

## Lampiran 1

### Data Hasil Sampling

No.	Nama Bank	Laporan Keuangan Tahunan Periode 2002-2016														
		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1	American Express Bank Ltd.	✓	✓	✓	✓	✓	✓									
2	Bank of America N.A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3	Bank of China Limited		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4	Citibank N.A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
5	Deutsche Bank, Ag.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
6	JP Morgan Chase Bank N.A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
7	Standard Chartered Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
8	The Bangkok Bank Comp. Ltd.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9	The Bank of Tokyo-Mitsubishi UFJ Ltd.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
10	The Hongkong and Shanghai Bank Corp.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
11	The Royal Bank of Scotland, N.V										✓	✓	✓	✓	✓	✓

Sumber : Statistik Perbankan Indonesia, BI (Diolah)

#### Keterangan :

1. Berdasarkan Keputusan Gubernur Bank Indonesia Nomor 11/11/Kep.GBI/2009 tanggal 24 Februari 2009 tentang Pencabutan Izin Usaha Kantor Cabang American Express Bank, Ltd di Indonesia, dengan ini diberitahukan bahwa terhitung sejak tanggal 24 Februari 2009 Bank Indonesia telah **mencabut izin usaha** kantor cabang American Express Bank, Ltd di Indonesia (Sumber : BI, 2017).
2. Kantor Cabang RBS N.V. mulai beroperasi pada tahun 1969 dengan nama ABN AMRO Bank N.V. KC Indonesia. Sejak tahun 2010, kepemilikan saham mayoritas RBS N.V. dikuasai oleh The Royal Bank of Scotland Plc. Pada tahun 2011, ABN AMRO Bank N.V. KC Indonesia berubah nama menjadi The Royal Bank of Scotland N.V (Sumber : OJK, 2017)
3. Bank of China Limited Cabang Jakarta (“BOC Jakarta”) beroperasi secara komersil di Indonesia sejak tahun 1938 dan diberi ijin oleh Menteri Keuangan Republik Indonesia untuk beroperasi sebagai bank di Jakarta pada 11

November 1955 (keputusan No.249642/UM II). Namun, dikarenakan situasi sosial dan politik, BOC Jakarta menghentikan operasinya pada tahun 1964. Dengan adanya peningkatan signifikan pada hubungan bilateral antara RI dan RRC pada bidang keuangan, perdagangan dan investasi, BOC Jakarta diaktifkan kembali pada tanggal 15 April 2003 berdasarkan Surat Gubernur Bank Indonesia No. 5/1/KEP.GBI/2003 tertanggal 13 Januari 2003 mengenai izin mengaktifkan kembali Kantor Cabang dari Bank of China di Jakarta. (Sumber : BI, 2017).

## Lampiran 2

## Data Input Pengolahan STATA

Kode	Tahun	Spread	LDR	DR	LR	NPL	CAR	ROA	INFLASI	KURS	BIRate	PDB	Krismon
		Y	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11
BBCL	2002	6.53	186.95	6.27	10.82	22.16	56.46	2.65	10.03	8940	12.93	4.50	0
BBCL	2003	4.57	93.68	2.43	12.35	13.45	57.30	6.66	5.06	8465	8.31	4.80	0
BBCL	2004	4.43	104.56	2.18	10.66	34.42	49.91	4.36	6.40	9290	7.43	5.00	0
BBCL	2005	4.44	201.54	5.12	8.02	23.22	42.40	3.60	17.11	9830	12.75	5.70	0
BBCL	2006	3.88	238.88	10.47	8.68	14.28	31.06	1.69	6.60	9020	9.75	5.50	0
BBCL	2007	2.68	256.30	11.29	7.53	12.42	21.80	1.05	6.59	9419	8.00	6.40	0
BBCL	2008	2.75	320.89	11.86	7.09	8.89	47.84	1.73	11.06	10950	9.25	6.00	1
BBCL	2009	5.12	313.45	7.62	9.90	10.25	55.61	3.93	2.78	9400	7.14	4.60	1
BBCL	2010	4.35	306.89	4.30	7.46	7.22	46.56	4.14	7.00	8991	6.50	6.10	0
BBCL	2011	4.12	558.45	6.40	6.09	5.25	48.90	3.45	3.80	9068	6.58	6.49	0
BBCL	2012	2.76	483.62	9.05	5.11	3.25	63.79	2.23	4.30	9670	5.77	6.23	0
BBCL	2013	3.14	455.58	4.56	5.01	0.68	67.09	2.12	8.40	12189	6.48	5.78	0
BBCL	2014	3.63	350.91	4.09	6.49	0.49	69.16	2.73	8.40	12440	7.54	5.02	0
BBCL	2015	4.11	393.51	6.97	6.78	0.60	57.06	2.37	3.40	13795	7.52	4.79	0
BBCL	2016	5.03	407.08	6.30	7.62	1.48	57.25	2.88	3.00	13436	6.67	5.02	0
BOFA	2002	13.33	163.70	2.20	15.35	0.00	97.80	2.97	10.03	8940	12.93	4.50	0
BOFA	2003	5.66	79.08	6.15	18.93	0.91	109.94	0.04	5.06	8465	8.31	4.80	0
BOFA	2004	4.45	90.46	2.43	10.83	1.21	91.78	-0.47	6.40	9290	7.43	5.00	0
BOFA	2005	2.42	45.78	1.77	10.81	0.00	63.25	1.13	17.11	9830	12.75	5.70	0
BOFA	2006	3.90	40.80	2.00	16.68	0.00	61.49	3.62	6.60	9020	9.75	5.50	0
BOFA	2007	4.02	40.08	2.41	17.98	0.00	56.24	2.98	6.59	9419	8.00	6.40	0
BOFA	2008	1.40	61.74	2.26	7.65	0.00	91.44	1.12	11.06	10950	9.25	6.00	1
BOFA	2009	1.21	36.46	0.83	6.92	0.00	101.62	1.30	2.78	9400	7.14	4.60	1
BOFA	2010	1.15	41.18	0.80	5.93	0.00	89.08	1.79	7.00	8991	6.50	6.10	0
BOFA	2011	2.79	42.57	3.50	17.39	0.00	71.51	-0.10	3.80	9068	6.58	6.49	0
BOFA	2012	0.96	51.23	1.13	4.87	1.63	62.86	0.02	4.30	9670	5.77	6.23	0
BOFA	2013	1.18	93.43	1.20	3.68	0.00	84.53	0.61	8.40	12189	6.48	5.78	0
BOFA	2014	1.45	79.31	1.45	5.20	0.00	66.23	0.89	8.40	12440	7.54	5.02	0
BOFA	2015	1.84	125.63	1.80	6.41	0.00	60.71	0.42	3.40	13795	7.52	4.79	0
BOFA	2016	2.21	79.81	2.56	9.91	0.00	45.40	1.23	3.00	13436	6.67	5.02	0
BOTK	2002	5.92	111.42	1.72	8.99	12.06	19.77	4.07	10.03	8940	12.93	4.50	0
BOTK	2003	3.77	106.53	0.96	5.98	8.95	21.26	3.13	5.06	8465	8.31	4.80	0
BOTK	2004	2.58	114.21	1.65	4.84	3.34	18.15	2.74	6.40	9290	7.43	5.00	0
BOTK	2005	2.84	158.85	2.98	5.35	2.10	34.85	2.39	17.11	9830	12.75	5.70	0
BOTK	2006	4.36	131.74	5.85	10.75	4.02	34.52	4.16	6.60	9020	9.75	5.50	0
BOTK	2007	3.57	116.19	4.84	9.40	4.12	35.80	3.31	6.59	9419	8.00	6.40	0
BOTK	2008	2.87	178.44	3.95	5.73	0.25	36.10	2.58	11.06	10950	9.25	6.00	1
BOTK	2009	3.01	162.58	2.90	5.73	2.39	39.31	2.73	2.78	9400	7.14	4.60	1
BOTK	2010	2.22	171.49	2.36	4.49	1.47	34.21	1.54	7.00	8991	6.50	6.10	0
BOTK	2011	2.09	231.38	2.02	3.63	1.63	39.96	2.21	3.80	9068	6.58	6.49	0
BOTK	2012	2.03	250.40	1.62	3.13	1.02	57.64	1.95	4.30	9670	5.77	6.23	0
BOTK	2013	1.88	283.55	1.52	3.02	1.18	75.04	2.12	8.40	12189	6.48	5.78	0
BOTK	2014	2.55	326.42	1.87	4.00	0.96	77.80	2.55	8.40	12440	7.54	5.02	0
BOTK	2015	2.71	298.03	3.20	5.09	0.72	81.16	2.21	3.40	13795	7.52	4.79	0
BOTK	2016	2.96	252.60	3.93	6.11	0.38	84.68	2.80	3.00	13436	6.67	5.02	0

