

## Lampiran 1

### Perhitungan Rasio pada PT Bank CIMB Niaga

#### 1. Permodalan (*Capital*)

##### Komponen Kecukupan Modal Minimum

Tahun	Modal Bank	Aktiva Tertimbang Menurut Resiko (ATMR)	KPMM
2005	5.176.275	29.566.677	<b>17,50712466</b>
2006	9.613.781	50.925.802	<b>18,8780159</b>
2007	11.067.188	64.968.596	<b>17,03467318</b>
2008	12.395.313	79.523.627	<b>15,58695631</b>
2009	11.638.013	86.634.185	<b>13,43351126</b>
2010	15.453.251	116.721.250	<b>13,23944954</b>
2011	19.567.944	149.543.598	<b>13,0851098</b>

##### Aktiva Produktif Yang Diklasifikasikan Terhadap Modal Bank

Tahun	APYD	Modal Bank	Jumlah
2005	22253,75	5.176.275	<b>0,429918233</b>
2006	2015002,75	9.613.781	<b>20,95952415</b>
2007	2397936,5	11.067.188	<b>21,6670802</b>
2008	2504235,5	12.395.313	<b>20,20308402</b>
2009	2952534,25	11.638.013	<b>25,36974525</b>
2010	848728,25	15.453.251	<b>5,492231052</b>
2011	349142,5	19.567.944	<b>1,784257457</b>

#### 2. Kualitas Aset (*Asset*)

##### Aktiva Produktif Yang Diklasifikasikan Terhadap Aktiva Produktif

Tahun	APYD	Aktiva Produktif	Jumlah
2005	22253,75	1.112.008	<b>2,001222114</b>
2006	2015002,75	94.683.281	<b>2,128150534</b>
2007	2397936,5	80.186.388	<b>2,990453317</b>
2008	2504235,5	55.721.819	<b>4,494173997</b>
2009	2952534,25	92.301.053	<b>3,198808848</b>
2010	848.728	123.054.552	<b>0,68971707</b>
2011	349.142,50	140.444.920	<b>0,248597457</b>

## Aktiva Produktif Bermasalah Terhadap Aktiva Produktif

<b>Tahun</b>	<b>APB</b>	<b>AP</b>	<b>Jumlah</b>
2005	12.388	1.112.008	<b>1,114020762</b>
2006	1.388.301	94.683.281	<b>1,466257807</b>
2007	1.817.182	80.186.388	<b>2,2661976</b>
2008	1.844.277	55.721.819	<b>3,309793243</b>
2009	2.533.818	92.301.053	<b>2,745166948</b>
2010	769.501	123.054.552	<b>0,625333226</b>
2011	129.651	140.444.920	<b>0,092314482</b>

## PPAP Yang Telah Dibentuk Terhadap PPAP Yang Wajib Dibentuk

<b>Tahun</b>	<b>PPAP Telah Dibentuk</b>	<b>PPAP Wajib Dibentuk</b>	<b>Jumlah</b>
2005	706.147	611.133	<b>115,5471886</b>
2006	823.155	708.468	<b>116,1880283</b>
2007	1.176.625	1.002.620	<b>117,3550298</b>
2008	657.130	463.836	<b>141,6729189</b>
2009	3.434.734	3.079.732	<b>111,527042</b>
2010	1.913.494	1.470.159	<b>130,1555818</b>
2011	1.967.569	1.149.011	<b>171,2402231</b>

3. Rentabilitas (*Earning*)*Return On Asset (ROA)*

<b>Tahun</b>	<b>Laba Sebelum Pajak</b>	<b>Total Aset</b>	<b>ROA</b>
2005	740.472	41.365.873	<b>1,790055295</b>
2006	1.511.484	79.799.851	<b>1,894093762</b>
2007	2.084.023	93.257.331	<b>2,234701527</b>
2008	1.084.203	102.604.732	<b>1,056679335</b>
2009	2.165.587	106.707.969	<b>2,02945199</b>
2010	3.389.504	142.812.919	<b>2,373387522</b>
2011	4.391.782	164.137.582	<b>2,675671194</b>

