

LAMPIRAN

Lampiran 1. Perhitungan CAR 2010-2014

$$\text{CAR} = \frac{\text{Modal Bank}}{\text{ATMR}} \times 100\%$$

Modal Bank
Periode 2010 - 2014
(Dalam Jutaan Rupiah)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	1.638.964,00	1.755.206,00	2.743.397,00	2.756.939,00	2.713.417,00
Bank of India Indonesia Tbk	309.732,00	328.468,00	337.899,00	414.468,00	508.757,00
Bank Pan Indonesia Tbk	11.832.919,00	14.581.987,00	15.829.179,00	18.795.833,00	20.288.002,00
Bank Tabungan Pensiunan Nasional Tbk	3.875.812,00	4.936.434,00	6.880.163,00	8.981.729,00	10.309.374,00
Bank Windu Kentjana International Tbk	532.608,00	585.020,00	712.504,00	972.669,00	1.148.834,00
Bank Central Asia Tbk	28.080.427,00	35.372.691,00	43.883.271,00	56.207.906,00	67.918.684,00
Bank Negara Indonesia (Persero) Tbk	29.408.928,00	33.090.386,00	38.797.308,00	44.811.120,00	50.352.050,00
Bank Rakyat Indonesia (Persero) Tbk	30.553.024,00	40.967.248,00	53.187.208,00	69.472.036,00	85.706.557,00
Bank Tabungan Negara (Persero) Tbk	5.951.884,00	7.019.091,00	9.471.512,00	10.576.929,00	11.589.060,00
Bank Bukopin Tbk	2.679.513,00	3.858.540,00	5.752.836,00	6.671.646,00	7.023.715,00
Bank Bumi Arta Tbk	388.729,00	413.529,00	426.510,00	462.982,00	530.395,00
Bank Capital Indonesia Tbk	531.071,00	559.583,00	646.216,00	852.565,00	913.177,00
Bank CIMB Niaga Tbk	15.387.485,00	19.530.633,00	23.256.744,00	29.823.213,00	29.823.213,00
Bank Danamon Indonesia Tbk	11.607.964,00	17.584.718,00	19.830.760,00	21.606.133,00	24.151.235,00
Bank Ekonomi Raharja Tbk	2.249.889,00	2.495.574,00	2.668.851,00	2.943.011,00	3.149.743,00
Bank Mandiri (Persero) Tbk	35.028.502,00	53.688.855,00	62.658.619,00	73.927.327,00	85.683.948,00
Bank Mayapada Internasional Tbk	1.534.194,00	1.532.116,00	1.581.981,00	2.784.142,00	2.997.577,00
Bank Nusantara Parahyangan Tbk	535.078,00	643.245,00	722.334,00	1.132.341,00	1.200.156,00
Bank OCBC NISP Tbk	5.597.245,00	7.526.639,00	9.873.095,00	14.275.975,00	15.360.785,00
Bank Permata Tbk	8.052.846,00	10.670.865,00	15.845.517,00	18.129.506,00	19.474.038,00
Bank Himpunan Saudara Tbk	389.770,00	397.966,00	664.152,00	688.920,00	617.026,00
Bank Sinarmas Tbk	968.100,00	1.358.323,00	1.767.621,00	2.655.928,00	3.013.741,00

Aktiva Tertimbang Menurut Risiko (ATMR)**Periode 2010 - 2014****(Dalam Jutaan Rupiah)**

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	12.003.802,00	13.265.551,00	16.535.814,00	16.458.060,00	18.835.667,00
Bank of India Indonesia Tbk	1.212.831,00	1.416.344,00	1.523.759,00	2.694.534,00	3.565.235,00
Bank Pan Indonesia Tbk	65.920.068,00	76.461.397,00	105.274.122,00	122.584.038,00	129.866.191,00
Bank Tabungan Pensiunan Nasional Tbk	16.974.503,00	24.433.287,00	31.990.168,00	38.868.549,00	44.276.746,00
Bank Windu Kentjana International Tbk	3.056.339,00	4.846.323,00	5.201.299,00	6.583.700,00	8.161.909,00
Bank Central Asia Tbk	205.182.083,00	274.713.320,00	308.364.994,00	359.021.441,00	402.451.940,00
Bank Negara Indonesia (Persero) Tbk	159.420.115,00	194.261.217,00	234.184.538,00	289.828.309,00	310.485.402,00
Bank Rakyat Indonesia (Persero) Tbk	225.072.800,00	276.462.458,00	334.716.092,00	408.858.393,00	468.182.074,00
Bank Tabungan Negara (Persero) Tbk	35.955.314,00	46.423.598,00	53.537.193,00	66.483.511,00	77.299.695,00
Bank Bukopin Tbk	22.134.272,00	31.079.214,00	35.559.397,00	43.923.872,00	49.836.173,00
Bank Bumi Arta Tbk	1.554.187,00	2.071.878,00	2.235.703,00	2.878.841,00	3.531.891,00
Bank Capital Indonesia Tbk	1.908.407,00	2.749.798,00	3.470.212,00	4.231.500,00	5.640.471,00
Bank CIMB Niaga Tbk	116.724.740,00	149.513.346,00	154.801.288,00	192.434.284,00	192.434.284,00
Bank Danamon Indonesia Tbk	87.555.496,00	107.881.902,00	105.694.304,00	123.510.477,00	133.212.671,00
Bank Ekonomi Raharja Tbk	12.005.506,00	15.301.812,00	19.110.590,00	22.479.575,00	23.490.958,00
Bank Mandiri (Persero) Tbk	268.465.249,00	352.153.826,00	399.566.304,00	491.276.170,00	514.904.436,00
Bank Mayapada Internasional Tbk	7.544.513,00	10.336.608,00	13.882.961,00	19.247.394,00	28.241.234,00
Bank Nusantara Parahyangan Tbk	4.147.205,00	4.800.749,00	5.924.215,00	7.184.034,00	7.223.092,00
Bank OCBC NISP Tbk	34.887.000,00	54.744.787,00	59.884.808,00	74.034.874,00	81.968.368,00
Bank Permata Tbk	57.005.002,00	75.901.195,00	99.922.150,00	126.918.596,00	143.361.946,00
Bank Himpunan Saudara Tbk	2.168.588,00	2.950.434,00	4.510.443,00	5.228.833,00	5.959.082,00
Bank Sinarmas Tbk	7.128.226,00	9.885.720,00	9.892.070,00	12.081.613,00	16.224.526,00

Capital Adequacy Ratio (CAR)
Periode 2010 - 2014
(Dalam %)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	13,65	13,23	16,59	16,75	14,41
Bank of India Indonesia Tbk	25,54	23,19	22,18	15,38	14,27
Bank Pan Indonesia Tbk	17,95	19,07	15,04	15,33	15,62
Bank Tabungan Pensiunan Nasional Tbk	22,83	20,20	21,51	23,11	23,28
Bank Windu Kentjana International Tbk	17,43	12,07	13,70	14,77	14,08
Bank Central Asia Tbk	13,69	12,88	14,23	15,66	16,88
Bank Negara Indonesia (Persero) Tbk	18,45	17,03	16,57	15,46	16,22
Bank Rakyat Indonesia (Persero) Tbk	13,57	14,82	15,89	16,99	18,31
Bank Tabungan Negara (Persero) Tbk	16,55	15,12	17,69	15,91	14,99
Bank Bukopin Tbk	12,11	12,42	16,18	15,19	14,09
Bank Bumi Arta Tbk	25,01	19,96	19,08	16,08	15,02
Bank Capital Indonesia Tbk	27,83	20,35	18,62	20,15	16,19
Bank CIMB Niaga Tbk	13,18	13,06	15,02	15,50	15,50
Bank Danamon Indonesia Tbk	13,26	16,30	18,76	17,49	18,13
Bank Ekonomi Raharja Tbk	18,74	16,31	13,97	13,09	13,41
Bank Mandiri (Persero) Tbk	13,05	15,25	15,68	15,05	16,64
Bank Mayapada Internasional Tbk	20,34	14,82	11,40	14,47	10,61
Bank Nusantara Parahyangan Tbk	12,90	13,40	12,19	15,76	16,62
Bank OCBC NISP Tbk	16,04	13,75	16,49	19,28	18,74
Bank Permata Tbk	14,13	14,06	15,86	14,28	13,58
Bank Himpunan Saudara Tbk	17,97	13,49	14,72	13,18	10,35
Bank Sinarmas Tbk	13,58	13,74	17,87	21,98	18,58