Kode	Tahun	Spread	LDR	DR	LR	NPL	CAR	ROA	INFLASI	KURS	BIRate	PDB	Krismon
		Y	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11
CTII	2002	7.08	59.46	3.39	21.53	2.01	20.00	6.52	10.03	8940	12.93	4.50	0
CTII	2003	6.94	51.14	2.11	20.59	0.61	14.64	5.07	5.06	8465	8.31	4.80	0
CTII	2004	7.78	60.46	1.38	18.16	0.00	17.63	5.43	6.40	9290	7.43	5.00	0
CTII	2005	7.26	57.13	2.09	19.48	4.90	15.59	4.90	17.11	9830	12.75	5.70	0
CTII	2006	7.65	77.08	4.27	19.32	4.79	21.56	4.53	6.60	9020	9.75	5.50	0
CTII	2007	7.59	70.21	4.08	20.82	7.00	20.79	5.45	6.59	9419	8.00	6.40	0
CTII	2008	6.25	47.68	3.63	27.61	8.30	24.12	5.03	11.06	10950	9.25	6.00	1
CTII	2009	6.70	75.36	4.47	19.49	10.20	30.46	6.04	2.78	9400	7.14	4.60	1
CTII	2010	5.76	71.85	3.09	16.22	2.81	22.70	5.16	7.00	8991	6.50	6.10	0
CTII	2011	5.02	68.97	3.04	15.63	1.42	20.58	4.22	3.80	9068	6.58	6.49	0
CTII	2012	4.71	75.05	1.87	11.78	0.76	24.28	4.03	4.30	9670	5.77	6.23	0
CTII	2013	4.24	91.62	1.90	9.00	1.78	24.48	4.15	8.40	12189	6.48	5.78	0
CTII	2014	4.94	91.58	2.35	10.89	1.67	25.50	5.16	8.40	12440	7.54	5.02	0
CTII	2015	4.52	79.81	2.66	11.86	2.26	28.20	2.82	3.40	13795	7.52	4.79	0
CTII	2016	5.41	79.98	2.58	13.08	2.83	30.00	4.25	3.00	13436	6.67	5.02	0
DEUT	2002	0.02	48.29	9.42	19.58	22.85	17.17	8.03	10.03	8940	12.93	4.50	0
DEUT	2003	3.21	33.47	5.18	31.13	0.26	12.34	5.78	5.06	8465	8.31	4.80	0
DEUT	2004	2.15	30.04	4.95	27.16	1.50	18.10	5.72	6.40	9290	7.43	5.00	0
DEUT	2005	1.91	41.99	9.78	32.01	10.30	34.14	-0.77	17.11	9830	12.75	5.70	0
DEUT	2006	1.52	59.52	12.25	26.46	7.83	42.37	7.35	6.60	9020	9.75	5.50	0
DEUT	2007	2.68	68.82	8.09	17.78	12.70	46.13	4.17	6.59	9419	8.00	6.40	0
DEUT	2008	3.39	68.03	6.38	17.68	6.02	37.79	6.35	11.06	10950	9.25	6.00	1
DEUT	2009	3.71	60.22	5.33	18.53	8.15	40.46	7.09	2.78	9400	7.14	4.60	1
DEUT	2010	0.88	52.37	5.65	14.64	3.89	25.54	2.49	7.00	8991	6.50	6.10	0
DEUT	2011	0.78	50.84	6.56	16.39	1.68	21.36	4.70	3.80	9068	6.58	6.49	0
DEUT	2012	0.97	68.00	4.63	10.18	1.40	20.99	3.90	4.30	9670	5.77	6.23	0
DEUT	2013	1.29	76.85	4.35	9.57	1.18	26.95	3.03	8.40	12189	6.48	5.78	0
DEUT	2014	1.29	84.83	5.65	10.48	0.91	27.02	3.96	8.40	12440	7.54	5.02	0
DEUT	2015	1.74	62.40	5.82	16.27	3.08	48.22	3.50	3.40	13795	7.52	4.79	0
DEUT	2016	1.13	63.60	5.34	12.66	3.62	45.14	4.56	3.00	13436	6.67	5.02	0
HSBC	2002	3.85	61.59	5.73	17.33	23.00	15.51	5.20	10.03	8940	12.93	4.50	0
HSBC	2003	4.82	64.36	3.51	14.56	4.00	12.81	4.72	5.06	8465	8.31	4.80	0
HSBC	2004	5.77	75.16	2.63	12.96	3.00	10.39	4.35	6.40	9290	7.43	5.00	0
HSBC	2005	6.22	65.31	4.22	19.35	7.00	17.48	3.38	17.11	9830	12.75	5.70	0
HSBC	2006	7.45	68.23	6.82	25.24	11.00	15.06	2.35	6.60	9020	9.75	5.50	0
HSBC	2007	15.51	71.58	3.38	18.56	17.00	14.62	1.87	6.59	9419	8.00	6.40	0
HSBC	2008	16.31	68.32	3.48	18.15	10.49	12.00	2.26	11.06	10950	9.25	6.00	1
HSBC	2009	14.12	77.21	3.39	18.69	15.84	19.13	2.21	2.78	9400	7.14	4.60	1
HSBC	2010	3.95	62.51	3.35	12.75	0.35	19.05	1.84	7.00	8991	6.50	6.10	0
HSBC	2011	3.63	70.17	3.27	10.88	0.74	16.37	1.35	3.80	9068	6.58	6.49	0
HSBC	2012	3.78	82.15	3.59	9.93	0.28	14.21	0.97	4.30	9670	5.77	6.23	0
HSBC	2013	4.03	84.06	3.80	10.42	0.92	13.10	1.13	8.40	12189	6.48	5.78	0
HSBC	2014	3.86	85.08	5.56	12.27	2.27	13.41	0.30	8.40	12440	7.54	5.02	0
HSBC	2015	3.81	87.08	6.34	13.07	4.17	18.59	0.11	3.40	13795	7.52	4.79	0
HSBC	2016	5.14	97.40	6.24	13.73	6.06	23.69	0.51	3.00	13436	6.67	5.02	0

Kode	Tahun	Spread	LDR	DR	LR	NPL	CAR	ROA	INFLASI	KURS	BIRate	PDB	Krismon
		Y	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11
JPMC	2002	0.62	65.06	11.90	21.52	33.81	31.40	0.88	10.03	8940	12.93	4.50	0
JPMC	2003	2.42	54.76	5.04	15.95	18.24	26.72	6.75	5.06	8465	8.31	4.80	0
JPMC	2004	3.18	60.60	5.08	17.85	8.08	33.61	14.46	6.40	9290	7.43	5.00	0
JPMC	2005	2.82	111.07	6.29	11.50	0.00	11.96	1.54	17.11	9830	12.75	5.70	0
JPMC	2006	2.90	44.67	11.42	43.07	0.00	16.70	5.80	6.60	9020	9.75	5.50	0
JPMC	2007	2.98	54.01	10.59	34.35	0.00	35.33	7.29	6.59	9419	8.00	6.40	0
JPMC	2008	2.45	86.78	12.79	29.28	0.00	33.50	5.51	11.06	10950	9.25	6.00	1
JPMC	2009	2.57	56.39	9.83	37.15	0.00	41.18	11.45	2.78	9400	7.14	4.60	1
JPMC	2010	3.19	56.35	5.59	21.72	0.00	36.44	7.36	7.00	8991	6.50	6.10	0
JPMC	2011	1.89	58.46	4.16	15.84	0.00	29.83	5.40	3.80	9068	6.58	6.49	0
JPMC	2012	1.26	120.99	5.28	9.40	0.00	38.98	2.51	4.30	9670	5.77	6.23	0
JPMC	2013	1.14	123.85	2.92	5.36	0.00	32.83	3.29	8.40	12189	6.48	5.78	0
JPMC	2014	2.06	194.10	5.27	7.34	0.00	42.93	3.68	8.40	12440	7.54	5.02	0
JPMC	2015	2.50	189.91	4.99	8.89	0.00	43.28	1.45	3.40	13795	7.52	4.79	0
JPMC	2016	3.32	199.84	4.03	8.76	0.00	43.31	2.69	3.00	13436	6.67	5.02	0
STDC	2002	3.83	71.77	9.00	20.38	3.72	13.39	2.64	10.03	8940	12.93	4.50	0
STDC	2003	4.60	63.09	4.94	18.28	7.21	12.44	3.82	5.06	8465	8.31	4.80	0
STDC	2004	4.71	69.61	3.70	16.11	6.01	9.19	3.88	6.40	9290	7.43	5.00	0
STDC	2005	4.53	78.36	7.19	20.16	4.55	13.60	5.08	17.11	9830	12.75	5.70	0
STDC	2006	4.61	89.26	7.77	19.28	3.83	15.92	4.24	6.60	9020	9.75	5.50	0
STDC	2007	3.72	87.45	4.92	12.92	5.49	13.34	3.00	6.59	9419	8.00	6.40	0
STDC	2008	3.22	98.04	5.24	13.37	5.19	13.32	1.91	11.06	10950	9.25	6.00	1
STDC	2009	4.02	108.63	5.54	12.60	6.59	14.57	2.42	2.78	9400	7.14	4.60	1
STDC	2010	3.38	123.46	4.78	9.66	5.90	14.36	1.58	7.00	8991	6.50	6.10	0
STDC	2011	3.70	108.86	3.54	9.77	7.87	14.10	2.66	3.80	9068	6.58	6.49	0
STDC	2012	4.02	122.39	3.74	9.36	4.87	16.82	2.66	4.30	9670	5.77	6.23	0
STDC	2013	3.18	113.60	4.28	9.57	4.71	14.49	0.39	8.40	12189	6.48	5.78	0
STDC	2014	3.75	107.99	4.91	12.50	1.62	16.87	1.47	8.40	12440	7.54	5.02	0
STDC	2015	3.88	107.34	6.08	14.75	4.78	16.06	0.60	3.40	13795	7.52	4.79	0
STDC	2016	3.85	89.11	4.69	14.92	5.41	16.59	0.56	3.00	13436	6.67	5.02	0

Keterangan :

BBCL = The Bangkok Bank Comp. Ltd

BOFA = Bank of America N.A

BOTK = The Bank of Tokyo-Mitsubishi UFJ Ltd.

CITI = Citibank N.A

DEUT = Deutsche Bank Ag.

HSBC = The Hongkong and Shanghai Banking Corp.