*Return On Equity (ROE)*

<b>Tahun</b>	<b>Laba Setelah Pajak</b>	<b>Modal Inti</b>	<b>ROE</b>
2005	546.919	3.517.760	<b>15,54736537</b>
2006	1.154.661	6.914.795	<b>16,69841261</b>
2007	1.510.527	7.866.075	<b>19,2030587</b>
2008	683.072	9.581.894	<b>7,128778507</b>
2009	1.575.328	9.788.573	<b>16,09354091</b>
2010	2.562.553	11.291.988	<b>22,69355051</b>
2011	3.176.960	15.304.383	<b>20,75849775</b>

*Net Interest Margin (NIM)*

<b>Tahun</b>	<b>Pendapatan Bunga Bersih</b>	<b>Aktiva Produktif</b>	<b>NIM</b>
2005	1.806.337	1.112.008	<b>1,624392091</b>
2006	3.859.198	94.683.281	<b>4,07590227</b>
2007	4.309.498	80.186.388	<b>5,374351068</b>
2008	4.801.451	55.721.819	<b>8,616823869</b>
2009	6.150.050	92.301.053	<b>6,663033411</b>
2010	7.326.293	123.054.552	<b>5,953695236</b>
2011	7.926.830	140.444.920	<b>5,644084528</b>

*Biaya Operasional Terhadap Pendapatan Operasional*

<b>Tahun</b>	<b>Total Beban Operasional</b>	<b>Total Pendapatan</b>	<b>BOPO</b>
2005	1.236.124	3.705.767	<b>33,35676528</b>
2006	1.452.451	5.352.951	<b>27,13365021</b>
2007	1.649.109	5.092.195	<b>32,38503239</b>
2008	2.253.025	6.397.915	<b>35,21498801</b>
2009	5.381.656	11.643.229	<b>46,22133602</b>
2010	3.350.037	6.725.030	<b>49,81445436</b>
2011	4.316.040	7.766.294	<b>55,57399707</b>

4. Likuiditas (*Liquidity*)*Loan To Deposit Ratio (LDR)*

<b>Tahun</b>	<b>Jumlah Kredit Yang Diberikan</b>	<b>Dana Pihak Ketiga</b>	<b>LDR</b>
2005	29.600.582	30.344.165	<b>97,54950252</b>
2006	44.020.694	43.947.897	<b>100,1656439</b>
2007	58.495.469	58.947.148	<b>99,23375597</b>
2008	62.485.492	74.391.882	<b>83,99504129</b>
2009	69.527.979	82.772.139	<b>83,99925366</b>
2010	86.664.526	103.574.635	<b>83,67350365</b>
2011	101.373.393	122.931.369	<b>82,46340525</b>

## Lampiran 2

Perhitungan Rasio pada PT Bank Commonwealth

### 1. Permodalan (*Capital*)

Komponen Kecukupan Modal Minimum

<b>Tahun</b>	<b>Modal Bank</b>	<b>Aktiva Tertimbang Menurut Resiko (ATMR)</b>	<b>KPMM</b>
2005	169.960	998.589	<b>17,02001524</b>
2006	264.192	1.216.913	<b>21,71001542</b>
2007	314.051	2.031.377	<b>15,4600057</b>
2008	853.398	5.865.278	<b>14,55000087</b>
2009	957.941	5.869.736	<b>16,32000144</b>
2010	1.122.471	7.508.167	<b>14,95000045</b>
2011	1.912.591	12.323.395	<b>15,52000078</b>

Aktiva Produktif Yang Diklasifikasikan Terhadap Modal Bank

<b>Tahun</b>	<b>APYD</b>	<b>Modal Bank</b>	<b>Jumlah</b>
2005	9482,5	169.960	<b>5,579253942</b>
2006	46746	264.192	<b>17,69394985</b>
2007	137567,25	314.051	<b>43,80411143</b>
2008	444.406	853.398	<b>52,07485253</b>
2009	507130,25	957.941	<b>52,93961215</b>
2010	567181,25	1.122.471	<b>50,52970188</b>
2011	209815,5	1.912.591	<b>10,97022312</b>

### 2. Kualitas Aset (*Asset*)

Aktiva Produktif Yang Diklasifikasikan Terhadap Aktiva Produktif

<b>Tahun</b>	<b>APYD</b>	<b>AP</b>	<b>Jumlah</b>
2005	9482,5	4.924.178	<b>0,19257021</b>
2006	46746	4.514.740	<b>1,03540846</b>
2007	137567,25	5.578.673	<b>2,46594934</b>
2008	444405,75	10.586.136	<b>4,19799774</b>
2009	507130,25	10.159.359	<b>4,9917544</b>
2010	567.181	9.975.520	<b>5,68573117</b>
2011	209.815,50	13.033.813	<b>1,60977835</b>