Lampiran 2. Perhitungan LDR 2010-2014

$$\text{LDR} = \frac{\text{Total Kredit}}{\text{Total DPK}} \times 100\%$$

Total Kredit
Periode 2010 - 2014
(Dalam Jutaan Rupiah)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	11.211.984,00	13.241.148,00	15.234.892,00	15.439.248,00	17.150.089,00
Bank of India Indonesia Tbk	1.072.471,00	1.436.293,00	1.838.288,00	2.569.319,00	3.157.427,00
Bank Pan Indonesia Tbk	57.549.199,00	70.817.519,00	91.765.984,00	103.048.717,00	109.615.810,00
Bank Tabungan Pensiunan Nasional Tbk	23.300.069,00	30.198.827,00	38.374.177,00	44.751.099,00	49.443.133,00
Bank Windu Kentjana International Tbk	2.963.129,00	4.631.242,00	4.525.246,00	5.483.877,00	6.908.478,00
Bank Central Asia Tbk	154.001.943,00	202.268.609,00	256.713.553,00	312.380.146,00	346.962.270,00
Bank Negara Indonesia (Persero) Tbk	133.222.846,00	158.164.744,00	192.656.744,00	239.363.451,00	262.577.901,00
Bank Rakyat Indonesia (Persero) Tbk	241.064.755,00	283.877.226,00	347.953.020,00	430.621.874,00	490.410.064,00
Bank Tabungan Negara (Persero) Tbk	48.624.640,00	59.337.756,00	75.410.705,00	92.386.308,00	106.271.277,00
Bank Bukopin Tbk	28.608.646,00	38.852.975,00	42.891.222,00	45.129.229,00	51.518.159,00
Bank Bumi Arta Tbk	1.170.145,00	1.634.316,00	2.240.961,00	2.827.422,00	3.535.325,00
Bank Capital Indonesia Tbk	1.830.461,00	1.758.730,00	2.831.618,00	3.743.319,00	4.733.690,00
Bank CIMB Niaga Tbk	102.074.749,00	120.194.922,00	133.605.301,00	143.641.157,00	163.518.762,00
Bank Danamon Indonesia Tbk	75.090.482,00	86.699.835,00	91.532.966,00	103.895.851,00	107.088.814,00
Bank Ekonomi Raharja Tbk	11.486.021,00	14.062.297,00	17.150.478,00	19.403.874,00	19.918.624,00
Bank Mandiri (Persero) Tbk	218.992.542,00	273.806.876,00	339.973.690,00	416.978.030,00	475.266.826,00
Bank Mayapada Internasional Tbk	6.125.948,00	8.758.303,00	12.216.247,00	17.683.639,00	26.004.334,00
Bank Nusantara Parahyangan Tbk	3.658.162,00	4.810.027,00	5.884.623,00	5.884.623,00	6.711.199,00
Bank OCBC NISP Tbk	27.956.914,00	41.076.924,00	52.085.400,00	62.357.720,00	66.514.039,00
Bank Permata Tbk	50.589.480,00	65.859.107,00	86.955.200,00	106.980.019,00	120.608.462,00
Bank Himpunan Saudara Tbk	2.555.782,00	3.341.947,00	5.258.555,00	6.201.453,00	6.935.523,00
Bank Sinarmas Tbk	6.865.407,00	9.598.415,00	9.641.951,00	10.013.610,00	12.571.909,00

Total DPK
Periode 2010 - 2014
(Dalam Jutaan Rupiah)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	14.683.981,00	16.304.475,00	17.401.114,00	17.363.407,00	19.573.543,00
Bank of India Indonesia Tbk	1.226.476,00	1.675.845,00	1.972.256,00	2.740.214,00	3.585.346,00
Bank Pan Indonesia Tbk	75.054.982,00	85.536.601,00	101.503.070,00	117.421.976,00	121.060.898,00
Bank Tabungan Pensiunan Nasional Tbk	25.500.211,00	35.496.780,00	44.477.480,00	50.634.310,00	50.620.968,00
Bank Windu Kentjana Internasional Tbk	3.626.689,00	5.813.692,00	5.598.481,00	6.568.378,00	8.147.276,00
Bank Central Asia Tbk	277.533.692,00	323.457.283,00	370.278.094,00	409.513.564,00	447.941.585,00
Bank Negara Indonesia (Persero) Tbk	190.455.122,00	224.901.974,00	249.027.580,00	280.743.853,00	299.021.042,00
Bank Rakyat Indonesia (Persero) Tbk	328.778.818,00	372.083.736,00	436.084.418,00	486.366.371,00	600.404.370,00
Bank Tabungan Negara (Persero) Tbk	45.332.650,00	58.649.604,00	75.782.530,00	90.852.326,00	99.525.638,00
Bank Bukopin Tbk	39.760.334,00	45.638.475,00	51.126.906,00	52.659.514,00	61.484.258,00
Bank Bumi Arta Tbk	2.159.541,00	2.420.016,00	2.873.547,00	3.367.520,00	4.450.003,00
Bank Capital Indonesia Tbk	3.617.301,00	3.975.642,00	4.778.021,00	5.893.147,00	8.112.282,00
Bank CIMB Niaga Tbk	115.349.204,00	127.652.056,00	144.144.127,00	157.323.703,00	168.269.298,00
Bank Danamon Indonesia Tbk	79.541.163,00	87.993.957,00	89.605.236,00	108.894.183,00	115.000.551,00
Bank Ekonomi Raharja Tbk	18.396.436,00	20.072.498,00	20.960.549,00	23.346.875,00	23.490.978,00
Bank Mandiri (Persero) Tbk	332.727.856,00	380.236.178,00	435.458.912,00	499.718.040,00	576.325.801,00
Bank Mayapada Internasional Tbk	7.796.431,00	10.667.259,00	15.160.620,00	20.657.040,00	32.262.922,00
Bank Nusantara Parahyangan Tbk	4.544.403,00	5.660.081,00	6.925.186,00	8.358.398,00	7.876.660,00
Bank OCBC NISP Tbk	35.650.577,00	47.008.636,00	60.167.736,00	67.934.811,00	71.601.129,00
Bank Permata Tbk	57.791.510,00	79.258.385,00	97.884.824,00	121.001.693,00	135.699.774,00
Bank Himpunan Saudara Tbk	2.550.807,00	4.087.992,00	6.228.567,00	6.804.324,00	8.097.267,00
Bank Sinarmas Tbk	9.612.891,00	14.059.677,00	12.265.876,00	13.191.536,00	15.514.395,00

Loan To Deposit Ratio (LDR)**Periode 2010 - 2014****(Dalam %)**

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	76,36	81,21	87,55	88,92	87,62
Bank of India Indonesia Tbk	87,44	85,71	93,21	93,76	88,06
Bank Pan Indonesia Tbk	76,68	82,79	90,41	87,76	90,55
Bank Tabungan Pensiunan Nasional Tbk	91,37	85,07	86,28	88,38	97,67
Bank Windu Kentjana International Tbk	81,70	79,66	80,83	83,49	84,79
Bank Central Asia Tbk	55,49	62,53	69,33	76,28	77,46
Bank Negara Indonesia (Persero) Tbk	69,95	70,33	77,36	85,26	87,81
Bank Rakyat Indonesia (Persero) Tbk	73,32	76,29	79,79	88,54	81,68
Bank Tabungan Negara (Persero) Tbk	107,26	101,17	99,51	101,69	106,78
Bank Bukopin Tbk	71,95	85,13	83,89	85,70	83,79
Bank Bumi Arta Tbk	54,18	67,53	77,99	83,96	79,45
Bank Capital Indonesia Tbk	50,60	44,24	59,26	63,52	58,35
Bank CIMB Niaga Tbk	88,49	94,16	92,69	91,30	97,18
Bank Danamon Indonesia Tbk	94,40	98,53	102,15	95,41	93,12
Bank Ekonomi Raharja Tbk	62,44	70,06	81,82	83,11	84,79
Bank Mandiri (Persero) Tbk	65,82	72,01	78,07	83,44	82,46
Bank Mayapada Internasional Tbk	78,57	82,10	80,58	85,61	80,60
Bank Nusantara Parahyangan Tbk	80,50	84,98	84,97	70,40	85,20
Bank OCBC NISP Tbk	78,42	87,38	86,57	91,79	92,90
Bank Permata Tbk	87,54	83,09	88,83	88,41	88,88
Bank Himpunan Saudara Tbk	100,20	81,75	84,43	91,14	85,65
Bank Sinarmas Tbk	71,42	68,27	78,61	75,91	81,03

Lampiran 3. Perhitungan NIM 2010-2014

$$\text{NIM} = \frac{\text{Pend. Bunga Bersih}}{\text{Rata-rata Akt. Produktif}} \times 100\%$$

Pendapatan Bunga Bersih
Periode 2010 - 2014
(Dalam Jutaan Rupiah)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	586.927,00	583.939,00	836.421,00	1.008.799,00	959.648,00
Bank of India Indonesia Tbk	88.824,00	98.961,00	101.438,00	144.897,00	179.900,00
Bank Pan Indonesia Tbk	3.690.376,00	4.607.601,00	4.805.883,00	5.257.578,00	5.256.320,00
Bank Tabungan Pensiunan Nasional Tbk	3.533.358,00	4.627.906,00	6.052.628,00	7.048.527,00	6.569.649,00
Bank Windu Kentjana International Tbk	128.826,00	187.445,00	255.462,00	273.974,00	284.093,00
Bank Central Asia Tbk	13.481.589,00	16.871.511,00	19.917.598,00	24.848.541,00	29.461.617,00
Bank Negara Indonesia (Persero) Tbk	11.390.336,00	12.345.817,00	15.057.994,00	18.126.022,00	20.996.564,00
Bank Rakyat Indonesia (Persero) Tbk	28.068.476,00	34.464.449,00	35.363.265,00	42.905.193,00	50.119.284,00
Bank Tabungan Negara (Persero) Tbk	3.204.796,00	3.665.697,00	4.763.209,00	5.641.658,00	5.471.389,00
Bank Bukopin Tbk	1.740.515,00	2.036.331,00	2.341.209,00	2.279.667,00	2.303.673,00
Bank Bumi Arta Tbk	131.709,00	149.874,00	191.581,00	218.729,00	234.188,00
Bank Capital Indonesia Tbk	102.908,00	113.852,00	186.106,00	234.197,00	243.576,00
Bank CIMB Niaga Tbk	6.725.030,00	7.766.294,00	9.721.066,00	10.124.397,00	10.590.434,00
Bank Danamon Indonesia Tbk	7.654.976,00	7.843.729,00	9.450.053,00	9.678.664,00	9.635.508,00
Bank Ekonomi Raharja Tbk	889.108,00	913.136,00	926.624,00	1.204.006,00	1.194.165,00
Bank Mandiri (Persero) Tbk	18.063.008,00	19.903.426,00	24.960.342,00	29.476.103,00	34.386.317,00
Bank Mayapada Internasional Tbk	500.565,00	553.512,00	742.797,00	1.003.372,00	1.166.498,00
Bank Nusantara Parahyangan Tbk	199.893,00	272.714,00	363.119,00	410.155,00	416.939,00
Bank OCBC NISP Tbk	1.806.666,00	2.255.442,00	2.566.027,00	3.139.288,00	3.744.698,00
Bank Permata Tbk	3.269.757,00	3.907.216,00	5.843.328,00	5.337.381,00	5.679.632,00
Bank Himpunan Saudara Tbk	257.823,00	317.329,00	428.173,00	500.918,00	386.846,00
Bank Sinarmas Tbk	507.296,00	689.454,00	865.972,00	897.227,00	1.152.758,00

