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Lampiran 1

Data Bank Campuran Aktif dan Tidak Aktif Periode 2010-2015

No	Bank	2010		2011		2012		2013		2014		2015		Keterangan
		Aktif	Tidak Aktif	Aktif	Tidak Aktif	Aktif	Tidak Aktif	Aktif	Tidak Aktif	Aktif	Tidak Aktif	Aktif	Tidak Aktif	
1	PT BANK COMMONWEALTH	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
2	PT BANK AGRIS	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
3	PT BANK ANZ INDONESIA	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
4	PT BANK BNP PARIBAS INDONESIA	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
5	PT BANK CAPITAL INDONESIA, Tbk	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
6	PT BANK DBS INDONESIA	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
7	PT BANK MIZUHO INDONESIA	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
8	PT BANK RABOBANK INTERNATIONAL INDONESIA	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
9	PT BANK RESONA PERDANIA	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
10	PT BANK WINDU KENTJANA INTERNATIONAL, Tbk	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015

11	PT BANK WOORI INDONESIA	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
12	PT BANK CHINATRUST INDONESIA	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
13	PT BANK SUMITOMO MITSUI INDONESIA	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
14	PT BANK Of INDIA, Tbk	v		v		v		v		v		v		Data laporan keuangan lengkap dari tahun 2010-2015
15	PT BANK SAKURA SWADHARMA		v		v		v		v		v		v	Bank ini telah merger dengan Bank Sumitomo Mitsui
16	PT BANK MERINCORP		v		v		v		v		v		v	Bank ini telah ditutup pada tanggal 7 Agustus 2003
17	PT BANK UFJ INDONESIA		v		v		v		v		v		v	Telah dicabut ijin usaha sejak 5 Oktober 2006
18	PT BANK ING INDONESIA		v		v		v		v		v		v	Bank ini telah ditutup pada tanggal 6 Oktober 2004
19	PT BANK SOCIETE GENERALE INDONESIA		v		v		v		v		v		v	Bank ini telah ditutup sejak 25 April 2003

Sumber : Bank Indonesia, 2016

Lampiran 2

Data Base Bank Campuran Periode 2010.Q1-2015.Q4

tahun	kode bank	ROE	FL	TATO	NPM	LDR	NPL	LAR	DAR	SIZE
1	CMTH	-4.61	1159.29	11.75	0.50	46.00	1.00	41.64	90.53	16.25
2	CMTH	-3.34	1398.33	8.07	-4.09	47.00	1.00	32.02	68.12	16.49
3	CMTH	-2.41	1374.04	8.13	-2.99	50.00	1.00	34.18	68.35	16.47
4	CMTH	0.32	1491.08	8.15	-1.99	51.00	1.00	35.19	69.01	16.53
5	CMTH	-7.01	1154.97	8.57	0.32	59.00	1.00	40.96	69.42	16.48
6	CMTH	-5.31	1188.93	8.68	-6.79	66.00	1.00	43.86	66.45	16.49
7	CMTH	-2.98	1061.78	8.27	-6.04	72.00	0.00	49.05	68.12	16.54
8	CMTH	1.56	929.64	10.17	-3.15	73.00	0.00	62.90	86.16	16.41
9	CMTH	2.26	780.15	9.66	2.07	80.00	0.00	64.50	80.63	16.54
10	CMTH	4.28	841.76	11.00	2.44	72.00	1.00	60.01	83.35	16.62
11	CMTH	3.83	761.78	12.11	4.64	85.00	0.00	67.16	79.01	16.54
12	CMTH	4.46	774.82	11.64	4.24	79.00	1.00	63.22	80.03	16.56
13	CMTH	3.93	705.48	12.40	5.10	87.00	0.00	69.19	79.53	16.48
14	CMTH	4.78	422.21	9.51	9.79	84.00	0.00	56.83	67.66	16.66
15	CMTH	4.94	406.12	10.19	11.54	106.00	0.00	68.46	64.58	16.64
16	CMTH	4.84	439.30	11.15	10.09	94.00	0.00	66.81	71.07	16.73
17	CMTH	4.03	485.04	9.50	10.51	93.00	0.00	65.41	70.33	16.84
18	CMTH	4.09	464.64	10.26	8.45	93.00	0.00	65.81	70.76	16.81
19	CMTH	4.15	472.23	9.94	8.72	101.00	0.00	70.30	69.61	16.84
20	CMTH	4.66	514.56	9.26	8.72	105.00	0.00	65.80	62.67	16.93
21	CMTH	4.48	499.04	9.78	9.55	102.00	0.00	70.24	68.87	16.92
22	CMTH	0.61	507.92	11.03	7.99	101.64	0.74	67.51	66.42	16.94
23	CMTH	0.49	556.33	12.48	0.88	102.19	1.67	63.74	62.38	17.03
24	CMTH	-1.37	570.11	10.59	0.80	93.87	2.07	59.40	63.28	17.05
1	AGR	3.98	315.00	8.39	20.86	113.00	1.00	59.43	52.59	13.52
2	AGR	5.01	287.70	8.63	16.01	127.00	1.00	55.97	44.07	13.44
3	AGR	5.24	309.99	10.31	15.68	60.00	1.00	33.08	55.13	13.53
4	AGR	3.34	332.21	9.66	16.34	51.00	0.00	31.90	62.55	13.61
5	AGR	3.86	336.90	7.90	12.56	64.00	0.00	37.09	57.96	13.62
6	AGR	6.37	285.30	10.09	13.39	80.00	0.00	43.16	53.95	13.47
7	AGR	5.37	277.38	11.79	19.49	113.00	0.00	59.47	52.63	13.46
8	AGR	1.37	306.12	10.55	16.62	107.00	0.00	53.35	49.86	13.57
9	AGR	2.40	405.13	4.58	7.37	77.00	0.00	41.09	53.36	13.84
10	AGR	2.21	449.24	10.73	4.98	57.00	0.00	37.60	65.96	13.95
11	AGR	3.31	419.07	11.35	4.65	57.00	0.00	38.96	68.36	13.89
12	AGR	2.15	395.26	11.93	7.02	57.00	0.00	54.22	95.12	13.84
13	AGR	6.30	468.13	6.90	6.65	87.00	0.00	65.79	75.62	14.01
14	AGR	3.71	532.19	13.07	9.05	99.00	0.00	76.46	77.24	14.15
15	AGR	3.76	534.84	9.76	7.12	73.00	0.00	58.10	79.59	14.49
16	AGR	3.40	616.69	9.40	6.49	70.00	0.00	57.25	81.78	14.64
17	AGR	4.73	674.56	7.62	6.61	85.00	0.00	70.12	82.49	14.74
18	AGR	2.23	809.32	14.21	4.11	70.00	0.00	59.33	84.76	14.93
19	AGR	1.97	832.98	15.22	1.76	79.00	0.00	67.95	86.01	14.93
20	AGR	0.97	887.00	14.94	1.48	80.00	1.00	68.83	86.04	15.00
21	AGR	1.83	869.73	8.09	1.38	70.00	0.00	59.32	84.75	15.23
22	AGR	3.29	766.85	110.89	0.22	85.79	1.28	72.87	84.94	15.11
23	AGR	2.57	844.49	15.25	2.56	81.44	1.96	69.07	84.81	15.21
24	AGR	0.69	871.61	15.39	1.92	78.88	3.50	66.18	83.90	15.25
1	ANZ	11.77	1065.54	14.43	0.78	81.00	0.00	64.52	79.65	16.51
2	ANZ	8.19	792.13	18.02	8.25	89.00	4.00	69.04	77.58	16.36
3	ANZ	8.54	990.20	11.60	7.13	78.00	4.00	62.48	80.10	16.78
4	ANZ	7.87	908.61	13.64	6.89	98.00	2.00	77.92	79.51	16.72
5	ANZ	15.61	952.45	13.41	6.16	88.00	3.00	71.60	81.37	16.80
6	ANZ	10.21	950.81	16.05	10.23	89.00	3.00	67.71	76.08	16.81
7	ANZ	9.27	675.76	16.98	8.90	96.00	2.00	70.43	73.36	16.87
8	ANZ	10.11	745.13	19.48	6.39	95.00	2.00	69.76	73.44	16.98
9	ANZ	18.77	828.79	15.20	8.03	82.00	2.00	67.03	81.75	17.12
10	ANZ	23.48	781.64	23.92	10.04	99.00	2.00	76.51	77.29	17.14
11	ANZ	19.65	771.65	23.43	12.99	101.00	2.00	76.34	75.58	17.18
12	ANZ	20.45	786.36	17.58	14.21	89.00	2.00	71.22	80.03	17.23
13	ANZ	24.23	682.17	18.42	16.27	97.00	2.00	71.66	73.87	17.16
14	ANZ	17.68	682.88	30.88	11.49	95.00	2.00	71.94	75.73	17.21
15	ANZ	16.12	677.74	24.63	10.59	98.00	1.00	73.94	75.45	17.24
16	ANZ	15.62	696.02	16.51	14.03	97.00	1.00	70.97	73.16	17.30
17	ANZ	16.07	655.46	18.48	12.89	89.00	2.00	68.01	76.41	17.29
18	ANZ	16.59	661.70	17.56	13.83	94.00	2.00	67.78	72.10	17.34
19	ANZ	16.30	645.88	21.82	11.77	108.00	2.00	71.15	65.88	17.36
20	ANZ	14.41	614.51	23.35	11.36	97.00	2.00	66.90	68.97	17.35
21	ANZ	13.37	637.32	17.11	13.21	101.00	2.00	68.11	67.43	17.42
22	ANZ	9.66	620.71	25.73	8.37	103.86	2.71	64.25	61.86	17.46
23	ANZ	6.00	674.44	20.73	6.91	99.47	2.87	65.30	65.65	17.53
24	ANZ	3.50	752.26	16.67	4.78	96.70	3.10	63.73	65.90	17.63