## Aktiva Produktif Bermasalah Terhadap Aktiva Produktif

<b>Tahun</b>	<b>APB</b>	<b>AP</b>	<b>Jumlah</b>
2005	4.325	4.924.178	<b>0,087831918</b>
2006	6.321	4.514.740	<b>0,140008062</b>
2007	27.894	5.578.673	<b>0,500011383</b>
2008	66.693	10.586.136	<b>0,630003242</b>
2009	90.419	10.159.359	<b>0,890006938</b>
2010	86.788	9.975.520	<b>0,870009784</b>
2011	7.823	13.033.813	<b>0,060020809</b>

## PPAP Yang Telah Dibentuk Terhadap PPAP Yang Wajib Dibentuk

<b>Tahun</b>	<b>PPAP Yang Telag Dibentuk</b>	<b>PPAP Wajib Dibentuk</b>	<b>Jumlah</b>
2005	60.167	60.167	<b>100</b>
2006	35.828	35.383	<b>101,2576661</b>
2007	58.616	64.587	<b>90,75510552</b>
2008	93.203	92.209	<b>101,0779859</b>
2009	107.407	107.056	<b>100,3278658</b>
2010	60.430	53.017	<b>113,9823076</b>
2011	88.936	71.824	<b>123,8249053</b>

3. Rentabilitas (*Earning*)*Return On Asset (ROA)*

<b>Tahun</b>	<b>Laba Sebelum Pajak</b>	<b>Total Aset</b>	<b>ROA</b>
2005	8.714	5.446.156	<b>0,160002762</b>
2006	3.404	4.861.622	<b>0,070017784</b>
2007	80.069	6.354.640	<b>1,260008435</b>
2008	47.658	11.623.771	<b>0,410004636</b>
2009	44.268	11.350.763	<b>0,390000214</b>
2010	9.236	11.543.836	<b>0,080008067</b>
2011	54.536	15.148.632	<b>0,360006105</b>

*Return On Equity (ROE)*

<b>Tahun</b>	<b>Laba Setelah Pajak</b>	<b>Modal Inti</b>	<b>ROE</b>
2005	3.925	200.247	<b>1,960079302</b>
2006	4.438	418.663	<b>1,060041131</b>
2007	13.465	246.606	<b>5,46012668</b>
2008	19.343	967.141	<b>0,020000062</b>
2009	8.076	1.048.754	<b>0,770056658</b>
2010	4.583	1.206.037	<b>0,380004925</b>
2011	27.542	1.176.962	<b>2,340092543</b>

*Net Interest Margin (NIM)*

<b>Tahun</b>	<b>Pendapatan Bunga Bersih</b>	<b>AP</b>	<b>NIM</b>
2005	82.727	4.924.178	<b>1,6800164</b>
2006	170.658	4.514.740	<b>3,7800183</b>
2007	290.091	5.578.673	<b>5,2000001</b>
2008	471.084	10.586.136	<b>4,450009</b>
2009	430.757	10.159.359	<b>4,2400018</b>
2010	483.813	9.975.520	<b>4,8500028</b>
2011	714.253	13.033.813	<b>5,4800004</b>

*Biaya Operasional Terhadap Pendapatan Operasional (BOPO)*

<b>Tahun</b>	<b>Total Beban Operasional</b>	<b>Total Pendapatan</b>	<b>BOPO</b>
2005	138.345	76.529	<b>180,7746083</b>
2006	62.244	62.607	<b>99,42019263</b>
2007	205.630	222.543	<b>92,40012043</b>
2008	257.777	268.238	<b>96,10010513</b>
2009	282.190	285.126	<b>98,97027981</b>
2010	279.318	275.679	<b>101,3200135</b>
2011	340.566	348.690	<b>97,6701368</b>