Aktiva Produktif
Periode 2010 - 2014
(Dalam Jutaan Rupiah)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	13.653.162,00	15.393.584,00	17.466.684,00	17.353.987,00	19.462.012,00
Bank of India Indonesia Tbk	1.329.190,00	1.574.852,00	1.967.197,00	2.965.435,00	3.993.598,00
Bank Pan Indonesia Tbk	80.416.375,00	94.158.892,00	110.703.588,00	122.828.206,00	135.803.205,00
Bank Tabungan Pensiunan Nasional Tbk	25.953.080,00	32.856.809,00	40.127.024,00	48.256.207,00	56.291.677,00
Bank Windu Kentjana International Tbk	3.848.714,00	5.063.813,00	5.067.981,00	6.292.565,00	7.861.108,00
Bank Central Asia Tbk	233.407.580,00	267.647.848,00	317.369.409,00	372.264.024,00	432.458.232,00
Bank Negara Indonesia (Persero) Tbk	193.313.097,00	213.710.887,00	256.170.063,00	301.422.032,00	325.151.140,00
Bank Rakyat Indonesia (Persero) Tbk	299.640.211,00	340.257.464,00	410.267.544,00	501.980.600,00	595.427.957,00
Bank Tabungan Negara (Persero) Tbk	52.963.444,00	62.535.337,00	82.021.493,00	102.426.039,00	116.657.872,00
Bank Bukopin Tbk	37.813.717,00	44.023.138,00	46.856.949,00	53.206.311,00	60.541.442,00
Bank Bumi Arta Tbk	1.395.497,00	1.800.101,00	3.251.114,00	3.104.057,00	3.894.841,00
Bank Capital Indonesia Tbk	2.385.255,00	2.985.827,00	4.888.263,00	5.690.561,00	7.559.326,00
Bank CIMB Niaga Tbk	118.843.192,00	135.204.819,00	152.867.388,00	169.268.152,00	190.677.013,00
Bank Danamon Indonesia Tbk	92.871.522,00	100.490.566,00	109.888.820,00	125.401.292,00	132.556.364,00
Bank Ekonomi Raharja Tbk	16.718.219,00	17.578.347,00	20.430.198,00	24.342.944,00	25.985.774,00
Bank Mandiri (Persero) Tbk	344.443.894,00	392.057.384,00	447.537.203,00	531.648.329,00	597.547.661,00
Bank Mayapada Internasional Tbk	7.848.336,00	9.836.307,00	13.475.487,00	18.797.433,00	28.009.326,00
Bank Nusantara Parahyangan Tbk	4.426.116,00	5.154.370,00	6.154.694,00	7.535.670,00	7.713.776,00
Bank OCBC NISP Tbk	37.011.272,00	49.124.389,00	60.954.579,00	80.400.308,00	86.124.115,00
Bank Permata Tbk	59.706.671,00	77.100.490,00	95.765.567,00	120.003.365,00	142.822.285,00
Bank Himpunan Saudara Tbk	2.802.023,00	3.849.881,00	6.043.063,00	7.064.270,00	7.505.740,00
Bank Sinarmas Tbk	8.931.815,00	12.186.638,00	11.625.004,00	12.024.624,00	14.826.119,00

Net Interest Margin (NIM)**Periode 2010 - 2014****(Dalam %)**

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	4,30	3,79	4,79	5,81	4,93
Bank of India Indonesia Tbk	6,68	6,28	5,16	4,89	4,50
Bank Pan Indonesia Tbk	4,59	4,89	4,34	4,28	3,87
Bank Tabungan Pensiunan Nasional Tbk	13,61	14,09	15,08	14,61	11,67
Bank Windu Kentjana International Tbk	3,35	3,70	5,04	4,35	3,61
Bank Central Asia Tbk	5,78	6,30	6,28	6,67	6,81
Bank Negara Indonesia (Persero) Tbk	5,89	5,78	5,88	6,01	6,46
Bank Rakyat Indonesia (Persero) Tbk	9,37	10,13	8,62	8,55	8,42
Bank Tabungan Negara (Persero) Tbk	6,05	5,86	5,81	5,51	4,69
Bank Bukopin Tbk	4,60	4,63	5,00	4,28	3,81
Bank Bumi Arta Tbk	9,44	8,33	5,89	7,05	6,01
Bank Capital Indonesia Tbk	4,31	3,81	3,81	4,12	3,22
Bank CIMB Niaga Tbk	5,66	5,74	6,36	5,98	5,55
Bank Danamon Indonesia Tbk	8,24	7,81	8,60	7,72	7,27
Bank Ekonomi Raharja Tbk	5,32	5,19	4,54	4,95	4,60
Bank Mandiri (Persero) Tbk	5,24	5,08	5,58	5,54	5,75
Bank Mayapada Internasional Tbk	6,38	5,63	5,51	5,34	4,16
Bank Nusantara Parahyangan Tbk	4,52	5,29	5,90	5,44	5,41
Bank OCBC NISP Tbk	4,88	4,59	4,21	3,90	4,35
Bank Permata Tbk	5,48	5,07	6,10	4,45	3,98
Bank Himpunan Saudara Tbk	9,20	8,24	7,09	7,09	5,15
Bank Sinarmas Tbk	5,68	5,66	7,45	7,46	7,78

Lampiran 4. Perhitungan BOPO 2010-2014 $BOPO = \frac{\text{Beban Operasional}}{\text{Pendp. Operasional}} \times 100\%$

Beban Operasional
Periode 2010 - 2014
(Dalam Jutaan Rupiah)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	1.451.466,00	1.583.725,00	1.824.015,00	1.775.138,00	2.164.782,00
Bank of India Indonesia Tbk	132.637,00	136.936,00	175.088,00	208.550,00	340.554,00
Bank Pan Indonesia Tbk	6.990.688,00	9.444.647,00	9.202.573,00	10.515.313,00	12.857.222,00
Bank Tabungan Pensiunan Nasional Tbk	4.572.403,00	5.868.251,00	7.088.408,00	8.404.628,00	9.999.872,00
Bank Windu Kentjana International Tbk	605.981,00	838.412,00	558.846,00	619.226,00	883.147,00
Bank Central Asia Tbk	18.503.172,00	20.062.712,00	23.843.535,00	27.164.482,00	34.421.832,00
Bank Negara Indonesia (Persero) Tbk	17.275.506,00	19.974.957,00	20.673.453,00	22.312.287,00	29.315.559,00
Bank Rakyat Indonesia (Persero) Tbk	31.490.013,00	35.339.878,00	45.998.545,00	39.750.066,00	53.368.052,00
Bank Tabungan Negara (Persero) Tbk	9.322.872,00	7.474.221,00	7.804.459,00	9.748.746,00	12.762.938,00
Bank Bukopin Tbk	4.877.276,00	5.892.722,00	4.531.813,00	5.445.150,00	6.670.225,00
Bank Bumi Arta Tbk	214.362,00	239.775,00	264.686,00	345.311,00	480.427,00
Bank Capital Indonesia Tbk	337.828,00	384.080,00	422.940,00	537.295,00	735.800,00
Bank CIMB Niaga Tbk	17.468.376,00	18.862.842,00	13.948.217,00	16.416.794,00	19.918.884,00
Bank Danamon Indonesia Tbk	37.379.745,00	15.126.936,00	14.747.141,00	19.057.498,00	18.060.007,00
Bank Ekonomi Raharja Tbk	1.273.409,00	1.399.617,00	1.780.272,00	4.661.949,00	2.597.596,00
Bank Mandiri (Persero) Tbk	27.308.907,00	29.929.804,00	30.760.908,00	35.553.632,00	45.344.878,00
Bank Mayapada Internasional Tbk	967.742,00	1.131.667,00	1.344.122,00	1.857.149,00	3.077.756,00
Bank Nusantara Parahyangan Tbk	393.331,00	680.647,00	659.422,00	828.309,00	1.000.522,00
Bank OCBC NISP Tbk	3.329.929,00	3.933.872,00	4.634.213,00	5.606.887,00	7.105.979,00
Bank Permata Tbk	5.869.973,00	7.526.775,00	9.614.834,00	11.288.161,00	15.623.681,00
Bank Himpunan Saudara Tbk	392.541,00	562.706,00	698.119,00	920.569,00	1.175.254,00
Bank Sinarmas Tbk	1.527.649,00	2.164.853,00	2.196.600,00	2.242.432,00	3.267.674,00