JPMC = JP. Morgan Chase Bank N.A

STDC = Standard Chartered Bank



## Lampiran 3

Tabel Perhitungan Variabel

Kode	Tahun	Pendapatan Bunga	Beban Bunga	Total Aktiva	Spread	Spread	Kredit	DPK	LDR	LDR
		1	2	3	Y= (1-2)/3	%	4	5	X1=4/5	%
BBCL	2002	Rp 75,334	Rp 23,361	Rp 795,690	0.0653	6.53	Rp 696,537	Rp 372,576	1.8695	186.95
BBCL	2003	Rp 58,063	Rp 12,204	Rp 1,002,865	0.0457	4.57	Rp 470,102	Rp 501,814	0.9368	93.68
BBCL	2004	Rp 68,480	Rp 13,398	Rp 1,244,068	0.0443	4.43	Rp 642,596	Rp 614,573	1.0456	104.56
BBCL	2005	Rp 121,219	Rp 38,409	Rp 1,863,741	0.0444	4.44	Rp 1,512,171	Rp 750,319	2.0154	201.54
BBCL	2006	Rp 176,733	Rp 89,283	Rp 2,252,505	0.0388	3.88	Rp 2,036,803	Rp 852,646	2.3888	238.88
BBCL	2007	Rp 225,496	Rp 131,935	Rp 3,494,051	0.0268	2.68	Rp 2,994,443	Rp 1,168,352	2.5630	256.30
BBCL	2008	Rp 274,998	Rp 143,351	Rp 4,781,948	0.0275	2.75	Rp 3,880,036	Rp 1,209,143	3.2089	320.89
BBCL	2009	Rp 292,616	Rp 71,865	Rp 4,310,410	0.0512	5.12	Rp 2,955,003	Rp 942,747	3.1345	313.45
BBCL	2010	Rp 236,567	Rp 44,466	Rp 4,416,887	0.0435	4.35	Rp 3,169,840	Rp 1,032,903	3.0689	306.89
BBCL	2011	Rp 257,954	Rp 48,564	Rp 5,084,498	0.0412	4.12	Rp 4,235,039	Rp 758,350	5.5845	558.45
BBCL	2012	Rp 353,125	Rp 129,320	Rp 8,110,752	0.0276	2.76	Rp 6,910,355	Rp 1,428,884	4.8362	483.62
BBCL	2013	Rp 595,659	Rp 118,965	Rp 15,162,270	0.0314	3.14	Rp 11,894,111	Rp 2,610,769	4.5558	455.58
BBCL	2014	Rp 1,006,274	Rp 180,861	Rp 22,742,330	0.0363	3.63	Rp 15,513,913	Rp 4,421,089	3.5091	350.91
BBCL	2015	Rp 1,365,588	Rp 356,866	Rp 24,517,014	0.0411	4.11	Rp 20,141,097	Rp 5,118,311	3.9351	393.51
BBCL	2016	Rp 1,562,384	Rp 317,517	Rp 24,768,634	0.0503	5.03	Rp 20,514,340	Rp 5,039,344	4.0708	407.08
BOFA	2002	Rp 40,595	Rp 3,555	Rp 277,853	0.1333	13.33	Rp 264,500	Rp 161,576	1.6370	163.70
BOFA	2003	Rp 29,694	Rp 12,196	Rp 309,173	0.0566	5.66	Rp 156,880	Rp 198,387	0.7908	79.08
BOFA	2004	Rp 32,801	Rp 8,146	Rp 554,321	0.0445	4.45	Rp 303,000	Rp 334,947	0.9046	90.46
BOFA	2005	Rp 17,947	Rp 6,430	Rp 476,265	0.0242	2.42	Rp 166,080	Rp 362,804	0.4578	45.78
BOFA	2006	Rp 27,279	Rp 8,009	Rp 494,224	0.0390	3.90	Rp 163,500	Rp 400,739	0.4080	40.80
BOFA	2007	Rp 34,432	Rp 11,515	Rp 569,702	0.0402	4.02	Rp 191,470	Rp 477,666	0.4008	40.08
BOFA	2008	Rp 36,549	Rp 17,494	Rp 1,365,313	0.0140	1.40	Rp 477,942	Rp 774,115	0.6174	61.74
BOFA	2009	Rp 26,672	Rp 8,726	Rp 1,480,093	0.0121	1.21	Rp 385,163	Rp 1,056,254	0.3646	36.46
BOFA	2010	Rp 27,362	Rp 8,927	Rp 1,606,485	0.0115	1.15	Rp 461,547	Rp 1,120,866	0.4118	41.18
BOFA	2011	Rp 87,488	Rp 41,404	Rp 1,651,200	0.0279	2.79	Rp 503,190	Rp 1,181,980	0.4257	42.57
BOFA	2012	Rp 30,920	Rp 14,052	Rp 1,758,997	0.0096	0.96	Rp 634,624	Rp 1,238,764	0.5123	51.23
BOFA	2013	Rp 52,888	Rp 18,524	Rp 2,921,864	0.0118	1.18	Rp 1,436,792	Rp 1,537,828	0.9343	93.43
BOFA	2014	Rp 97,483	Rp 34,313	Rp 4,363,410	0.0145	1.45	Rp 1,873,985	Rp 2,362,779	0.7931	79.31
BOFA	2015	Rp 132,697	Rp 29,642	Rp 5,590,650	0.0184	1.84	Rp 2,069,282	Rp 1,647,100	1.2563	125.63
BOFA	2016	Rp 211,729	Rp 68,463	Rp 6,496,028	0.0221	2.21	Rp 2,137,408	Rp 2,678,191	0.7981	79.81
BOTK	2002	Rp 447,665	Rp 76,766	Rp 6,264,648	0.0592	5.92	Rp 4,977,633	Rp 4,467,308	1.1142	111.42
BOTK	2003	Rp 284,515	Rp 42,885	Rp 6,405,408	0.0377	3.77	Rp 4,757,283	Rp 4,465,741	1.0653	106.53
BOTK	2004	Rp 334,580	Rp 99,757	Rp 9,110,763	0.0258	2.58	Rp 6,917,209	Rp 6,056,806	1.1421	114.21
BOTK	2005	Rp 652,137	Rp 228,887	Rp 14,887,108	0.0284	2.84	Rp 12,184,729	Rp 7,670,381	1.5885	158.85
BOTK	2006	Rp 1,394,620	Rp 576,341	Rp 18,782,838	0.0436	4.36	Rp 12,978,131	Rp 9,851,346	1.3174	131.74
BOTK	2007	Rp 1,307,844	Rp 579,290	Rp 20,427,273	0.0357	3.57	Rp 13,920,113	Rp 11,980,608	1.1619	116.19
BOTK	2008	Rp 1,404,672	Rp 543,335	Rp 29,990,078	0.0287	2.87	Rp 24,517,444	Rp 13,739,527	1.7844	178.44
BOTK	2009	Rp 1,412,977	Rp 438,813	Rp 32,381,158	0.0301	3.01	Rp 24,639,465	Rp 15,154,942	1.6258	162.58
BOTK	2010	Rp 1,275,465	Rp 391,371	Rp 39,878,089	0.0222	2.22	Rp 28,394,531	Rp 16,557,718	1.7149	171.49
BOTK	2011	Rp 1,459,361	Rp 351,321	Rp 52,937,324	0.0209	2.09	Rp 40,176,033	Rp 17,363,374	2.3138	231.38
BOTK	2012	Rp 1,589,422	Rp 328,855	Rp 62,203,856	0.0203	2.03	Rp 50,832,837	Rp 20,300,440	2.5040	250.40
BOTK	2013	Rp 2,223,342	Rp 394,110	Rp 97,198,377	0.0188	1.88	Rp 73,500,309	Rp 25,921,773	2.8355	283.55
BOTK	2014	Rp 3,533,648	Rp 506,109	Rp 118,944,510	0.0255	2.55	Rp 88,390,475	Rp 27,078,930	3.2642	326.42
BOTK	2015	Rp 4,764,690	Rp 1,004,307	Rp 138,849,374	0.0271	2.71	Rp 93,556,046	Rp 31,391,897	2.9803	298.03
BOTK	2016	Rp 5,605,075	Rp 1,424,492	Rp 141,301,247	0.0296	2.96	Rp 91,673,306	Rp 36,292,380	2.5260	252.60

