60,86
20	Bank Mega Tbk	MEGA	2012	1.537.788.638	3.645.956.050	42,18
			2013	2.937.175.451	6.963.775.206	42,18
			2014	2.937.175.451	6.963.775.206	42,18
			2015	2.937.175.451	6.963.775.206	42,18
			2016	2.937.175.451	6.963.775.206	42,18
21	Bank Nationalhobu Tbk	NOBU	2012	1.590.000.000	1.990.000.000	79,90
			2013	3.068.000.000	4.311.330.000	71,16
			2014	3.233.500.000	4.311.330.000	75,00
			2015	3.233.500.000	4.311.330.000	75,00
			2016	3.360.082.300	4.437.912.300	75,71
22	Bank Pan Indonesia Tbk	PNBN	2012	9.349.793.152	24.087.645.998	38,82
			2013	9.349.793.152	24.087.645.998	38,82
			2014	9.349.793.152	24.087.645.998	38,82
			2015	9.349.793.152	24.087.645.998	38,82
			2016	9.349.793.152	24.087.645.998	38,82
23	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	2012	1.481.367.675	2.316.373.000	63,95
			2013	1.481.367.675	2.316.373.000	63,95
			2014	4.693.769.347	5.211.339.040	90,07
			2015	4.693.769.347	5.211.339.040	90,07
			2016	4.693.769.347	5.211.339.040	90,07

Kepemilikan Manajerial

Lampiran Hasil Perhitungan						
Kepemilikan Manajerial Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Kepemilikan Saham manajer, direktur, komisaris	Jumlah saham Beredar	KMA
1	Bank Rakyat Indonesia Agroniaga Tbk	AGRO	2012	2.886.690.021	3.618.095.578	79,78
			2013	5.992.378.973	7.450.781.177	80,43
			2014	5.992.378.973	7.450.781.177	80,43
			2015	10.013.470.929	11.479.715.698	87,23
			2016	13.368.237.838	15.325.711.820	87,23
2	Bank MNC Internasional	BABP	2012	3.834.711.770	5.486.078.541	69,90
			2013	3.834.711.770	5.486.078.541	69,90
			2014	5.995.630.556	15.032.327.068	39,88
			2015	7.499.923.241	19.129.563.072	39,21
			2016	8.129.678.241	19.129.563.072	42,50
3	Bank Capital Indonesia Tbk	BACA	2012	983.634.709	4.550.852.657	21,61
			2013	1.806.298.497	6.397.416.110	28,23
			2014	1.806.298.497	6.397.416.110	28,23
			2015	509.948.497	6.404.528.162	7,96
			2016	883.013.531	7.037.943.495	12,55
4	Bank Central Asia Tbk	BBCA	2012	498.795.414	24.655.010.000	2,02
			2013	497.927.044	24.655.010.000	2,02
			2014	493.993.336	24.655.010.000	2,00
			2015	493.860.599	24.655.010.000	2,00
			2016	483.542.564	24.655.010.000	1,96
5	Bank Bukopin Tbk	BBKP	2012	18.819.665	7.970.061.291	0,24
			2013	12.222.999	8.500.687.441	0,14
			2014	13.862.327	9.086.620.432	0,15
			2015	1.951.388	9.086.620.432	0,02
			2016	1.951.388	9.086.620.432	0,02
6	Bank Negara Indonesia (Persero) Tbk	BBNI	2012	43.829.936	18.648.656.458	0,24
			2013	41.129.446	18.648.656.458	0,22
			2014	37.541.246	18.648.656.458	0,20
			2015	4.270.029	18.648.656.458	0,02
			2016	7.038.307	18.648.656.458	0,04
7	Bank Nusantara Parahyangan Tbk	BBNP	2012	62.477.630	416.513.158	15,00
			2013	66.688.148	676.833.882	9,85
			2014	66.688.148	676.833.882	9,85
			2015	43.726.211	676.833.882	6,46
			2016	43.726.211	676.833.882	6,46
8	Bank Jtrust Indonesia Tbk	BCIC	2012	7.983.774.325	676.264.450.177	1,18
			2013	7.983.774.325	801.212.450.177	1,00
			2014	7.983.774.325	801.212.450.177	1,00
			2015	9.012.124.502	901.184.100.000	1,00
			2016	9.012.124.502	901.184.100.000	1,00

(Lanjutan) Lampiran Hasil Perhitungan						
Kepemilikan Manajerial Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Kepemilikan Saham manajer, direktur, komisaris	Jumlah saham Beredar	KMA
9	Bank Jawa Barat dan Banten Tbk	BJBR	2012	4.032.000	9.696.291.166	0,04
			2013	4.492.500	9.696.291.166	0,05
			2014	4.032.000	9.696.291.166	0,04
			2015	2.346.500	9.696.291.166	0,02
			2016	2.346.500	9.696.291.166	0,02
10	Bank QNB Indonesia Tbk	BKSJ	2012	728.896.964	3.561.787.518	20,46
			2013	728.896.964	3.561.787.518	20,46
			2014	665.717.756	8.757.145.997	7,60
			2015	713.429.674	8.757.145.997	8,15
			2016	713.429.674	8.757.145.997	8,15
11	Bank Maspion Indonesia TBK	BMAS	2012	213.427.500	3.081.000.000	6,93
			2013	231.427.500	3.851.000.000	6,01
			2014	231.427.500	3.851.000.000	6,01
			2015	231.427.500	3.851.000.000	6,01
			2016	231.427.500	3.851.000.000	6,01
12	Bank Bumi Artha Tbk	BNBA	2012	420.000.000	2.310.000.000	18,18
			2013	420.000.000	2.310.000.000	18,18
			2014	420.000.000	2.310.000.000	18,18
			2015	420.000.000	2.310.000.000	18,18
			2016	420.000.000	2.310.000.000	18,18
13	Bank CIMB Niaga Tbk	BNGA	2012	71.853.936	25.131.606.843	0,29
			2013	71.853.936	25.131.606.843	0,29
			2014	71.853.936	25.131.606.843	0,29
			2015	71.853.936	25.131.606.843	0,29
			2016	71.853.936	25.131.606.843	0,29
14	Bank Maybank Indonesia Tbk	BNII	2012	24.178.532.491	56.281.990.760	42,96
			2013	20.705.915.197	60.972.156.657	33,96
			2014	23.006.572.441	67.746.840.730	33,96
			2015	23.006.572.441	67.746.840.730	33,96
			2016	23.006.572.441	67.746.840.730	33,96
15	Bank Sinarmas Tbk	BSIM	2012	3.554.375	10.283.836.238	0,03
			2013	3.954.375	13.116.881.498	0,03
			2014	4.154.375	14.040.168.349	0,03
			2015	5.720.175	14.151.999.729	0,04
			2016	5.263.396	15.251.704.336	0,03

(Lanjutan) Lampiran Hasil Perhitungan						
Kepemilikan Manajerial Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Kepemilikan Saham manajer, direktur, komisaris	Jumlah saham Beredar	KMA
16	Bank of India Indonesia Tbk	BSWD	2012	14.000.000	868.000.000	1,61
			2013	14.000.000	868.000.000	1,61
			2014	14.000.000	868.000.000	1,61
			2015	16.800.000	1.041.600.000	1,61
			2016	16.800.000	1.041.600.000	1,61
17	Bank Tabungan Pensiun Nasional Tbk	BTPN	2012	49.618.500	5.840.287.257	0,85
			2013	49.618.500	5.840.287.257	0,85
			2014	4.697.100	5.840.287.257	0,08
			2015	37.567.100	5.840.287.257	0,64
			2016	38.110.000	5.840.287.257	0,65
18	Bank Victoria Internasional Tbk	BVIC	2012	882.000.000	6.604.344.442	13,35
			2013	882.000.000	6.630.268.273	13,30
			2014	882.000.000	7.139.166.980	12,35
			2015	882.000.000	7.139.167.280	12,35
			2016	1.039.538.768	7.890.653.827	13,17
19	Bank Windu Kentjana Internasional Tbk	MCOR	2012	2.923.947.382	4.282.838.507	68,27
			2013	4.008.891.652	5.910.324.430	67,83
			2014	4.008.891.652	5.910.894.430	67,82
			2015	3.882.858.210	6.536.286.535	59,40
			2016	4.759.499.384	16.631.460.751	28,62
20	Bank Mega Tbk	MEGA	2012	2.108.167.412	3.645.956.050	57,82
			2013	4.026.599.755	6.963.775.206	57,82
			2014	4.026.599.755	6.963.775.206	57,82
			2015	4.026.599.755	6.963.775.206	57,82
			2016	4.026.599.755	6.963.775.206	57,82
21	Bank Nationalhobu Tbk	NOBU	2012	400.000.000	1.990.000.000	20,10
			2013	400.000.000	4.311.330.000	9,28
			2014	400.000.000	4.311.330.000	9,28
			2015	400.000.000	4.311.330.000	9,28
			2016	400.000.000	4.437.912.300	9,01
22	Bank Pan Indonesia Tbk	PNBN	2012	11.089.071.285	24.087.645.998	46,04
			2013	11.089.071.285	24.087.645.998	46,04
			2014	11.089.071.285	24.087.645.998	46,04
			2015	11.089.071.285	24.087.645.998	46,04
			2016	11.089.071.285	24.087.645.998	46,04
23	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	2012	12.156.810	2.316.373.000	0,52
			2013	12.156.810	2.316.373.000	0,52
			2014	9.361.010	5.211.339.040	0,18
			2015	9.361.010	5.211.339.040	0,18
			2016	9.361.010	5.211.339.040	0,18

Komisaris Independen

Lampiran Hasil Perhitungan						
Komisaris Independen Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Jumlah Komisaris Independen	Jumlah Komisaris	KOI
1	Bank Rakyat Indonesia Agroniaga Tbk	AGRO	2012	2	4	50,00
			2013	3	5	60,00
			2014	3	5	60,00
			2015	2	4	50,00
			2016	2	4	50,00
2	Bank MNC Internasional	BABP	2012	2	3	66,67
			2013	2	3	66,67
			2014	2	3	66,67
			2015	2	3	66,67
			2016	2	3	66,67
3	Bank Capital Indonesia Tbk	BACA	2012	2	3	66,67
			2013	2	3	66,67
			2014	2	3	66,67
			2015	2	3	66,67
			2016	2	3	66,67
4	Bank Central Asia Tbk	BBCA	2012	3	5	60,00
			2013	3	5	60,00
			2014	3	5	60,00
			2015	3	5	60,00
			2016	3	5	60,00
5	Bank Bukopin Tbk	BBKP	2012	3	5	60,00
			2013	4	6	66,67
			2014	4	7	57,14
			2015	3	6	50,00
			2016	4	7	57,14
6	Bank Negara Indonesia (Persero) Tbk	BBNI	2012	4	8	50,00
			2013	4	8	50,00
			2014	4	8	50,00
			2015	5	8	62,50
			2016	5	8	62,50
7	Bank Nusantara Parahyangan Tbk	BBNP	2012	2	4	50,00
			2013	2	4	50,00
			2014	2	4	50,00
			2015	2	4	50,00
			2016	2	4	50,00
8	Bank Jtrust Indonesia Tbk	BCIC	2012	1	3	33,33
			2013	2	4	50,00
			2014	3	4	75,00
			2015	3	4	75,00
			2016	2	6	33,33