Pendapatan Operasional

Periode 2010 - 2014

(Dalam Jutaan Rupiah)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	1.581.937,00	1.736.171,00	1.981.758,00	2.063.947,00	2.359.539,00
Bank of India Indonesia Tbk	181.682,00	201.449,00	247.393,00	303.189,00	473.155,00
Bank Pan Indonesia Tbk	8.874.192,00	11.651.090,00	11.696.254,00	13.192.688,00	15.526.949,00
Bank Tabungan Pensiunan Nasional Tbk	5.729.415,00	7.662.854,00	9.557.270,00	11.343.530,00	12.453.579,00
Bank Windu Kentjana International Tbk	646.116,00	877.654,00	700.408,00	739.301,00	954.470,00
Bank Central Asia Tbk	28.816.591,00	32.410.175,00	38.192.847,00	44.142.582,00	54.285.342,00
Bank Negara Indonesia (Persero) Tbk	22.963.775,00	26.937.261,00	29.248.355,00	33.262.349,00	42.009.837,00
Bank Rakyat Indonesia (Persero) Tbk	43.048.464,00	52.785.564,00	67.168.840,00	65.614.918,00	81.643.689,00
Bank Tabungan Negara (Persero) Tbk	10.476.462,00	9.030.483,00	9.681.888,00	11.873.872,00	14.296.537,00
Bank Bukopin Tbk	5.526.495,00	6.813.481,00	5.543.526,00	6.572.282,00	7.653.131,00
Bank Bumi Arta Tbk	249.882,00	295.686,00	336.266,00	424.152,00	551.166,00
Bank Capital Indonesia Tbk	368.739,00	429.554,00	483.747,00	625.363,00	836.832,00
Bank CIMB Niaga Tbk	20.810.275,00	23.011.830,00	19.594.659,00	22.195.184,00	22.835.780,00
Bank Danamon Indonesia Tbk	41.339.710,00	18.502.974,00	19.214.213,00	22.736.384,00	23.304.058,00
Bank Ekonomi Raharja Tbk	1.668.333,00	1.728.422,00	1.977.735,00	4.965.486,00	2.651.369,00
Bank Mandiri (Persero) Tbk	38.715.925,00	44.794.212,00	47.994.153,00	56.561.191,00	68.696.413,00
Bank Mayapada Internasional Tbk	1.097.215,00	1.376.301,00	1.745.008,00	2.365.755,00	3.667.659,00
Bank Nusantara Parahyangan Tbk	456.442,00	770.386,00	774.769,00	960.571,00	1.132.116,00
Bank OCBC NISP Tbk	3.936.549,00	4.926.564,00	5.847.780,00	7.150.727,00	8.882.687,00
Bank Permata Tbk	6.919.943,00	8.796.246,00	11.376.859,00	13.282.266,00	17.399.053,00
Bank Himpunan Saudara Tbk	479.420,00	688.174,00	852.952,00	1.080.478,00	1.197.988,00
Bank Sinarmas Tbk	1.671.142,00	2.311.316,00	2.477.665,00	2.552.038,00	3.494.231,00

Biaya Operasi Terhadap Pendapatan Operasional (BOPO)
Periode 2010 - 2014
(Dalam %)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	91,75	91,22	92,04	86,01	91,75
Bank of India Indonesia Tbk	73,01	67,98	70,77	68,79	71,98
Bank Pan Indonesia Tbk	78,78	81,06	78,68	79,71	82,81
Bank Tabungan Pensiunan Nasional Tbk	79,81	76,58	74,17	74,09	80,30
Bank Windu Kentjana International Tbk	93,79	95,53	79,79	83,76	92,53
Bank Central Asia Tbk	64,21	61,90	62,43	61,54	63,41
Bank Negara Indonesia (Persero) Tbk	75,23	74,15	70,68	67,08	69,78
Bank Rakyat Indonesia (Persero) Tbk	73,15	66,95	68,48	60,58	65,37
Bank Tabungan Negara (Persero) Tbk	88,99	82,77	80,61	82,10	89,27
Bank Bukopin Tbk	88,25	86,49	81,75	82,85	87,16
Bank Bumi Arta Tbk	85,79	81,09	78,71	81,41	87,17
Bank Capital Indonesia Tbk	91,62	89,41	87,43	85,92	87,93
Bank CIMB Niaga Tbk	83,94	81,97	71,18	73,97	87,23
Bank Danamon Indonesia Tbk	90,42	81,75	76,75	83,82	77,50
Bank Ekonomi Raharja Tbk	76,33	80,98	90,02	93,89	97,97
Bank Mandiri (Persero) Tbk	70,54	66,82	64,09	62,86	66,01
Bank Mayapada Internasional Tbk	88,20	82,23	77,03	78,50	83,92
Bank Nusantara Parahyangan Tbk	86,17	88,35	85,11	86,23	88,38
Bank OCBC NISP Tbk	84,59	79,85	79,25	78,41	80,00
Bank Permata Tbk	84,83	85,57	84,51	84,99	89,80
Bank Himpunan Saudara Tbk	81,88	81,77	81,85	85,20	98,10
Bank Sinarmas Tbk	91,41	93,66	88,66	87,87	93,52

Lampiran 5. Perhitungan NPL 2010-2014 $NPL = \frac{\text{Kredit Bermasalah}}{\text{Total Kredit}} \times 100\%$

**Total Kredit Bermasalah
Periode 2010 - 2014
(Dalam Jutaan Rupiah)**

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	290.350,00	269.155,00	129.616,00	309.850,00	328.889,00
Bank of India Indonesia Tbk	30.370,00	27.454,00	25.686,00	40.939,00	22.618,00
Bank Pan Indonesia Tbk	1.251.228,00	2.444.101,00	1.373.333,00	2.200.676,00	2.242.199,00
Bank Tabungan Pensiunan Nasional Tbk	266.227,00	218.226,00	224.236,00	308.380,00	331.807,00
Bank Windu Kentjana International Tbk	61.884,00	97.162,00	88.919,00	92.565,00	187.563,00
Bank Central Asia Tbk	989.050,00	987.450,00	983.328,00	1.372.760,00	2.067.459,00
Bank Negara Indonesia (Persero) Tbk	5.282.349,00	5.577.520,00	5.307.736,00	5.198.458,00	5.151.769,00
Bank Rakyat Indonesia (Persero) Tbk	9.424.172,00	8.126.878,00	7.331.602,00	6.654.493,00	8.271.126,00
Bank Tabungan Negara (Persero) Tbk	1.668.508,00	1.771.614,00	2.918.565,00	3.966.390,00	4.622.565,00
Bank Bukopin Tbk	1.292.984,00	1.058.975,00	1.085.156,00	1.019.815,00	1.378.810,00
Bank Bumi Arta Tbk	26.373,00	17.540,00	14.211,00	6.062,00	8.880,00
Bank Capital Indonesia Tbk	18.907,00	14.161,00	45.707,00	13.766,00	15.940,00
Bank CIMB Niaga Tbk	2.616.865,00	3.325.302,00	3.243.879,00	3.391.201,00	6.822.602,00
Bank Danamon Indonesia Tbk	2.447.043,00	2.360.633,00	2.425.444,00	2.133.293,00	2.683.263,00
Bank Ekonomi Raharja Tbk	40.528,00	104.530,00	47.567,00	151.670,00	452.624,00
Bank Mandiri (Persero) Tbk	4.867.981,00	6.015.443,00	5.973.306,00	6.745.707,00	7.919.822,00
Bank Mayapada Internasional Tbk	169.642,00	179.315,00	209.889,00	183.707,00	380.560,00
Bank Nusantara Parahyangan Tbk	26.752,00	42.071,00	56.952,00	64.633,00	125.022,00
Bank OCBC NISP Tbk	559.763,00	518.893,00	477.595,00	468.285,00	914.594,00
Bank Permata Tbk	1.377.562,00	1.402.520,00	1.280.463,00	1.186.590,00	2.243.116,00
Bank Himpunan Saudara Tbk	44.541,00	52.114,00	84.980,00	144.174,00	162.658,00
Bank Sinarmas Tbk	67.879,00	92.299,00	325.327,00	115.083,00	286.163,00

Total Kredit
Periode 2010 - 2014
(Dalam Jutaan Rupiah)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	11.211.984,00	13.241.148,00	15.234.892,00	15.439.248,00	17.150.089,00
Bank of India Indonesia Tbk	1.072.471,00	1.436.293,00	1.838.288,00	2.569.319,00	3.157.427,00
Bank Pan Indonesia Tbk	57.549.199,00	70.817.519,00	91.765.984,00	103.048.717,00	109.615.810,00
Bank Tabungan Pensiunan Nasional Tbk	23.300.069,00	30.198.827,00	38.374.177,00	44.751.099,00	49.443.133,00
Bank Windu Kentjana International Tbk	2.963.129,00	4.631.242,00	4.525.246,00	5.483.877,00	6.908.478,00
Bank Central Asia Tbk	154.001.943,00	202.268.609,00	256.713.553,00	312.380.146,00	346.962.270,00
Bank Negara Indonesia (Persero) Tbk	133.222.846,00	158.164.744,00	192.656.744,00	239.363.451,00	262.577.901,00
Bank Rakyat Indonesia (Persero) Tbk	241.064.755,00	283.877.226,00	347.953.020,00	430.621.874,00	490.410.064,00
Bank Tabungan Negara (Persero) Tbk	48.624.640,00	59.337.756,00	75.410.705,00	92.386.308,00	106.271.277,00
Bank Bukopin Tbk	28.608.646,00	38.852.975,00	42.891.222,00	45.129.229,00	51.518.159,00
Bank Bumi Arta Tbk	1.170.145,00	1.634.316,00	2.240.961,00	2.827.422,00	3.535.325,00
Bank Capital Indonesia Tbk	1.830.461,00	1.758.730,00	2.831.618,00	3.743.319,00	4.733.690,00
Bank CIMB Niaga Tbk	102.074.749,00	120.194.922,00	133.605.301,00	143.641.157,00	163.518.762,00
Bank Danamon Indonesia Tbk	75.090.482,00	86.699.835,00	91.532.966,00	103.895.851,00	107.088.814,00
Bank Ekonomi Raharja Tbk	11.486.021,00	14.062.297,00	17.150.478,00	19.403.874,00	19.918.624,00
Bank Mandiri (Persero) Tbk	218.992.542,00	273.806.876,00	339.973.690,00	416.978.030,00	475.266.826,00
Bank Mayapada Internasional Tbk	6.125.948,00	8.758.303,00	12.216.247,00	17.683.639,00	26.004.334,00
Bank Nusantara Parahyangan Tbk	3.658.162,00	4.810.027,00	5.884.623,00	5.884.623,00	6.711.199,00
Bank OCBC NISP Tbk	27.956.914,00	41.076.924,00	52.085.400,00	62.357.720,00	66.514.039,00
Bank Permata Tbk	50.589.480,00	65.859.107,00	86.955.200,00	106.980.019,00	120.608.462,00
Bank Himpunan Saudara Tbk	2.555.782,00	3.341.947,00	5.258.555,00	6.201.453,00	6.935.523,00
Bank Sinarmas Tbk	6.865.407,00	9.598.415,00	9.641.951,00	10.013.610,00	12.571.909,00

