

LAMPIRAN DAFTAR HASIL PERHITUNGAN RASIO KEUANGAN

PT BANK RAKYAT INDONESIA AGRONIAGA, TBK

Lampiran 1. Hasil Perhitungan Rasio-Rasio Keuangan (Aspek Permodalan, Kualitas Aset, Rentabilitas, dan Likuiditas) PT Bank Rakyat Indonesia Agroniaga, Tbk

A. Rasio Permodalan

No.	Periode	Rasio Kecukupan KPMM	Rasio Komposisi Permodalan	Rasio APYD/Modal Bank
1	t-6	19,05% (1)	160,30% (1)	67,30% (4)
2	t-5	18,94% (1)	162,34% (1)	58,65% (4)
3	t-4	15,94% (1)	128,08% (2)	72,05% (4)
4	t-3	14,68% (1)	124,80% (3)	186,43% (5)
5	t-2	12,65% (1)	118,32% (3)	79,21% (4)
6	t-1	12,37% (1)	117,83% (3)	77,02% (4)
7	t-0	13,7% (1)	130,09% (2)	73,10% (4)
8	t+1	14,12% (1)	131,95% (2)	66,23% (4)
9	t+2	15,43% (1)	133,51% (2)	64,09% (4)
10	t+3	15,98% (1)	134,88% (2)	64,54% (4)
11	t+4	15,66% (1)	137,84% (2)	60,76% (4)
12	t+5	15,85% (1)	139,32% (2)	58,64% (4)
13	t+6	16,96% (1)	141,70% (2)	25,74% (3)

B. Rasio Kualitas Aset

No.	Periode	Rasio APYD/AP	Rasio AP Bermasalah/AP	Rasio Penanganan AP Bermasalah
1	t-6	7,82% (4)	7,23% (3)	6,44% (3)
2	t-5	7,42% (4)	6,71% (3)	6,29% (3)
3	t-4	6,65% (4)	6,04% (3)	6,15% (3)
4	t-3	17,92% (5)	17,46% (5)	7,20% (3)
5	t-2	7,29% (4)	6,39% (3)	2,50% (1)
6	t-1	7,13% (4)	6,20% (3)	3,32% (2)
7	t-0	7,25% (4)	6,36% (3)	3,33% (2)
8	t+1	6,85% (4)	5,88% (3)	3,93% (2)
9	t+2	7,35% (4)	6,46% (3)	3,56% (2)
10	t+3	7,05% (4)	6,20% (3)	3,63% (2)
11	t+4	7,63% (4)	6,66% (3)	3,59% (2)
12	t+5	7,55% (4)	2,81% (1)	8,49% (4)
13	t+6	3,41% (3)	3,06% (2)	6,53% (3)

C. Rasio Rentabilitas

No.	Periode	Rasio ROA	Rasio ROE	Rasio NIM	Rasio BOPO
1	t-6	0,40% (4)	2,31% (4)	3,79% (1)	96,71% (4)
2	t-5	0,49% (4)	2,91% (4)	4,59% (1)	96,33% (4)
3	t-4	0,75% (3)	6,64% (3)	4,70% (1)	95,09% (4)
4	t-3	0,79% (3)	7,16% (3)	5,54% (1)	94,74% (3)
5	t-2	-0,42% (5)	-5,67% (5)	0,45% (4)	138,14% (5)
6	t-1	-0,36% (5)	-5,13% (5)	0,88% (4)	117,08% (5)
7	t-0	0,22% (4)	1,96% (4)	1,43% (4)	94,74% (3)
8	t+1	0,28% (4)	2,76% (4)	1,89% (3)	94,38% (3)
9	t+2	0,40% (4)	3,10% (4)	2,42% (2)	94,10% (3)
10	t+3	0,50% (3)	3,86% (4)	2,67% (1)	93,97% (3)
11	t+4	0,81% (3)	6,05% (3)	3,56% (1)	91,67% (3)
12	t+5	1,04% (3)	7,18% (3)	4,31% (1)	91,17% (3)
13	t+6	1,01% (3)	8,08% (3)	5,06% (1)	90,84% (3)

D. Rasio Likuiditas

No.	Periode	Rasio LDR
1	t-6	87,40% (3)
2	t-5	90,39% (3)
3	t-4	87,70% (3)
4	t-3	86,78% (3)
5	t-2	74,39% (1)
6	t-1	71,42% (1)
7	t-0	76,54% (2)
8	t+1	71,73% (1)
9	t+2	84,18% (2)
10	t+3	78,84% (2)
11	t+4	81,92% (2)
12	t+5	91,38% (3)
13	t+6	67,68% (1)