Kode	Tahun	Pendapatan Bunga	Beban Bunga	Total Aktiva	Spread	Spread	Kredit	DPK	LDR	LDR
		1	2	3	Y=(1-2)/3	%	4	5	X1=4/5	%
CITI	2002	Rp 2,366,788	Rp 626,696	Rp 24,562,360	0.0708	7.08	Rp 10,995,170	Rp 18,491,248	0.5946	59.46
CITI	2003	Rp 2,033,869	Rp 407,663	Rp 23,420,938	0.0694	6.94	Rp 9,878,487	Rp 19,318,430	0.5114	51.14
CITI	2004	Rp 2,185,371	Rp 274,629	Rp 24,553,775	0.0778	7.78	Rp 12,036,607	Rp 19,909,336	0.6046	60.46
CITI	2005	Rp 2,890,720	Rp 543,788	Rp 32,314,080	0.0726	7.26	Rp 14,842,517	Rp 25,978,315	0.5713	57.13
CITI	2006	Rp 4,029,806	Rp 1,155,744	Rp 37,550,519	0.0765	7.65	Rp 20,859,996	Rp 27,061,882	0.7708	77.08
CITI	2007	Rp 4,653,584	Rp 1,298,956	Rp 44,215,733	0.0759	7.59	Rp 22,346,349	Rp 31,828,333	0.7021	70.21
CITI	2008	Rp 4,514,436	Rp 1,243,543	Rp 52,329,336	0.0625	6.25	Rp 16,349,076	Rp 34,289,447	0.4768	47.68
CITI	2009	Rp 4,782,543	Rp 1,454,299	Rp 49,687,511	0.0670	6.70	Rp 24,540,113	Rp 32,564,016	0.7536	75.36
CITI	2010	Rp 4,372,380	Rp 1,158,643	Rp 55,809,894	0.0576	5.76	Rp 26,960,061	Rp 37,523,221	0.7185	71.85
CITI	2011	Rp 4,133,436	Rp 1,165,905	Rp 59,109,452	0.0502	5.02	Rp 26,444,472	Rp 38,343,982	0.6897	68.97
CITI	2012	Rp 3,718,309	Rp 787,914	Rp 62,213,330	0.0471	4.71	Rp 31,576,972	Rp 42,076,793	0.7505	75.05
CITI	2013	Rp 3,570,447	Rp 822,503	Rp 64,797,151	0.0424	4.24	Rp 39,669,548	Rp 43,296,788	0.9162	91.62
CITI	2014	Rp 4,206,245	Rp 990,994	Rp 65,033,411	0.0494	4.94	Rp 38,618,630	Rp 42,170,881	0.9158	91.58
CITI	2015	Rp 4,687,255	Rp 1,317,274	Rp 74,557,501	0.0452	4.52	Rp 39,535,322	Rp 49,539,588	0.7981	79.81
CITI	2016	Rp 5,227,115	Rp 1,289,008	Rp 72,845,871	0.0541	5.41	Rp 39,971,948	Rp 49,977,555	0.7998	79.98
DEUT	2002	Rp 723,698	Rp 721,215	Rp 11,610,731	0.0002	0.02	Rp 3,696,931	Rp 7,655,820	0.4829	48.29
DEUT	2003	Rp 974,680	Rp 484,858	Rp 15,243,241	0.0321	3.21	Rp 3,130,502	Rp 9,352,024	0.3347	33.47
DEUT	2004	Rp 1,027,185	Rp 622,783	Rp 18,818,719	0.0215	2.15	Rp 3,781,982	Rp 12,590,203	0.3004	30.04
DEUT	2005	Rp 1,399,220	Rp 1,017,793	Rp 19,941,540	0.0191	1.91	Rp 4,371,677	Rp 10,411,485	0.4199	41.99
DEUT	2006	Rp 1,355,836	Rp 1,054,101	Rp 19,869,211	0.0152	1.52	Rp 5,123,448	Rp 8,607,776	0.5952	59.52
DEUT	2007	Rp 1,240,372	Rp 820,126	Rp 15,664,804	0.0268	2.68	Rp 6,975,488	Rp 10,135,280	0.6882	68.82
DEUT	2008	Rp 1,268,412	Rp 673,188	Rp 17,535,591	0.0339	3.39	Rp 7,174,689	Rp 10,546,329	0.6803	68.03
DEUT	2009	Rp 949,873	Rp 453,381	Rp 13,380,896	0.0371	3.71	Rp 5,124,803	Rp 8,509,718	0.6022	60.22
DEUT	2010	Rp 720,553	Rp 531,159	Rp 21,514,839	0.0088	0.88	Rp 4,923,415	Rp 9,400,835	0.5237	52.37
DEUT	2011	Rp 819,240	Rp 645,059	Rp 22,225,864	0.0078	0.78	Rp 4,997,488	Rp 9,829,841	0.5084	50.84
DEUT	2012	Rp 613,243	Rp 410,334	Rp 20,932,001	0.0097	0.97	Rp 6,023,338	Rp 8,857,450	0.6800	68.00
DEUT	2013	Rp 743,105	Rp 440,049	Rp 23,531,809	0.0129	1.29	Rp 7,768,260	Rp 10,107,702	0.7685	76.85
DEUT	2014	Rp 1,006,215	Rp 639,335	Rp 28,384,717	0.0129	1.29	Rp 9,605,490	Rp 11,323,836	0.8483	84.83
DEUT	2015	Rp 1,118,823	Rp 640,963	Rp 27,471,707	0.0174	1.74	Rp 6,876,925	Rp 11,021,378	0.6240	62.40
DEUT	2016	Rp 858,756	Rp 569,323	Rp 25,567,348	0.0113	1.13	Rp 6,781,896	Rp 10,663,119	0.6360	63.60
HSBC	2002	Rp 1,064,827	Rp 571,983	Rp 12,809,956	0.0385	3.85	Rp 6,143,469	Rp 9,975,259	0.6159	61.59
HSBC	2003	Rp 1,057,201	Rp 396,655	Rp 13,694,715	0.0482	4.82	Rp 7,263,054	Rp 11,285,174	0.6436	64.36
HSBC	2004	Rp 1,296,620	Rp 350,542	Rp 16,387,591	0.0577	5.77	Rp 10,002,410	Rp 13,308,619	0.7516	75.16
HSBC	2005	Rp 2,283,187	Rp 762,681	Rp 24,454,836	0.0622	6.22	Rp 11,801,439	Rp 18,071,060	0.6531	65.31
HSBC	2006	Rp 3,266,608	Rp 1,292,960	Rp 26,481,735	0.0745	7.45	Rp 12,940,864	Rp 18,965,194	0.6823	68.23
HSBC	2007	Rp 3,253,748	Rp 827,612	Rp 15,641,816	0.1551	15.51	Rp 17,534,322	Rp 24,497,786	0.7158	71.58
HSBC	2008	Rp 4,127,534	Rp 1,158,069	Rp 18,211,455	0.1631	16.31	Rp 22,742,485	Rp 33,286,985	0.6832	68.32
HSBC	2009	Rp 3,982,755	Rp 935,120	Rp 21,591,380	0.1412	14.12	Rp 21,305,236	Rp 27,594,382	0.7721	77.21
HSBC	2010	Rp 1,466,029	Rp 615,548	Rp 21,522,321	0.0395	3.95	Rp 11,499,432	Rp 18,396,436	0.6251	62.51
HSBC	2011	Rp 1,532,605	Rp 656,532	Rp 24,156,715	0.0363	3.63	Rp 14,085,187	Rp 20,072,498	0.7017	70.17
HSBC	2012	Rp 1,710,211	Rp 752,305	Rp 25,365,299	0.0378	3.78	Rp 17,218,191	Rp 20,960,549	0.8215	82.15
HSBC	2013	Rp 2,045,697	Rp 886,284	Rp 28,750,162	0.0403	4.03	Rp 19,624,792	Rp 23,346,875	0.8406	84.06
HSBC	2014	Rp 2,453,300	Rp 1,306,100	Rp 29,726,300	0.0386	3.86	Rp 19,986,300	Rp 23,491,000	0.8508	85.08
HSBC	2015	Rp 2,604,764	Rp 1,452,379	Rp 30,272,977	0.0381	3.81	Rp 19,935,274	Rp 22,891,825	0.8708	87.08
HSBC	2016	Rp 2,555,131	Rp 1,191,731	Rp 26,532,051	0.0514	5.14	Rp 18,613,824	Rp 19,111,092	0.9740	97.40

Kode	Tahun	Pendapatan Bunga	Beban Bunga	Total Aktiva	Spread	Spread	Kredit	DPK	LDR	LDR
		1	2	3	Y=(1-2)/3	%	4	5	X1=4/5	%
JPMC	2002	Rp 161,439	Rp 137,267	Rp 3,870,583	0.0062	0.62	Rp 750,140	Rp 1,153,069	0.6506	65.06
JPMC	2003	Rp 130,739	Rp 75,400	Rp 2,283,456	0.0242	2.42	Rp 819,525	Rp 1,496,694	0.5476	54.76
JPMC	2004	Rp 117,563	Rp 55,198	Rp 1,960,088	0.0318	3.18	Rp 658,769	Rp 1,087,137	0.6060	60.60
JPMC	2005	Rp 233,818	Rp 115,250	Rp 4,204,521	0.0282	2.82	Rp 2,033,670	Rp 1,830,964	1.1107	111.07
JPMC	2006	Rp 413,023	Rp 245,279	Rp 5,782,247	0.0290	2.90	Rp 959,023	Rp 2,146,874	0.4467	44.67
JPMC	2007	Rp 440,687	Rp 251,465	Rp 6,351,190	0.0298	2.98	Rp 1,282,804	Rp 2,375,243	0.5401	54.01
JPMC	2008	Rp 380,282	Rp 191,366	Rp 7,719,709	0.0245	2.45	Rp 1,298,782	Rp 1,496,602	0.8678	86.78
JPMC	2009	Rp 354,381	Rp 166,201	Rp 7,318,344	0.0257	2.57	Rp 953,833	Rp 1,691,406	0.5639	56.39
JPMC	2010	Rp 283,138	Rp 129,197	Rp 4,828,894	0.0319	3.19	Rp 1,303,332	Rp 2,312,796	0.5635	56.35
JPMC	2011	Rp 282,694	Rp 127,113	Rp 8,234,355	0.0189	1.89	Rp 1,784,754	Rp 3,053,009	0.5846	58.46
JPMC	2012	Rp 273,170	Rp 126,871	Rp 11,597,804	0.0126	1.26	Rp 2,906,847	Rp 2,402,565	1.2099	120.99
JPMC	2013	Rp 366,822	Rp 161,581	Rp 17,993,455	0.0114	1.14	Rp 6,845,423	Rp 5,527,192	1.2385	123.85
JPMC	2014	Rp 634,497	Rp 234,488	Rp 19,387,003	0.0206	2.06	Rp 8,643,318	Rp 4,453,086	1.9410	194.10
JPMC	2015	Rp 783,532	Rp 231,475	Rp 22,048,453	0.0250	2.50	Rp 8,815,088	Rp 4,641,667	1.8991	189.91
JPMC	2016	Rp 785,133	Rp 180,866	Rp 18,199,788	0.0332	3.32	Rp 8,966,379	Rp 4,486,797	1.9984	199.84
STDC	2002	Rp 886,141	Rp 545,322	Rp 8,899,794	0.0383	3.83	Rp 4,348,315	Rp 6,058,438	0.7177	71.77
STDC	2003	Rp 898,620	Rp 385,016	Rp 11,167,895	0.0460	4.60	Rp 4,915,235	Rp 7,790,756	0.6309	63.09
STDC	2004	Rp 1,032,547	Rp 340,473	Rp 14,686,908	0.0471	4.71	Rp 6,410,151	Rp 9,209,248	0.6961	69.61
STDC	2005	Rp 1,644,799	Rp 748,486	Rp 19,793,796	0.0453	4.53	Rp 8,156,785	Rp 10,408,802	0.7836	78.36
STDC	2006	Rp 2,090,365	Rp 944,011	Rp 24,855,674	0.0461	4.61	Rp 10,843,134	Rp 12,148,197	0.8926	89.26
STDC	2007	Rp 1,882,951	Rp 820,363	Rp 28,541,469	0.0372	3.72	Rp 14,570,590	Rp 16,660,717	0.8745	87.45
STDC	2008	Rp 2,688,438	Rp 1,075,658	Rp 50,122,965	0.0322	3.22	Rp 20,113,237	Rp 20,515,252	0.9804	98.04
STDC	2009	Rp 2,617,901	Rp 1,058,793	Rp 38,825,062	0.0402	4.02	Rp 20,773,613	Rp 19,122,703	1.0863	108.63
STDC	2010	Rp 2,240,612	Rp 896,996	Rp 39,707,712	0.0338	3.38	Rp 23,187,916	Rp 18,782,285	1.2346	123.46
STDC	2011	Rp 2,633,504	Rp 876,434	Rp 47,517,920	0.0370	3.70	Rp 26,943,620	Rp 24,749,840	1.0886	108.86
STDC	2012	Rp 3,026,766	Rp 987,028	Rp 50,797,848	0.0402	4.02	Rp 32,320,304	Rp 26,407,810	1.2239	122.39
STDC	2013	Rp 3,261,434	Rp 1,282,006	Rp 62,194,720	0.0318	3.18	Rp 34,066,476	Rp 29,987,066	1.1360	113.60
STDC	2014	Rp 3,799,526	Rp 1,380,820	Rp 64,574,847	0.0375	3.75	Rp 30,386,877	Rp 28,137,592	1.0799	107.99
STDC	2015	Rp 4,020,264	Rp 1,544,614	Rp 63,805,420	0.0388	3.88	Rp 27,255,166	Rp 25,391,058	1.0734	107.34
STDC	2016	Rp 3,851,660	Rp 1,359,324	Rp 64,686,001	0.0385	3.85	Rp 25,808,044	Rp 28,961,551	0.8911	89.11