(lanjutan) Lampiran Hasil Perhitungan						
Komisaris Independen Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Jumlah Komisaris Independen	Jumlah Komisaris	KOI
9	Bank Jawa Barat dan Banten Tbk	BJBR	2012	4	6	66,67
			2013	4	5	80,00
			2014	4	7	57,14
			2015	3	4	75,00
			2016	4	5	80,00
10	Bank QNB Indonesia Tbk	BKSW	2012	3	6	50,00
			2013	3	6	50,00
			2014	3	6	50,00
			2015	4	7	57,14
			2016	3	6	50,00
11	Bank Maspion Indonesia TBK	BMAS	2012	2	3	66,67
			2013	2	3	66,67
			2014	2	3	66,67
			2015	2	3	66,67
			2016	2	3	66,67
12	Bank Bumi Artha Tbk	BNBA	2012	1	3	33,33
			2013	1	3	33,33
			2014	1	3	33,33
			2015	1	3	33,33
			2016	1	3	33,33
13	Bank CIMB Niaga Tbk	BNGA	2012	4	8	50,00
			2013	4	8	50,00
			2014	4	8	50,00
			2015	4	8	50,00
			2016	4	8	50,00
14	Bank Maybank Indonesia Tbk	BNII	2012	3	6	50,00
			2013	3	6	50,00
			2014	3	6	50,00
			2015	3	6	50,00
			2016	3	6	50,00
15	Bank Sinarmas Tbk	BSIM	2012	2	3	66,67
			2013	2	3	66,67
			2014	2	3	66,67
			2015	2	3	66,67
			2016	2	3	66,67

(lanjutan) Lampiran Hasil Perhitungan						
Komisaris Independen Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Jumlah Komisaris Independen	Jumlah Komisaris	KOI
16	Bank of India Indonesia Tbk	BSWD	2012	3	5	60,00
			2013	3	5	60,00
			2014	5	7	71,43
			2015	3	5	60,00
			2016	2	4	50,00
17	Bank Tabungan Pensiun Nasional Tbk	BTPN	2012	3	6	50,00
			2013	3	6	50,00
			2014	2	7	28,57
			2015	2	6	33,33
			2016	2	5	40,00
18	Bank Victoria Internasional Tbk	BVIC	2012	4	5	80,00
			2013	4	5	80,00
			2014	3	4	75,00
			2015	2	4	50,00
			2016	2	4	50,00
19	Bank Windu Kentjana Internasional Tbk	MCOR	2012	2	4	50,00
			2013	2	3	66,67
			2014	2	3	66,67
			2015	2	3	66,67
			2016	2	3	66,67
20	Bank Mega Tbk	MEGA	2012	2	3	66,67
			2013	2	3	66,67
			2014	2	3	66,67
			2015	2	4	50,00
			2016	2	4	50,00
21	Bank Nationalnobu Tbk	NOBU	2012	2	3	66,67
			2013	2	3	66,67
			2014	2	3	66,67
			2015	2	3	66,67
			2016	2	3	66,67
22	Bank Pan Indonesia Tbk	PNBN	2012	2	4	50,00
			2013	3	6	50,00
			2014	3	5	60,00
			2015	4	6	66,67
			2016	3	6	50,00
23	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	2012	2	3	66,67
			2013	2	3	66,67
			2014	3	4	75,00
			2015	3	4	75,00
			2016	3	4	75,00

Komite Audit

Lampiran Hasil Perhitungan						
Komite Audit Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Jmlh Komite Audit Luar	Jmlh Seluruh Komite Audit	KAU
1	Bank Rakyat Indonesia Agroniag	AGRO	2012	1	3	33,33
			2013	1	3	33,33
			2014	1	3	33,33
			2015	1	3	33,33
			2016	1	3	33,33
2	Bank MNC Internasional	BABP	2012	2	4	50,00
			2013	2	4	50,00
			2014	2	4	50,00
			2015	2	4	50,00
			2016	2	4	50,00
3	Bank Capital Indonesia Tbk	BACA	2012	1	3	33,33
			2013	1	3	33,33
			2014	1	3	33,33
			2015	1	3	33,33
			2016	1	3	33,33
4	Bank Central Asia Tbk	BBCA	2012	1	3	33,33
			2013	1	3	33,33
			2014	1	3	33,33
			2015	1	3	33,33
			2016	1	3	33,33
5	Bank Bukopin Tbk	BBKP	2012	1	4	25,00
			2013	1	4	25,00
			2014	1	4	25,00
			2015	1	4	25,00
			2016	1	4	25,00
6	Bank Negara Indonesia (Persero)	BBNI	2012	1	3	33,33
			2013	1	3	33,33
			2014	1	3	33,33
			2015	1	3	33,33
			2016	1	3	33,33
7	Bank Nusantara Parahyangan Tb	BBNP	2012	1	3	33,33
			2013	1	3	33,33
			2014	1	3	33,33
			2015	1	3	33,33
			2016	1	3	33,33
8	Bank Jtrust Indonesia Tbk	BCIC	2012	1	4	25,00
			2013	1	4	25,00
			2014	1	6	16,67
			2015	1	4	25,00
			2016	2	7	28,57

(lanjutan) Lampiran Hasil Perhitungan						
Komite Audit Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Jmlh Komite Audit Luar	Jmlh Seluruh Komite Audit	KAU
9	Bank Jawa Barat dan Banten Tbk	BJBR	2012	3	6	50,00
			2013	3	6	50,00
			2014	3	6	50,00
			2015	2	5	40,00
			2016	2	5	40,00
10	Bank QNB Indonesia Tbk	BKSW	2012	1	3	33,33
			2013	1	3	33,33
			2014	1	3	33,33
			2015	1	3	33,33
			2016	1	3	33,33
11	Bank Maspion Indonesia TBK	BMAS	2012	1	4	25,00
			2013	1	4	25,00
			2014	2	4	50,00
			2015	2	5	40,00
			2016	2	4	50,00
12	Bank Bumi Artha Tbk	BNBA	2012	1	3	33,33
			2013	1	3	33,33
			2014	1	3	33,33
			2015	1	3	33,33
			2016	1	3	33,33
13	Bank CIMB Niaga Tbk	BNGA	2012	2	6	33,33
			2013	2	6	33,33
			2014	2	5	40,00
			2015	2	5	40,00
			2016	1	4	25,00
14	Bank Maybank Indonesia Tbk	BNII	2012	2	5	40,00
			2013	1	4	25,00
			2014	1	4	25,00
			2015	2	4	50,00
			2016	2	4	50,00
15	Bank Sinarmas Tbk	BSIM	2012	1	5	20,00
			2013	1	5	20,00
			2014	1	4	25,00
			2015	1	3	33,33
			2016	1	3	33,33

(lanjutan) Lampiran Hasil Perhitungan						
Komite Audit Periode 2012-2016						
No	Perusahaan	Kode	Tahun	Jmlh Komite Audit Luar	Jmlh Seluruh Komite Audit	KAU
16	Bank of India Indonesia Tbk	BSWD	2012	1	3	33,33
			2013	1	3	33,33
			2014	3	5	60,00
			2015	2	3	66,67
			2016	2	3	66,67
17	Bank Tabungan Pensiun Nasional	BTPN	2012	1	5	20,00
			2013	1	5	20,00
			2014	1	4	25,00
			2015	1	3	33,33
			2016	1	4	25,00
18	Bank Victoria Internasional Tbk	BVIC	2012	1	3	33,33
			2013	1	4	25,00
			2014	1	4	25,00
			2015	1	5	20,00
			2016	1	5	20,00
19	Bank Windu Kentjana Internasional	MCOR	2012	1	2	50,00
			2013	1	3	33,33
			2014	1	3	33,33
			2015	1	3	33,33
			2016	1	3	33,33
20	Bank Mega Tbk	MEGA	2012	1	3	33,33
			2013	1	3	33,33
			2014	1	3	33,33
			2015	1	3	33,33
			2016	1	3	33,33
21	Bank Nationalnobu Tbk	NOBU	2012	1	4	25,00
			2013	2	3	66,67
			2014	2	3	66,67
			2015	1	4	25,00
			2016	1	4	25,00
22	Bank Pan Indonesia Tbk	PNBN	2012	1	4	25,00
			2013	1	4	25,00
			2014	1	4	25,00
			2015	1	4	25,00
			2016	1	4	25,00
23	Bank Woori Saudara Indonesia	SDRA	2012	1	3	33,33
			2013	1	3	33,33
			2014	1	3	33,33
			2015	1	5	20,00
			2016	1	5	20,00

Nilai Perusahaan

Lampiran Hasil Perhitungan								
Nilai Perusahaan Periode 2012-2016								
No	Perusahaan	Kode	Tahun	Total Equity	Jumlah saham beredar	Nilai Buku	H. Saham Beredar	PBV
1	Bank Rakyat Indonesia Agrianiaga Tbk	AGRO	2012	371.925.000.000	15.172.454.702	24,51	147	6,00
			2013	836.907.000.000	15.172.454.702	55,16	118	2,14
			2014	904.022.000.000	15.172.454.702	59,58	103	1,73
			2015	1.352.412.000.000	15.172.454.702	89,14	97	1,09
			2016	1.936.251.540.000	15.172.454.702	127,62	386	3,02
2	Bank MNC Internasional	BABP	2012	713.840.000.000	20.375.650.599	35,03	171	4,88
			2013	763.877.000.000	20.375.650.599	37,49	133	3,55
			2014	1.234.569.000.000	20.375.650.599	60,59	84	1,39
			2015	1.708.204.000.000	20.375.650.599	83,84	70	0,83
			2016	1.860.405.000.000	20.375.650.599	91,31	68	0,74
3	Bank Capital Indonesia Tbk	BACA	2012	657.788.000.000	6.967.572.752	94,41	114	1,21
			2013	906.390.000.000	6.967.572.752	130,09	88	0,68
			2014	974.193.000.000	6.967.572.752	139,82	96	0,69
			2015	1.053.416.000.000	6.967.572.752	151,19	205	1,36
			2016	1.315.040.000.000	6.967.572.752	188,74	206	1,09
4	Bank Central Asia Tbk	BBCA	2012	51.897.942.000.000	24.408.459.120	2.126,23	9100	4,28
			2013	63.966.678.000.000	24.408.459.120	2.620,68	9600	3,66
			2014	77.920.617.000.000	24.408.459.120	3.192,36	13125	4,11
			2015	89.624.940.000.000	24.408.459.120	3.671,88	13300	3,62
			2016	112.715.059.000.000	24.408.459.120	4.617,87	15500	3,36
5	Bank Bukopin Tbk	BBKP	2012	4.996.742.000.000	8.995.754.228	555,46	552	0,99
			2013	6.213.369.000.000	8.995.754.228	690,70	620	0,90
			2014	6.821.480.000.000	8.995.754.228	758,30	750	0,99
			2015	7.535.179.000.000	8.995.754.228	837,64	700	0,84
			2016	9.300.052.000.000	8.995.754.228	1.033,83	640	0,62
6	Bank Negara Indonesia (Persero) Tbk	BBNI	2012	43.525.291.000.000	18.462.169.893	2.357,54	3700	1,57
			2013	47.683.505.000.000	18.462.169.893	2.582,77	3950	1,53
			2014	61.021.308.000.000	18.462.169.893	3.305,21	6100	1,85
			2015	78.438.222.000.000	18.462.169.893	4.248,59	4990	1,17
			2016	89.254.000.000.000	18.462.169.893	4.834,43	5525	1,14
7	Bank Nusantara Parahyangan Tbk	BBNP	2012	661.260.000.000	670.065.543	986,86	1242	1,26
			2013	1.052.398.000.000	670.065.543	1.570,59	1480	0,94
			2014	1.138.101.000.000	670.065.543	1.698,49	2310	1,36
			2015	1.195.493.000.000	670.065.543	1.784,14	1860	1,04
			2016	1.197.509.790.000	670.065.543	1.787,15	1910	1,07
8	Bank Jtrust Indonesia Tbk	BCIC	2012	1.243.946.000.000	28.066.675.536	44,32	50	1,13
			2013	1.375.050.000.000	28.066.675.536	48,99	50	1,02
			2014	1.019.618.000.000	28.066.675.536	36,33	50	1,38
			2015	998.153.000.000	28.066.675.536	35,56	50	1,41
			2016	1.353.263.000.000	28.066.675.536	48,22	50	1,04