1	BNP	7.48	155.71	17.94	55.30	35.00	0.00	4.99	14.24	14.29
2	BNP	9.50	148.13	11.15	45.27	19.00	0.00	1.25	6.60	14.26
3	BNP	9.57	145.87	16.71	38.97	105.00	0.00	7.39	7.04	14.29
4	BNP	6.46	169.02	15.93	35.56	36.00	0.00	6.20	17.23	14.46
5	BNP	10.45	255.12	6.49	39.01	202.00	0.00	9.20	4.56	14.86
6	BNP	6.10	282.39	7.38	50.13	95.00	0.00	29.41	30.96	15.02
7	BNP	2.34	318.50	5.63	33.98	77.00	0.00	21.27	27.62	15.12
8	BNP	5.55	115.43	7.21	28.14	166.00	0.00	34.97	21.07	15.02
9	BNP	4.88	282.39	5.44	36.09	126.00	0.00	29.41	23.34	15.02
10	BNP	6.11	317.08	6.89	22.34	95.00	0.00	31.01	32.65	15.16
11	BNP	4.90	328.62	5.95	31.27	106.00	0.00	37.85	35.71	15.20
12	BNP	4.64	319.51	6.38	24.01	139.00	0.00	47.08	33.87	15.12
13	BNP	4.04	359.70	5.32	24.21	178.00	0.00	46.39	26.06	15.25
14	BNP	6.18	358.86	5.72	19.69	97.00	0.00	36.79	37.93	15.27
15	BNP	4.45	403.55	4.32	35.47	83.00	0.00	36.81	44.35	15.40
16	BNP	4.86	521.60	29.88	2.86	84.00	0.00	34.04	40.53	15.66
17	BNP	16.50	396.84	5.26	23.28	105.00	0.00	40.92	38.97	15.40
18	BNP	17.52	367.99	22.88	19.60	91.00	0.00	37.66	41.38	15.61
19	BNP	19.09	406.87	12.53	34.36	141.00	0.00	52.02	36.89	15.76
20	BNP	13.26	404.67	10.20	46.22	191.00	0.00	49.34	25.83	15.82
21	BNP	12.23	537.26	6.65	37.12	124.00	0.00	40.28	32.49	16.09
22	BNP	8.11	522.59	24.95	9.38	212.02	0.00	39.56	18.66	16.10
23	BNP	9.11	652.16	15.95	7.79	189.78	0.00	34.87	18.38	16.33
24	BNP	6.61	777.31	12.65	9.27	199.18	0.00	46.59	23.39	16.52
1	CPTL	5.49	685.65	6.94	9.34	49.00	0.00	35.19	71.81	15.06
2	CPTL	6.99	732.65	10.24	7.32	49.00	0.00	35.46	72.37	15.14
3	CPTL	6.39	765.19	9.44	9.69	43.00	0.00	31.49	73.24	15.20
4	CPTL	4.26	778.90	9.06	9.05	53.00	0.00	37.83	71.37	15.23
5	CPTL	6.81	808.91	7.98	6.60	50.00	1.00	41.61	83.21	15.30
6	CPTL	6.75	776.42	10.67	8.22	58.00	0.00	49.83	85.91	15.24
7	CPTL	6.08	712.70	10.95	8.65	56.00	0.00	47.12	84.15	15.18
8	CPTL	4.57	744.84	10.20	8.00	49.00	0.00	42.24	86.21	15.24
9	CPTL	3.64	771.20	9.16	6.47	44.00	0.00	37.46	85.14	15.36
10	CPTL	5.14	729.13	9.95	5.01	53.00	0.00	44.75	84.44	15.31
11	CPTL	5.41	793.00	9.70	6.69	55.00	0.00	47.70	86.73	15.41
12	CPTL	7.25	801.62	9.34	7.23	61.00	0.00	52.08	85.37	15.44
13	CPTL	9.60	861.40	8.50	9.91	59.00	2.00	49.97	84.70	15.55
14	CPTL	10.97	850.62	10.30	10.96	59.00	2.00	50.85	86.18	15.56
15	CPTL	10.28	840.25	10.15	12.87	59.00	2.00	52.42	88.85	15.58
16	CPTL	7.78	856.82	10.29	11.65	67.00	0.00	57.88	86.38	15.61
17	CPTL	7.61	787.66	8.76	11.27	63.00	0.00	52.43	83.23	15.78
18	CPTL	7.20	803.07	9.76	9.71	62.00	0.00	51.26	82.68	15.82
19	CPTL	6.78	750.81	10.53	9.11	68.00	0.00	58.48	86.00	15.77
20	CPTL	7.65	806.51	9.94	8.46	67.00	0.00	58.75	87.69	15.86
21	CPTL	8.10	949.69	9.05	8.90	58.00	0.00	51.21	88.29	16.04
22	CPTL	7.88	855.44	10.84	8.74	58.31	0.26	51.11	87.65	16.15
23	CPTL	7.54	915.31	10.38	8.29	61.16	0.24	53.71	87.82	16.23
24	CPTL	7.28	927.68	10.60	7.67	58.73	0.25	51.98	88.51	16.22
1	CHN	14.75	325.67	13.25	30.80	109.00	7.00	66.49	61.00	15.36
2	CHN	11.15	334.99	20.45	21.52	96.00	7.00	60.00	62.50	15.40
3	CHN	10.93	334.00	19.39	17.21	108.00	5.00	66.98	62.02	15.42
4	CHN	10.72	328.68	18.18	18.28	111.00	7.00	66.52	59.93	15.43
5	CHN	9.11	339.13	16.53	19.12	103.00	6.00	63.83	61.97	15.50
6	CHN	9.13	326.75	21.56	12.93	98.00	5.00	60.57	61.81	15.48
7	CHN	9.12	337.34	21.97	12.32	114.00	3.00	63.36	55.58	15.53
8	CHN	6.66	321.01	24.20	11.74	123.00	3.00	70.12	57.01	15.51
9	CHN	8.96	339.36	24.10	8.15	126.00	2.00	68.82	54.62	15.61
10	CHN	8.19	325.37	26.19	10.51	124.00	2.00	69.75	56.25	15.59
11	CHN	7.93	333.00	23.37	10.52	133.00	2.00	70.35	52.89	15.63
12	CHN	8.26	316.62	22.66	11.05	137.00	2.00	74.36	54.28	15.60
13	CHN	10.57	347.33	18.96	12.55	122.00	2.00	71.21	58.36	15.71
14	CHN	9.12	369.53	20.27	14.10	123.00	2.00	68.37	55.59	15.80
15	CHN	11.14	366.30	18.90	13.17	134.00	2.00	75.84	56.60	15.81
16	CHN	11.22	395.33	22.00	12.81	137.00	1.00	75.45	55.08	15.93
17	CHN	13.95	405.19	19.91	13.91	126.00	2.00	72.38	57.44	15.99
18	CHN	12.81	401.94	28.70	12.09	121.00	1.00	73.19	60.49	16.02
19	CHN	11.64	413.64	22.29	13.89	119.00	1.00	72.09	60.58	16.08
20	CHN	9.89	432.34	18.96	14.19	133.00	1.00	70.96	53.35	16.15
21	CHN	4.83	510.02	15.26	12.71	112.00	1.00	63.43	56.64	16.33
22	CHN	4.77	496.68	15.56	6.25	119.92	1.79	69.90	58.29	16.31
23	CHN	6.20	462.64	14.58	7.07	136.16	2.68	76.91	56.48	16.25
24	CHN	4.57	535.98	13.92	8.31	112.47	3.17	64.85	57.66	16.42

1	DBS	2.78	889.17	8.09	6.35	65.00	2.00	53.42	82.18	17.14
2	DBS	1.86	868.97	9.26	3.46	71.00	2.00	55.18	77.72	17.13
3	DBS	3.29	962.36	11.26	1.72	79.00	2.00	61.41	77.74	17.23
4	DBS	6.14	868.51	9.07	4.18	93.00	2.00	70.03	75.30	17.15
5	DBS	19.07	842.66	12.13	6.00	95.00	2.00	67.09	70.62	17.16
6	DBS	11.61	820.15	12.24	18.99	91.00	3.00	64.68	71.08	17.16
7	DBS	12.10	821.87	10.92	12.94	94.00	2.00	68.09	72.43	17.19
8	DBS	10.17	821.02	10.61	13.90	97.00	2.00	67.13	69.20	17.23
9	DBS	10.85	860.03	8.06	14.67	101.00	2.00	67.92	67.25	17.30
10	DBS	15.53	927.10	10.22	11.45	98.00	1.00	65.85	67.19	17.40
11	DBS	14.88	970.88	8.21	19.49	100.00	1.00	67.91	67.91	17.49
12	DBS	14.12	997.37	7.63	19.56	95.00	1.00	69.62	73.28	17.56
13	DBS	14.12	952.15	7.85	18.89	96.00	1.00	67.39	70.20	17.55
14	DBS	11.80	958.41	8.18	18.00	91.00	1.00	66.64	73.23	17.59
15	DBS	12.64	1022.11	7.67	15.06	101.00	0.00	67.99	67.32	17.67
16	DBS	11.27	867.19	7.92	18.39	98.00	1.00	68.13	69.52	17.72
17	DBS	14.48	946.23	7.54	15.80	104.00	1.00	66.27	63.73	17.83
18	DBS	7.16	899.32	11.21	14.36	97.00	1.00	7.40	7.63	17.82
19	DBS	7.85	949.95	9.33	8.08	103.00	3.00	68.47	66.48	17.87
20	DBS	4.63	966.25	9.15	8.88	100.00	3.00	65.83	65.83	17.91
21	DBS	3.58	888.02	8.35	6.25	92.00	4.00	62.86	68.33	18.00
22	DBS	-1.77	981.79	9.44	3.87	80.39	3.09	54.17	67.38	18.11
23	DBS	-3.32	869.53	9.88	-2.06	104.84	3.25	64.92	61.93	17.97
24	DBS	0.58	933.64	10.10	-3.52	103.11	3.95	64.71	62.76	18.02
1	MZH	10.17	569.28	5.91	31.36	128.00	3.00	66.46	51.92	16.55
2	MZH	12.38	569.03	5.86	30.49	111.00	3.00	60.40	54.42	16.61
3	MZH	12.66	538.94	6.42	35.79	149.00	3.00	68.20	45.77	16.59
4	MZH	11.23	594.07	5.90	36.09	150.00	3.00	65.09	43.40	16.70
5	MZH	7.53	622.90	5.64	31.96	147.00	2.00	66.53	45.26	16.75
6	MZH	7.89	660.32	4.86	23.49	131.00	2.00	60.63	46.28	16.83
7	MZH	8.13	658.20	4.92	24.38	141.00	2.00	59.25	42.02	16.84
8	MZH	8.44	706.23	4.67	24.66	173.00	1.00	65.43	37.82	16.93
9	MZH	10.49	675.23	4.62	27.06	181.00	2.00	69.35	38.31	16.93
10	MZH	9.04	655.82	4.85	33.00	201.00	2.00	71.43	35.54	16.93
11	MZH	7.90	694.26	4.34	29.98	206.00	2.00	75.14	36.48	17.00
12	MZH	9.63	682.14	4.53	25.58	234.00	2.00	79.26	33.87	17.00
13	MZH	7.09	726.46	4.01	33.08	223.00	1.00	77.54	34.77	17.10
14	MZH	7.47	521.55	5.94	22.87	194.00	1.00	72.24	37.24	17.21
15	MZH	8.54	553.58	4.53	29.79	215.00	1.00	76.01	35.35	17.28
16	MZH	8.78	655.40	3.81	34.17	208.00	1.00	77.26	37.14	17.48
17	MZH	9.99	667.53	2.51	52.41	236.00	1.00	75.58	32.02	17.52
18	MZH	9.73	615.44	4.31	37.66	2.25	0.00	77.18	3430.14	17.47
19	MZH	12.29	635.17	4.30	35.66	240.00	2.00	81.33	33.89	17.50
20	MZH	11.28	589.24	4.93	42.30	2.85	0.00	79.90	2803.39	17.48
21	MZH	14.16	611.22	4.57	40.35	256.00	2.00	80.85	31.58	17.54
22	MZH	12.76	606.15	5.79	40.35	226.37	2.17	74.27	32.81	17.56
23	MZH	11.72	628.86	4.72	43.02	242.74	2.12	72.97	30.06	17.60
24	MZH	11.09	657.57	4.37	40.79	220.19	2.30	69.43	31.53	17.67
1	RBB	13.99	973.51	10.85	9.44	114.00	5.00	84.53	74.15	16.24
2	RBB	10.95	910.36	10.17	15.11	106.00	6.00	79.73	75.22	16.21
3	RBB	7.74	889.92	9.71	12.67	112.00	6.00	83.88	74.89	16.21
4	RBB	8.02	1085.91	8.02	8.89	107.00	5.00	71.12	66.47	16.41
5	RBB	-5.61	1042.77	8.44	9.11	113.00	4.00	77.81	68.86	16.37
6	RBB	5.87	1028.10	8.68	-6.28	100.00	4.00	76.32	76.32	16.36
7	RBB	3.86	1104.96	8.60	6.18	101.00	4.00	77.24	76.47	16.44
8	RBB	3.24	1041.78	8.89	4.17	104.00	4.00	78.98	75.94	16.38
9	RBB	6.58	1039.16	8.71	3.58	97.00	2.00	75.22	77.54	16.41
10	RBB	4.11	1070.63	8.38	7.33	96.00	2.00	74.00	77.08	16.43
11	RBB	1.06	1073.13	8.38	4.57	105.00	3.00	76.91	73.25	16.44
12	RBB	1.56	1073.52	9.57	1.03	105.00	4.00	81.14	77.27	16.43
13	RBB	8.10	1064.08	9.32	1.57	107.00	4.00	79.13	73.95	16.44
14	RBB	3.41	1062.55	8.87	8.60	98.00	4.00	75.12	76.65	16.46
15	RBB	5.80	1044.78	9.01	3.62	102.00	4.00	78.10	76.57	16.43
16	RBB	2.75	1054.80	8.91	6.17	108.00	1.00	78.09	72.30	16.46
17	RBB	2.32	975.98	9.48	2.97	104.00	2.00	76.92	73.96	16.42
18	RBB	0.98	1002.59	9.51	2.43	107.00	2.00	78.98	73.81	16.48
19	RBB	0.29	1090.18	9.19	0.98	3.00	2.00	81.43	2714.45	16.54
20	RBB	1.64	1194.70	8.58	0.28	97.00	2.00	74.96	77.27	16.63
21	RBB	-13.56	1137.07	9.28	1.55	88.00	3.00	72.86	82.80	16.59
22	RBB	-46.95	1221.24	10.77	-10.31	86.21	4.07	70.32	81.57	16.63
23	RBB	-34.86	1051.98	10.69	-41.74	104.91	6.28	77.38	73.76	16.59
24	RBB	-33.25	1090.78	10.90	-29.33	100.62	6.45	78.28	77.79	16.60