Kode	Tahun	Beban Bunga		DPK		DR		Pendapatan Bunga		Kredit		LR	
		1	2	X2=1/2	%	3	4	X3=3/4	%				
BBCL	2002	Rp 23,361	Rp 372,576	0.0627	6.27	Rp 75,334	Rp 696,537	0.1082	10.82				
BBCL	2003	Rp 12,204	Rp 501,814	0.0243	2.43	Rp 58,063	Rp 470,102	0.1235	12.35				
BBCL	2004	Rp 13,398	Rp 614,573	0.0218	2.18	Rp 68,480	Rp 642,596	0.1066	10.66				
BBCL	2005	Rp 38,409	Rp 750,319	0.0512	5.12	Rp 121,219	Rp 1,512,171	0.0802	8.02				
BBCL	2006	Rp 89,283	Rp 852,646	0.1047	10.47	Rp 176,733	Rp 2,036,803	0.0868	8.68				
BBCL	2007	Rp 131,935	Rp 1,168,352	0.1129	11.29	Rp 225,496	Rp 2,994,443	0.0753	7.53				
BBCL	2008	Rp 143,351	Rp 1,209,143	0.1186	11.86	Rp 274,998	Rp 3,880,036	0.0709	7.09				
BBCL	2009	Rp 71,865	Rp 942,747	0.0762	7.62	Rp 292,616	Rp 2,955,003	0.0990	9.90				
BBCL	2010	Rp 44,466	Rp 1,032,903	0.0430	4.30	Rp 236,567	Rp 3,169,840	0.0746	7.46				
BBCL	2011	Rp 48,564	Rp 758,350	0.0640	6.40	Rp 257,954	Rp 4,235,039	0.0609	6.09				
BBCL	2012	Rp 129,320	Rp 1,428,884	0.0905	9.05	Rp 353,125	Rp 6,910,355	0.0511	5.11				
BBCL	2013	Rp 118,965	Rp 2,610,769	0.0456	4.56	Rp 595,659	Rp 11,894,111	0.0501	5.01				
BBCL	2014	Rp 180,861	Rp 4,421,089	0.0409	4.09	Rp 1,006,274	Rp 15,513,913	0.0649	6.49				
BBCL	2015	Rp 356,866	Rp 5,118,311	0.0697	6.97	Rp 1,365,588	Rp 20,141,097	0.0678	6.78				
BBCL	2016	Rp 317,517	Rp 5,039,344	0.0630	6.30	Rp 1,562,384	Rp 20,514,340	0.0762	7.62				
BOFA	2002	Rp 3,555	Rp 161,576	0.0220	2.20	Rp 40,595	Rp 264,500	0.1535	15.35				
BOFA	2003	Rp 12,196	Rp 198,387	0.0615	6.15	Rp 29,694	Rp 156,880	0.1893	18.93				
BOFA	2004	Rp 8,146	Rp 334,947	0.0243	2.43	Rp 32,801	Rp 303,000	0.1083	10.83				
BOFA	2005	Rp 6,430	Rp 362,804	0.0177	1.77	Rp 17,947	Rp 166,080	0.1081	10.81				
BOFA	2006	Rp 8,009	Rp 400,739	0.0200	2.00	Rp 27,279	Rp 163,500	0.1668	16.68				
BOFA	2007	Rp 11,515	Rp 477,666	0.0241	2.41	Rp 34,432	Rp 191,470	0.1798	17.98				
BOFA	2008	Rp 17,494	Rp 774,115	0.0226	2.26	Rp 36,549	Rp 477,942	0.0765	7.65				
BOFA	2009	Rp 8,726	Rp 1,056,254	0.0083	0.83	Rp 26,672	Rp 385,163	0.0692	6.92				
BOFA	2010	Rp 8,927	Rp 1,120,866	0.0080	0.80	Rp 27,362	Rp 461,547	0.0593	5.93				
BOFA	2011	Rp 41,404	Rp 1,181,980	0.0350	3.50	Rp 87,488	Rp 503,190	0.1739	17.39				
BOFA	2012	Rp 14,052	Rp 1,238,764	0.0113	1.13	Rp 30,920	Rp 634,624	0.0487	4.87				
BOFA	2013	Rp 18,524	Rp 1,537,828	0.0120	1.20	Rp 52,888	Rp 1,436,792	0.0368	3.68				
BOFA	2014	Rp 34,313	Rp 2,362,779	0.0145	1.45	Rp 97,483	Rp 1,873,985	0.0520	5.20				
BOFA	2015	Rp 29,642	Rp 1,647,100	0.0180	1.80	Rp 132,697	Rp 2,069,282	0.0641	6.41				
BOFA	2016	Rp 68,463	Rp 2,678,191	0.0256	2.56	Rp 211,729	Rp 2,137,408	0.0991	9.91				
BOTK	2002	Rp 76,766	Rp 4,467,308	0.0172	1.72	Rp 447,665	Rp 4,977,633	0.0899	8.99				
BOTK	2003	Rp 42,885	Rp 4,465,741	0.0096	0.96	Rp 284,515	Rp 4,757,283	0.0598	5.98				
BOTK	2004	Rp 99,757	Rp 6,056,806	0.0165	1.65	Rp 334,580	Rp 6,917,209	0.0484	4.84				
BOTK	2005	Rp 228,887	Rp 7,670,381	0.0298	2.98	Rp 652,137	Rp 12,184,729	0.0535	5.35				
BOTK	2006	Rp 576,341	Rp 9,851,346	0.0585	5.85	Rp 1,394,620	Rp 12,978,131	0.1075	10.75				
BOTK	2007	Rp 579,290	Rp 11,980,608	0.0484	4.84	Rp 1,307,844	Rp 13,920,113	0.0940	9.40				
BOTK	2008	Rp 543,335	Rp 13,739,527	0.0395	3.95	Rp 1,404,672	Rp 24,517,444	0.0573	5.73				
BOTK	2009	Rp 438,813	Rp 15,154,942	0.0290	2.90	Rp 1,412,977	Rp 24,639,465	0.0573	5.73				
BOTK	2010	Rp 391,371	Rp 16,557,718	0.0236	2.36	Rp 1,275,465	Rp 28,394,531	0.0449	4.49				
BOTK	2011	Rp 351,321	Rp 17,363,374	0.0202	2.02	Rp 1,459,361	Rp 40,176,033	0.0363	3.63				
BOTK	2012	Rp 328,855	Rp 20,300,440	0.0162	1.62	Rp 1,589,422	Rp 50,832,837	0.0313	3.13				
BOTK	2013	Rp 394,110	Rp 25,921,773	0.0152	1.52	Rp 2,223,342	Rp 73,500,309	0.0302	3.02				
BOTK	2014	Rp 506,109	Rp 27,078,930	0.0187	1.87	Rp 3,533,648	Rp 88,390,475	0.0400	4.00				
BOTK	2015	Rp 1,004,307	Rp 31,391,897	0.0320	3.20	Rp 4,764,690	Rp 93,556,046	0.0509	5.09				
BOTK	2016	Rp 1,424,492	Rp 36,292,380	0.0393	3.93	Rp 5,605,075	Rp 91,673,306	0.0611	6.11				