(lanjutan) Lampiran Hasil Perhitungan								
Nilai Perusahaan Periode 2012-2016								
No	Perusahaan	Kode	Tahun	Total Equity	Jumlah saham beredar	Nilai Buku	H. Saham Beredar	PBV
9	Bank Jawa Barat dan Banten Tbk	BJBR	2012	6.008.840.000.000	9.599.328.254	625,96	1060	1,69
			2013	6.718.265.000.000	9.599.328.254	699,87	890	1,27
			2014	7.083.607.000.000	9.599.328.254	737,93	730	0,99
			2015	7.757.218.000.000	9.599.328.254	808,10	755	0,93
			2016	9.674.228.000.000	9.599.328.254	1.007,80	3390	3,36
10	Bank QNB Indonesia Tbk	BKSW	2012	863.068.000.000	8.669.574.538	99,55	500	5,02
			2013	1.513.028.000.000	8.669.574.538	174,52	450	2,58
			2014	2.280.924.000.000	8.669.574.538	263,10	410	1,56
			2015	2.424.184.000.000	8.669.574.538	279,62	290	1,04
			2016	3.477.929.000.000	8.669.574.538	401,16	320	0,80
11	Bank Maspion Indonesia TBK	BMAS	2012	369.898.000.000	4.399.026.922	84,09	96	1,14
			2013	637.035.000.000	4.399.026.922	144,81	285	1,97
			2014	646.126.000.000	4.399.026.922	146,88	338	2,30
			2015	848.007.000.000	4.399.026.922	192,77	400	2,07
			2016	1.111.612.136.000	4.399.026.922	252,70	420	1,66
12	Bank Bumi Artha Tbk	BNBA	2012	525.505.000.000	2.286.900.000	229,79	165	0,72
			2013	564.403.000.000	2.286.900.000	246,80	157	0,64
			2014	602.140.000.000	2.286.900.000	263,30	158	0,60
			2015	1.233.868.000.000	2.286.900.000	539,54	190	0,35
			2016	1.296.667.409.954	2.286.900.000	567,00	200	0,35
13	Bank CIMB Niaga Tbk	BNGA	2012	22.651.912.000.000	24.880.290.775	910,44	1100	1,21
			2013	25.886.687.000.000	24.880.290.775	1.040,45	920	0,88
			2014	28.447.694.000.000	24.880.290.775	1.143,38	835	0,73
			2015	28.679.387.000.000	24.880.290.775	1.152,70	595	0,52
			2016	34.207.622.000.000	24.880.290.775	1.374,89	845	0,61
14	Bank Maybank Indonesia Tbk	BNII	2012	9.667.493.000.000	67.068.027.368	144,14	397	2,75
			2013	12.408.401.000.000	67.068.027.368	185,01	310	1,68
			2014	14.650.051.000.000	67.068.027.368	218,44	208	0,95
			2015	15.743.268.000.000	67.068.027.368	234,74	171	0,73
			2016	19.273.000.000.000	67.068.027.368	287,36	340	1,18
15	Bank Sinarmas Tbk	BSIM	2012	1.825.608.000.000	15.053.796.056	121,27	225	1,86
			2013	2.754.260.000.000	15.053.796.056	182,96	240	1,31
			2014	3.160.482.000.000	15.053.796.056	209,95	339	1,61
			2015	3.669.611.000.000	15.053.796.056	243,77	394	1,62
			2016	4.475.322.000.000	15.053.796.056	297,29	870	2,93

(lanjutan) Lampiran Hasil Perhitungan								
Nilai Perusahaan Periode 2012-2016								
No	Perusahaan	Kode	Tahun	Total Equity	Jumlah saham beredar	Nilai Buku	H. Saham Beredar	PBV
16	Bank of India Indonesia Tbk	BSWD	2012	373.769.000.000	1.031.184.000	362,47	1947	5,37
			2013	454.862.000.000	1.031.184.000	441,11	650	1,47
			2014	560.588.000.000	1.031.184.000	543,64	1100	2,02
			2015	1.114.888.000.000	1.031.184.000	1.081,17	3595	3,33
			2016	1.108.216.006.380	1.031.184.000	1.074,70	2050	1,91
17	Bank Tabungan Pensiun Nasional Tbk	BTPN	2012	7.733.927.000.000	5.781.884.384	1.337,61	5250	3,92
			2013	9.907.865.000.000	5.781.884.384	1.713,60	4300	2,51
			2014	12.060.534.000.000	5.781.884.384	2.085,92	3950	1,89
			2015	13.923.859.000.000	5.781.884.384	2.408,19	2400	1,00
			2016	16.312.428.000.000	5.781.884.384	2.821,30	2640	0,94
18	Bank Victoria Internasional Tbk	BVIC	2012	1.469.192.000.000	8.592.141.624	170,99	117	0,68
			2013	1.644.776.000.000	8.592.141.624	191,43	125	0,65
			2014	1.759.829.000.000	8.592.141.624	204,82	120	0,59
			2015	2.113.690.000.000	8.592.141.624	246,00	105	0,43
			2016	2.626.270.697.000	8.592.141.624	305,66	107	0,35
19	Bank Windu Kentjana Internasional Tbk	MCOR	2012	755.665.000.000	16.465.148.150	45,89	169	3,68
			2013	1.035.379.000.000	16.465.148.150	62,88	127	2,02
			2014	1.220.139.000.000	16.465.148.150	74,10	205	2,77
			2015	1.413.732.000.000	16.465.148.150	85,86	300	3,49
			2016	2.396.184.000.000	16.465.148.150	145,53	148	1,02
20	Bank Mega Tbk	MEGA	2012	6.262.821.000.000	6.894.138.227	908,43	3013	3,32
			2013	6.118.505.000.000	6.894.138.227	887,49	2050	2,31
			2014	6.956.675.000.000	6.894.138.227	1.009,07	2000	1,98
			2015	11.517.195.000.000	6.894.138.227	1.670,58	3275	1,96
			2016	12.265.681.000.000	6.894.138.227	1.779,15	2530	1,42
21	Bank Nationalhobu Tbk	NOBU	2012	256.086.000.000	4.393.533.177	58,29	35	0,60
			2013	1.008.413.000.000	4.393.533.177	229,52	590	2,57
			2014	1.169.424.000.000	4.393.533.177	266,17	760	2,86
			2015	1.189.658.000.000	4.393.533.177	270,77	452	1,67
			2016	1.331.757.000.000	4.393.533.177	303,12	760	2,51
22	Bank Pan Indonesia Tbk	PNBN	2012	17.647.765.000.000	23.837.645.998	740,33	630	0,85
			2013	19.958.433.000.000	23.837.645.998	837,27	660	0,79
			2014	23.228.703.000.000	23.837.645.998	974,45	1165	1,20
			2015	30.806.209.000.000	23.837.645.998	1.292,33	820	0,63
			2016	34.200.800.000.000	23.837.645.998	1.434,74	750	0,52
23	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	2012	537.907.000.000	5.021.633.094	107,12	670	6,25
			2013	577.820.000.000	5.021.633.094	115,07	890	7,73
			2014	3.904.265.000.000	5.021.633.094	777,49	1150	1,48
			2015	4.135.931.000.000	5.021.633.094	823,62	1100	1,34
			2016	4.411.890.000.000	5.021.633.094	878,58	1150	1,31

Lampiran 8

Rekapitulasi KIN, KMA, KOI, KAU, dan NPE

Tahun 2012 – 2016

Lampiran Hasil Rekapitulasi Perusahaan Perbankan 2012-2016								
No	Perusahaan	Kode	Tahun	KIN	KMA	KOI	KAU	NPV
1	Bank Rakyat Indonesia Agroniaga Tbk	AGRO	2012	14,00	79,78	50,00	33,33	6,00
			2013	14,03	80,43	60,00	33,33	2,14
			2014	14,03	80,43	60,00	33,33	1,73
			2015	9,10	87,23	50,00	33,33	1,09
			2016	7,08	87,23	50,00	33,33	3,02
2	Bank MNC Internasional	BABP	2012	16,87	69,90	66,67	50,00	4,88
			2013	5,46	69,90	66,67	50,00	3,55
			2014	5,38	39,88	66,67	50,00	1,39
			2015	29,33	39,21	66,67	50,00	0,83
			2016	23,86	42,50	66,67	50,00	0,74
3	Bank Capital Indonesia Tbk	BACA	2012	39,55	21,61	66,67	33,33	1,21
			2013	32,95	28,23	66,67	33,33	0,68
			2014	25,91	28,23	66,67	33,33	0,69
			2015	45,52	7,96	66,67	33,33	1,36
			2016	33,38	12,55	66,67	33,33	1,09
4	Bank Central Asia Tbk	BBCA	2012	47,15	2,02	60,00	33,33	4,28
			2013	47,15	2,02	60,00	33,33	3,66
			2014	47,15	2,00	60,00	33,33	4,11
			2015	47,15	2,00	60,00	33,33	3,62
			2016	47,15	1,96	60,00	33,33	3,36
5	Bank Bukopin Tbk	BBKP	2012	60,18	0,24	60,00	25,00	0,99
			2013	51,93	0,14	66,67	25,00	0,90
			2014	59,40	0,15	57,14	25,00	0,99
			2015	59,40	0,02	50,00	25,00	0,84
			2016	59,40	0,02	57,14	25,00	0,62
6	Bank Negara Indonesia (Persero) Tbk	BBNI	2012	96,38	0,24	50,00	33,33	1,57
			2013	96,38	0,22	50,00	33,33	1,53
			2014	96,59	0,20	50,00	33,33	1,85
			2015	95,23	0,02	62,50	33,33	1,17
			2016	95,62	0,04	62,50	33,33	1,14
7	Bank Nusantara Parahyangan Tbk	BBNP	2012	75,51	15,00	50,00	33,33	1,26
			2013	75,51	9,85	50,00	33,33	0,94
			2014	75,51	9,85	50,00	33,33	1,36
			2015	75,51	6,46	50,00	33,33	1,04
			2016	75,51	6,46	50,00	33,33	1,07
8	Bank Jtrust Indonesia Tbk	BCIC	2012	100,00	1,18	33,33	25,00	1,13
			2013	99,00	1,00	50,00	25,00	1,02
			2014	99,00	1,00	75,00	16,67	1,38
			2015	99,00	1,00	75,00	25,00	1,41
			2016	99,00	1,00	33,33	28,57	1,04
9	Bank Jawa Barat dan Banten Tbk	BJBR	2012	75,00	0,04	66,67	50,00	1,69
			2013	75,00	0,05	80,00	50,00	1,27
			2014	75,00	0,04	57,14	50,00	0,99
			2015	75,00	0,02	75,00	40,00	0,93
			2016	75,00	0,02	80,00	40,00	3,36
10	Bank QNB Indonesia Tbk	BKSW	2012	69,59	20,46	50,00	33,33	5,02
			2013	69,59	20,46	50,00	33,33	2,58
			2014	82,59	7,60	50,00	33,33	1,56
			2015	82,59	8,15	57,14	33,33	1,04
			2016	82,59	8,15	50,00	33,33	0,80
11	Bank Maspion Indonesia TBK	BMAS	2012	74,46	6,93	66,67	25,00	1,14
			2013	74,46	6,01	66,67	25,00	1,97
			2014	74,46	6,01	66,67	50,00	2,30
			2015	74,46	6,01	66,67	40,00	2,07
			2016	74,46	6,01	66,67	50,00	1,66
12	Bank Bumi Artha Tbk	BNBA	2012	72,73	18,18	33,33	33,33	0,72
			2013	72,73	18,18	33,33	33,33	0,64
			2014	72,73	18,18	33,33	33,33	0,60
			2015	72,73	18,18	33,33	33,33	0,35
			2016	72,73	18,18	33,33	33,33	0,35