Non Performing Loan (NPL)
Periode 2010 - 2014
(Dalam %)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	2,59	2,03	0,85	2,01	1,92
Bank of India Indonesia Tbk	2,83	1,91	1,40	1,59	0,72
Bank Pan Indonesia Tbk	2,17	3,45	1,50	2,14	2,05
Bank Tabungan Pensiunan Nasional Tbk	1,14	0,72	0,58	0,69	0,67
Bank Windu Kentjana International Tbk	2,09	2,10	1,96	1,69	2,71
Bank Central Asia Tbk	0,64	0,49	0,38	0,44	0,60
Bank Negara Indonesia (Persero) Tbk	3,97	3,53	2,76	2,17	1,96
Bank Rakyat Indonesia (Persero) Tbk	3,91	2,86	2,11	1,55	1,69
Bank Tabungan Negara (Persero) Tbk	3,43	2,99	3,87	4,29	4,35
Bank Bukopin Tbk	4,52	2,73	2,53	2,26	2,68
Bank Bumi Arta Tbk	2,25	1,07	0,63	0,21	0,25
Bank Capital Indonesia Tbk	1,03	0,81	1,61	0,37	0,34
Bank CIMB Niaga Tbk	2,56	2,77	2,43	2,36	4,17
Bank Danamon Indonesia Tbk	3,26	2,72	2,65	2,05	2,51
Bank Ekonomi Raharja Tbk	0,35	0,74	0,28	0,78	2,27
Bank Mandiri (Persero) Tbk	2,22	2,20	1,76	1,62	1,67
Bank Mayapada Internasional Tbk	2,77	2,05	1,72	1,04	1,46
Bank Nusantara Parahyangan Tbk	0,73	0,87	0,97	1,10	1,86
Bank OCBC NISP Tbk	2,00	1,26	0,92	0,75	1,38
Bank Permata Tbk	2,72	2,13	1,47	1,11	1,86
Bank Himpunan Saudara Tbk	1,74	1,56	1,62	2,32	2,35
Bank Sinarmas Tbk	0,99	0,96	3,37	1,15	2,28

Lampiran 6. Perhitungan ROA 2010-2014

$$\text{ROA} = \frac{\text{Laba Sebelum Pajak}}{\text{Rata-rata Total Aset}} \times 100\%$$

Laba Sebelum Pajak
Periode 2010 - 2014
(Dalam Jutaan Rupiah)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	117.551,00	146.835,00	160.177,00	286.551,00	177.445,00
Bank of India Indonesia Tbk	48.988,00	64.541,00	77.834,00	110.697,00	147.131,00
Bank Pan Indonesia Tbk	1.940.477,00	2.188.277,00	2.523.411,00	2.678.632,00	2.778.466,00
Bank Tabungan Pensiunan Nasional Tbk	1.135.491,00	1.778.980,00	2.485.151,00	2.926.277,00	2.445.315,00
Bank Windu Kentjana International Tbk	45.167,00	49.206,00	134.488,00	124.621,00	76.870,00
Bank Central Asia Tbk	10.495.223,00	12.597.380,00	14.697.865,00	17.621.899,00	19.886.999,00
Bank Negara Indonesia (Persero) Tbk	5.688.547,00	7.177.156,00	8.843.632,00	10.964.221,00	13.097.584,00
Bank Rakyat Indonesia (Persero) Tbk	11.670.306,00	17.855.249,00	23.180.013,00	27.647.876,00	30.770.208,00
Bank Tabungan Negara (Persero) Tbk	1.149.863,00	1.524.456,00	1.869.500,00	2.142.394,00	1.533.517,00
Bank Bukopin Tbk	662.677,00	930.487,00	1.016.055,00	1.152.255,00	1.022.214,00
Bank Bumi Arta Tbk	37.253,00	57.876,00	77.466,00	82.737,00	70.844,00
Bank Capital Indonesia Tbk	30.651,00	47.917,00	60.008,00	96.247,00	97.925,00
Bank CIMB Niaga Tbk	3.350.037,00	4.316.040,00	5.696.263,00	5.768.314,00	3.203.328,00
Bank Danamon Indonesia Tbk	3.364.876,00	2.883.498,00	4.033.071,00	3.679.105,00	4.921.148,00
Bank Ekonomi Raharja Tbk	396.774,00	316.222,00	246.890,00	336.617,00	89.155,00
Bank Mandiri (Persero) Tbk	11.522.379,00	14.956.137,00	17.774.546,00	21.195.679,00	23.374.896,00
Bank Mayapada Internasional Tbk	130.456,00	251.720,00	405.833,00	512.728,00	593.124,00
Bank Nusantara Parahyangan Tbk	63.482,00	90.110,00	115.787,00	142.080,00	130.486,00
Bank OCBC NISP Tbk	428.316,00	1.005.875,00	1.222.241,00	1.529.716,00	1.776.712,00
Bank Permata Tbk	1.221.866,00	1.444.603,00	1.919.553,00	2.307.765,00	2.056.459,00
Bank Himpunan Saudara Tbk	84.538,00	123.927,00	157.619,00	168.209,00	22.811,00
Bank Sinarmas Tbk	143.435,00	152.211,00	298.526,00	310.280,00	227.777,00

Rata-rata Total Aset
Periode 2010 - 2014
(Dalam Jutaan Rupiah)

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	17.063.094,00	19.228.333,00	20.560.810,00	21.208.898,00	23.474.330,00
Bank of India Indonesia Tbk	1.569.216,00	2.080.428,00	2.527.676,00	3.597.684,00	5.158.287,00
Bank Pan Indonesia Tbk	106.507.838,00	118.991.272,00	141.788.920,00	153.983.969,00	159.007.636,00
Bank Tabungan Pensiunan Nasional Tbk	34.639.394,00	46.638.471,00	59.117.702,00	69.666.109,00	71.889.459,00
Bank Windu Kentjana International Tbk	4.362.748,00	6.463.848,00	6.515.653,00	7.950.406,00	9.756.203,00
Bank Central Asia Tbk	323.349.321,00	378.651.728,00	436.741.456,00	488.508.280,00	541.910.783,00
Bank Negara Indonesia (Persero) Tbk	241.408.219,00	289.458.487,00	324.781.709,00	371.045.746,00	393.466.672,00
Bank Rakyat Indonesia (Persero) Tbk	395.394.177,00	456.381.943,00	547.591.919,00	606.370.242,00	778.017.815,00
Bank Tabungan Negara (Persero) Tbk	68.334.110,00	89.253.345,00	111.875.325,00	131.237.122,00	144.782.250,00
Bank Bukopin Tbk	46.067.305,00	55.157.956,00	62.847.976,00	66.244.963,00	74.952.305,00
Bank Bumi Arta Tbk	2.660.621,00	2.964.819,00	3.486.200,00	4.048.010,00	5.156.098,00
Bank Capital Indonesia Tbk	4.389.227,00	4.651.633,00	5.656.622,00	7.149.331,00	9.260.212,00
Bank CIMB Niaga Tbk	142.921.719,00	164.238.923,00	192.705.029,00	213.573.570,00	227.079.590,00
Bank Danamon Indonesia Tbk	113.860.553,00	127.128.138,00	130.391.429,00	151.977.554,00	163.092.396,00
Bank Ekonomi Raharja Tbk	21.523.086,00	24.155.224,00	25.365.299,00	28.771.765,00	29.738.575,00
Bank Mandiri (Persero) Tbk	408.771.732,00	491.224.513,00	561.164.590,00	647.152.376,00	755.867.220,00
Bank Mayapada Internasional Tbk	10.120.514,00	12.978.174,00	17.218.149,00	24.008.284,00	36.184.597,00
Bank Nusantara Parahyangan Tbk	5.273.441,00	6.580.758,00	8.194.449,00	9.978.491,00	9.493.289,00
Bank OCBC NISP Tbk	44.474.822,00	59.834.397,00	79.141.737,00	97.524.537,00	103.123.179,00
Bank Permata Tbk	73.570.333,00	101.537.861,00	132.150.360,00	165.558.317,00	185.090.675,00
Bank Himpunan Saudara Tbk	3.264.126,00	5.088.625,00	7.621.578,00	8.169.244,00	9.244.337,00
Bank Sinarmas Tbk	11.208.206,00	16.629.587,00	15.087.090,00	17.307.160,00	21.231.615,00

Return On Asset (ROA)**Periode 2010 - 2014****(Dalam %)**

Bank	2010	2011	2012	2013	2014
Bank Artha Graha Internasional Tbk	0,69	0,76	0,78	1,35	0,76
Bank of India Indonesia Tbk	3,12	3,10	3,08	3,08	2,85
Bank Pan Indonesia Tbk	1,82	1,84	1,78	1,74	1,75
Bank Tabungan Pensiunan Nasional Tbk	3,28	3,81	4,20	4,20	3,40
Bank Windu Kentjana International Tbk	1,04	0,76	2,06	1,57	0,79
Bank Central Asia Tbk	3,25	3,33	3,37	3,61	3,67
Bank Negara Indonesia (Persero) Tbk	2,36	2,48	2,72	2,95	3,33
Bank Rakyat Indonesia (Persero) Tbk	2,95	3,91	4,23	4,56	3,95
Bank Tabungan Negara (Persero) Tbk	1,68	1,71	1,67	1,63	1,06
Bank Bukopin Tbk	1,44	1,69	1,62	1,74	1,36
Bank Bumi Arta Tbk	1,40	1,95	2,22	2,04	1,37
Bank Capital Indonesia Tbk	0,70	1,03	1,06	1,35	1,06
Bank CIMB Niaga Tbk	2,34	2,63	2,96	2,70	1,41
Bank Danamon Indonesia Tbk	2,96	2,27	3,09	2,42	3,02
Bank Ekonomi Raharja Tbk	1,84	1,31	0,97	1,17	0,30
Bank Mandiri (Persero) Tbk	2,82	3,04	3,17	3,28	3,09
Bank Mayapada Internasional Tbk	1,29	1,94	2,36	2,14	1,64
Bank Nusantara Parahyangan Tbk	1,20	1,37	1,41	1,42	1,37
Bank OCBC NISP Tbk	0,96	1,68	1,54	1,57	1,72
Bank Permata Tbk	1,66	1,42	1,45	1,39	1,11
Bank Himpunan Saudara Tbk	2,59	2,44	2,07	2,06	0,25
Bank Sinarmas Tbk	1,28	0,92	1,98	1,79	1,07