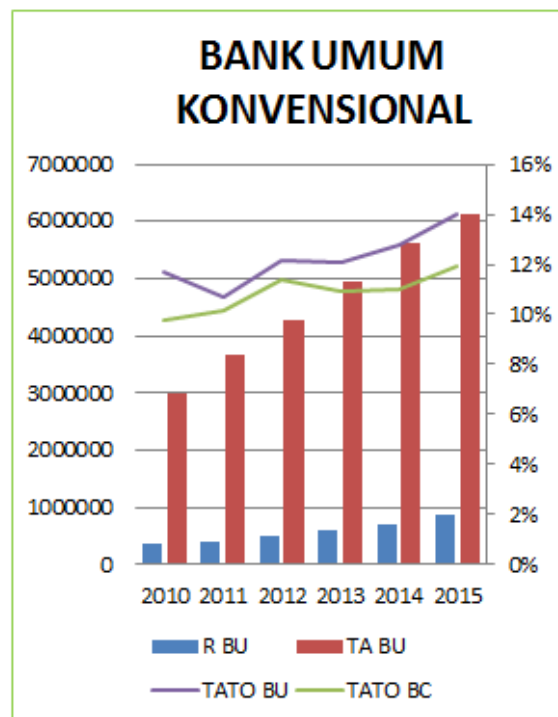
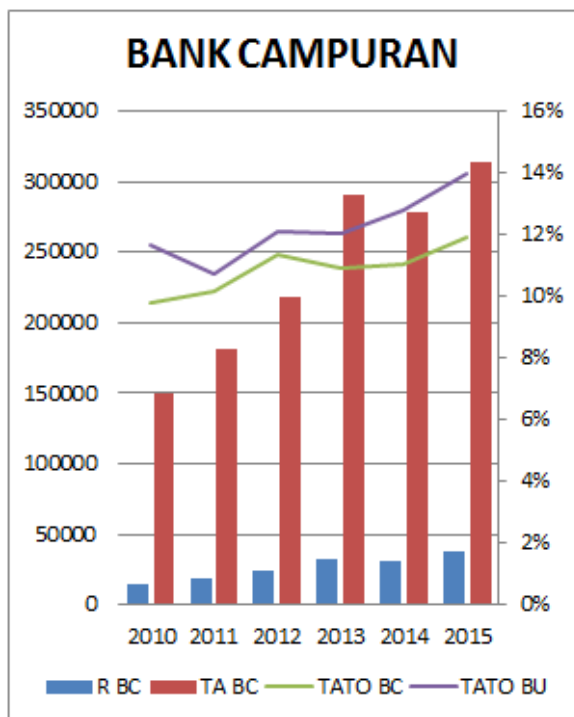
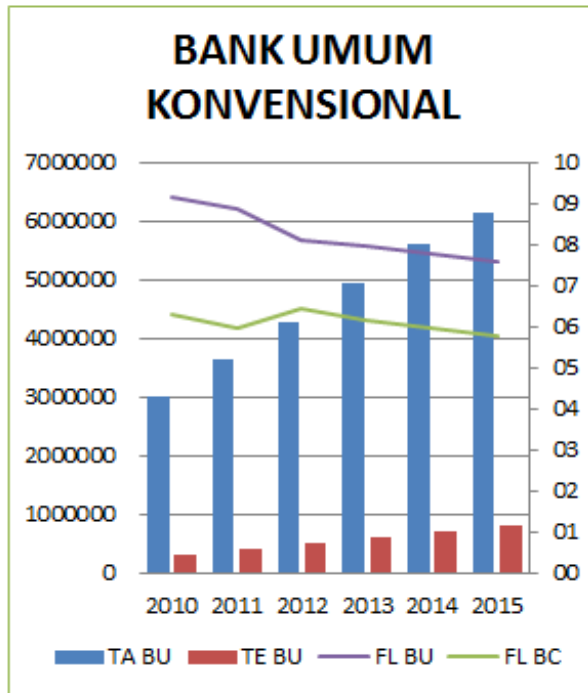
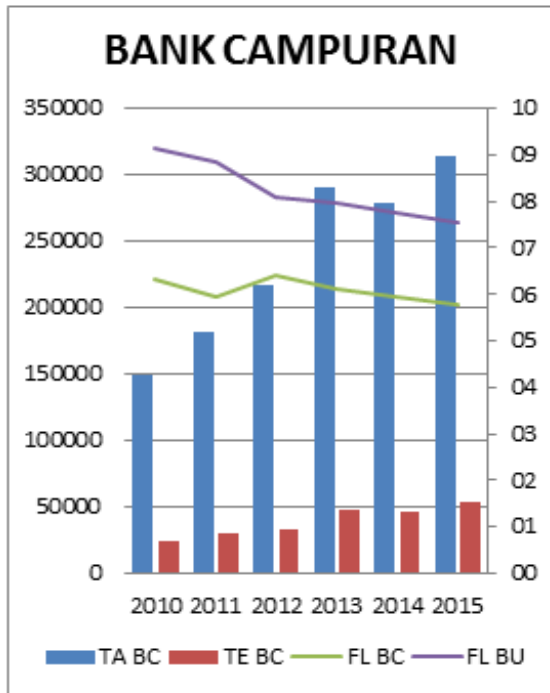
1	RSP	14.54	508.90	7.64	31.36	124.00	3.00	71.93	58.01	15.71
2	RSP	16.75	506.34	7.75	37.06	111.00	4.00	68.64	61.84	15.80
3	RSP	17.85	519.66	10.18	31.66	122.00	4.00	72.18	59.17	15.82
4	RSP	13.94	461.20	11.13	34.78	134.00	3.00	78.85	58.84	15.75
5	RSP	20.83	523.11	9.23	28.88	148.00	2.00	79.53	53.73	15.88
6	RSP	15.37	528.01	10.24	38.54	150.00	2.00	80.32	53.55	15.94
7	RSP	15.41	584.47	8.98	29.28	150.00	2.00	76.82	51.21	16.01
8	RSP	14.50	561.52	9.37	29.28	148.00	2.00	77.17	52.14	16.01
9	RSP	12.24	609.85	7.95	29.90	144.00	2.00	70.20	48.75	16.13
10	RSP	14.63	600.75	7.71	26.42	138.00	2.00	73.73	53.43	16.15
11	RSP	14.64	585.15	8.24	30.35	145.00	3.00	79.05	54.52	16.13
12	RSP	14.33	575.68	8.03	31.68	148.00	3.00	78.63	53.13	16.15
13	RSP	60.04	629.55	7.22	31.50	151.00	1.00	70.83	46.91	16.28
14	RSP	33.51	514.86	8.58	135.92	139.00	1.00	73.29	52.72	16.24
15	RSP	26.61	528.27	8.03	79.02	146.00	1.00	75.66	51.82	16.25
16	RSP	22.02	557.82	7.59	62.86	145.00	1.00	73.92	50.98	16.34
17	RSP	88.07	601.46	7.04	52.02	142.00	1.00	70.56	49.69	16.44
18	RSP	10.90	601.46	28.15	52.02	142.00	1.00	70.56	49.69	16.44
19	RSP	9.82	571.23	7.77	24.54	155.00	3.00	74.23	47.89	16.40
20	RSP	8.27	630.83	7.03	22.13	142.00	2.00	67.61	47.61	16.52
21	RSP	9.69	619.24	7.41	18.02	162.00	2.00	71.36	44.05	16.51
22	RSP	9.02	630.56	8.49	18.08	163.57	3.47	70.65	43.19	16.55
23	RSP	8.63	674.73	7.19	18.59	145.02	3.33	66.78	46.05	16.62
24	RSP	6.46	694.21	7.17	17.33	143.03	2.59	66.43	46.44	16.67
1	SMTM	14.83	620.15	6.16	37.20	98.00	1.00	60.25	61.48	16.32
2	SMTM	14.15	622.92	15.27	15.60	101.00	1.00	64.65	64.01	16.39
3	SMTM	13.98	635.84	13.75	16.18	126.00	1.00	77.27	61.33	16.45
4	SMTM	15.18	686.78	16.75	12.15	137.00	0.00	81.86	59.75	16.56
5	SMTM	9.03	693.92	14.16	15.45	116.00	0.00	75.76	65.31	16.62
6	SMTM	9.50	395.34	18.27	12.50	135.00	0.00	79.23	58.69	16.69
7	SMTM	8.78	392.46	16.60	14.57	147.00	0.00	77.15	52.48	16.71
8	SMTM	9.05	418.39	14.39	14.59	192.00	0.00	77.59	40.41	16.79
9	SMTM	10.07	438.69	10.14	20.34	189.00	0.00	75.54	39.97	16.87
10	SMTM	10.22	496.14	12.48	16.27	146.00	0.00	67.68	46.36	17.01
11	SMTM	10.17	470.51	11.12	19.54	211.00	0.00	79.22	37.54	16.98
12	SMTM	9.58	522.98	9.39	20.72	198.00	0.00	74.87	37.81	17.11
13	SMTM	11.53	608.30	6.78	23.23	183.00	0.00	72.04	39.37	17.29
14	SMTM	10.41	569.09	8.21	24.67	208.00	0.00	78.42	37.70	17.25
15	SMTM	10.88	608.86	7.07	24.18	199.00	0.00	79.59	40.00	17.33
16	SMTM	11.29	723.24	9.06	16.60	202.00	0.00	73.49	36.38	17.53
17	SMTM	11.41	794.14	8.29	17.16	185.00	0.00	73.34	39.64	17.66
18	SMTM	10.34	720.03	11.69	13.56	204.00	0.00	75.14	36.84	17.59
19	SMTM	10.16	688.48	9.57	15.69	254.00	0.00	79.15	31.16	17.56
20	SMTM	10.93	692.39	8.48	17.30	277.00	0.00	78.15	28.21	17.59
21	SMTM	10.64	724.39	7.40	20.38	251.00	0.00	80.90	32.23	17.67
22	SMTM	10.27	783.02	9.72	13.99	242.06	0.50	75.54	31.21	17.78
23	SMTM	11.32	754.93	8.87	15.34	286.99	0.54	79.99	27.87	17.76
24	SMTM	10.05	829.17	10.23	13.35	287.58	0.46	79.65	27.70	17.89
1	WND	6.49	928.65	9.46	6.07	65.00	2.00	56.94	87.59	14.84
2	WND	6.37	1001.48	22.93	2.83	72.00	2.00	62.60	86.94	14.90
3	WND	4.91	1061.59	20.50	2.93	83.00	2.00	72.70	87.58	14.97
4	WND	5.43	714.81	17.38	3.95	84.00	2.00	69.64	82.91	15.11
5	WND	2.95	835.12	8.79	7.39	81.00	2.00	68.02	83.98	15.29
6	WND	5.62	871.83	10.88	3.11	78.00	2.00	66.93	85.81	15.34
7	WND	5.95	892.31	11.03	5.71	80.00	1.00	70.76	88.44	15.38
8	WND	6.49	1037.59	8.99	6.38	78.00	1.00	69.58	89.20	15.55
9	WND	18.25	1157.17	8.37	6.71	79.00	2.00	71.70	90.76	15.68
10	WND	17.67	1084.32	12.21	13.78	83.00	2.00	73.76	88.87	15.66
11	WND	13.27	1080.52	11.00	14.87	76.00	3.00	68.35	89.94	15.70
12	WND	12.45	820.88	11.42	14.15	81.00	3.00	70.17	86.63	15.61
13	WND	11.29	859.54	10.69	13.56	80.00	1.00	69.67	87.09	15.69
14	WND	11.67	796.26	11.24	12.62	85.00	2.00	73.35	86.29	15.64
15	WND	12.46	819.94	10.37	13.72	89.00	1.00	76.25	85.67	15.70
16	WND	7.56	865.99	9.85	14.62	86.00	1.00	73.69	85.69	15.79
17	WND	7.97	764.67	9.35	10.58	82.00	1.00	69.27	84.47	15.88
18	WND	6.93	779.83	10.54	9.70	87.00	1.00	73.48	84.46	15.92
19	WND	6.04	747.45	9.86	9.40	86.00	1.00	71.58	83.23	16.02
20	WND	4.33	758.81	9.91	8.03	86.00	1.00	71.25	82.85	16.05
21	WND	3.38	800.69	9.76	5.54	84.00	2.00	70.71	84.18	16.09
22	WND	3.91	819.46	17.58	2.35	81.42	2.86	68.14	83.69	16.13
23	WND	5.28	779.29	10.75	4.67	86.07	3.08	70.89	82.37	16.09
24	WND	4.77	698.39	10.92	6.93	87.40	2.18	71.82	82.17	16.09