13	Bank CIMB Niaga Tbk	BNGA	2012	96,92	0,29	50,00	33,33	1,21
			2013	96,92	0,29	50,00	33,33	0,88
			2014	96,92	0,29	50,00	40,00	0,73
			2015	96,92	0,29	50,00	40,00	0,52
			2016	96,92	0,29	50,00	25,00	0,61
14	Bank Maybank Indonesia Tbk	BNII	2012	54,33	42,96	50,00	40,00	2,75
			2013	63,33	33,96	50,00	25,00	1,68
			2014	63,33	33,96	50,00	25,00	0,95
			2015	63,33	33,96	50,00	50,00	0,73
			2016	63,33	33,96	50,00	50,00	1,18
15	Bank Sinarmas Tbk	BSIM	2012	66,55	0,03	66,67	20,00	1,86
			2013	59,94	0,03	66,67	20,00	1,31
			2014	56,00	0,03	66,67	25,00	1,61
			2015	55,55	0,04	66,67	33,33	1,62
			2016	57,99	0,03	66,67	33,33	2,93
16	Bank of India Indonesia Tbk	BSWD	2012	93,12	1,61	60,00	33,33	5,37
			2013	93,12	1,61	60,00	33,33	1,47
			2014	93,12	1,61	71,43	60,00	2,02
			2015	94,00	1,61	60,00	66,67	3,33
			2016	94,00	1,61	50,00	66,67	1,91
17	Bank Tabungan Pensiun Nasional Tbk	BTPN	2012	58,87	0,85	50,00	20,00	3,92
			2013	66,26	0,85	50,00	20,00	2,51
			2014	66,88	0,08	28,57	25,00	1,89
			2015	69,38	0,64	33,33	33,33	1,00
			2016	69,38	0,65	40,00	25,00	0,94
18	Bank Victoria Internasional Tbk	BVIC	2012	53,38	13,35	80,00	33,33	0,68
			2013	53,18	13,30	80,00	25,00	0,65
			2014	56,51	12,35	75,00	25,00	0,59
			2015	56,51	12,35	50,00	20,00	0,43
			2016	58,24	13,17	50,00	20,00	0,35
19	Bank Windu Kentjana Internasional Tbk	MCOR	2012	19,29	68,27	50,00	50,00	3,68
			2013	18,60	67,83	66,67	33,33	2,02
			2014	18,60	67,82	66,67	33,33	2,77
			2015	16,82	59,40	66,67	33,33	3,49
			2016	60,86	28,62	66,67	33,33	1,02
20	Bank Mega Tbk	MEGA	2012	42,18	57,82	66,67	33,33	3,32
			2013	42,18	57,82	66,67	33,33	2,31
			2014	42,18	57,82	66,67	33,33	1,98
			2015	42,18	57,82	50,00	33,33	1,96
			2016	42,18	57,82	50,00	33,33	1,42
21	Bank Nationalnobu Tbk	NOBU	2012	79,90	20,10	66,67	25,00	0,60
			2013	71,16	9,28	66,67	66,67	2,57
			2014	75,00	9,28	66,67	66,67	2,86
			2015	75,00	9,28	66,67	25,00	1,67
			2016	75,71	9,01	66,67	25,00	2,51
22	Bank Pan Indonesia Tbk	PNBN	2012	38,82	46,04	50,00	25,00	0,85
			2013	38,82	46,04	50,00	25,00	0,79
			2014	38,82	46,04	60,00	25,00	1,20
			2015	38,82	46,04	66,67	25,00	0,63
			2016	38,82	46,04	50,00	25,00	0,52
23	Bank Woori Saudara Indonesia 1906 T	SDRA	2012	63,95	0,52	66,67	33,33	6,25
			2013	63,95	0,52	66,67	33,33	7,73
			2014	90,07	0,18	75,00	33,33	1,48
			2015	90,07	0,18	75,00	20,00	1,34
			2016	90,07	0,18	75,00	20,00	1,31

Lampiran 9

Data Entry SPSS (Sebelum Ln)

KIN	KMA	KOI	KAU	NPE	RES_1
14,00	79,78	50,00	33,33	6,00	3,92028
14,03	80,43	60,00	33,33	2,14	-,06416
14,03	80,43	60,00	33,33	1,73	-,47416
9,10	87,23	50,00	33,33	1,09	-1,02406
7,08	87,23	50,00	33,33	3,02	,87828
16,87	69,90	66,67	50,00	4,88	2,18490
5,46	69,90	66,67	50,00	3,55	,69867
5,38	39,88	66,67	50,00	1,39	-1,59440
29,33	39,21	66,67	50,00	,83	-1,82941
23,86	42,50	66,67	50,00	,74	-1,97984
39,55	21,61	66,67	33,33	1,21	-,98848
32,95	28,23	66,67	33,33	,68	-1,57975
25,91	28,23	66,67	33,33	,69	-1,66615
45,52	7,96	66,67	33,33	1,36	-,81675
33,38	12,55	66,67	33,33	1,09	-1,23280
47,15	2,02	60,00	33,33	4,28	2,18464
47,15	2,02	60,00	33,33	3,66	1,56464
47,15	2,00	60,00	33,33	4,11	2,01455
47,15	2,00	60,00	33,33	3,62	1,52455
47,15	1,96	60,00	33,33	3,36	1,26438
60,18	,24	60,00	25,00	,99	-,73571
51,93	,14	66,67	25,00	,90	-1,02429
59,40	,15	57,14	25,00	,99	-,71026
59,40	,02	50,00	25,00	,84	-,76965
59,40	,02	57,14	25,00	,62	-1,08083
96,38	,24	50,00	33,33	1,57	,26861
96,38	,22	50,00	33,33	1,53	,22852
96,59	,20	50,00	33,33	1,85	,55131
95,23	,02	62,50	33,33	1,17	-,30774
95,62	,04	62,50	33,33	1,14	-,33231
75,51	15,00	50,00	33,33	1,26	-,26227
75,51	9,85	50,00	33,33	,94	-,60491
75,51	9,85	50,00	33,33	1,36	-,18491
75,51	6,46	50,00	33,33	1,04	-,51981
75,51	6,46	50,00	33,33	1,07	-,48981
100,00	1,18	33,33	25,00	1,13	,29426
99,00	1,00	50,00	25,00	1,02	-,04311
99,00	1,00	75,00	16,67	1,38	,19668
99,00	1,00	75,00	25,00	1,41	,02762
99,00	1,00	33,33	28,57	1,04	,10446
75,00	,04	66,67	50,00	1,69	-,51626
75,00	,05	80,00	50,00	1,27	-1,10645
75,00	,04	57,14	50,00	,99	-1,09455

75,00	,02	75,00	40,00	,93	-1,14376
75,00	,02	80,00	40,00	3,36	1,22238
69,59	20,46	50,00	33,33	5,02	3,44068
69,59	20,46	50,00	33,33	2,58	1,00068
82,59	7,60	50,00	33,33	1,56	,10215
82,59	8,15	57,14	33,33	1,04	-,50662
82,59	8,15	50,00	33,33	,80	-,65544
74,46	6,93	66,67	25,00	1,14	-,44595
74,46	6,01	66,67	25,00	1,97	,38001
74,46	6,01	66,67	50,00	2,30	,11259
74,46	6,01	66,67	40,00	2,07	,12156
74,46	6,01	66,67	50,00	1,66	-,52741
72,73	18,18	33,33	33,33	,72	-,61346
72,73	18,18	33,33	33,33	,64	-,69346
72,73	18,18	33,33	33,33	,60	-,73346
72,73	18,18	33,33	33,33	,35	-,98346
72,73	18,18	33,33	33,33	,35	-,98346
96,92	,29	50,00	33,33	1,21	-,08377
96,92	,29	50,00	33,33	,88	-,41377
96,92	,29	50,00	40,00	,73	-,72316
96,92	,29	50,00	40,00	,52	-,93316
96,92	,29	50,00	25,00	,61	-,48472
54,33	42,96	50,00	40,00	2,75	,90125
63,33	33,96	50,00	25,00	1,68	,27337
63,33	33,96	50,00	25,00	,95	-,45663
63,33	33,96	50,00	50,00	,73	-1,27405
63,33	33,96	50,00	50,00	1,18	-,82405
66,55	,03	66,67	20,00	1,86	,25489
59,94	,03	66,67	20,00	1,31	-,38562
56,00	,03	66,67	25,00	1,61	-,25905
55,55	,04	66,67	33,33	1,62	-,45423
57,99	,03	66,67	33,33	2,93	,88914
93,12	1,61	60,00	33,33	5,37	3,90229
93,12	1,61	60,00	33,33	1,47	,00229
93,12	1,61	71,43	60,00	2,02	-,23100
94,00	1,61	60,00	66,67	3,33	1,07763
94,00	1,61	50,00	66,67	1,91	-,21467
58,87	,85	50,00	20,00	3,92	2,42622
66,26	,85	50,00	20,00	2,51	1,11741
66,88	,08	28,57	25,00	1,89	,65671
69,38	,64	33,33	33,33	1,00	-,45644
69,38	,65	40,00	25,00	,94	-,40252
53,38	13,35	80,00	33,33	,68	-1,53566
53,18	13,30	80,00	25,00	,65	-1,36956
56,51	12,35	75,00	25,00	,59	-1,32429
56,51	12,35	50,00	20,00	,43	-1,04553
58,24	13,17	50,00	20,00	,35	-1,09824
19,29	68,27	50,00	50,00	3,68	1,22376