Lampiran 2. Hasil Uji Normalitas

A. Hasil Uji Normalitas Aspek Permodalan

One-Sample Kolmogorov-Smirnov Test

		KPMM sebelum	KPMM sesudah	KomposisiModal sebelum	KomposisiModal sesudah	APYD/ModalBank sebelum	APYD/ModalBank sesudah
N		6	6	6	6	6	6
Normal Parameters ^a	Mean	15.6050	15.6667	135.2783	136.5333	90.1100	56.6667
	Std. Deviation	2.93787	.92225	20.55266	3.71614	47.75750	15.39910
Most Extreme Differences	Absolute	.205	.232	.304	.172	.424	.384
	Positive	.176	.200	.304	.172	.424	.267
	Negative	-.205	-.232	-.222	-.137	-.255	-.384
Kolmogorov-Smirnov Z		.503	.568	.744	.421	1.038	.941
Asymp. Sig. (2-tailed)		.962	.903	.638	.994	.232	.338
a. Test distribution is Normal.							

B. Hasil Uji Normalitas Kualitas Aset

One-Sample Kolmogorov-Smirnov Test

		APYD/AktivaProduktif sebelum	APYD/AktivaProduktif sesudah	NPL/AktivaProduktif sebelum	NPL/AktivaProduktif sesudah	KinerjaPenanganan AktivaProduktif Bermasalah sebelum	KinerjaPenanganan AktivaProduktif Bermasalah sesudah
N		6	6	6	6	6	6
Normal Parameters ^a	Mean	9.0383	6.6400	8.3383	5.1783	5.3167	4.9550
	Std. Deviation	4.36783	1.60981	4.48855	1.75900	1.91682	2.07809
Most Extreme Differences	Absolute	.443	.385	.431	.322	.335	.356
	Positive	.443	.269	.431	.219	.185	.356
	Negative	-.292	-.385	-.304	-.322	-.335	-.251
Kolmogorov-Smirnov Z		1.086	.944	1.055	.788	.820	.871
Asymp. Sig. (2-tailed)		.189	.335	.215	.564	.512	.433
a. Test distribution is Normal.							

D. Hasil Uji Normalitas Likuiditas

One-Sample Kolmogorov-Smirnov Test

		LDR sebelum	LDR sesudah
N		6	6
Normal Parameters ^a	Mean	83.0133	79.2883
	Std. Deviation	7.98220	8.59238
Most Extreme Differences	Absolute	.348	.146
	Positive	.193	.144
	Negative	-.348	-.146
Kolmogorov-Smirnov Z		.853	.357
Asymp. Sig. (2-tailed)		.461	1.000
a. Test distribution is Normal.			

Lampiran 3. Hasil Uji Hipotesis

A. Hasil Uji Perbandingan KPMM BRI Agroniaga Sebelum dan Sesudah Akuisisi

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	KPMMsebelum	15.6050	6	2.93787	1.19938
	KPMMsesudah	15.6667	6	.92225	.37651

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	KPMMsebelum & KPMMsesudah	6	.773	.071

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	KPMMsebelum - KPMMsesudah	-.06167	2.30012	.93902	-2.47549	2.35216	-.066	5	.950

B. Hasil Uji Perbandingan Komposisi Modal BRI Agroniaga Sebelum dan Sesudah Akuisisi

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	KomposisiModalsebelum	1.3528E2	6	20.55266	8.39059
	KomposisiModalsesudah	1.3653E2	6	3.71614	1.51711

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	KomposisiModalsebelum & KomposisiModalsesudah	6	.900	.014

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
					95% Confidence Interval of the Difference				
					Mean	Std. Deviation			
Pair 1	KomposisiModalsebelum - KomposisiModalsesudah	-1.25500	17.28239	7.05551	-19.39175	16.88175	-.178	5	.866

C. Hasil Uji Perbandingan APYD dibandingkan dengan Modal Bank BRI Agroniaga Sebelum dan Sesudah Akuisisi

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	APYD/ModalBanksebelum	90.1100	6	47.75750	19.49692
	APYD/ModalBanksesudah	56.6667	6	15.39910	6.28665

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	APYD/ModalBanksebelum & APYD/ModalBanksesudah	6	.305	.557

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
					95% Confidence Interval of the Difference				
					Mean	Std. Deviation			
Pair 1	APYD/ModalBanksebelum – APYD/ModalBanksesudah	3.34433E1	45.48883	18.57074	-14.29427	81.18093	1.801	5	.132

D. Hasil Uji Perbandingan APYD dibandingkan dengan Aktiva Produktif BRI Agroniaga Sebelum dan Sesudah Akuisisi

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	APYD/AktivaProduktifsebelum	9.0383	6	4.36783	1.78316
	APYD/AktivaProduktifsesudah	6.6400	6	1.60981	.65720