Kode	Tahun	Beban Bunga	DPK	DR	DR	Pendapatan Bunga	Kredit	LR	LR
		1	2	X2=1/2	%	3	4	X3=3/4	%
CITI	2002	Rp 626,696	Rp 18,491,248	0.0339	3.39	Rp 2,366,788	Rp 10,995,170	0.2153	21.53
CITI	2003	Rp 407,663	Rp 19,318,430	0.0211	2.11	Rp 2,033,869	Rp 9,878,487	0.2059	20.59
CITI	2004	Rp 274,629	Rp 19,909,336	0.0138	1.38	Rp 2,185,371	Rp 12,036,607	0.1816	18.16
CITI	2005	Rp 543,788	Rp 25,978,315	0.0209	2.09	Rp 2,890,720	Rp 14,842,517	0.1948	19.48
CITI	2006	Rp 1,155,744	Rp 27,061,882	0.0427	4.27	Rp 4,029,806	Rp 20,859,996	0.1932	19.32
CITI	2007	Rp 1,298,956	Rp 31,828,333	0.0408	4.08	Rp 4,653,584	Rp 22,346,349	0.2082	20.82
CITI	2008	Rp 1,243,543	Rp 34,289,447	0.0363	3.63	Rp 4,514,436	Rp 16,349,076	0.2761	27.61
CITI	2009	Rp 1,454,299	Rp 32,564,016	0.0447	4.47	Rp 4,782,543	Rp 24,540,113	0.1949	19.49
CITI	2010	Rp 1,158,643	Rp 37,523,221	0.0309	3.09	Rp 4,372,380	Rp 26,960,061	0.1622	16.22
CITI	2011	Rp 1,165,905	Rp 38,343,982	0.0304	3.04	Rp 4,133,436	Rp 26,444,472	0.1563	15.63
CITI	2012	Rp 787,914	Rp 42,076,793	0.0187	1.87	Rp 3,718,309	Rp 31,576,972	0.1178	11.78
CITI	2013	Rp 822,503	Rp 43,296,788	0.0190	1.90	Rp 3,570,447	Rp 39,669,548	0.0900	9.00
CITI	2014	Rp 990,994	Rp 42,170,881	0.0235	2.35	Rp 4,206,245	Rp 38,618,630	0.1089	10.89
CITI	2015	Rp 1,317,274	Rp 49,539,588	0.0266	2.66	Rp 4,687,255	Rp 39,535,322	0.1186	11.86
CITI	2016	Rp 1,289,008	Rp 49,977,555	0.0258	2.58	Rp 5,227,115	Rp 39,971,948	0.1308	13.08
DEUT	2002	Rp 721,215	Rp 7,655,820	0.0942	9.42	Rp 723,698	Rp 3,696,931	0.1958	19.58
DEUT	2003	Rp 484,858	Rp 9,352,024	0.0518	5.18	Rp 974,680	Rp 3,130,502	0.3113	31.13
DEUT	2004	Rp 622,783	Rp 12,590,203	0.0495	4.95	Rp 1,027,185	Rp 3,781,982	0.2716	27.16
DEUT	2005	Rp 1,017,793	Rp 10,411,485	0.0978	9.78	Rp 1,399,220	Rp 4,371,677	0.3201	32.01
DEUT	2006	Rp 1,054,101	Rp 8,607,776	0.1225	12.25	Rp 1,355,836	Rp 5,123,448	0.2646	26.46
DEUT	2007	Rp 820,126	Rp 10,135,280	0.0809	8.09	Rp 1,240,372	Rp 6,975,488	0.1778	17.78
DEUT	2008	Rp 673,188	Rp 10,546,329	0.0638	6.38	Rp 1,268,412	Rp 7,174,689	0.1768	17.68
DEUT	2009	Rp 453,381	Rp 8,509,718	0.0533	5.33	Rp 949,873	Rp 5,124,803	0.1853	18.53
DEUT	2010	Rp 531,159	Rp 9,400,835	0.0565	5.65	Rp 720,553	Rp 4,923,415	0.1464	14.64
DEUT	2011	Rp 645,059	Rp 9,829,841	0.0656	6.56	Rp 819,240	Rp 4,997,488	0.1639	16.39
DEUT	2012	Rp 410,334	Rp 8,857,450	0.0463	4.63	Rp 613,243	Rp 6,023,338	0.1018	10.18
DEUT	2013	Rp 440,049	Rp 10,107,702	0.0435	4.35	Rp 743,105	Rp 7,768,260	0.0957	9.57
DEUT	2014	Rp 639,335	Rp 11,323,836	0.0565	5.65	Rp 1,006,215	Rp 9,605,490	0.1048	10.48
DEUT	2015	Rp 640,963	Rp 11,021,378	0.0582	5.82	Rp 1,118,823	Rp 6,876,925	0.1627	16.27
DEUT	2016	Rp 569,323	Rp 10,663,119	0.0534	5.34	Rp 858,756	Rp 6,781,896	0.1266	12.66
HSBC	2002	Rp 571,983	Rp 9,975,259	0.0573	5.73	Rp 1,064,827	Rp 6,143,469	0.1733	17.33
HSBC	2003	Rp 396,655	Rp 11,285,174	0.0351	3.51	Rp 1,057,201	Rp 7,263,054	0.1456	14.56
HSBC	2004	Rp 350,542	Rp 13,308,619	0.0263	2.63	Rp 1,296,620	Rp 10,002,410	0.1296	12.96
HSBC	2005	Rp 762,681	Rp 18,071,060	0.0422	4.22	Rp 2,283,187	Rp 11,801,439	0.1935	19.35
HSBC	2006	Rp 1,292,960	Rp 18,965,194	0.0682	6.82	Rp 3,266,608	Rp 12,940,864	0.2524	25.24
HSBC	2007	Rp 827,612	Rp 24,497,786	0.0338	3.38	Rp 3,253,748	Rp 17,534,322	0.1856	18.56
HSBC	2008	Rp 1,158,069	Rp 33,286,985	0.0348	3.48	Rp 4,127,534	Rp 22,742,485	0.1815	18.15
HSBC	2009	Rp 935,120	Rp 27,594,382	0.0339	3.39	Rp 3,982,755	Rp 21,305,236	0.1869	18.69
HSBC	2010	Rp 615,548	Rp 18,396,436	0.0335	3.35	Rp 1,466,029	Rp 11,499,432	0.1275	12.75
HSBC	2011	Rp 656,532	Rp 20,072,498	0.0327	3.27	Rp 1,532,605	Rp 14,085,187	0.1088	10.88
HSBC	2012	Rp 752,305	Rp 20,960,549	0.0359	3.59	Rp 1,710,211	Rp 17,218,191	0.0993	9.93
HSBC	2013	Rp 886,284	Rp 23,346,875	0.0380	3.80	Rp 2,045,697	Rp 19,624,792	0.1042	10.42
HSBC	2014	Rp 1,306,100	Rp 23,491,000	0.0556	5.56	Rp 2,453,300	Rp 19,986,300	0.1227	12.27
HSBC	2015	Rp 1,452,379	Rp 22,891,825	0.0634	6.34	Rp 2,604,764	Rp 19,935,274	0.1307	13.07
HSBC	2016	Rp 1,191,731	Rp 19,111,092	0.0624	6.24	Rp 2,555,131	Rp 18,613,824	0.1373	13.73