18,60	67,83	66,67	33,33	2,02	-,26216
18,60	67,82	66,67	33,33	2,77	,48780
16,82	59,40	66,67	33,33	3,49	1,14641
60,86	28,62	66,67	33,33	1,02	-,85588
42,18	57,82	66,67	33,33	3,32	1,31671
42,18	57,82	66,67	33,33	2,31	,30671
42,18	57,82	66,67	33,33	1,98	-,02329
42,18	57,82	50,00	33,33	1,96	,16960
42,18	57,82	50,00	33,33	1,42	-,37040
79,90	20,10	66,67	25,00	,60	-,85357
71,16	9,28	66,67	66,67	2,57	-,04658
75,00	9,28	66,67	66,67	2,86	,29600
75,00	9,28	66,67	25,00	1,67	,10177
75,71	9,01	66,67	25,00	2,51	,95031
38,82	46,04	50,00	25,00	,85	-,83914
38,82	46,04	50,00	25,00	,79	-,89914
38,82	46,04	60,00	25,00	1,20	-,61684
38,82	46,04	66,67	25,00	,63	-1,27202
38,82	46,04	50,00	25,00	,52	-1,16914
63,95	,52	66,67	33,33	6,25	4,29290
63,95	,52	66,67	33,33	7,73	5,77290
90,07	,18	75,00	33,33	1,48	-,22732
90,07	,18	75,00	20,00	1,34	-,04878
90,07	,18	75,00	20,00	1,31	-,07878

Lampiran 10

Data Entry SPSS (Sesudah Ln)

LN_KIN	LN_KMA	LN_KOI	LN_KAU	LN_NPE	RES_2
2,64	4,38	3,91	3,51	1,79	1,27388
2,64	4,39	4,09	3,51	,76	,13084
2,64	4,39	4,09	3,51	,55	-,08184
2,21	4,47	3,91	3,51	,09	-,53495
1,96	4,47	3,91	3,51	1,11	,42215
2,83	4,25	4,20	3,91	1,59	,71800
1,70	4,25	4,20	3,91	1,27	,12125
1,68	3,69	4,20	3,91	,33	-,83964
3,38	3,67	4,20	3,91	-,19	-,93711
3,17	3,75	4,20	3,91	-,30	-1,10004
3,68	3,07	4,20	3,51	,19	-,29465
3,49	3,34	4,20	3,51	-,39	-,90667
3,25	3,34	4,20	3,51	-,37	-,95142
3,82	2,07	4,20	3,51	,31	-,17797
3,51	2,53	4,20	3,51	,09	-,45996
3,85	,70	4,09	3,51	1,45	,99454
3,85	,70	4,09	3,51	1,30	,83805
3,85	,69	4,09	3,51	1,41	,95366
3,85	,69	4,09	3,51	1,29	,82671
3,85	,67	4,09	3,51	1,21	,75147
4,10	-1,43	4,09	3,22	-,01	-,33296
3,95	-1,97	4,20	3,22	-,11	-,54878
4,08	-1,90	4,05	3,22	-,01	-,32236
4,08	-3,91	3,91	3,22	-,17	-,47442
4,08	-3,91	4,05	3,22	-,48	-,86075
4,57	-1,43	3,91	3,51	,45	,20666
4,57	-1,51	3,91	3,51	,43	,17781
4,57	-1,61	3,91	3,51	,62	,36494
4,56	-3,91	4,14	3,51	,16	-,31539
4,56	-3,22	4,14	3,51	,13	-,31613
4,32	2,71	3,91	3,51	,23	,07094
4,32	2,29	3,91	3,51	-,06	-,23674
4,32	2,29	3,91	3,51	,31	,13262
4,32	1,87	3,91	3,51	,04	-,15039
4,32	1,87	3,91	3,51	,07	-,12195
4,61	,17	3,51	3,22	,12	,34440
4,60	,00	3,91	3,22	,02	-,01742
4,60	,00	4,32	2,81	,32	,24614
4,60	,00	4,32	3,22	,34	,05529
4,60	,00	3,51	3,35	,04	,18319
4,32	-3,22	4,20	3,91	,52	-,23492

4,32	-3,00	4,38	3,91	,24	-,62570
4,32	-3,22	4,05	3,91	-,01	-,67418
4,32	-3,91	4,32	3,69	-,07	-,81242
4,32	-3,91	4,38	3,69	1,21	,43213
4,24	3,02	3,91	3,51	1,61	1,44395
4,24	3,02	3,91	3,51	,95	,77831
4,41	2,03	3,91	3,51	,44	,28289
4,41	2,10	4,05	3,51	,04	-,20279
4,41	2,10	3,91	3,51	-,22	-,38250
4,31	1,94	4,20	3,22	,13	-,08706
4,31	1,79	4,20	3,22	,68	,45497
4,31	1,79	4,20	3,91	,83	,24663
4,31	1,79	4,20	3,69	,73	,25820
4,31	1,79	4,20	3,91	,51	-,07946
4,29	2,90	3,51	3,51	-,33	-,24008
4,29	2,90	3,51	3,51	-,45	-,35786
4,29	2,90	3,51	3,51	-,51	-,42240
4,29	2,90	3,51	3,51	-1,05	-,96139
4,29	2,90	3,51	3,51	-1,05	-,96139
4,57	-1,24	3,91	3,51	,19	-,04580
4,57	-1,24	3,91	3,51	-,13	-,36425
4,57	-1,24	3,91	3,69	-,31	-,64672
4,57	-1,24	3,91	3,69	-,65	-,98594
4,57	-1,24	3,91	3,22	-,49	-,58002
4,00	3,76	3,91	3,69	1,01	,71133
4,15	3,53	3,91	3,22	,52	,49444
4,15	3,53	3,91	3,22	-,05	-,07565
4,15	3,53	3,91	3,91	-,31	-,70228
4,15	3,53	3,91	3,91	,17	-,22205
4,20	-3,51	4,20	3,00	,62	,30150
4,09	-3,51	4,20	3,00	,27	-,07488
4,03	-3,51	4,20	3,22	,48	-,00239
4,02	-3,22	4,20	3,51	,48	-,13883
4,06	-3,51	4,20	3,51	1,08	,45431
4,53	,48	4,09	3,51	1,68	1,38153
4,53	,48	4,09	3,51	,39	,08596
4,53	,48	4,27	4,09	,70	-,01224
4,54	,48	4,09	4,20	1,20	,54270
4,54	,48	3,91	4,20	,65	,09973
4,08	-,16	3,91	3,00	1,37	1,31177
4,19	-,16	3,91	3,00	,92	,89516
4,20	-2,53	3,35	3,22	,64	,76081
4,24	-,45	3,51	3,51	,00	-,04016
4,24	-,43	3,69	3,22	-,06	-,06376
3,98	2,59	4,38	3,51	-,39	-,92658
3,97	2,59	4,38	3,22	-,43	-,82207

4,03	2,51	4,32	3,22	-,53	-,86654
4,03	2,51	3,91	3,00	-,84	-,81487
4,06	2,58	3,91	3,00	-1,05	-1,01103
2,96	4,22	3,91	3,91	1,30	,64621
2,92	4,22	4,20	3,51	,70	,07153
2,92	4,22	4,20	3,51	1,02	,38727
2,82	4,08	4,20	3,51	1,25	,58885
4,11	3,35	4,20	3,51	,02	-,34922
3,74	4,06	4,20	3,51	1,20	,76499
3,74	4,06	4,20	3,51	,84	,40227
3,74	4,06	4,20	3,51	,68	,24812
3,74	4,06	3,91	3,51	,67	,41614
3,74	4,06	3,91	3,51	,35	,09385
4,38	3,00	4,20	3,22	-,51	-,67429
4,26	2,23	4,20	4,20	,94	,21084
4,32	2,23	4,20	4,20	1,05	,33073
4,32	2,23	4,20	3,22	,51	,30672
4,33	2,20	4,20	3,22	,92	,71548
3,66	3,83	3,91	3,22	-,16	-,29708
3,66	3,83	3,91	3,22	-,24	-,37029
3,66	3,83	4,09	3,22	,18	-,06514
3,66	3,83	4,20	3,22	-,46	-,77477
3,66	3,83	3,91	3,22	-,65	-,78849
4,16	-,65	4,20	3,51	1,83	1,33573
4,16	-,65	4,20	3,51	2,05	1,54825
4,50	-1,71	4,32	3,51	,39	-,13022
4,50	-1,71	4,32	3,00	,29	,03803
4,50	-1,71	4,32	3,00	,27	,01539

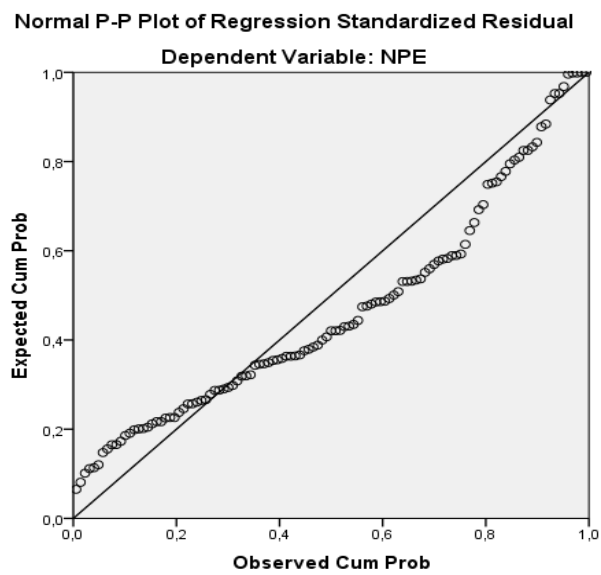
Lampiran 11

Uji Asumsi Klasik

1. Statistik Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
LN_KIN	115	1,68	4,61	3,9968	,61978
LN_KMA	115	-3,91	4,47	1,1768	2,57358
LN_KOI	115	3,35	4,38	4,0413	,22070
LN_KAU	115	2,81	4,20	3,4831	,28538
LN_NPE	115	-1,05	2,05	,3623	,66772
Valid N (listwise)	115				

2. a. Uji Normalitas (Sebelum Ln)



One-Sample Kolmogorov-Smirnov Test (Sebelum Ln)

		Unstandardized Residual
N		115
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,28487896
	Most Extreme Differences	
	Absolute	,162
	Positive	,162
	Negative	-,091
Test Statistic		,162
Asymp. Sig. (2-tailed)		,000 ^c