4. Likuiditas (*Likuidity*)*Loan To Deposit Ratio (LDR)*

<b>Tahun</b>	<b>Jumlah Kredit Yang Diberikan</b>	<b>Dana Pihak Ketiga</b>	<b>LDR</b>
2005	992.432	5.078.975	<b>19,54000561</b>
2006	1.747.270	4.148.313	<b>42,12001361</b>
2007	3.141.718	5.318.635	<b>59,07000574</b>
2008	4.747.934	10.082.679	<b>47,09000455</b>
2009	4.723.625	10.101.848	<b>46,76000866</b>
2010	5.817.006	9.786.348	<b>59,44000765</b>
2011	9.768.000	12.194.756	<b>80,10000364</b>



### Lampiran 3

Perhitungan Rasio pada PT Bank Rabobank Internasional Indonesia

#### 1. Permodalan (*Capital*)

Komponen Kecukupan Modal Minimum

<b>Tahun</b>	<b>Modal Bank</b>	<b>Aktiva Tertimbang Menurut Resiko (ATMR)</b>	<b>KPMM</b>
2005	169.960	1.839.349	<b>9,240225754</b>
2006	264.192	2.134.181	<b>12,37908125</b>
2007	314.051	1.942.189	<b>16,1699505</b>
2008	1.427.609	12.296.373	<b>11,61000077</b>
2009	1.406.480	10.349.374	<b>13,59000071</b>
2010	1.472.703	12.608.758	<b>11,68000052</b>
2011	1.788.240	10.631.629	<b>16,82000002</b>

Aktiva Produktif Yang Diklasifikasikan Terhadap Modal Bank

<b>Tahun</b>	<b>APYD</b>	<b>Modal Bank</b>	<b>Jumlah</b>
2005	3469	169.960	<b>2,041068487</b>
2006	4767,75	264.192	<b>1,804653434</b>
2007	4919,25	314.051	<b>1,566385714</b>
2008	12.708	1.427.609	<b>0,890159701</b>
2009	16421,5	1.406.480	<b>1,16756015</b>
2010	110224,75	1.472.703	<b>7,484519961</b>
2011	106110,5	1.788.240	<b>5,93379524</b>

#### 2. Kualitas Aset (*Asset*)

Aktiva Produktif Yang Diklasifikasikan Terhadap Aktiva Produktif

<b>Tahun</b>	<b>APYD</b>	<b>AP</b>	<b>Jumlah</b>
2005	3469	1.962.319	<b>0,176780636</b>
2006	4767,75	3.794.166	<b>0,125660026</b>
2007	4919,25	4.370.110	<b>0,112565816</b>
2008	12708	11.856.856	<b>0,107178497</b>
2009	16421,5	11.399.108	<b>0,144059518</b>
2010	110.225	14.999.788	<b>0,734842052</b>
2011	106.110,50	15.315.399	<b>0,692835361</b>

## Aktiva Produktif Bermasalah Terhadap Aktiva Produktif

<b>Tahun</b>	<b>APB</b>	<b>AP</b>	<b>Jumlah</b>
2005	2.912	1962319	<b>0,148395852</b>
2006	3.911	3.794.166	<b>0,103079306</b>
2007	51.115	4.370.110	<b>1,169650192</b>
2008	440.387	11.856.856	<b>3,714197086</b>
2009	516.490	11.399.108	<b>4,530968564</b>
2010	595.287	14.999.788	<b>3,96863609</b>
2011	106.533	15.315.399	<b>0,695594023</b>

## PPAP Yang Telah Dibentuk Terhadap PPAP Yang Wajib Dibentuk

<b>Tahun</b>	<b>PPAP Yang Telah Dibentuk</b>	<b>PPAP Yang Wajib Dibentuk</b>	<b>Jumlah</b>
2005	60.167	60.167	<b>100</b>
2006	30.054	30.054	<b>100</b>
2007	30.375	30.375	<b>100</b>
2008	145.707	140.637	<b>103,6050257</b>
2009	226.738	221.851	<b>102,2028298</b>
2010	154.960	137.883	<b>112,3851381</b>
2011	116.360	115.500	<b>100,7445887</b>

3. Rentabilitas (*Earning*)*Return On Asset (ROA)*

<b>Tahun</b>	<b>Laba Sebelum Pajak</b>	<b>Total Aset</b>	<b>ROA</b>
2005	50.618	3.063.338	<b>1,652380508</b>
2006	89.100	4.193.588	<b>2,124672238</b>
2007	82.539	4.585.455	<b>1,800017665</b>
2008	37.564	12.117.052	<b>0,310009398</b>
2009	188.734	11.369.487	<b>1,660004537</b>
2010	127.502	12.878.986	<b>0,9900003</b>
2011	69.335	13.333.517	<b>0,520005337</b>