Kode	Tahun	Beban Bunga		DPK		DR		Pendapatan Bunga	Kredit	LR	LR
		1	2	X2=1/2	%	3	4	X3=3/4	%		
JPMC	2002	Rp 137,267	Rp 1,153,069	0.1190	11.90	Rp 161,439	Rp 750,140	0.2152	21.52		
JPMC	2003	Rp 75,400	Rp 1,496,694	0.0504	5.04	Rp 130,739	Rp 819,525	0.1595	15.95		
JPMC	2004	Rp 55,198	Rp 1,087,137	0.0508	5.08	Rp 117,563	Rp 658,769	0.1785	17.85		
JPMC	2005	Rp 115,250	Rp 1,830,964	0.0629	6.29	Rp 233,818	Rp 2,033,670	0.1150	11.50		
JPMC	2006	Rp 245,279	Rp 2,146,874	0.1142	11.42	Rp 413,023	Rp 959,023	0.4307	43.07		
JPMC	2007	Rp 251,465	Rp 2,375,243	0.1059	10.59	Rp 440,687	Rp 1,282,804	0.3435	34.35		
JPMC	2008	Rp 191,366	Rp 1,496,602	0.1279	12.79	Rp 380,282	Rp 1,298,782	0.2928	29.28		
JPMC	2009	Rp 166,201	Rp 1,691,406	0.0983	9.83	Rp 354,381	Rp 953,833	0.3715	37.15		
JPMC	2010	Rp 129,197	Rp 2,312,796	0.0559	5.59	Rp 283,138	Rp 1,303,332	0.2172	21.72		
JPMC	2011	Rp 127,113	Rp 3,053,009	0.0416	4.16	Rp 282,694	Rp 1,784,754	0.1584	15.84		
JPMC	2012	Rp 126,871	Rp 2,402,565	0.0528	5.28	Rp 273,170	Rp 2,906,847	0.0940	9.40		
JPMC	2013	Rp 161,581	Rp 5,527,192	0.0292	2.92	Rp 366,822	Rp 6,845,423	0.0536	5.36		
JPMC	2014	Rp 234,488	Rp 4,453,086	0.0527	5.27	Rp 634,497	Rp 8,643,318	0.0734	7.34		
JPMC	2015	Rp 231,475	Rp 4,641,667	0.0499	4.99	Rp 783,532	Rp 8,815,088	0.0889	8.89		
JPMC	2016	Rp 180,866	Rp 4,486,797	0.0403	4.03	Rp 785,133	Rp 8,966,379	0.0876	8.76		
STDC	2002	Rp 545,322	Rp 6,058,438	0.0900	9.00	Rp 886,141	Rp 4,348,315	0.2038	20.38		
STDC	2003	Rp 385,016	Rp 7,790,756	0.0494	4.94	Rp 898,620	Rp 4,915,235	0.1828	18.28		
STDC	2004	Rp 340,473	Rp 9,209,248	0.0370	3.70	Rp 1,032,547	Rp 6,410,151	0.1611	16.11		
STDC	2005	Rp 748,486	Rp 10,408,802	0.0719	7.19	Rp 1,644,799	Rp 8,156,785	0.2016	20.16		
STDC	2006	Rp 944,011	Rp 12,148,197	0.0777	7.77	Rp 2,090,365	Rp 10,843,134	0.1928	19.28		
STDC	2007	Rp 820,363	Rp 16,660,717	0.0492	4.92	Rp 1,882,951	Rp 14,570,590	0.1292	12.92		
STDC	2008	Rp 1,075,658	Rp 20,515,252	0.0524	5.24	Rp 2,688,438	Rp 20,113,237	0.1337	13.37		
STDC	2009	Rp 1,058,793	Rp 19,122,703	0.0554	5.54	Rp 2,617,901	Rp 20,773,613	0.1260	12.60		
STDC	2010	Rp 896,996	Rp 18,782,285	0.0478	4.78	Rp 2,240,612	Rp 23,187,916	0.0966	9.66		
STDC	2011	Rp 876,434	Rp 24,749,840	0.0354	3.54	Rp 2,633,504	Rp 26,943,620	0.0977	9.77		
STDC	2012	Rp 987,028	Rp 26,407,810	0.0374	3.74	Rp 3,026,766	Rp 32,320,304	0.0936	9.36		
STDC	2013	Rp 1,282,006	Rp 29,987,066	0.0428	4.28	Rp 3,261,434	Rp 34,066,476	0.0957	9.57		
STDC	2014	Rp 1,380,820	Rp 28,137,592	0.0491	4.91	Rp 3,799,526	Rp 30,386,877	0.1250	12.50		
STDC	2015	Rp 1,544,614	Rp 25,391,058	0.0608	6.08	Rp 4,020,264	Rp 27,255,166	0.1475	14.75		
STDC	2016	Rp 1,359,324	Rp 28,961,551	0.0469	4.69	Rp 3,851,660	Rp 25,808,044	0.1492	14.92		

Kode	Tahun	Modal		ATMR		CAR		Laba sebelum pajak		Total Aktiva		ROA	
		1	2	X5=1/2	%	3	4	X6=3/4	%				
BBCL	2002	Rp 343,768	Rp 608,863	0.5646	56.46	Rp 21,120	Rp 795,690	0.0265	2.65				
BBCL	2003	Rp 369,493	Rp 644,847	0.5730	57.30	Rp 66,776	Rp 1,002,865	0.0666	6.66				
BBCL	2004	Rp 413,970	Rp 829,475	0.4991	49.91	Rp 54,295	Rp 1,244,068	0.0436	4.36				
BBCL	2005	Rp 743,045	Rp 1,752,346	0.4240	42.40	Rp 67,020	Rp 1,863,741	0.0360	3.60				
BBCL	2006	Rp 728,384	Rp 2,345,083	0.3106	31.06	Rp 37,979	Rp 2,252,505	0.0169	1.69				
BBCL	2007	Rp 778,103	Rp 3,569,875	0.2180	21.80	Rp 36,743	Rp 3,494,051	0.0105	1.05				
BBCL	2008	Rp 2,149,595	Rp 4,493,512	0.4784	47.84	Rp 82,730	Rp 4,781,948	0.0173	1.73				
BBCL	2009	Rp 2,078,938	Rp 3,738,175	0.5561	55.61	Rp 169,378	Rp 4,310,410	0.0393	3.93				
BBCL	2010	Rp 2,090,492	Rp 4,489,551	0.4656	46.56	Rp 182,766	Rp 4,416,887	0.0414	4.14				
BBCL	2011	Rp 2,903,111	Rp 5,937,347	0.4890	48.90	Rp 175,585	Rp 5,084,498	0.0345	3.45				
BBCL	2012	Rp 5,940,140	Rp 9,311,581	0.6379	63.79	Rp 180,744	Rp 8,110,752	0.0223	2.23				
BBCL	2013	Rp 11,600,783	Rp 17,292,629	0.6709	67.09	Rp 321,927	Rp 15,162,270	0.0212	2.12				
BBCL	2014	Rp 15,449,864	Rp 22,340,112	0.6916	69.16	Rp 621,929	Rp 22,742,330	0.0273	2.73				
BBCL	2015	Rp 16,222,357	Rp 28,427,954	0.5706	57.06	Rp 582,178	Rp 24,517,014	0.0237	2.37				
BBCL	2016	Rp 16,366,372	Rp 28,589,767	0.5725	57.25	Rp 713,188	Rp 24,768,634	0.0288	2.88				
BOFA	2002	Rp 75,848	Rp 77,552	0.9780	97.80	Rp 8,266	Rp 277,853	0.0297	2.97				
BOFA	2003	Rp 96,711	Rp 87,971	1.0994	109.94	Rp 133	Rp 309,173	0.0004	0.04				
BOFA	2004	Rp 93,509	Rp 101,884	0.9178	91.78	Rp (2,585)	Rp 554,321	-0.0047	-0.47				
BOFA	2005	Rp 81,895	Rp 129,471	0.6325	63.25	Rp 5,365	Rp 476,265	0.0113	1.13				
BOFA	2006	Rp 72,944	Rp 118,626	0.6149	61.49	Rp 17,878	Rp 494,224	0.0362	3.62				
BOFA	2007	Rp 77,247	Rp 137,345	0.5624	56.24	Rp 16,980	Rp 569,702	0.0298	2.98				
BOFA	2008	Rp 557,612	Rp 609,793	0.9144	91.44	Rp 15,260	Rp 1,365,313	0.0112	1.12				
BOFA	2009	Rp 403,310	Rp 396,869	1.0162	101.62	Rp 19,287	Rp 1,480,093	0.0130	1.30				
BOFA	2010	Rp 459,013	Rp 515,271	0.8908	89.08	Rp 28,694	Rp 1,606,485	0.0179	1.79				
BOFA	2011	Rp 448,344	Rp 626,951	0.7151	71.51	Rp (1,704)	Rp 1,651,200	-0.0010	-0.10				
BOFA	2012	Rp 465,378	Rp 740,296	0.6286	62.86	Rp 341	Rp 1,758,997	0.0002	0.02				
BOFA	2013	Rp 1,339,595	Rp 1,584,664	0.8453	84.53	Rp 17,969	Rp 2,921,864	0.0061	0.61				
BOFA	2014	Rp 1,379,846	Rp 2,083,496	0.6623	66.23	Rp 38,920	Rp 4,363,410	0.0089	0.89				
BOFA	2015	Rp 1,497,262	Rp 2,466,307	0.6071	60.71	Rp 23,562	Rp 5,590,650	0.0042	0.42				
BOFA	2016	Rp 1,466,742	Rp 3,230,467	0.4540	45.40	Rp 80,010	Rp 6,496,028	0.0123	1.23				
BOTK	2002	Rp 1,418,076	Rp 7,173,915	0.1977	19.77	Rp 254,711	Rp 6,264,648	0.0407	4.07				
BOTK	2003	Rp 1,560,638	Rp 7,340,325	0.2126	21.26	Rp 200,789	Rp 6,405,408	0.0313	3.13				
BOTK	2004	Rp 1,720,371	Rp 9,480,711	0.1815	18.15	Rp 249,431	Rp 9,110,763	0.0274	2.74				
BOTK	2005	Rp 6,327,058	Rp 18,156,186	0.3485	34.85	Rp 355,801	Rp 14,887,108	0.0239	2.39				
BOTK	2006	Rp 6,400,776	Rp 18,540,062	0.3452	34.52	Rp 781,362	Rp 18,782,838	0.0416	4.16				
BOTK	2007	Rp 7,127,566	Rp 19,907,598	0.3580	35.80	Rp 676,110	Rp 20,427,273	0.0331	3.31				
BOTK	2008	Rp 12,152,849	Rp 33,664,857	0.3610	36.10	Rp 773,000	Rp 29,990,078	0.0258	2.58				
BOTK	2009	Rp 14,506,517	Rp 36,902,569	0.3931	39.31	Rp 884,718	Rp 32,381,158	0.0273	2.73				
BOTK	2010	Rp 15,149,642	Rp 44,278,271	0.3421	34.21	Rp 615,207	Rp 39,878,089	0.0154	1.54				
BOTK	2011	Rp 22,328,981	Rp 55,879,941	0.3996	39.96	Rp 1,169,074	Rp 52,937,324	0.0221	2.21				
BOTK	2012	Rp 32,851,544	Rp 56,991,829	0.5764	57.64	Rp 1,215,496	Rp 62,203,856	0.0195	1.95				
BOTK	2013	Rp 63,672,544	Rp 84,852,891	0.7504	75.04	Rp 2,058,860	Rp 97,198,377	0.0212	2.12				
BOTK	2014	Rp 84,575,637	Rp 108,714,224	0.7780	77.80	Rp 3,037,692	Rp 118,944,510	0.0255	2.55				
BOTK	2015	Rp 94,168,932	Rp 116,027,298	0.8116	81.16	Rp 3,063,824	Rp 138,849,374	0.0221	2.21				
BOTK	2016	Rp 93,235,157	Rp 110,098,429	0.8468	84.68	Rp 3,954,539	Rp 141,301,247	0.0280	2.80				