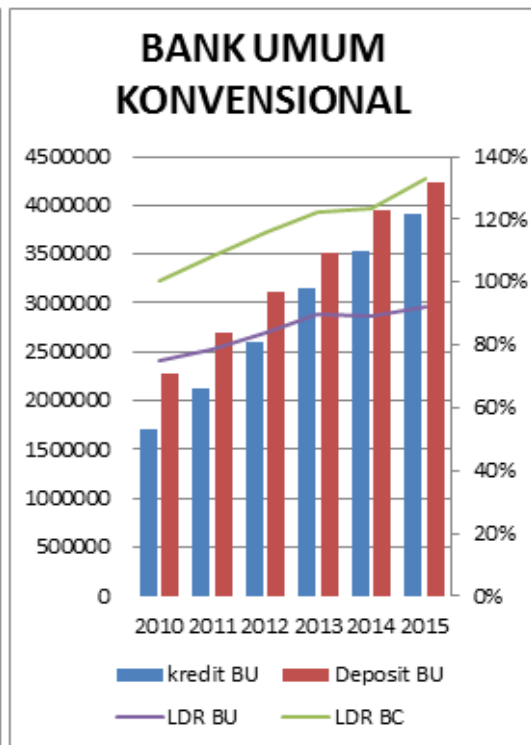
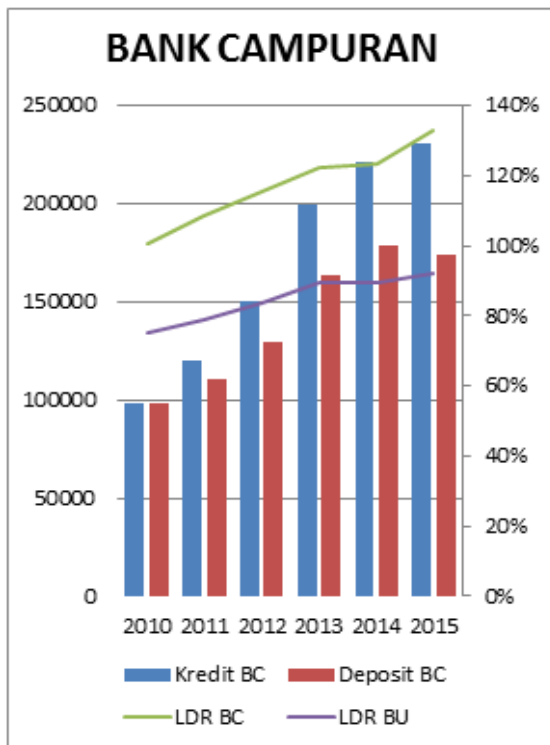
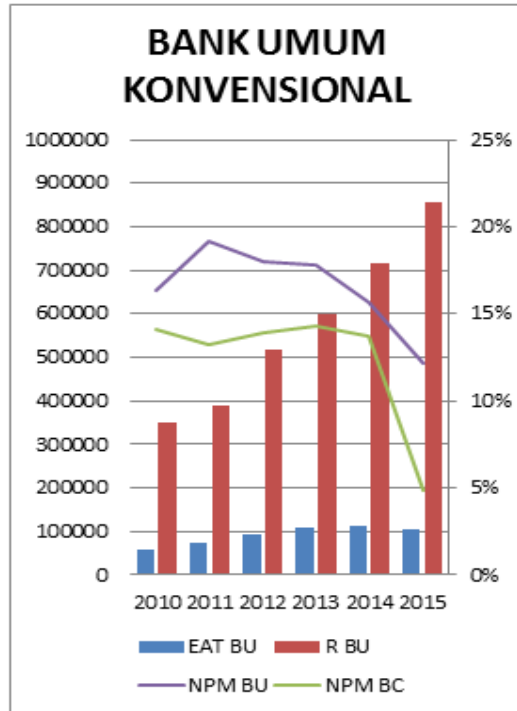
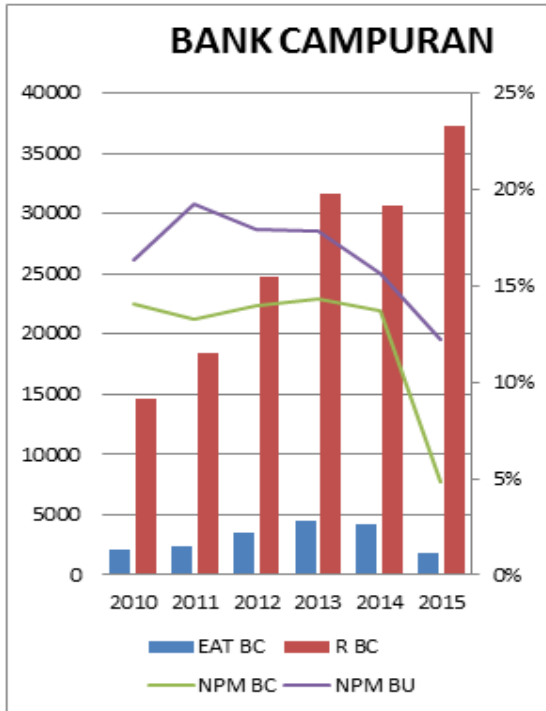
1	WOORI	13.78	947.74	14.81	10.01	94.94	1.29	80.10	84.36	14.69
2	WOORI	16.82	787.57	15.33	11.41	97.15	1.24	79.89	82.24	14.82
3	WOORI	16.00	818.96	14.70	13.97	97.49	1.42	78.41	80.42	14.87
4	WOORI	15.23	814.07	14.88	13.21	101.49	1.73	77.88	76.73	14.93
5	WOORI	15.46	824.69	14.77	12.50	100.20	1.76	78.74	78.58	14.99
6	WOORI	23.64	946.59	15.12	10.81	94.85	1.78	76.85	81.02	15.11
7	WOORI	22.27	948.30	13.78	18.09	95.60	1.78	77.84	81.42	15.22
8	WOORI	19.03	920.28	15.64	15.47	91.33	2.06	73.81	80.82	15.25
9	WOORI	25.12	1074.82	12.13	14.59	81.70	1.65	65.71	80.43	15.44
10	WOORI	19.41	1072.41	16.25	14.42	88.12	2.09	71.65	81.31	15.41
11	WOORI	22.47	1163.24	14.21	11.75	91.01	2.02	75.39	82.84	15.52
12	WOORI	16.19	1154.18	13.56	14.36	93.98	2.18	77.77	82.75	15.60
13	WOORI	16.87	1038.37	11.18	13.94	84.39	1.99	69.03	81.80	15.85
14	WOORI	15.98	933.34	14.71	12.29	97.23	2.25	77.48	79.69	15.77
15	WOORI	18.09	1025.82	14.43	10.80	97.25	2.91	79.84	82.10	15.79
16	WOORI	15.97	1113.45	13.27	12.24	94.64	3.13	75.64	79.92	15.89
17	WOORI	3.52	1063.05	13.13	11.45	90.59	2.64	75.32	83.14	15.92
18	WOORI	2.11	1038.59	14.01	2.42	90.57	3.04	76.82	84.82	15.92
19	WOORI	3.69	1095.46	13.86	1.39	87.96	2.76	76.77	87.28	15.93
20	WOORI	3.34	1072.60	14.12	2.44	94.18	3.14	79.09	83.98	15.93
21	WOORI	10.04	397.67	2.63	31.90	101.20	2.51	69.79	68.96	16.61
22	WOORI	8.19	449.92	9.69	23.03	102.72	2.64	65.97	64.22	16.71
23	WOORI	6.93	425.80	9.94	19.34	104.18	2.71	69.80	67.00	16.72
24	WOORI	6.08	449.64	9.28	16.62	97.66	2.38	69.18	70.84	16.78
1	BOI	12.86	508.26	10.96	21.94	81.10	1.82	63.83	78.71	14.25
2	BOI	11.40	548.69	11.10	21.12	74.70	2.11	59.10	79.11	14.36
3	BOI	12.00	518.31	11.33	19.42	78.14	3.45	61.16	78.27	14.33
4	BOI	11.01	519.62	11.47	20.14	76.85	3.00	60.45	78.66	14.30
5	BOI	11.97	492.71	11.53	19.38	87.38	3.55	68.24	78.10	14.27
6	BOI	14.50	488.85	11.39	21.49	91.76	3.15	70.74	77.10	14.29
7	BOI	14.51	536.57	11.15	24.23	90.59	2.08	70.77	78.12	14.36
8	BOI	13.87	549.62	10.48	25.20	90.03	2.14	71.11	78.99	14.43
9	BOI	14.78	600.43	9.68	23.86	85.71	1.98	69.04	80.55	14.55
10	BOI	15.38	634.50	13.62	17.10	74.85	2.01	61.41	82.04	14.64
11	BOI	14.84	682.69	11.23	20.06	78.81	1.81	64.23	81.51	14.67
12	BOI	14.71	676.93	10.26	21.37	81.08	1.86	66.94	82.57	14.70
13	BOI	21.27	679.76	9.73	22.24	93.21	1.40	72.35	77.62	14.75
14	BOI	17.68	665.69	10.10	31.63	92.44	0.93	71.23	77.06	14.78
15	BOI	18.58	631.03	9.92	28.23	88.89	1.37	71.55	80.49	14.77
16	BOI	17.92	704.57	9.03	29.20	94.85	1.04	74.34	78.38	14.93
17	BOI	23.15	791.74	8.42	26.89	93.76	1.59	71.34	76.09	15.10
18	BOI	21.93	771.54	11.34	26.47	95.19	0.89	70.22	73.76	15.13
19	BOI	20.50	801.91	10.94	24.98	92.07	1.23	69.16	75.11	15.23
20	BOI	18.94	867.46	9.81	24.09	88.93	1.11	66.60	74.89	15.35
21	BOI	15.58	927.45	9.10	22.44	88.06	1.17	60.73	68.96	15.46
22	BOI	8.23	531.36	11.43	25.66	85.21	1.06	60.40	70.89	15.57
23	BOI	3.53	600.87	9.27	14.77	75.24	1.22	54.80	72.83	15.69
24	BOI	-4.01	590.25	9.46	6.33	79.10	6.00	57.81	73.08	15.66