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	APYD/AktivaProduktifsebelum & APYD/AktivaProduktifsesudah	6	.060	.911

Paired Samples Test								
		Paired Differences				t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference			
					LowerUpper			
Pair 1	APYD/AktivaProduktifsebelum – APYD/AktivaProduktifsesudah	2.39833	4.56404	1.86326	-2.391337.18800	1.287	5	.254

E. Hasil Uji Perbandingan NPL dibandingkan dengan Aktiva Produktif BRI Agroniaga Sebelum dan Sesudah Akuisisi

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	NPL/AktivaProduktifsebelum	8.3383	6	4.48855	1.83244
	NPL/AktivaProduktifsesudah	5.1783	6	1.75900	.71811

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	NPL/AktivaProduktifsebelum & NPL/AktivaProduktifsesudah	6	.206	.696

Paired Samples Test								
		Paired Differences				t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference			
					LowerUpper			
Pair 1	NPL/AktivaProduktifsebelum – NPL/AktivaProduktifsesudah	3.16000	4.47134	1.82542	-1.532397.85239	1.731	5	.144

F. Hasil Uji Perbandingan Kinerja Penanganan Aktiva Produktif Bermasalah BRI Agroniaga Sebelum dan Sesudah Akuisisi

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	KinerjaPenangananAktivaProduktifBermasalahsebelum	5.3167	6	1.91682	.78254
	KinerjaPenangananAktivaProduktifBermasalahsesudah	4.9550	6	2.07809	.84838

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	KinerjaPenangananAktivaProduktifBermasalahsebelum & KinerjaPenangananAktivaProduktifBermasalahsesudah	6	.379	.458

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	KinerjaPenangananAktivaProduktifBermasalahsebelum - KinerjaPenangananAktivaProduktifBermasalahsesudah	.36167	2.22969	.91027	-1.97824	2.70158	.397	5	.708

G. Hasil Uji Perbandingan *Return On Asset* (ROA) BRI Agroniaga Sebelum dan Sesudah Akuisisi

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	ROAsebelum	.2750	6	.53646	.21901
	ROAsesudah	.6733	6	.32432	.13241

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	ROAsebelum & ROAsesudah	6	.616	.192

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
					95% Confidence Interval of the Difference				
					Mean	Std. Deviation			
Pair 1	ROAsebelum – ROAsesudah	-.39833	.42244	.17246	-.84166	.04499	-2.310	5	.069

H. Hasil Uji Perbandingan *Return On Equity* (ROE) BRI Agroniaga Sebelum dan Sesudah Akuisisi

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	ROEsebelum	1.3700	6	5.59221	2.28301
	ROEsesudah	5.1717	6	2.24016	.91454

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	ROEsebelum & ROEsesudah	6	.529	.281

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
					95% Confidence Interval of the Difference				
					Mean	Std. Deviation			
Pair 1	ROEsebelum – ROEsesudah	-3.80167	4.80027	1.95970	-8.83924	1.23591	-1.940	5	.110

I. Hasil Uji Perbandingan *Net Interest Margin* (NIM) BRI Agroniaga Sebelum dan Sesudah Akuisisi

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	NIMsebelum	3.3250	6	2.13808	.87287
	NIMsesudah	3.3183	6	1.21183	.49473

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	NIMsebelum & NIMsesudah	6	.543	.265

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
					95% Confidence Interval of the Difference				
					Mean	Std. Deviation			
Pair 1	NIMsebelum – NIMsesudah	.00667	1.79603	.73322	-1.87815	1.89148	.009	5	.993

J. Hasil Uji Perbandingan Beban Operasional dibandingkan dengan Pendapatan Operasional (BOPO) BRI Agroniaga Sebelum dan Sesudah Akuisisi

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	BOPOsebelum	1.0635E2	6	17.78003	7.25867
	BOPOsesudah	92.6883	6	1.62824	.66473

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	BOPOsebelum & BOPOsesudah	6	.640	.171

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
					95% Confidence Interval of the Difference				
					Mean	Std. Deviation			
Pair 1	BOPOsebelum - BOPOsesudah	1.36600E1	16.78458	6.85227	-3.95433	31.27433	1.993	5	.103

K. Hasil Uji Perbandingan *Loan Deposit Ratio* (LDR) BRI Agroniaga Sebelum dan Sesudah Akuisisi

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	LDRsebelum	83.0133	6	7.98220	3.25872
	LDRsesudah	79.2883	6	8.59238	3.50783

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	LDRsebelum & LDRsesudah	6	.275	.598

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
					95% Confidence Interval of the Difference				
					Mean	Std. Deviation			
Pair 1	LDRsebelum – LDRsesudah	3.72500	9.98996	4.07839	-6.75882	14.20882	.913	5	.403