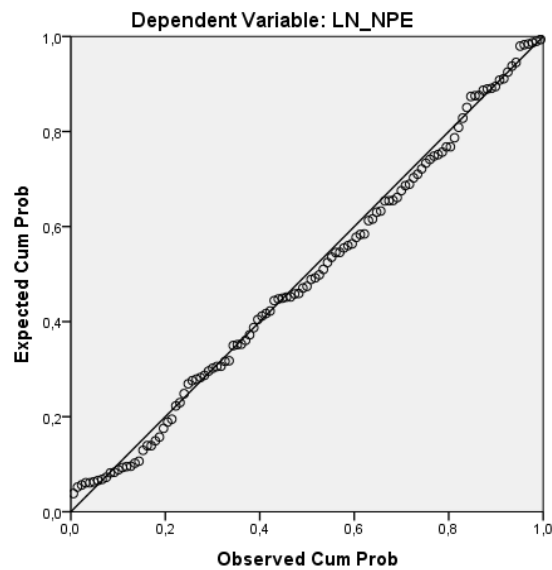
a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

b. Uji Normalitas (Sesudah Ln)

Normal P-P Plot of Regression Standardized Residual



One-Sample Kolmogorov-Smirnov Test (Sesudah Ln)

		Unstandardized Residual
N		115
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,61063843
	Most Extreme Differences	
	Absolute	,046
	Positive	,046
	Negative	-,040
Test Statistic		,046
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

3. a. Uji Multikolinieritas

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
KIN	,336	2,978
KMA	,340	2,939
KOI	,894	1,118
KAU	,963	1,039

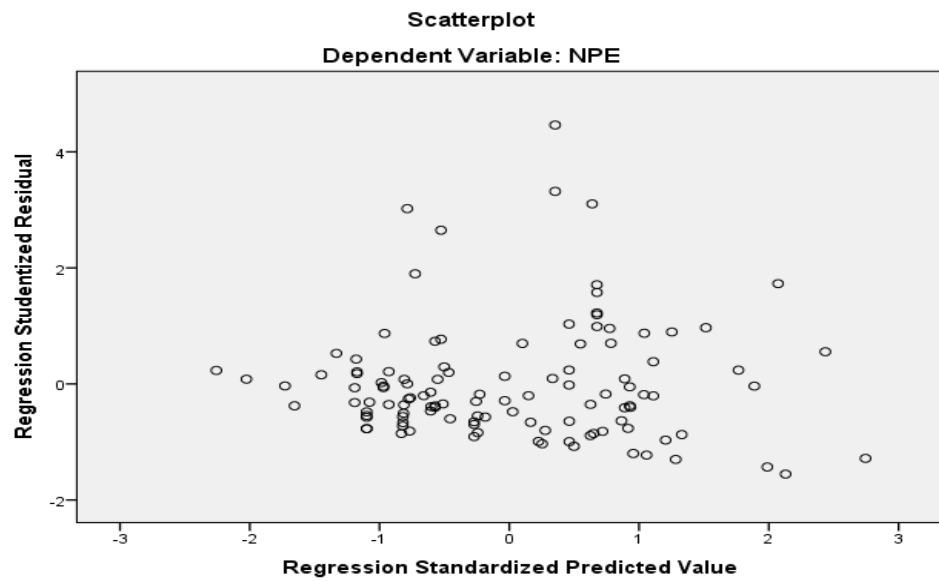
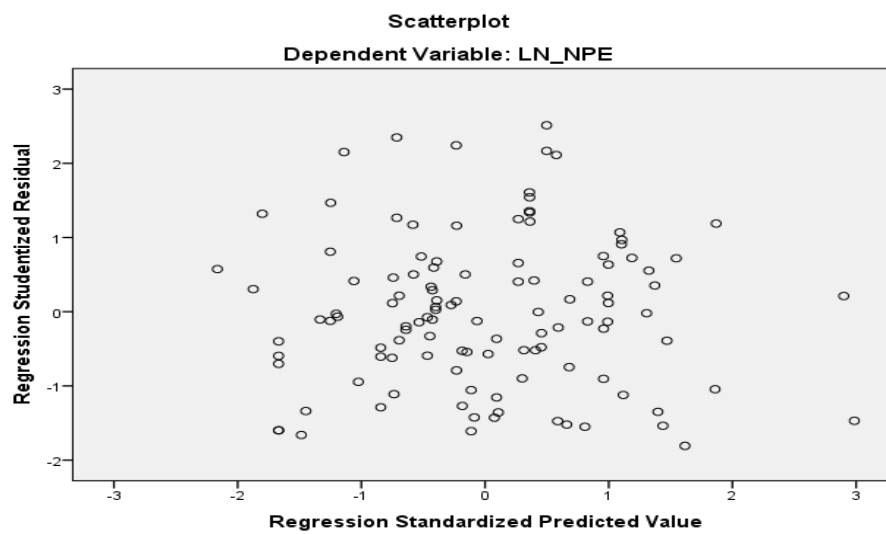
a. Dependent Variable: NPE

4. a. Uji Autokorelasi

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate	Durbin-Watson
1	,317 ^a	,100	,068	1,30803	1,126

a. Predictors: (Constant), KAU, KIN, KOI, KMA

b. Dependent Variable: NPE

5. a. Uji Heteroskedastisitas (Sebelum Ln)**b. Uji Heteroskedastisitas (Sesudah Ln)**

Lampiran 12

Uji Regresi Berganda

1. a. Uji F (Sebelum Ln)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,026	4	5,257	3,072	,019 ^b
	Residual	188,204	110	1,711		
	Total	209,230	114			

a. Dependent Variable: NPE

b. Predictors: (Constant), KAU, KIN, KOI, KMA

a. Uji F (Sesudah Ln)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8,319	4	2,080	5,382	,001 ^b
	Residual	42,508	110	,386		
	Total	50,827	114			

a. Dependent Variable: LN_NPE

b. Predictors: (Constant), LN_KAU, LN_KOI, LN_KMA, LN_KIN

2. a. Uji T (Sebelum Ln)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,187	1,069		1,110	,269
	KIN	-,014	,008	-,256	-1,640	,104
	KMA	-,004	,009	-,079	-,512	,610
	KOI	,013	,011	,110	1,149	,253
	KAU	,024	,012	,185	2,005	,047

a. Dependent Variable: NPE

b. Uji T (Sesudah *Ln*)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-2,937	1,464		-2,006	,047
LN_KIN	-,247	,116	-,229	-2,127	,036
LN_KMA	-,035	,028	-,135	-1,253	,213
LN_KOI	,619	,275	,205	2,252	,026
LN_KAU	,524	,208	,224	2,517	,013

a. Dependent Variable: LN_NPE

Lampiran 13
Tabel Durbin-Watson (DW)

Tabel Durbin-Watson (DW), $\alpha = 5\%$

Catatan-Catatan Reproduksi dan Cara Membaca Tabel:

1. Tabel DW ini direproduksi dengan merubah format tabel mengikuti format tabel DW yang umumnya dilampirkan pada buku-buku teks statistik/ekonometrik di Indonesia, agar lebih mudah dibaca dan diperbandingkan
2. Simbol 'k' pada tabel menunjukkan banyaknya variabel bebas (penjelas), tidak termasuk variabel terikat.
3. Simbol 'n' pada tabel menunjukkan banyaknya observasi