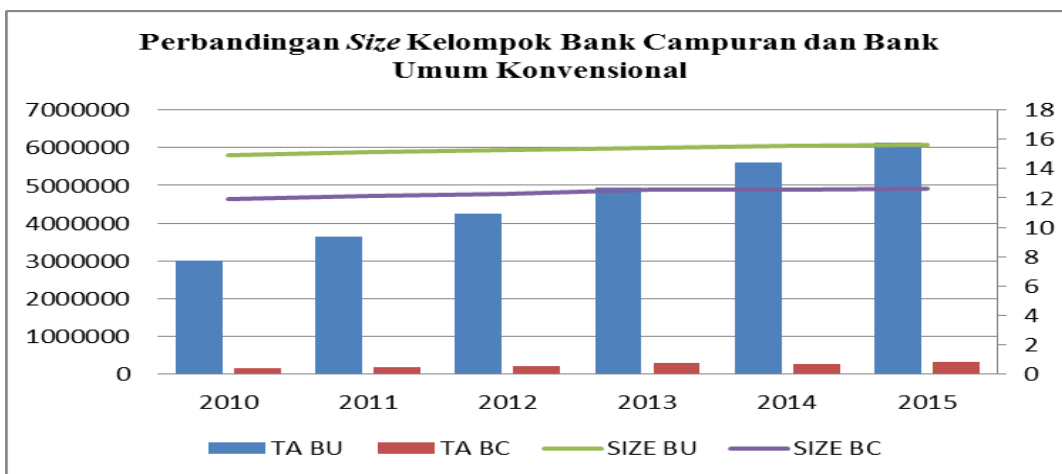
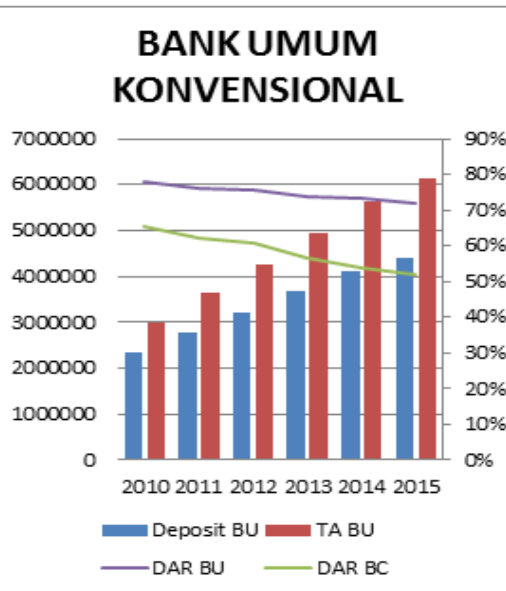
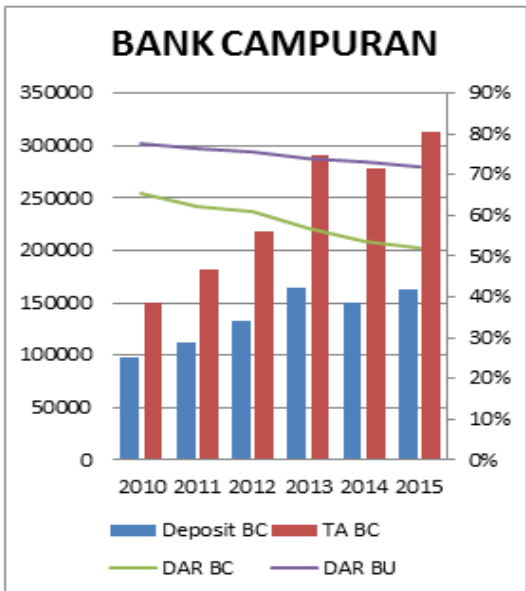
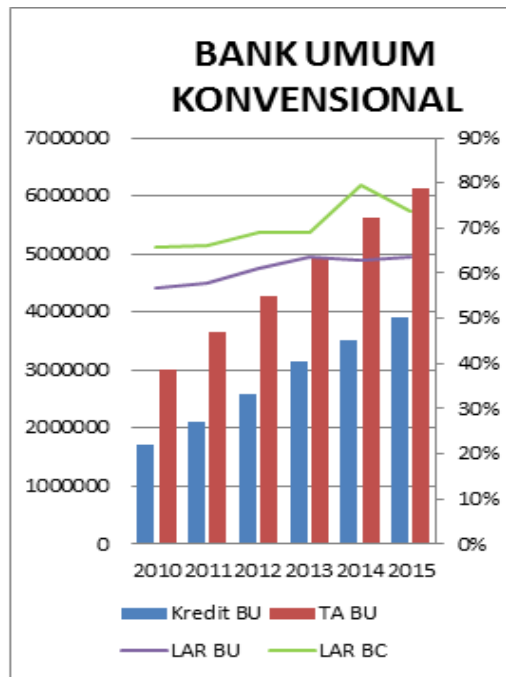
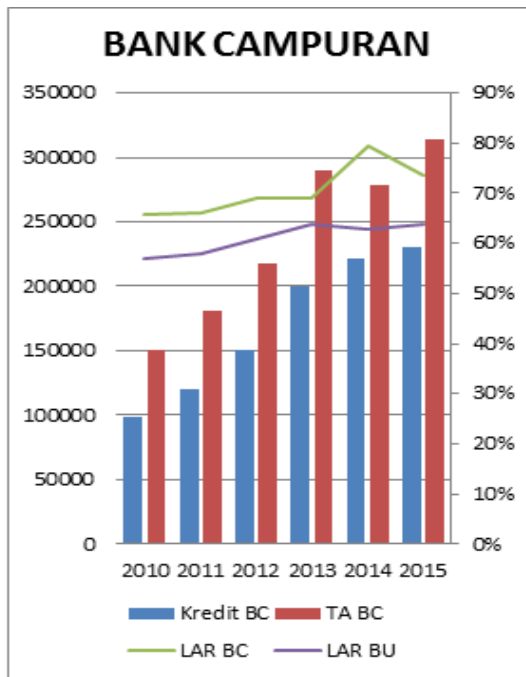
Sumber : Data diolah peneliti, 2016

Lampiran 3

Perbandingan Kelompok Bank Campuran dan Kelompok Bank Umum Konvensional Periode 2010-2015







Sumber : Data diolah peneliti, 2016

Lampiran 4

Hasil Olah Data Menggunakan STATA 14

```
. reg roe fl tato npm ldr npl lar dar size
```