*Return On Equity (ROE)*

<b>Tahun</b>	<b>Laba Setelah Pajak</b>	<b>Modal Inti</b>	<b>ROE</b>
2005	50.618	150.839	<b>33,5576343</b>
2006	103.686	484.128	<b>21,41706326</b>
2007	33.564	246.606	<b>13,61037444</b>
2008	38.783	967.141	<b>4,010066784</b>
2009	118.195	1.048.754	<b>11,27004045</b>
2010	100.946	1.206.037	<b>8,370058298</b>
2011	40.606	1.176.962	<b>3,450068906</b>

*Net Interest Margin (NIM)*

<b>Tahun</b>	<b>Pendapatan Bunga Bersih</b>	<b>AP</b>	<b>NIM</b>
2005	148.976	1.962.319	<b>7,591833947</b>
2006	169.350	3.794.166	<b>4,463431489</b>
2007	201.463	4.370.110	<b>4,610021258</b>
2008	552.530	11.856.856	<b>4,660004305</b>
2009	618.972	11.399.108	<b>5,430003821</b>
2010	764.990	14.999.788	<b>5,100005413</b>
2011	706.040	15.315.399	<b>4,610000693</b>

*Biaya Operasional Terhadap Pendapatan Operasional*

<b>Tahun</b>	<b>Total Beban Operasional</b>	<b>Total Pendapatan</b>	<b>BOPO</b>
2005	106.534	306.132	<b>34,80002091</b>
2006	130.653	314.460	<b>41,54836863</b>
2007	160.024	449.808	<b>35,57606801</b>
2008	445.531	1.006.670	<b>44,25789981</b>
2009	446.068	1.168.464	<b>38,17558778</b>
2010	444.341	974.263	<b>45,6079108</b>
2011	494.489	1.031.143	<b>47,95542422</b>

4. Likuiditas (*Liquidity*)*Loan To Deposit Ratio (LDR)*

<b>Tahun</b>	<b>Jumlah Kredit Yang Diberikan</b>	<b>Dana Pihak Ketiga</b>	<b>LDR</b>
2005	1.838.177	1.876.899	<b>97,93691616</b>
2006	2.181.259	2.554.665	<b>85,38336729</b>
2007	3.041.404	2.607.790	<b>116,6276426</b>
2008	10.219.635	7.603.895	<b>134,4000016</b>
2009	9.589.757	8.354.902	<b>114,7800058</b>
2010	8.544.104	7.557.809	<b>113,0500122</b>
2011	9.034.665	9.298.749	<b>97,16000507</b>

#### Lampiran 4.

Perhitungan Rasio pada PT Bank Windu Kentjana Internasional

##### 1. Permodalan (*Capital*)

Komponen Kecukupan Modal Minimum

<b>Tahun</b>	<b>Modal Bank</b>	<b>Aktiva Tertimbang Menurut Resiko (ATMR)</b>	<b>KPMM</b>
2005	49.627	118.500	<b>41,87932489</b>
2006	62.196	215.136	<b>28,91008478</b>
2007	210.997	687.734	<b>30,68003036</b>
2008	273.464	1.517.558	<b>18,02000319</b>
2009	297.454	1.762.168	<b>16,88000236</b>
2010	521.478	2.923.082	<b>17,84000586</b>
2011	572.479	4.665.680	<b>12,27000137</b>

Aktiva Produktif Yang Diklasifikasikan Terhadap Modal Bank

<b>Tahun</b>	<b>APYD</b>	<b>Modal Bank</b>	<b>Jumlah</b>
2005	2232,25	13.728	<b>16,26056235</b>
2006	659,0565	3.384	<b>19,47566489</b>
2007	53588,5	214.697	<b>24,96005999</b>
2008	94102,25	464.900	<b>20,241396</b>
2009	48360,25	92.893	<b>52,060166</b>
2010	52867	145.358	<b>36,37020322</b>
2011	137408,75	429.670	<b>31,9800661</b>