Tabel Durbin-Watson (DW), $\alpha = 5\%$

n	k=1		k=2		k=3		k=4		k=5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
6	0.6102	1.4002								
7	0.6996	1.3564	0.4672	1.8964						
8	0.7629	1.3324	0.5591	1.7771	0.3674	2.2866				
9	0.8243	1.3199	0.6291	1.6993	0.4548	2.1282	0.2957	2.5881		
10	0.8791	1.3197	0.6972	1.6413	0.5253	2.0163	0.3760	2.4137	0.2427	2.8217
11	0.9273	1.3241	0.7580	1.6044	0.5948	1.9280	0.4441	2.2833	0.3155	2.6446
12	0.9708	1.3314	0.8122	1.5794	0.6577	1.8640	0.5120	2.1766	0.3796	2.5061
13	1.0097	1.3404	0.8612	1.5621	0.7147	1.8159	0.5745	2.0943	0.4445	2.3897
14	1.0450	1.3503	0.9054	1.5507	0.7667	1.7788	0.6321	2.0296	0.5052	2.2959
15	1.0770	1.3605	0.9455	1.5432	0.8140	1.7501	0.6852	1.9774	0.5620	2.2198
16	1.1062	1.3709	0.9820	1.5386	0.8572	1.7277	0.7340	1.9351	0.6150	2.1567
17	1.1330	1.3812	1.0154	1.5361	0.8968	1.7101	0.7790	1.9005	0.6641	2.1041
18	1.1576	1.3913	1.0461	1.5353	0.9331	1.6961	0.8204	1.8719	0.7098	2.0600
19	1.1804	1.4012	1.0743	1.5355	0.9666	1.6851	0.8588	1.8482	0.7523	2.0226
20	1.2015	1.4107	1.1004	1.5367	0.9976	1.6763	0.8943	1.8283	0.7918	1.9908
21	1.2212	1.4200	1.1246	1.5385	1.0262	1.6694	0.9272	1.8116	0.8286	1.9635
22	1.2395	1.4289	1.1471	1.5408	1.0529	1.6640	0.9578	1.7974	0.8629	1.9400
23	1.2567	1.4375	1.1682	1.5435	1.0778	1.6597	0.9864	1.7855	0.8949	1.9196
24	1.2728	1.4458	1.1878	1.5464	1.1010	1.6565	1.0131	1.7753	0.9249	1.9018
25	1.2879	1.4537	1.2063	1.5495	1.1228	1.6540	1.0381	1.7666	0.9530	1.8863
26	1.3022	1.4614	1.2236	1.5528	1.1432	1.6523	1.0616	1.7591	0.9794	1.8727
27	1.3157	1.4688	1.2399	1.5562	1.1624	1.6510	1.0836	1.7527	1.0042	1.8608
28	1.3284	1.4759	1.2553	1.5596	1.1805	1.6503	1.1044	1.7473	1.0276	1.8502
29	1.3405	1.4828	1.2699	1.5631	1.1976	1.6499	1.1241	1.7426	1.0497	1.8409
30	1.3520	1.4894	1.2837	1.5666	1.2138	1.6498	1.1426	1.7386	1.0706	1.8326
31	1.3630	1.4957	1.2969	1.5701	1.2292	1.6500	1.1602	1.7352	1.0904	1.8252
32	1.3734	1.5019	1.3093	1.5736	1.2437	1.6505	1.1769	1.7323	1.1092	1.8187
33	1.3834	1.5078	1.3212	1.5770	1.2576	1.6511	1.1927	1.7298	1.1270	1.8128
34	1.3929	1.5136	1.3325	1.5805	1.2707	1.6519	1.2078	1.7277	1.1439	1.8076
35	1.4019	1.5191	1.3433	1.5838	1.2833	1.6528	1.2221	1.7259	1.1601	1.8029
36	1.4107	1.5245	1.3537	1.5872	1.2953	1.6539	1.2358	1.7245	1.1755	1.7987
37	1.4190	1.5297	1.3635	1.5904	1.3068	1.6550	1.2489	1.7233	1.1901	1.7950
38	1.4270	1.5348	1.3730	1.5937	1.3177	1.6563	1.2614	1.7223	1.2042	1.7916
39	1.4347	1.5396	1.3821	1.5969	1.3283	1.6575	1.2734	1.7215	1.2176	1.7886
40	1.4421	1.5444	1.3908	1.6000	1.3384	1.6589	1.2848	1.7209	1.2305	1.7859
41	1.4493	1.5490	1.3992	1.6031	1.3480	1.6603	1.2958	1.7205	1.2428	1.7835
42	1.4562	1.5534	1.4073	1.6061	1.3573	1.6617	1.3064	1.7202	1.2546	1.7814
43	1.4628	1.5577	1.4151	1.6091	1.3663	1.6632	1.3166	1.7200	1.2660	1.7794
44	1.4692	1.5619	1.4226	1.6120	1.3749	1.6647	1.3263	1.7200	1.2769	1.7777
45	1.4754	1.5660	1.4298	1.6148	1.3832	1.6662	1.3357	1.7200	1.2874	1.7762
46	1.4814	1.5700	1.4368	1.6176	1.3912	1.6677	1.3448	1.7201	1.2976	1.7748
47	1.4872	1.5739	1.4435	1.6204	1.3989	1.6692	1.3535	1.7203	1.3073	1.7736
48	1.4928	1.5776	1.4500	1.6231	1.4064	1.6708	1.3619	1.7206	1.3167	1.7725
49	1.4982	1.5813	1.4564	1.6257	1.4136	1.6723	1.3701	1.7210	1.3258	1.7716
50	1.5035	1.5849	1.4625	1.6283	1.4206	1.6739	1.3779	1.7214	1.3346	1.7708
51	1.5086	1.5884	1.4684	1.6309	1.4273	1.6754	1.3855	1.7218	1.3431	1.7701
52	1.5135	1.5917	1.4741	1.6334	1.4339	1.6769	1.3929	1.7223	1.3512	1.7694
53	1.5183	1.5951	1.4797	1.6359	1.4402	1.6785	1.4000	1.7228	1.3592	1.7689
54	1.5230	1.5983	1.4851	1.6383	1.4464	1.6800	1.4069	1.7234	1.3669	1.7684
55	1.5276	1.6014	1.4903	1.6406	1.4523	1.6815	1.4136	1.7240	1.3743	1.7681
56	1.5320	1.6045	1.4954	1.6430	1.4581	1.6830	1.4201	1.7246	1.3815	1.7678
57	1.5363	1.6075	1.5004	1.6452	1.4637	1.6845	1.4264	1.7253	1.3885	1.7675
58	1.5405	1.6105	1.5052	1.6475	1.4692	1.6860	1.4325	1.7259	1.3953	1.7673
59	1.5446	1.6134	1.5099	1.6497	1.4745	1.6875	1.4385	1.7266	1.4019	1.7672
60	1.5485	1.6162	1.5144	1.6518	1.4797	1.6889	1.4443	1.7274	1.4083	1.7671
61	1.5524	1.6189	1.5189	1.6540	1.4847	1.6904	1.4499	1.7281	1.4146	1.7671
62	1.5562	1.6216	1.5232	1.6561	1.4896	1.6918	1.4554	1.7288	1.4206	1.7671
63	1.5599	1.6243	1.5274	1.6581	1.4943	1.6932	1.4607	1.7296	1.4265	1.7671
64	1.5635	1.6268	1.5315	1.6601	1.4990	1.6946	1.4659	1.7303	1.4322	1.7672
65	1.5670	1.6294	1.5355	1.6621	1.5035	1.6960	1.4709	1.7311	1.4378	1.7673
66	1.5704	1.6318	1.5395	1.6640	1.5079	1.6974	1.4758	1.7319	1.4433	1.7675
67	1.5738	1.6343	1.5433	1.6660	1.5122	1.6988	1.4806	1.7327	1.4486	1.7676
68	1.5771	1.6367	1.5470	1.6678	1.5164	1.7001	1.4853	1.7335	1.4537	1.7678
69	1.5803	1.6390	1.5507	1.6697	1.5205	1.7015	1.4899	1.7343	1.4588	1.7680
70	1.5834	1.6413	1.5542	1.6715	1.5245	1.7028	1.4943	1.7351	1.4637	1.7683

Tabel Durbin-Watson (DW), $\alpha = 5\%$

n	k=1		k=2		k=3		k=4		k=5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
71	1.5865	1.6435	1.5577	1.6733	1.5284	1.7041	1.4987	1.7358	1.4685	1.7685
72	1.5895	1.6457	1.5611	1.6751	1.5323	1.7054	1.5029	1.7366	1.4732	1.7688
73	1.5924	1.6479	1.5645	1.6768	1.5360	1.7067	1.5071	1.7375	1.4778	1.7691
74	1.5953	1.6500	1.5677	1.6785	1.5397	1.7079	1.5112	1.7383	1.4822	1.7694
75	1.5981	1.6521	1.5709	1.6802	1.5432	1.7092	1.5151	1.7390	1.4866	1.7698
76	1.6009	1.6541	1.5740	1.6819	1.5467	1.7104	1.5190	1.7399	1.4909	1.7701
77	1.6036	1.6561	1.5771	1.6835	1.5502	1.7117	1.5228	1.7407	1.4950	1.7704
78	1.6063	1.6581	1.5801	1.6851	1.5535	1.7129	1.5265	1.7415	1.4991	1.7708
79	1.6089	1.6601	1.5830	1.6867	1.5568	1.7141	1.5302	1.7423	1.5031	1.7712
80	1.6114	1.6620	1.5859	1.6882	1.5600	1.7153	1.5337	1.7430	1.5070	1.7716
81	1.6139	1.6639	1.5888	1.6898	1.5632	1.7164	1.5372	1.7438	1.5109	1.7720
82	1.6164	1.6657	1.5915	1.6913	1.5663	1.7176	1.5406	1.7446	1.5146	1.7724
83	1.6188	1.6675	1.5942	1.6928	1.5693	1.7187	1.5440	1.7454	1.5183	1.7728
84	1.6212	1.6693	1.5969	1.6942	1.5723	1.7199	1.5472	1.7462	1.5219	1.7732
85	1.6235	1.6711	1.5995	1.6957	1.5752	1.7210	1.5505	1.7470	1.5254	1.7736
86	1.6258	1.6728	1.6021	1.6971	1.5780	1.7221	1.5536	1.7478	1.5289	1.7740
87	1.6280	1.6745	1.6046	1.6985	1.5808	1.7232	1.5567	1.7485	1.5322	1.7745
88	1.6302	1.6762	1.6071	1.6999	1.5836	1.7243	1.5597	1.7493	1.5356	1.7749
89	1.6324	1.6778	1.6095	1.7013	1.5863	1.7254	1.5627	1.7501	1.5388	1.7754
90	1.6345	1.6794	1.6119	1.7026	1.5889	1.7264	1.5656	1.7508	1.5420	1.7758
91	1.6366	1.6810	1.6143	1.7040	1.5915	1.7275	1.5685	1.7516	1.5452	1.7763
92	1.6387	1.6826	1.6166	1.7053	1.5941	1.7285	1.5713	1.7523	1.5482	1.7767
93	1.6407	1.6841	1.6188	1.7066	1.5966	1.7295	1.5741	1.7531	1.5513	1.7772
94	1.6427	1.6857	1.6211	1.7078	1.5991	1.7306	1.5768	1.7538	1.5542	1.7776
95	1.6447	1.6872	1.6233	1.7091	1.6015	1.7316	1.5795	1.7546	1.5572	1.7781
96	1.6466	1.6887	1.6254	1.7103	1.6039	1.7326	1.5821	1.7553	1.5600	1.7785
97	1.6485	1.6901	1.6275	1.7116	1.6063	1.7335	1.5847	1.7560	1.5628	1.7790
98	1.6504	1.6916	1.6296	1.7128	1.6086	1.7345	1.5872	1.7567	1.5656	1.7795
99	1.6522	1.6930	1.6317	1.7140	1.6108	1.7355	1.5897	1.7575	1.5683	1.7799
100	1.6540	1.6944	1.6337	1.7152	1.6131	1.7364	1.5922	1.7582	1.5710	1.7804
101	1.6558	1.6958	1.6357	1.7163	1.6153	1.7374	1.5946	1.7589	1.5736	1.7809
102	1.6576	1.6971	1.6376	1.7175	1.6174	1.7383	1.5969	1.7596	1.5762	1.7813
103	1.6593	1.6985	1.6396	1.7186	1.6196	1.7392	1.5993	1.7603	1.5788	1.7818
104	1.6610	1.6998	1.6415	1.7198	1.6217	1.7402	1.6016	1.7610	1.5813	1.7823
105	1.6627	1.7011	1.6433	1.7209	1.6237	1.7411	1.6038	1.7617	1.5837	1.7827
106	1.6644	1.7024	1.6452	1.7220	1.6258	1.7420	1.6061	1.7624	1.5861	1.7832
107	1.6660	1.7037	1.6470	1.7231	1.6277	1.7428	1.6083	1.7631	1.5885	1.7837
108	1.6676	1.7050	1.6488	1.7241	1.6297	1.7437	1.6104	1.7637	1.5909	1.7841
109	1.6692	1.7062	1.6505	1.7252	1.6317	1.7446	1.6125	1.7644	1.5932	1.7846
110	1.6708	1.7074	1.6523	1.7262	1.6336	1.7455	1.6146	1.7651	1.5955	1.7851
111	1.6723	1.7086	1.6540	1.7273	1.6355	1.7463	1.6167	1.7657	1.5977	1.7855
112	1.6738	1.7098	1.6557	1.7283	1.6373	1.7472	1.6187	1.7664	1.5999	1.7860
113	1.6753	1.7110	1.6574	1.7293	1.6391	1.7480	1.6207	1.7670	1.6021	1.7864
114	1.6768	1.7122	1.6590	1.7303	1.6410	1.7488	1.6227	1.7677	1.6042	1.7869
115	1.6783	1.7133	1.6606	1.7313	1.6427	1.7496	1.6246	1.7683	1.6063	1.7874
116	1.6797	1.7145	1.6622	1.7323	1.6445	1.7504	1.6265	1.7690	1.6084	1.7878
117	1.6812	1.7156	1.6638	1.7332	1.6462	1.7512	1.6284	1.7696	1.6105	1.7883
118	1.6826	1.7167	1.6653	1.7342	1.6479	1.7520	1.6303	1.7702	1.6125	1.7887
119	1.6839	1.7178	1.6669	1.7352	1.6496	1.7528	1.6321	1.7709	1.6145	1.7892
120	1.6853	1.7189	1.6684	1.7361	1.6513	1.7536	1.6339	1.7715	1.6164	1.7896
121	1.6867	1.7200	1.6699	1.7370	1.6529	1.7544	1.6357	1.7721	1.6184	1.7901
122	1.6880	1.7210	1.6714	1.7379	1.6545	1.7552	1.6375	1.7727	1.6203	1.7905
123	1.6893	1.7221	1.6728	1.7388	1.6561	1.7559	1.6392	1.7733	1.6222	1.7910
124	1.6906	1.7231	1.6743	1.7397	1.6577	1.7567	1.6409	1.7739	1.6240	1.7914
125	1.6919	1.7241	1.6757	1.7406	1.6592	1.7574	1.6426	1.7745	1.6258	1.7919
126	1.6932	1.7252	1.6771	1.7415	1.6608	1.7582	1.6443	1.7751	1.6276	1.7923
127	1.6944	1.7261	1.6785	1.7424	1.6623	1.7589	1.6460	1.7757	1.6294	1.7928
128	1.6957	1.7271	1.6798	1.7432	1.6638	1.7596	1.6476	1.7763	1.6312	1.7932
129	1.6969	1.7281	1.6812	1.7441	1.6653	1.7603	1.6492	1.7769	1.6329	1.7937
130	1.6981	1.7291	1.6825	1.7449	1.6667	1.7610	1.6508	1.7774	1.6346	1.7941
131	1.6993	1.7301	1.6838	1.7458	1.6682	1.7617	1.6523	1.7780	1.6363	1.7945
132	1.7005	1.7310	1.6851	1.7466	1.6696	1.7624	1.6539	1.7786	1.6380	1.7950
133	1.7017	1.7319	1.6864	1.7474	1.6710	1.7631	1.6554	1.7791	1.6397	1.7954
134	1.7028	1.7329	1.6877	1.7482	1.6724	1.7638	1.6569	1.7797	1.6413	1.7958
135	1.7040	1.7338	1.6889	1.7490	1.6738	1.7645	1.6584	1.7802	1.6429	1.7962
136	1.7051	1.7347	1.6902	1.7498	1.6751	1.7652	1.6599	1.7808	1.6445	1.7967