Lampiran 7. Data ROA, CAR, LDR, NIM, BOPO dan NPL 2010**Data ROA, CAR, LDR, NIM, BOPO dan NPL****Periode 2010****(dalam %)**

Bank	CAR	LDR	NIM	BOPO	NPL	ROA
Bank Artha Graha Internasional Tbk	13,65	76,36	4,30	91,75	2,59	0,69
Bank of India Indonesia Tbk	25,54	87,44	6,68	73,01	2,83	3,12
Bank Pan Indonesia Tbk	17,95	76,68	4,59	78,78	2,17	1,82
Bank Tabungan Pensiunan Nasional Tbk	22,83	91,37	13,61	79,81	1,14	3,28
Bank Windu Kentjana International Tbk	17,43	81,70	3,35	93,79	2,09	1,04
Bank Central Asia Tbk	13,69	55,49	5,78	64,21	0,64	3,25
Bank Negara Indonesia (Persero) Tbk	18,45	69,95	5,89	75,23	3,97	2,36
Bank Rakyat Indonesia (Persero) Tbk	13,57	73,32	9,37	73,15	3,91	2,95
Bank Tabungan Negara (Persero) Tbk	16,55	107,26	6,05	88,99	3,43	1,68
Bank Bukopin Tbk	12,11	71,95	4,60	88,25	4,52	1,44
Bank Bumi Arta Tbk	25,01	54,18	9,44	85,79	2,25	1,40
Bank Capital Indonesia Tbk	27,83	50,60	4,31	91,62	1,03	0,70
Bank CIMB Niaga Tbk	13,18	88,49	5,66	83,94	2,56	2,34
Bank Danamon Indonesia Tbk	13,26	94,40	8,24	90,42	3,26	2,96
Bank Ekonomi Raharja Tbk	18,74	62,44	5,32	76,33	0,35	1,84
Bank Mandiri (Persero) Tbk	13,05	65,82	5,24	70,54	2,22	2,82
Bank Mayapada Internasional Tbk	20,34	78,57	6,38	88,20	2,77	1,29
Bank Nusantara Parahyangan Tbk	12,90	80,50	4,52	86,17	0,73	1,20
Bank OCBC NISP Tbk	16,04	78,42	4,88	84,59	2,00	0,96
Bank Permata Tbk	14,13	87,54	5,48	84,83	2,72	1,66
Bank Himpunan Saudara Tbk	17,97	100,20	9,20	81,88	1,74	2,59
Bank Sinarmas Tbk	13,58	71,42	5,68	91,41	0,99	1,28

Lampiran 8. Data ROA, CAR, LDR, NIM, BOPO dan NPL 2011**Data ROA, CAR, LDR, NIM, BOPO dan NPL****Periode 2011****(dalam %)**

Bank	CAR	LDR	NIM	BOPO	NPL	ROA
Bank Artha Graha Internasional Tbk	13,23	81,21	3,79	91,22	2,03	0,76
Bank of India Indonesia Tbk	23,19	85,71	6,28	67,98	1,91	3,10
Bank Pan Indonesia Tbk	19,07	82,79	4,89	81,06	3,45	1,84
Bank Tabungan Pensiunan Nasional Tbk	20,20	85,07	14,09	76,58	0,72	3,81
Bank Windu Kentjana International Tbk	12,07	79,66	3,70	95,53	2,10	0,76
Bank Central Asia Tbk	12,88	62,53	6,30	61,90	0,49	3,33
Bank Negara Indonesia (Persero) Tbk	17,03	70,33	5,78	74,15	3,53	2,48
Bank Rakyat Indonesia (Persero) Tbk	14,82	76,29	10,13	66,95	2,86	3,91
Bank Tabungan Negara (Persero) Tbk	15,12	101,17	5,86	82,77	2,99	1,71
Bank Bukopin Tbk	12,42	85,13	4,63	86,49	2,73	1,69
Bank Bumi Arta Tbk	19,96	67,53	8,33	81,09	1,07	1,95
Bank Capital Indonesia Tbk	20,35	44,24	3,81	89,41	0,81	1,03
Bank CIMB Niaga Tbk	13,06	94,16	5,74	81,97	2,77	2,63
Bank Danamon Indonesia Tbk	16,30	98,53	7,81	81,75	2,72	2,27
Bank Ekonomi Raharja Tbk	16,31	70,06	5,19	80,98	0,74	1,31
Bank Mandiri (Persero) Tbk	15,25	72,01	5,08	66,82	2,20	3,04
Bank Mayapada Internasional Tbk	14,82	82,10	5,63	82,23	2,05	1,94
Bank Nusantara Parahyangan Tbk	13,40	84,98	5,29	88,35	0,87	1,37
Bank OCBC NISP Tbk	13,75	87,38	4,59	79,85	1,26	1,68
Bank Permata Tbk	14,06	83,09	5,07	85,57	2,13	1,42
Bank Himpunan Saudara Tbk	13,49	81,75	8,24	81,77	1,56	2,44
Bank Sinarmas Tbk	13,74	68,27	5,66	93,66	0,96	0,92

Lampiran 9. Data ROA, CAR, LDR, NIM, BOPO dan NPL 2012

Data ROA, CAR, LDR, NIM, BOPO dan NPL

Periode 2012

(dalam %)

Bank	CAR	LDR	NIM	BOPO	NPL	ROA
Bank Artha Graha Internasional Tbk	16,59	87,55	4,79	92,04	0,85	0,78
Bank of India Indonesia Tbk	22,18	93,21	5,16	70,77	1,40	3,08
Bank Pan Indonesia Tbk	15,04	90,41	4,34	78,68	1,50	1,78
Bank Tabungan Pensiunan Nasional Tbk	21,51	86,28	15,08	74,17	0,58	4,20
Bank Windu Kentjana International Tbk	13,70	80,83	5,04	79,79	1,96	2,06
Bank Central Asia Tbk	14,23	69,33	6,28	62,43	0,38	3,37
Bank Negara Indonesia (Persero) Tbk	16,57	77,36	5,88	70,68	2,76	2,72
Bank Rakyat Indonesia (Persero) Tbk	15,89	79,79	8,62	68,48	2,11	4,23
Bank Tabungan Negara (Persero) Tbk	17,69	99,51	5,81	80,61	3,87	1,67
Bank Bukopin Tbk	16,18	83,89	5,00	81,75	2,53	1,62
Bank Bumi Arta Tbk	19,08	77,99	5,89	78,71	0,63	2,22
Bank Capital Indonesia Tbk	18,62	59,26	3,81	87,43	1,61	1,06
Bank CIMB Niaga Tbk	15,02	92,69	6,36	71,18	2,43	2,96
Bank Danamon Indonesia Tbk	18,76	102,15	8,60	76,75	2,65	3,09
Bank Ekonomi Raharja Tbk	13,97	81,82	4,54	90,02	0,28	0,97
Bank Mandiri (Persero) Tbk	15,68	78,07	5,58	64,09	1,76	3,17
Bank Mayapada Internasional Tbk	11,40	80,58	5,51	77,03	1,72	2,36
Bank Nusantara Parahyangan Tbk	12,19	84,97	5,90	85,11	0,97	1,41
Bank OCBC NISP Tbk	16,49	86,57	4,21	79,25	0,92	1,54
Bank Permata Tbk	15,86	88,83	6,10	84,51	1,47	1,45
Bank Himpunan Saudara Tbk	14,72	84,43	7,09	81,85	1,62	2,07
Bank Sinarmas Tbk	17,87	78,61	7,45	88,66	3,37	1,98

Lampiran 10. Data ROA, CAR, LDR, NIM, BOPO dan NPL 2013**Data ROA, CAR, LDR, NIM, BOPO dan NPL****Periode 2013****(dalam %)**

Bank	CAR	LDR	NIM	BOPO	NPL	ROA
Bank Artha Graha Internasional Tbk	16,75	88,92	5,81	86,01	2,01	1,35
Bank of India Indonesia Tbk	15,38	93,76	4,89	68,79	1,59	3,08
Bank Pan Indonesia Tbk	15,33	87,76	4,28	79,71	2,14	1,74
Bank Tabungan Pensiunan Nasional Tbk	23,11	88,38	14,61	74,09	0,69	4,20
Bank Windu Kentjana International Tbk	14,77	83,49	4,35	83,76	1,69	1,57
Bank Central Asia Tbk	15,66	76,28	6,67	61,54	0,44	3,61
Bank Negara Indonesia (Persero) Tbk	15,46	85,26	6,01	67,08	2,17	2,95
Bank Rakyat Indonesia (Persero) Tbk	16,99	88,54	8,55	60,58	1,55	4,56
Bank Tabungan Negara (Persero) Tbk	15,91	101,69	5,51	82,10	4,29	1,63
Bank Bukopin Tbk	15,19	85,70	4,28	82,85	2,26	1,74
Bank Bumi Arta Tbk	16,08	83,96	7,05	81,41	0,21	2,04
Bank Capital Indonesia Tbk	20,15	63,52	4,12	85,92	0,37	1,35
Bank CIMB Niaga Tbk	15,50	91,30	5,98	73,97	2,36	2,70
Bank Danamon Indonesia Tbk	17,49	95,41	7,72	83,82	2,05	2,42
Bank Ekonomi Raharja Tbk	13,09	83,11	4,95	93,89	0,78	1,17
Bank Mandiri (Persero) Tbk	15,05	83,44	5,54	62,86	1,62	3,28
Bank Mayapada Internasional Tbk	14,47	85,61	5,34	78,50	1,04	2,14
Bank Nusantara Parahyangan Tbk	15,76	70,40	5,44	86,23	1,10	1,42
Bank OCBC NISP Tbk	19,28	91,79	3,90	78,41	0,75	1,57
Bank Permata Tbk	14,28	88,41	4,45	84,99	1,11	1,39
Bank Himpunan Saudara Tbk	13,18	91,14	7,09	85,20	2,32	2,06
Bank Sinarmas Tbk	21,98	75,91	7,46	87,87	1,15	1,79