Source	SS	df	MS	Number of obs	=	336
Model	11437.5318	8	1429.69148	F(8, 327)	=	28.14
Residual	16616.254	327	50.8142325	Prob > F	=	0.0000
				R-squared	=	0.4077
				Adj R-squared	=	0.3932
Total	28053.7859	335	83.7426444	Root MSE	=	7.1284

roe	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
fl	.0029662	.0021233	1.40	0.163	-.0012108 .0071432
tato	.165815	.0565873	2.93	0.004	.054494 .277136
npm	.4269468	.0334118	12.78	0.000	.3612177 .4926759
ldr	-.035246	.0126174	-2.79	0.006	-.0600675 -.0104244
npl	-1.012354	.2971611	-3.41	0.001	-1.596943 -.4277656
lar	.2089649	.0350189	5.97	0.000	.1400742 .2778556
dar	-.0047455	.0016066	-2.95	0.003	-.0079059 -.001585
size	-.0904111	.487251	-0.19	0.853	-1.048953 .868131
_cons	-7.750322	6.93133	-1.12	0.264	-21.38595 5.885303

```
Fixed-effects (within) regression
Group variable: firm
```

```
Number of obs = 336
Number of groups = 14
```

```
R-sq:
```

```
within = 0.2789
between = 0.4387
overall = 0.3354
```

```
Obs per group:
```

```
min = 24
avg = 24.0
max = 24
```

```
corr(u_i, Xb) = -0.0367
```

```
F(8,314) = 15.18
Prob > F = 0.0000
```

roe	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
fl	.0062228	.0024719	2.52	0.012	.0013591 .0110864	
tato	.0419868	.0575185	0.73	0.466	-.0711837 .1551573	
npm	.3440734	.0397991	8.65	0.000	.2657669 .4223799	
ldr	.0070183	.0171882	0.41	0.683	-.0268003 .040837	
npl	-1.225579	.3758965	-3.26	0.001	-1.965173 -.4859842	
lar	.1636149	.050028	3.27	0.001	.0651824 .2620474	
dar	-.0007024	.0017024	-0.41	0.680	-.004052 .0026472	
size	-2.530095	.9806327	-2.58	0.010	-4.459536 -.6006532	
_cons	30.27175	14.72524	2.06	0.041	1.299132 59.24437	
sigma_u	4.2404061					
sigma_e	6.4446874					
rho	.30212606	(fraction of variance due to u_i)				

```
F test that all u_i=0: F(13, 314) = 6.62
```

```
Prob > F = 0.0000
```

```

Random-effects GLS regression           Number of obs   =       336
Group variable: firm                   Number of groups =       14

R-sq:                                  Obs per group:
    within = 0.2602                    min =           24
    between = 0.6993                   avg =          24.0
    overall = 0.4028                    max =           24

corr(u_i, X) = 0 (assumed)              Wald chi2(8)     =       175.59
                                           Prob > chi2      =       0.0000

```

roe	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
fl	.0039931	.0022004	1.81	0.070	-.0003196	.0083058
tato	.1161915	.056401	2.06	0.039	.0056476	.2267354
npm	.3951311	.0350454	11.27	0.000	.3264433	.4638188
ldr	-.0213621	.0134981	-1.58	0.114	-.047818	.0050938
npl	-1.02162	.3159315	-3.23	0.001	-1.640835	-.402406
lar	.1933869	.0379008	5.10	0.000	.1191027	.267671
dar	-.0032826	.0016055	-2.04	0.041	-.0064294	-.0001358
size	-.5794806	.5772972	-1.00	0.315	-1.710962	.5520012
_cons	-.143521	8.305622	-0.02	0.986	-16.42224	16.1352
sigma_u	1.230031					
sigma_e	6.4446874					
rho	.0351471	(fraction of variance due to u_i)				

```
xttest0
```

```
reusch and Pagan Lagrangian multiplier test for random effects
```

```
roe[firm,t] = Xb + u[firm] + e[firm,t]
```

```
Estimated results:
```

	Var	sd = sqrt(Var)
roe	83.74264	9.151101
e	41.534	6.444687
u	1.512976	1.230031

```
Test: Var(u) = 0
```

```

chibar2(01) = 60.04
Prob > chibar2 = 0.0000

```

```
. hausman fe re
```

	Coefficients			
	(b) fe	(B) re	(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
fl	.0062228	.0039931	.0022297	.0011264
tato	.0419868	.1161915	-.0742047	.0112833
npm	.3440734	.3951311	-.0510577	.0188622
ldr	.0070183	-.0213621	.0283804	.0106412
npl	-1.225579	-1.02162	-.2039582	.2036799
lar	.1636149	.1933869	-.029772	.0326548
dar	-.0007024	-.0032826	.0025802	.0005661
size	-2.530095	-.5794806	-1.950614	.7926969

```

b = consistent under Ho and Ha; obtained from xtreg
B = inconsistent under Ha, efficient under Ho; obtained from xtreg

```

```
Test: Ho: difference in coefficients not systematic
```

```

chi2(8) = (b-B)'[(V_b-V_B)^(-1)](b-B)
         = 148.68
Prob>chi2 = 0.0000
(V_b-V_B is not positive definite)

```

```
. vif, uncentered
```

Variable	VIF	1/VIF
size	46.00	0.021738
lar	35.11	0.028482
fl	16.01	0.062473
ldr	12.25	0.081622
tato	3.98	0.251027
npm	3.22	0.310878
npl	2.73	0.365710
dar	1.37	0.727622
Mean VIF	15.08	

```
. quietly reg roe fl tato npm ldr npl lar dar size
```

```
. hettest
```

```
Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
```

```
Ho: Constant variance
```

```
Variables: fitted values of roe
```

```
chi2(1) = 144.21
```

```
Prob > chi2 = 0.0000
```

```
. xtgls roe fl tato npm ldr npl lar dar size
```

```
Cross-sectional time-series FGLS regression
```

```
Coefficients: generalized least squares
```

```
Panels: homoskedastic
```

```
Correlation: no autocorrelation
```

```
Estimated covariances = 1 Number of obs = 336
Estimated autocorrelations = 0 Number of groups = 14
Estimated coefficients = 9 Time periods = 24
Wald chi2(8) = 231.28
Log likelihood = -1132.136 Prob > chi2 = 0.0000
```

roe	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
fl	.0029662	.0020946	1.42	0.157	-.0011392 .0070717
tato	.165815	.0558242	2.97	0.003	.0564015 .2752286
npm	.4269468	.0329612	12.95	0.000	.362344 .4915497
ldr	-.035246	.0124473	-2.83	0.005	-.0596422 -.0108498
npl	-1.012354	.2931543	-3.45	0.001	-1.586926 -.4377825
lar	.2089649	.0345467	6.05	0.000	.1412546 .2766752
dar	-.0047455	.0015849	-2.99	0.003	-.0078518 -.0016391
size	-.0904111	.480681	-0.19	0.851	-1.032529 .8517064
_cons	-7.750322	6.83787	-1.13	0.257	-21.1523 5.651656

```

. estimates store fe
. estimates store re
. estimates store ols
. estimates table fe re ols, star stats (N r2 r2_a)

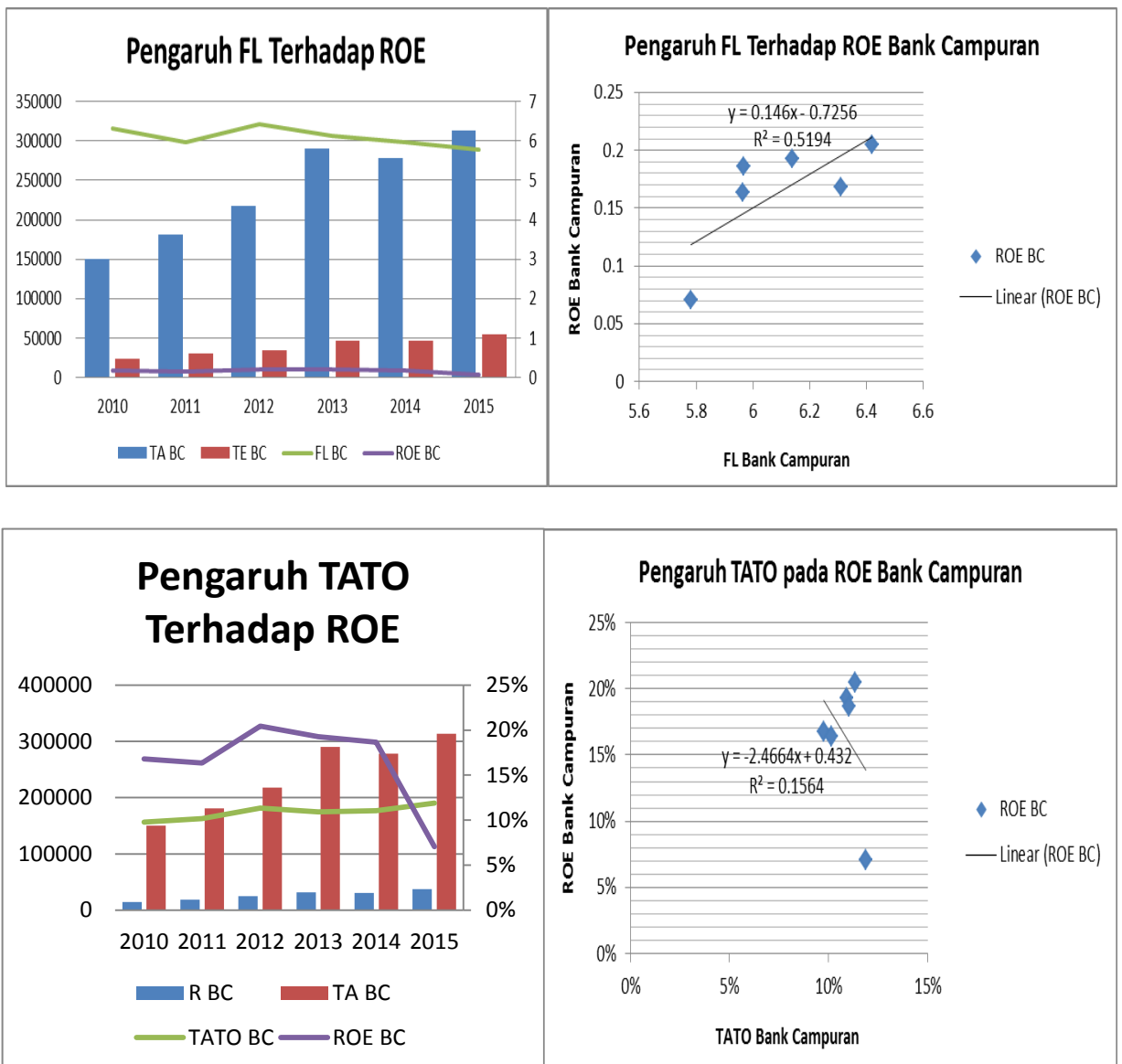
```