##### 2. Kualitas Aktiva (*Asset*)

Aktiva Produktif Yang Diklasifikasikan Terhadap Aktiva Produktif

<b>Tahun</b>	<b>APYD</b>	<b>AP</b>	<b>Jumlah</b>
2005	2232,25	99.654	<b>2,240000401</b>
2006	659,0565	24.319	<b>2,710047699</b>
2007	53588,5	4.122.192	<b>1,300000097</b>
2008	94102,5	4.952.763	<b>1,900000061</b>
2009	48360,25	3.429.804	<b>1,410000397</b>
2010	52.967	3.417.225	<b>1,550000366</b>
2011	137.408,75	9.676.672	<b>1,420000079</b>

## Aktiva Produktif Bermasalah Terhadap Aktiva Produktif

<b>Tahun</b>	<b>APB</b>	<b>AP</b>	<b>Jumlah</b>
2005	2.233	99654	<b>2,240753005</b>
2006	5.813	243.190	<b>2,390312102</b>
2007	144.689	4.122.192	<b>3,510001475</b>
2008	15.354	4.952.763	<b>0,310008777</b>
2009	53.848	3.429.804	<b>1,570002251</b>
2010	54.676	3.417.225	<b>1,600011705</b>
2011	156.763	9676672	<b>1,620009441</b>

## PPAP Yang Telah Dibentuk Terhadap PPAP Yang Wajib Dibentuk

<b>Tahun</b>	<b>PPAP Yang Telah Dibentuk</b>	<b>PPAP Yang Wajib Dibentuk</b>	<b>Jumlah</b>
2005	4.334	3.534	<b>122,6372383</b>
2006	25,941	13,87	<b>187,0295602</b>
2007	20.860	18.860	<b>110,6044539</b>
2008	41.951	18.096	<b>231,8247126</b>
2009	45.253	26.913	<b>168,1455059</b>
2010	41.751	34.785	<b>120,0258732</b>
2011	48.645	27.431	<b>177,3358609</b>

3. Rentabilitas (*Earning*)*Return On Asset (ROA)*

<b>Tahun</b>	<b>Laba Sebelum Pajak</b>	<b>Total aset</b>	<b>ROA</b>
2005	1.397.343	665.401	<b>2,100001353</b>
2006	442.408	1.028.855	<b>0,43000034</b>
2007	40.160	2.007.966	<b>0,020000339</b>
2008	523.667	2.094.665	<b>0,250000358</b>
2009	2.798.874	2.798.874	<b>1</b>
2010	4.859.000	4.354.460	<b>1,11586741</b>
2011	6.194.683	6.452.794	<b>0,960000118</b>

*Return On Equity (ROE)*

<b>Tahun</b>	<b>Lab a Setelah Pajak</b>	<b>Modal Inti</b>	<b>ROE</b>
2005	4.689	45.782	<b>10,2420165</b>
2006	7.948	55.020	<b>14,4456561</b>
2007	-3750	204.927	<b>-1,8299199</b>
2008	3.567	256.579	<b>1,3902151</b>
2009	16.683	276.653	<b>6,03029788</b>
2010	35.235	486.671	<b>7,24000403</b>
2011	35.778	515.521	<b>6,94016345</b>

*Net Interest Margin (NIM)*

<b>Tahun</b>	<b>Pendapatan Bunga Bersih</b>	<b>AP</b>	<b>NIM</b>
2005	5.472	99654	<b>5,490998856</b>
2006	14.397	243.190	<b>5,920062503</b>
2007	153.758	4.122.192	<b>3,730005783</b>
2008	245.162	4.952.763	<b>4,950004674</b>
2009	153.656	3.429.804	<b>4,480022765</b>
2010	157.535	3.417.225	<b>4,610027142</b>
2011	447.063	9.676.672	<b>4,620007788</b>

*Biaya Operasional Terhadap Pendapatan Operasional*

<b>Tahun</b>	<b>Total Beban Operasional</b>	<b>Total Pendapatan</b>	<b>BOPO</b>
2005	277.690	340.130	<b>81,64231323</b>
2006	183.850	195.605	<b>93,99043992</b>
2007	28992	39.601	<b>73,21027247</b>
2008	151.892	220.772	<b>68,80039135</b>
2009	245.427	267.320	<b>91,81019003</b>
2010	349.149	382.796	<b>91,21020073</b>
2011	478.293	514.459	<b>92,97009091</b>