Lampiran 11. Data ROA, CAR, LDR, NIM, BOPO dan NPL 2014

Data ROA, CAR, LDR, NIM, BOPO dan NPL

Periode 2014

(dalam %)

Bank	CAR	LDR	NIM	BOPO	NPL	ROA
Bank Artha Graha Internasional Tbk	14,41	87,62	4,93	91,75	1,92	0,76
Bank of India Indonesia Tbk	14,27	88,06	4,50	71,98	0,72	2,85
Bank Pan Indonesia Tbk	15,62	90,55	3,87	82,81	2,05	1,75
Bank Tabungan Pensiunan Nasional Tbk	23,28	97,67	11,67	80,30	0,67	3,40
Bank Windu Kentjana International Tbk	14,08	84,79	3,61	92,53	2,71	0,79
Bank Central Asia Tbk	16,88	77,46	6,81	63,41	0,60	3,67
Bank Negara Indonesia (Persero) Tbk	16,22	87,81	6,46	69,78	1,96	3,33
Bank Rakyat Indonesia (Persero) Tbk	18,31	81,68	8,42	65,37	1,69	3,95
Bank Tabungan Negara (Persero) Tbk	14,99	106,78	4,69	89,27	4,35	1,06
Bank Bukopin Tbk	14,09	83,79	3,81	87,16	2,68	1,36
Bank Bumi Arta Tbk	15,02	79,45	6,01	87,17	0,25	1,37
Bank Capital Indonesia Tbk	16,19	58,35	3,22	87,93	0,34	1,06
Bank CIMB Niaga Tbk	15,50	97,18	5,55	87,23	4,17	1,41
Bank Danamon Indonesia Tbk	18,13	93,12	7,27	77,50	2,51	3,02
Bank Ekonomi Raharja Tbk	13,41	84,79	4,60	97,97	2,27	0,30
Bank Mandiri (Persero) Tbk	16,64	82,46	5,75	66,01	1,67	3,09
Bank Mayapada Internasional Tbk	10,61	80,60	4,16	83,92	1,46	1,64
Bank Nusantara Parahyangan Tbk	16,62	85,20	5,41	88,38	1,86	1,37
Bank OCBC NISP Tbk	18,74	92,90	4,35	80,00	1,38	1,72
Bank Permata Tbk	13,58	88,88	3,98	89,80	1,86	1,11
Bank Himpunan Saudara Tbk	10,35	85,65	5,15	98,10	2,35	0,25
Bank Sinarmas Tbk	18,58	81,03	7,78	93,52	2,28	1,07

Lampiran 12. Hasil Olahan Data SPSS 20

Descriptive

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	110	10,35	27,83	16,2540	3,22361
LDR	110	44,24	107,26	82,4711	11,43928
NIM	110	3,2	15,1	6,068	2,2484
BOPO	110	60,58	98,10	80,7839	9,02796
NPL	110	,21	4,52	1,8606	1,01942
ROA	110	,25	4,56	2,0722	,97679
Valid N (listwise)	110				

Regression

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	7,138	,359		19,870	,000
1 CAR	-,012	,009	-,040	-1,305	,195
LDR	,006	,003	,073	2,438	,016
NIM	,186	,014	,427	13,265	,000
BOPO	-,081	,003	-,749	-26,104	,000
NPL	,021	,028	,022	,749	,456

a. Dependent Variable: ROA

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		110
Normal Parameters ^{a, b}	Mean	.0000000
	Std. Deviation	.27044842
Most Extreme Differences	Absolute	.062
	Positive	.062
	Negative	-.039
Kolmogorov-Smirnov Z		.655
Asymp. Sig. (2-tailed)		.784

a. Test distribution is Normal.

b. Calculated from data.

Coefficients^a

Model	Unstandardized Coefficients		Standardize d Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	7,138	,359		19,870	,000		
1 CAR	-,012	,009	-,040	-1,305	,195	,784	1,275
LDR	,006	,003	,073	2,438	,016	,817	1,225
NIM	,186	,014	,427	13,265	,000	,710	1,408
BOPO	-,081	,003	-,749	-26,104	,000	,894	1,118
NPL	,021	,028	,022	,749	,456	,857	1,167

a. Dependent Variable: ROA

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,961 ^a	,923	,920	,27687	2,260

a. Predictors: (Constant), NPL, NIM, BOPO, LDR, CAR

b. Dependent Variable: ROA

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-,141	,225		-,627	,532
CAR	,004	,006	,081	,753	,453
LDR	,000	,002	-,010	-,096	,924
NIM	,003	,009	,041	,367	,714
BOPO	,003	,002	,137	1,356	,178
NPL	,030	,018	,178	1,727	,087

a. Dependent Variable: RES2

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,961 ^a	,923	,920	,27687

a. Predictors: (Constant), NPL, NIM, BOPO, LDR, CAR

b. Dependent Variable: ROA

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7,138	,359		19,870	,000
CAR	-,012	,009	-,040	-1,305	,195
LDR	,006	,003	,073	2,438	,016
NIM	,186	,014	,427	13,265	,000
BOPO	-,081	,003	-,749	-26,104	,000
NPL	,021	,028	,022	,749	,456

a. Dependent Variable: ROA

ANOVA^a

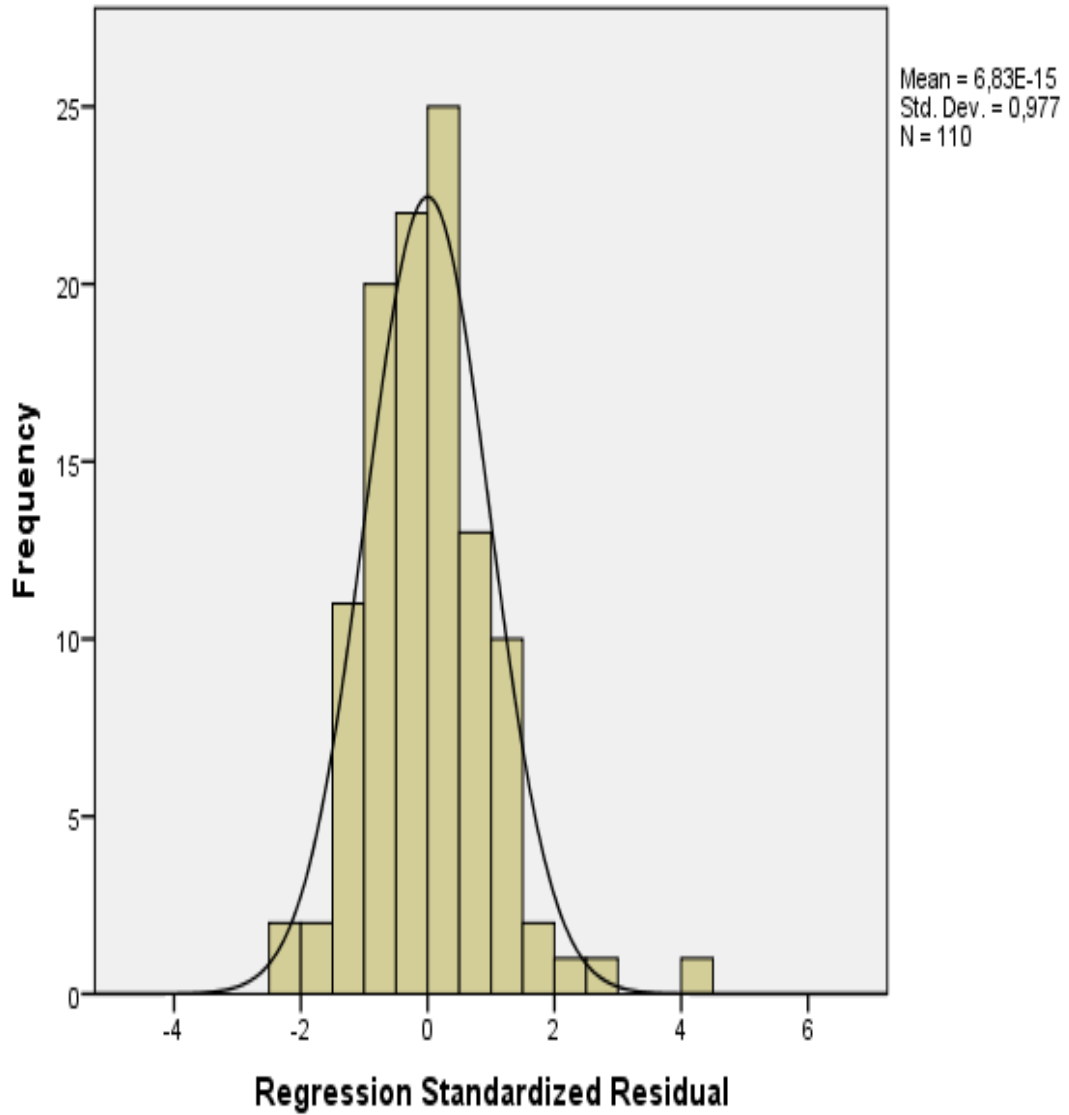
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	96,027	5	19,205	250,530	,000 ^b
Residual	7,973	104	,077		
Total	103,999	109			