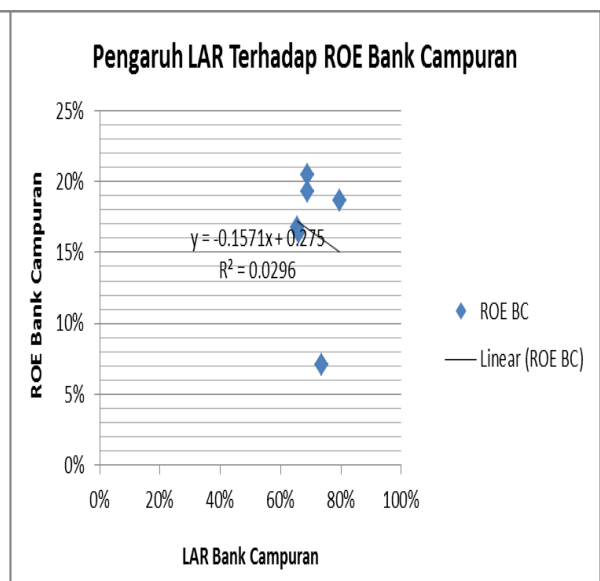
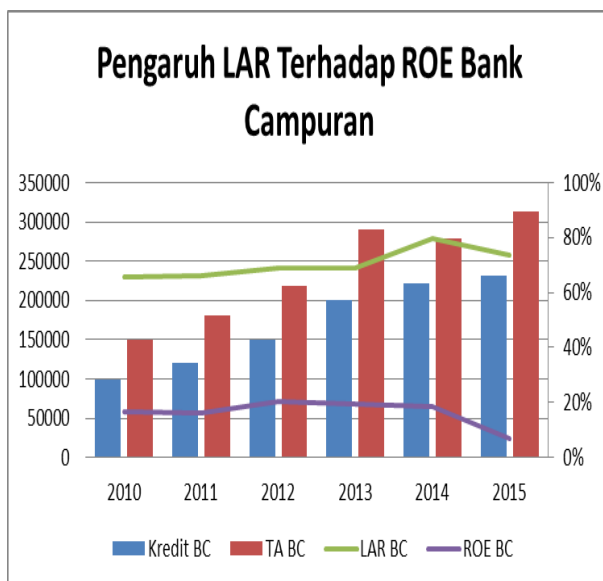
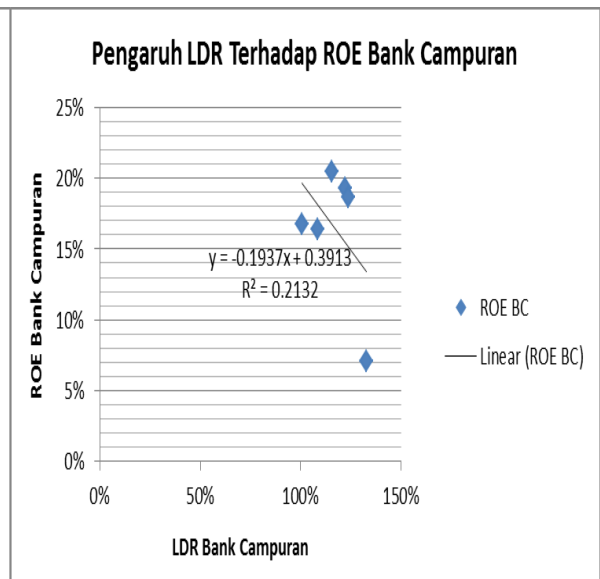
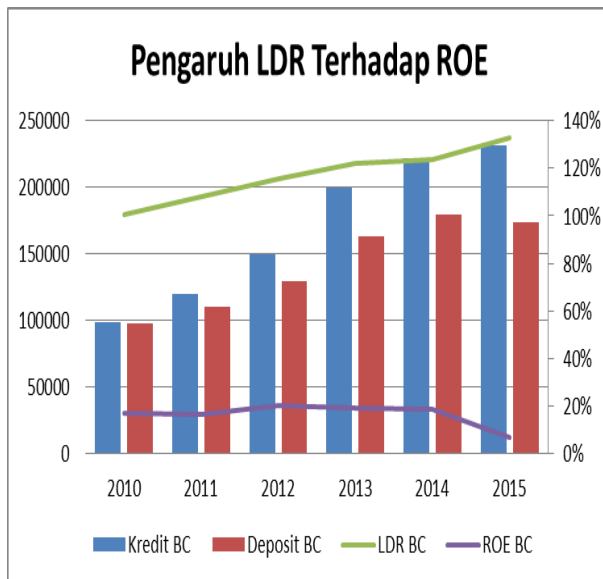
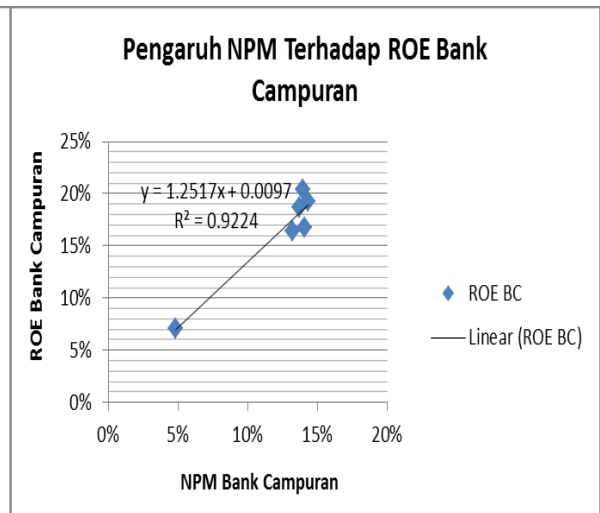
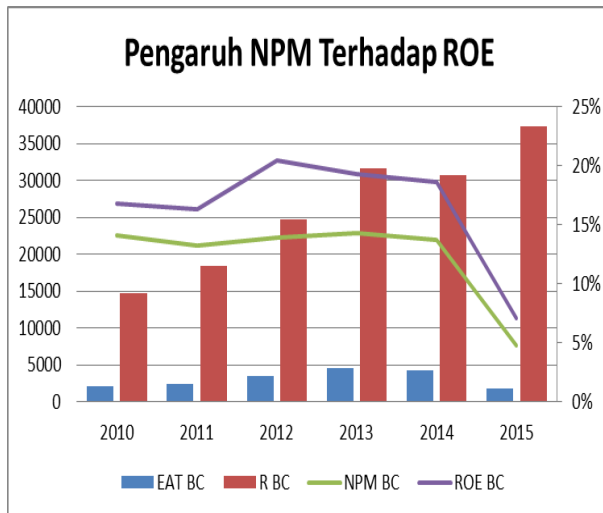
Variable	fe	re	ols
fl	.00296624	.00296624	.00296624
tato	.16581504**	.16581504**	.16581504**
npm	.42694681***	.42694681***	.42694681***
ldr	-.035246**	-.035246**	-.035246**
npl	-1.0123543***	-1.0123543***	-1.0123543***
lar	.20896489***	.20896489***	.20896489***
dar	-.00474546**	-.00474546**	-.00474546**
size	-.09041111	-.09041111	-.09041111
_cons	-7.7503225	-7.7503225	-7.7503225
N	336	336	336
r2			
r2_a			

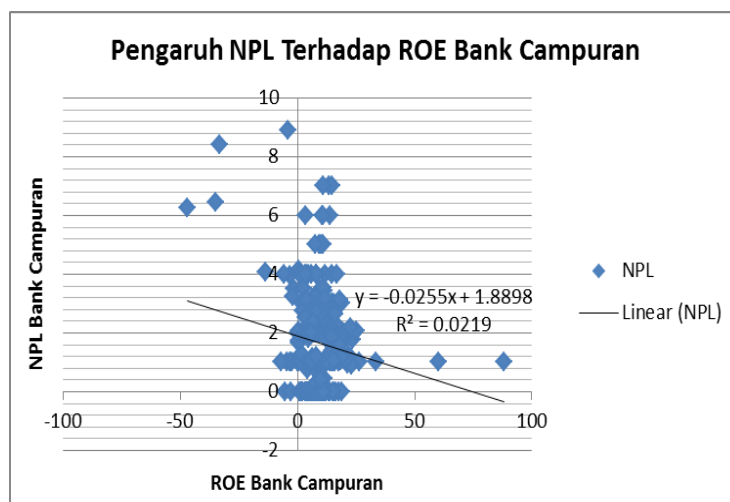
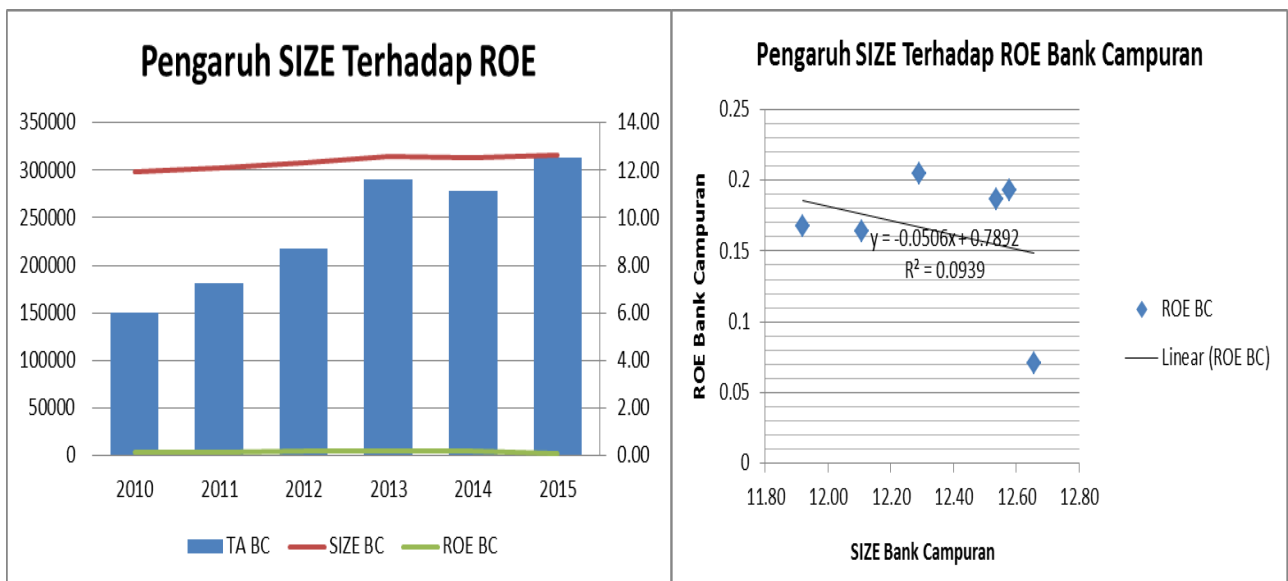
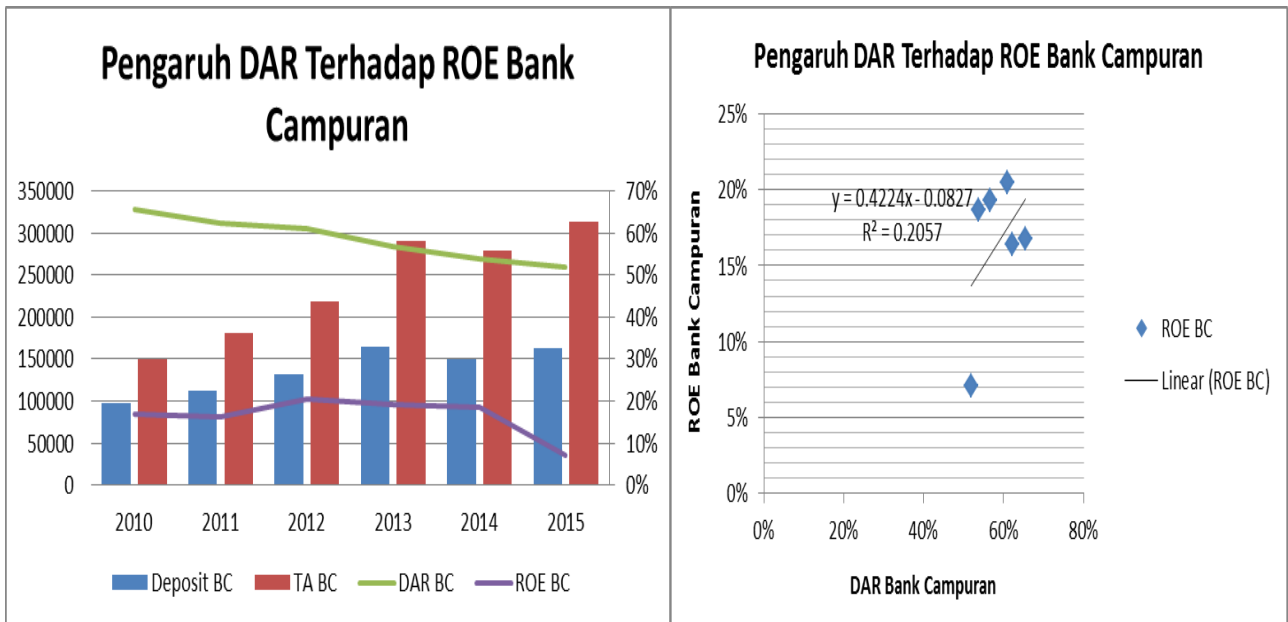
legend: * p<0.05; ** p<0.01; *** p<0.001