4. Likuiditas (*Liquidity*)*Loan To Deposit Ratio (LDR)*

<b>Tahun</b>	<b>Jumlah Kredit Yang Diberikan</b>	<b>Dana Pihak Ketiga</b>	<b>LDR</b>
2005	37.270	50.344	<b>74,030669</b>
2006	319.975	620.900	<b>51,53406346</b>
2007	502.821	936.177	<b>53,7100356</b>
2008	1.445.501	1.678.083	<b>86,1400181</b>
2009	1.593.590	2.421.501	<b>65,81000792</b>
2010	2.962.103	3.643.871	<b>81,29000725</b>
2011	4.626.933	5.834.720	<b>79,30000069</b>



### Lampiran 5.

Perbandingan Kinerja Keuangan Bank Regresi Sederhana Dengan Dummy  
Variable Aspek Capital KPMM Periode 2005-2011

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	14.711	1.530		9.613	.000
KinerjaKeuangan	5.843	2.338	.440	2.500	.019

Dependent Variable: KPMM

**Lampiran 6.**

Perbandingan Kinerja Keuangan Bank Regresi Sederhana Dengan Dummy  
Variable Aspek Capital APYD dibanding Modal Bank Periode 2005-2011

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	23.455	4.352		5.389	.000
	KinerjaKeuangan	-8.773	6.648	-.251	-1.320	.198

Dependent Variable: APYDdibandingModal

**Lampiran 7.**

Perbandingan Kinerja Keuangan Bank Regresi sederhana dengan Dummy  
 Variable Aspek Assets APYD dibandingkan Aktiva Produktif Periode 2005-2011

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.062	.394		5.239	.000
	KinerjaKeuangan	-.609	.601	-.195	-1.013	.320

Dependent Variable: APYDdibandingAp

**Lampiran 8.**

Perbandingan Kinerja Keuangan Bank Regresi sederhana dengan Dummy Variable Aspek Assets APB dibandingkan AP Periode 2005-2011

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.694	.337		5.033	.000
KinerjaKeuangan	-.436	.514	-.164	-.849	.404

Dependent Variable: APBdibandingAP

**Lampiran 9.**

Perbandingan Kinerja Keuangan Bank Regresi sederhana dengan Dummy Variable Aspek Assets PPAP yang telah dibentuk dibandingkan PPAP yang wajib dibentuk Periode 2005-2011

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	131.875	8.183		16.117	.000
KinerjaKeuangan	-18.432	12.499	-.278	-1.475	.152

Dependent Variable: PPAPtelahdibentukdibandingPPAPwajibdibentuk

**Lampiran 10.**

Perbandingan Kinerja Keuangan Bank Regresi sederhana dengan Dummy  
Variable Aspek Assets Earning ROA Periode 2005-2011

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.009	.207		4.887	.000
KinerjaKeuangan	.284	.316	.174	.900	.376

Dependent Variable: ROA

**Lampiran 11.**

Perbandingan Kinerja Keuangan Bank Regresi sederhana dengan Dummy  
Variable Aspek Earning ROE Periode 2005-2011

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.391	2.040		3.622	.001
	KinerjaKeuangan	5.524	3.117	.328	1.772	.088

Dependent Variable: ROE

**Lampiran 12.**

Perbandingan Kinerja Keuangan Bank Regresi sederhana dengan Dummy  
Variable Aspek Earning NIM Periode 2005-2011

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.271	.343		15.363	.000
KinerjaKeuangan	-.830	.524	-.297	-1.584	.125

Dependent Variable: NIM



**Lampiran 13.**

Perbandingan Kinerja Keuangan Bank Regresi sederhana dengan Dummy  
Variable Aspek Earning BOPO Periode 2005-2011

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	68.852	8.774		7.847	.000
	KinerjaKeuangan	-.002	13.402	.000	.000	1.000

Dependent Variable: BOPO

**Lampiran 14.**

Perbandingan Kinerja Keuangan Bank Regresi sederhana dengan Dummy  
Variable Aspek Liquidity LDR Periode 2005-2011

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	86.233	6.449		13.372	.000
	KinerjaKeuangan	-11.591	9.850	-.225	-1.177	.250

Dependent Variable: LDR