a. Dependent Variable: ROA

b. Predictors: (Constant), NPL, NIM, BOPO, LDR, CAR

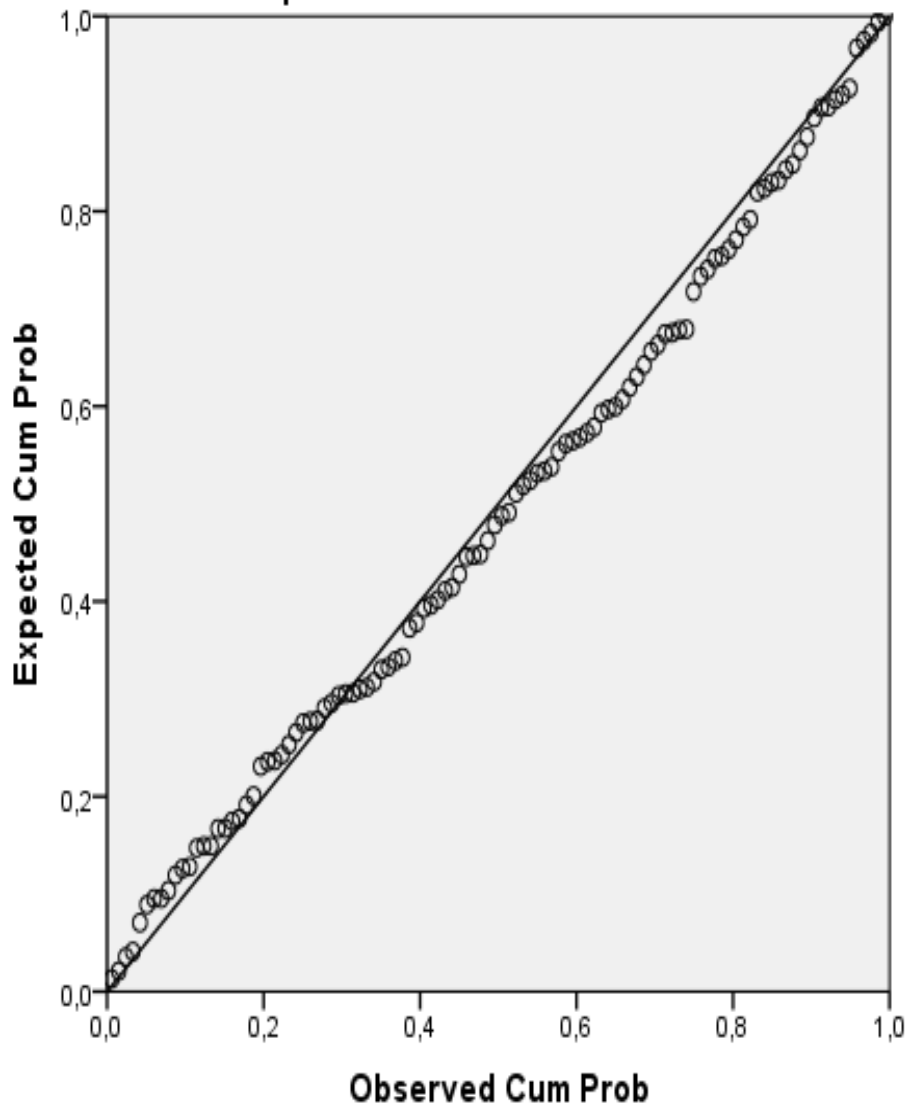
Histogram

Dependent Variable: ROA



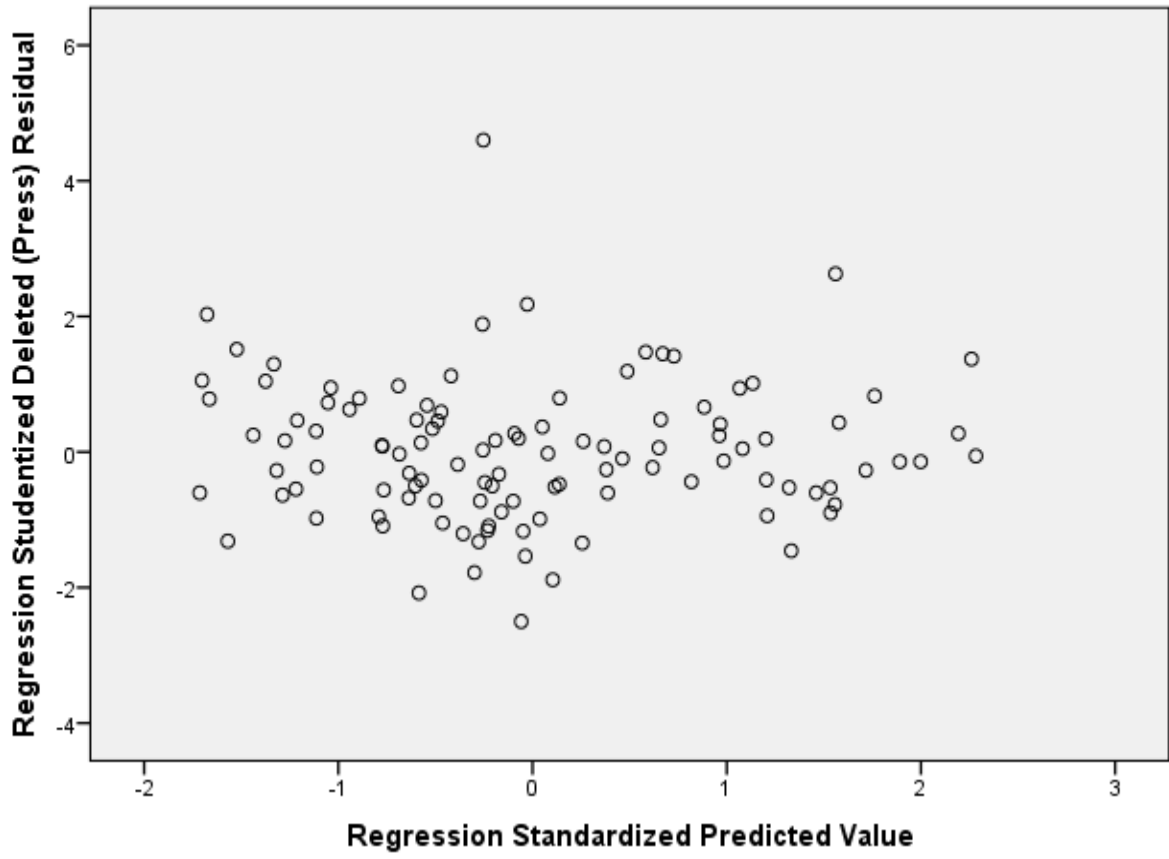
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: ROA



Scatterplot

Dependent Variable: ROA





BERITA ACARA BIMBINGAN SKRIPSI

Nama / No.HP	: Kotibah 108563225178	JUDUL Skripsi:	Pengaruh Capital Adequacy Ratio (CAR) dan Loan to Deposit Ratio (LDR) Terhadap Return On Assets (ROA). (Studi Kasus Pada Bank Persero Pemerintah)
NIRM / No.Reg	: 20121220004		
Program Studi	: Akuntansi		
Tanggal Ujian /Seminar Proposal	:		
Tanggal Disetujui Skripsi sudah layak Uji	:		

DOSEN PEMBIMBING I

TANGGAL	MATERI PERKEMBANGAN BIMBINGAN	PARAF
5/2	Revisi judul skripsi	Pr.
15/2	Penambahan Variabel dan obyek yg diteliti	Pr.
25/2	Dant + Metode dlm skripsi, penulisan latar belakang diteliti serta kbg dan Agrehan	Pr.
3/3	Perbaiki penulisan latar belakang - Judul di ditambah variabel NIM.	Pr.

DOSEN PEMBIMBING II

TANGGAL	MATERI PERKEMBANGAN BIMBINGAN	PARAF
24/3	Perbaiki penulisan & tambahan Rumusan Masalah	Pr.
28/3	Perbaiki penulisan dan	Pr.
6/4	Perbaiki Daftar Rujukan - Enumakan SPSS Versi 20 - Daftar Rujukan Perbaiki	Pr.
12/4	Siap Sempro	Pr.
11/5	Cantumkan BAB IV	Pr.
3/6	Pembahasan tambahkan teor	Pr.

DOSEN PEMBIMBING I

DOSEN PEMBIMBING II



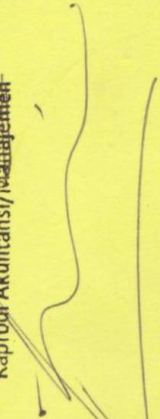
7	- Peruluhan 3: a. b.					
	diambil dari materi sebagai berikut diambil dari catatan di kerangka					
18/3/2016	Revisi Rumus mawla					
	Rumus Program Pel Rums 3					
	Carpt PA 2 II					
	Saya selesai					
16/5/2016	Carpt Bab 4					
20/5/2016	Revisi Bab 4 Revisi Hipotesis.					
	Pembahasan: - Rumus Rumus ml - Rumus Hipotesis					
8/6/2016	Carpt Bab 5					
15/6/2016	Revisi Bab 5 tambah data dan rumus					
16/6/2016	Revisi skripsi					

Dosen Pembimbing I

Dosen Pembimbing II

Kaprodi Akuntansi/Manajemen

Mengetahui,
Dekan



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ENDORSEMENT LETTER

315/PB-UMS/EL/VI/2016

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

Title : Effect of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Efficiency ROA and Non Performing Loan (NPL) of the Return on Assets (ROA).
(Case Study On Bank Public Listed in Indonesia Stock Exchange Period 2010-2014)

Student's name : Kotibah

Reg. Number : 20121220004

Department : S1 Akuntansi

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

Surabaya, 29 Juni 2016



Waode Hamsia
Waode Hamsia, M.Pd.

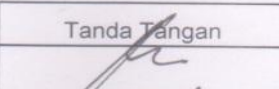




PANITIA UJIAN SKRIPSI STRATA - 1 (S-1)
FAKULTAS EKONOMI

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Noreg Mahasiswa : 20121220004
Jurusan : AKUNTANSI
Hari/Tanggal : Selasa, 21 Juni 2016

Kami telah menyetujui perbaikan/refisi atas skripsi mahasiswa tersebut diatas

Nama Penguji	Tanda Tangan	Tanggal
Ma'ruf Sya'ban, SE, M.Ak		21-06-2016
Zeni Rusmawati, S.Pd, M.Pd		20-07-2016
Drs. Ec Soejono, MM.		21.06.16

Catatan

Setiap Mahasiswa membuat rangkap 3