Lampiran 5

**Pengaruh Variabel Independen (FL, TATO, NPM, LDR, LAR, DAR, SIZE)
Secara Parsial Terhadap Variabel Dependen ROE Bank Campuran**







Lampiran 6

Hasil Cek Plagiarisme

BAB 1

Q Check Plagiarism
✎ Check Grammar

Completed: 100% Checked
0% Plagiarism
100% Unique

100% Checked

Lembaga Keuangan cukup berperan besar bagi perekonomian suatu negara. Bank sebagai salah satu	- Unique
keuangan. Bank di Indonesia terbagi menjadi dua macam, yakni Bank Syariah dan Bank Konvensional.	- Unique
Persero, BUSN Devisa, BUSN Non Devisa, BPD (Bank Pembangunan Daerah), Bank Campuran dan...	- Unique
yaitu menghimpun dana, menyalurkan dana dan memberikan jasa bank dalam bentuk lainnya (Kasmir,	- Unique
profitabilitas dapat melebihi pentingnya laba. Karena laba yang besar belum tentu mampu menunjukkan	- Unique

Sumber : smallseotools.com

BAB II

98% Unique

Total 14197 chars (**2000 limit exceeded**) , 288 words, 11 unique sentence(s).

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Results	Query	Domains (original links)
3,920 results	1 Pengertian Bank	panduanamara.wordpress.com artokusdirmana.blogspot.com chivaga.blogspot.com jumi.zeti.blogspot.com sardandita.blogspot.com sctibp.com ibqal-darun.blogspot.com sekelepatilmu.blogspot.com lipotheseal.blogspot.com manskm.blogspot.com
Unique	10 Tahun 1998, Bank adalah jenis usaha yang bergerak dalam bidang perbankan yang melaksanakan kegiatan	-
Unique	Bank memiliki 2 jenis kegiatan penghimpunan dana, yakni penghimpunan dana secara langsung yang berasal	-
Unique	Serta kegiatan penghimpunan dana secara tidak langsung yang berasal dari pinjaman yang diterima oleh	-
Unique	2 Fungsi Bank Secara Umum Fungsi bank secara umum berdasarkan UU RI No. 10 Tahun	-
Unique	Mengumpulkan dana, dana yang berasal dari masyarakat disimpan di bank dan dipergunakan sebagai sumber	-
Unique	Memberikan kredit, dana yang dikumpulkan bank dari masyarakat dalam bentuk tabungan, giro dan deposito	-
Unique	tabungan, dan biaya-biaya operasional lainnya yang harus ditanggung oleh bank seperti gaji, sewa gedung dan	-
Unique	Sebagai lembaga keuangan untuk penanaman dana dan investasi, dari penanaman dana dan investasi yang	-

Sumber : www.plagiarisma.net



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Kelebihan dan Kelemahan Analisis Du Pont System
Kelebihan dari Du Pont System (Harahap, 1998:333), yaitu :

1. Du Pont System adalah teknik analisis keuangan yang bersifat menyeluruh dimana manajemen dapat mempergunakan sistem ini untuk mengetahui tingkat efisiensi pendayagunaan aktiva.
2. Du Pont System dapat digunakan untuk mengukur profitabilitas masing-masing produk bank yang dihasilkan oleh bank bersangkutan sehingga dapat diketahui produk mana yang paling potensial.
3. Du Pont System dapat menggunakan pendekatan yang lebih integrative dalam menganalisis laporan keuangan bank dan menggunakan laporan keuangan tersebut sebagai elemen analisisnya.

Kelemahan dari Du Pont System (Harahap, 1998:341)

1. Rasio profitabilitas perusahaan atau bank sulit diperbandingkan dengan ROE perusahaan atau bank lain yang sejenis, karena adanya perbedaan prektek akuntansi yang digunakan.
2. Dengan menggunakan rasio profitabilitas saja tidak akan cukup untuk mengadakan perbandingan antara dua permasalahan atau lebih untuk mendapatkan kesimpulan yang memuaskan.

LEGEND

Internet

94.33 / 5.67 21 / 21

Originality / Similarity Used Sources / Total (%)

Sumber : unplag.com

BAB III

6% Plagiarism 94% Unique

- ✓ Desain penelitian dalam mengolah dan menganalisis data- Unique
- ✓ bank campuran dalam penelitian ini adalah dengan menggunakan- Unique
- ✓ metode asosiaitf kausal yaitu metode penelitian dimana penulis- Unique
- ✓ berusaha mencari hubungan (pengaruh) sebab akibat antara- Unique
- ✓ satu variabel dengan variabel lainnya (variabel yang mempengaruhi- Unique
- ✗ (x) terhadap variabel dependen (variabel yang dipengaruhi- Plagiarized [COMPARE RESULTS](#))
- ✓ (y) (Sugiyono, 2009:56). Hubungan yang terdapat dalam metode- Unique
- ✓ penelitian asosiatif ini merupakan hubungan asimetris multivariate- Unique

Total Words 0
Total Characters 0

Keywords Words/Total Words Ratio
99.81%

Keywords Words Density
One Two Three

Sumber : plagiarismssoftware.net

BAB IV

⚙️ Checking...
0% Plagiarism
100% Unique

100% Checked

Secara umum, struktur perbankan di Indonesia terdiri dari Bank Umum dan Bank Perkreditan Rakyat,	- Unique
konvensional atau berdasarkan prinsip syariah. Berdasarkan komposisinya, jumlah bank umum di	- Unique
di Indonesia 122 bank, kemudian pada tahun 2015 menurun menjadi 118 bank (Statistik Perbankan	- Unique
Bank Non Devisa, 14 Bank Campuran, 7 Bank Asing, 26 Bank BPD, dan 11 Bank Syariah. Bank cam...	- Unique
bank campuran sebanyak 239 kantor (Bank Indonesia, 2015). Bank campuran itu sendiri merupakan	- Unique

Completed: 100% Checked
0% Plagiarism
100% Unique

100% Checked

Di tahun 2014, Tempo Media Group dan Indonesia Banking School menganugerahkan Indonesia Ba...	- Unique
keuangan terbaik, pelayanan digital terbaik, dan pengelolaan aset terbaik diraih oleh Bank	- Unique
dan Bank ICBC Indonesia. Hasil ini menunjukkan meski bank campuran mengalami penurunan jumlah	- Unique
Terbukti dengan tumbuhnya total aset bank campuran sebesar 4.34% pada tahun 2015 atau setara	- Unique

Sumber : plagiarsmssoftware.net

BAB V

Completed: 100% Checked	0% Plagiarism	100% Unique
100% Checked		
Saran yang dapat diberikan kepada Bank Campuran di Indonesia berdasarkan hasil penelitian	- Unique	
diberikan kepada masyarakat agar interest income yang didapat bank dari pemberian kredit tersebut	- Unique	
diminimalkan. 2. Bank campuran perlu memperhatikan pengelolaan aset bank lebih efektif dan	- Unique	
untuk mencapai skala ekonomis sehingga dapat meningkatkan kinerja bank dari sisi ekuitas (ROE).	- Unique	
yakni, 7% . Hal ini mengindikasikan bahwa keadaan kinerja keuangan Bank Campuran dari sisi	- Unique	
kondisi kinerja keuangan bank campuran dari sisi ROE masih berada pada posisi sangat sehat.	- Unique	
income yang dapat meningkatkan laba (EAT). Berdasarkan analisa data pada rasio LDR dan DAR,	- Unique	
ini menunjukkan bahwa bank perlu meningkatkan kepercayaan masyarakat untuk menanamkan dan...	- Unique	
campuran sudah mulai melakukan pengelolaan dana yang diinvestasikan ke dalam aktiva secara	- Unique	
akan lebih percaya untuk menanamkan modalnya di bank campuran. 5. Investor dan manajemen bank	- Unique	
tepat bagi bank campuran. sehingga penyediaan dana untuk pengembangan usaha dalam kegiatan	- Unique	

Sumber : plagiarismsoftware.net