Lampiran 14

Contoh Pengambilan Data di Laporan Tahunan Perusahaan Agro (2012)

Kepemilikan Institusional

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PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2013 dan untuk Tahun yang
Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
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As of December 31, 2013
and for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

24. EKUITAS

Modal saham

Rincian pemegang saham dan kepemilikannya pada tanggal-tanggal 31 Desember 2013 dan 2012 adalah sebagai berikut:

24. EQUITY

Share capital

The details of the shareholders and their ownerships as of December 31, 2013 and 2012, are as follows:

Pemegang Saham	2013			Shareholders
	Total lembar saham ditempatkan dan disetor penuh/ Number of shares issued and fully paid	Persentase kepemilikan/ Percentage of ownership	Total	
PT Bank Rakyat Indonesia (Persero) Tbk	5.992.378.973	80,43%	599.237.897	PT Bank Rakyat Indonesia (Persero) Tbk
Dana Pensiun Perkebunan Masyarakat (masing-masing dibawah 5%)	1.044.978.384	14,02%	104.497.837	Dana Pensiun Perkebunan
	413.423.840	5,55%	41.342.384	Public (each below 5%)
Total	7.450.781.177	100,00%	745.078.118	Total

Jumlah Saham Institusi

Pemegang Saham	2012			Shareholders
	Total lembar saham ditempatkan dan disetor penuh/ Number of shares issued and fully paid	Persentase kepemilikan/ Percentage of ownership	Total	
PT Bank Rakyat Indonesia (Persero) Tbk	2.886.690.021	79,78%	288.669.002	PT Bank Rakyat Indonesia (Persero) Tbk
Dana Pensiun Perkebunan Masyarakat (masing-masing dibawah 5%)	506.533.381	14,00%	50.653.338	Dana Pensiun Perkebunan
	224.872.176	6,22%	22.487.218	Public (each below 5%)
Total	3.618.095.578	100,00%	361.809.558	Total

Berdasarkan Akta Pernyataan Keputusan Rapat No.107 tanggal 30 Juli 2013, yang dibuat dihadapan M. Nova Faisal, S.H., M.Kn, notaris di Jakarta, mengenai peningkatan modal ditempatkan dan disetor penuh yang berasal dari Penawaran Umum Terbatas (PUT) IV sebanyak 3.832.685.599 lembar saham, sehingga jumlah modal ditempatkan dan disetor Bank menjadi 7.450.781.177 saham dengan total sebesar Rp745.078.117.700 (Rupiah penuh).

Peningkatan modal ditempatkan dan disetor penuh yang berasal dari Penawaran Umum Terbatas (PUT) IV tersebut digunakan seluruhnya untuk ekspansi kredit Bank.

Based on Notarial Deed of Decision Meeting Statement No.107 dated July 30, 2013 in the presence of M. Nova Faisal, S.H., M.Kn, a notary in Jakarta, regarding the issuance of issued and fully paid capital from the Limited Right Issue (PUT) IV of 3,832,685,599 shares, thereby increasing issued and fully paid capital of the Bank to 7,450,781,177 shares amounted to Rp745.078.117.700 (full Rupiah).

The issuance of issued and fully paid capital from the Limited Right Issue (PUT) IV is used for the Bank's credit expansion.

Total Saham Beredar

Kepemilikan Manajerial

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PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
CATATAN ATAS LAPORAN KEUANGAN
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kecuali dinyatakan lain)

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2013
and for the Year Then Ended
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24. EKUITAS

Modal saham

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	413.423.840	5,55%	41.342.384	Public (each below 5%)
Total	7.450.781.177	100,00%	745.078.118	Total

Kepemilikan saham manajer, direktur, komisaris

Pemegang Saham	2012			Shareholders
	Total lembar saham ditempatkan dan disetor penuh/ Number of shares issued and fully paid	Persentase kepemilikan/ Percentage of ownership	Total	
PT Bank Rakyat Indonesia (Persero) Tbk	2.888.690.021	79,78%	288.669.002	PT Bank Rakyat Indonesia (Persero) Tbk
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	224.872.176	6,22%	22.487.218	Public (each below 5%)
Total	3.618.095.578	100,00%	361.809.558	Total

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Peningkatan modal ditempatkan dan disetor penuh yang berasal dari Penawaran Umum Terbatas (PUT) IV tersebut digunakan seluruhnya untuk ekspansi kredit Bank.

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The issuance of issued and fully paid capital from the Limited Right Issue (PUT) IV is used for the Bank's credit expansion.

Jumlah Saham

Komisaris Independen

The original financial statements included herein are in the Indonesian language.

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
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PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
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and for the Year Then Ended
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unless otherwise stated)

1. UMUM (lanjutan)

e. Struktur dan Manajemen (lanjutan)

1. GENERAL (continued)

e. Structure and Management (continued)

2013 (lanjutan)/(continued)

Direksi

Direktur Utama
Direktur Bisnis
Direktur Operasional dan Keuangan
Direktur Kepatuhan
Direktur Pengendalian Risiko
Kredit dan Pendanaan

Heru Sukanto
Zuhri Anwar
Sudarmin Sjamsoe
Mustari Damopolii
Sahala Manalu

Board of Directors

President Director
Business Director
Operation and Finance Director
Compliance Director
Funding and Credit Risk Control
Director

Jumlah Komisaris
Independen dan
Jumlah Komisaris

2012

Dewan Komisaris

Komisaris Utama/Independen
Komisaris Independen
Komisaris
Komisaris

Indra Kesuma
Moch. Sjafaat Ismail
Roswita Nilakurnia
Susy Liestiowaty

Board of Commissioners

President/Independent Commissioner
Independent Commissioner
Commissioner
Commissioner

Direksi

Direktur Utama
Direktur Bisnis
Direktur Operasional dan Keuangan
Direktur Kepatuhan
Direktur Pengendalian Risiko
Kredit dan Pendanaan

Heru Sukanto
Zuhri Anwar
Sudarmin Sjamsoe
Mustari Damopolii
Sahala Manalu

Board of Directors

President Director
Business Director
Operation and Finance Director
Compliance Director
Funding and Credit Risk Control
Director

Susunan Komite Audit Bank pada tanggal 31 Desember 2013 ditetapkan berdasarkan Surat Dewan Komisaris No. DK-25A/16-IV/2013 tanggal 16 April 2013. Pada tanggal 31 Desember 2012 ditetapkan berdasarkan Surat Dewan Komisaris No. DK-24/04-IV/2012 tanggal 4 April 2012 adalah sebagai berikut:

The composition of the Audit Committee of the Bank as of December 31, 2013 based on Decision letter of Board of Commissioners No. DK-25A/16-IV/2013 dated April 16, 2013. As of December 31, 2012 based on Decision letter of Board of Commissioners No. DK-24/04-IV/2012 dated April 4, 2012 are as follows:

2013

Ketua
Anggota
Anggota

Achmad Fachmi
Setiawan Kriswanto
Ratna Wardhani

Chairman
Member
Member

Komite Audit

The original financial statements included herein are in the Indonesian language.

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2013 dan untuk Tahun yang
Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2013
and for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. UMUM (lanjutan)

1. GENERAL (continued)

e. Struktur dan Manajemen (lanjutan)

e. Structure and Management (continued)

2013 (lanjutan)/(continued)

Direksi

Direktur Utama
 Direktur Bisnis
 Direktur Operasional dan Keuangan
 Direktur Kepatuhan
 Direktur Pengendalian Risiko
 Kredit dan Pendanaan

Heru Sukanto
 Zuhri Anwar
 Sudarmin Sjamsoe
 Mustari Damopolii
 Sahala Manalu

Board of Directors

President Director
Business Director
Operation and Finance Director
Compliance Director
Funding and Credit Risk Control Director

2012

Dewan Komisaris

Komisaris Utama/Independen
 Komisaris Independen
 Komisaris
 Komisaris

Indra Kesuma
 Moch. Sjafaat Ismail
 Roswita Nilakurnia
 Susy Liestiwaty

Board of Commissioners

President/Independent Commissioner
Independent Commissioner
Commissioner
Commissioner

Direksi

Direktur Utama
 Direktur Bisnis
 Direktur Operasional dan Keuangan
 Direktur Kepatuhan
 Direktur Pengendalian Risiko
 Kredit dan Pendanaan

Heru Sukanto
 Zuhri Anwar
 Sudarmin Sjamsoe
 Mustari Damopolii
 Sahala Manalu

Board of Directors

President Director
Business Director
Operation and Finance Director
Compliance Director
Funding and Credit Risk Control Director

Susunan Komite Audit Bank pada tanggal 31 Desember 2013 ditetapkan berdasarkan Surat Dewan Komisaris No. DK-25A/16-IV/2013 tanggal 16 April 2013. Pada tanggal 31 Desember 2012 ditetapkan berdasarkan Surat Dewan Komisaris No. DK-24/04-IV/2012 tanggal 4 April 2012 adalah sebagai berikut:

The composition of the Audit Committee of the Bank as of December 31, 2013 based on Decision letter of Board of Commissioners No. DK-25A/16-IV/2013 dated April 16, 2013. As of December 31, 2012 based on Decision letter of Board of Commissioners No. DK-24/04-IV/2012 dated April 4, 2012 are as follows:

2013



Ketua
 Anggota
 Anggota

Achmad Fachmi
 Setiawan Kriswanto
 Ratna Wardhani

Chairman
 Member
 Member

**Jumlah Komite Audit
 Luar dan Jumlah
 Seluruh Komite Audit**