Kode	Tahun	Modal	ATMR	CAR	CAR	Laba sebelum pajak	Total Aktiva	ROA	ROA
		1	2	X5=1/2	%	3	4	X6=3/4	%
CITI	2002	Rp 2,958,978	Rp 14,796,434	0.2000	20.00	Rp 1,602,159	Rp 24,562,360	0.0652	6.52
CITI	2003	Rp 2,146,405	Rp 14,666,057	0.1464	14.64	Rp 1,188,388	Rp 23,420,938	0.0507	5.07
CITI	2004	Rp 2,408,877	Rp 13,666,752	0.1763	17.63	Rp 1,332,101	Rp 24,553,775	0.0543	5.43
CITI	2005	Rp 2,768,731	Rp 17,754,399	0.1559	15.59	Rp 1,582,988	Rp 32,314,080	0.0490	4.90
CITI	2006	Rp 4,809,004	Rp 22,306,341	0.2156	21.56	Rp 1,701,237	Rp 37,550,519	0.0453	4.53
CITI	2007	Rp 5,303,586	Rp 25,507,021	0.2079	20.79	Rp 2,407,625	Rp 44,215,733	0.0545	5.45
CITI	2008	Rp 7,596,390	Rp 31,492,757	0.2412	24.12	Rp 2,633,362	Rp 52,329,336	0.0503	5.03
CITI	2009	Rp 8,696,946	Rp 28,554,518	0.3046	30.46	Rp 3,001,549	Rp 49,687,511	0.0604	6.04
CITI	2010	Rp 9,209,060	Rp 40,575,884	0.2270	22.70	Rp 2,881,721	Rp 55,809,894	0.0516	5.16
CITI	2011	Rp 10,369,955	Rp 50,397,356	0.2058	20.58	Rp 2,493,923	Rp 59,109,452	0.0422	4.22
CITI	2012	Rp 11,200,656	Rp 46,139,973	0.2428	24.28	Rp 2,504,509	Rp 62,213,330	0.0403	4.03
CITI	2013	Rp 12,880,919	Rp 52,627,344	0.2448	24.48	Rp 2,687,820	Rp 64,797,151	0.0415	4.15
CITI	2014	Rp 13,938,904	Rp 54,658,444	0.2550	25.50	Rp 3,352,684	Rp 65,033,411	0.0516	5.16
CITI	2015	Rp 15,368,230	Rp 54,501,354	0.2820	28.20	Rp 2,099,617	Rp 74,557,501	0.0282	2.82
CITI	2016	Rp 15,948,121	Rp 53,166,206	0.3000	30.00	Rp 3,092,778	Rp 72,845,871	0.0425	4.25
DEUT	2002	Rp 909,460	Rp 5,297,642	0.1717	17.17	Rp 932,402	Rp 11,610,731	0.0803	8.03
DEUT	2003	Rp 627,166	Rp 5,083,636	0.1234	12.34	Rp 881,339	Rp 15,243,241	0.0578	5.78
DEUT	2004	Rp 983,728	Rp 5,436,247	0.1810	18.10	Rp 1,076,804	Rp 18,818,719	0.0572	5.72
DEUT	2005	Rp 2,086,013	Rp 6,109,316	0.3414	34.14	Rp (153,844)	Rp 19,941,540	-0.0077	-0.77
DEUT	2006	Rp 2,535,245	Rp 5,983,093	0.4237	42.37	Rp 1,461,023	Rp 19,869,211	0.0735	7.35
DEUT	2007	Rp 3,027,430	Rp 6,562,812	0.4613	46.13	Rp 653,359	Rp 15,664,804	0.0417	4.17
DEUT	2008	Rp 3,386,652	Rp 8,961,289	0.3779	37.79	Rp 1,113,718	Rp 17,535,591	0.0635	6.35
DEUT	2009	Rp 2,305,189	Rp 5,697,922	0.4046	40.46	Rp 948,865	Rp 13,380,896	0.0709	7.09
DEUT	2010	Rp 2,237,196	Rp 8,760,512	0.2554	25.54	Rp 536,201	Rp 21,514,839	0.0249	2.49
DEUT	2011	Rp 2,242,081	Rp 10,498,910	0.2136	21.36	Rp 1,043,735	Rp 22,225,864	0.0470	4.70
DEUT	2012	Rp 2,153,817	Rp 10,262,864	0.2099	20.99	Rp 815,333	Rp 20,932,001	0.0390	3.90
DEUT	2013	Rp 2,346,296	Rp 8,705,882	0.2695	26.95	Rp 712,844	Rp 23,531,809	0.0303	3.03
DEUT	2014	Rp 3,145,107	Rp 11,641,646	0.2702	27.02	Rp 1,125,237	Rp 28,384,717	0.0396	3.96
DEUT	2015	Rp 6,049,158	Rp 12,544,120	0.4822	48.22	Rp 962,323	Rp 27,471,707	0.0350	3.50
DEUT	2016	Rp 5,470,459	Rp 12,118,351	0.4514	45.14	Rp 1,166,276	Rp 25,567,348	0.0456	4.56
HSBC	2002	Rp 1,307,400	Rp 8,429,236	0.1551	15.51	Rp 665,756	Rp 12,809,956	0.0520	5.20
HSBC	2003	Rp 1,210,108	Rp 9,447,853	0.1281	12.81	Rp 646,451	Rp 13,694,715	0.0472	4.72
HSBC	2004	Rp 1,366,448	Rp 13,157,135	0.1039	10.39	Rp 713,599	Rp 16,387,591	0.0435	4.35
HSBC	2005	Rp 3,629,625	Rp 20,762,434	0.1748	17.48	Rp 826,819	Rp 24,454,836	0.0338	3.38
HSBC	2006	Rp 3,026,147	Rp 20,093,776	0.1506	15.06	Rp 621,271	Rp 26,481,735	0.0235	2.35
HSBC	2007	Rp 3,877,248	Rp 26,519,159	0.1462	14.62	Rp 292,501	Rp 15,641,816	0.0187	1.87
HSBC	2008	Rp 3,735,385	Rp 31,135,527	0.1200	12.00	Rp 411,578	Rp 18,211,455	0.0226	2.26
HSBC	2009	Rp 4,017,522	Rp 21,004,058	0.1913	19.13	Rp 477,169	Rp 21,591,380	0.0221	2.21
HSBC	2010	Rp 2,292,988	Rp 12,037,035	0.1905	19.05	Rp 396,703	Rp 21,522,321	0.0184	1.84
HSBC	2011	Rp 2,504,478	Rp 15,301,785	0.1637	16.37	Rp 326,825	Rp 24,156,715	0.0135	1.35
HSBC	2012	Rp 2,716,483	Rp 19,111,201	0.1421	14.21	Rp 246,890	Rp 25,365,299	0.0097	0.97
HSBC	2013	Rp 2,943,052	Rp 22,467,480	0.1310	13.10	Rp 324,728	Rp 28,750,162	0.0113	1.13
HSBC	2014	Rp 3,149,380	Rp 23,490,958	0.1341	13.41	Rp 89,200	Rp 29,726,300	0.0030	0.30
HSBC	2015	Rp 4,412,896	Rp 23,740,384	0.1859	18.59	Rp 34,533	Rp 30,272,977	0.0011	0.11
HSBC	2016	Rp 5,396,405	Rp 22,779,765	0.2369	23.69	Rp 135,069	Rp 26,532,051	0.0051	0.51



Kode	Tahun	Modal	ATMR	CAR	CAR	Laba sebelum pajak	Total Aktiva	ROA	ROA
		1	2	X5=1/2	%	3	4	X6=3/4	%
JPMC	2002	Rp 339,069	Rp 1,079,853	0.3140	31.40	Rp 33,887	Rp 3,870,583	0.0088	0.88
JPMC	2003	Rp 338,945	Rp 1,268,462	0.2672	26.72	Rp 154,187	Rp 2,283,456	0.0675	6.75
JPMC	2004	Rp 333,296	Rp 991,601	0.3361	33.61	Rp 283,407	Rp 1,960,088	0.1446	14.46
JPMC	2005	Rp 343,521	Rp 2,872,427	0.1196	11.96	Rp 64,925	Rp 4,204,521	0.0154	1.54
JPMC	2006	Rp 518,439	Rp 3,104,698	0.1670	16.70	Rp 335,609	Rp 5,782,247	0.0580	5.80
JPMC	2007	Rp 1,434,852	Rp 4,061,698	0.3533	35.33	Rp 463,118	Rp 6,351,190	0.0729	7.29
JPMC	2008	Rp 1,611,781	Rp 4,810,688	0.3350	33.50	Rp 425,607	Rp 7,719,709	0.0551	5.51
JPMC	2009	Rp 1,475,748	Rp 3,583,891	0.4118	41.18	Rp 838,042	Rp 7,318,344	0.1145	11.45
JPMC	2010	Rp 1,401,742	Rp 3,846,400	0.3644	36.44	Rp 355,517	Rp 4,828,894	0.0736	7.36
JPMC	2011	Rp 1,391,742	Rp 4,665,966	0.2983	29.83	Rp 444,890	Rp 8,234,355	0.0540	5.40
JPMC	2012	Rp 1,457,768	Rp 3,739,972	0.3898	38.98	Rp 290,814	Rp 11,597,804	0.0251	2.51
JPMC	2013	Rp 3,503,393	Rp 10,670,859	0.3283	32.83	Rp 592,350	Rp 17,993,455	0.0329	3.29
JPMC	2014	Rp 3,643,200	Rp 8,487,175	0.4293	42.93	Rp 714,205	Rp 19,387,003	0.0368	3.68
JPMC	2015	Rp 4,004,729	Rp 9,252,079	0.4328	43.28	Rp 320,444	Rp 22,048,453	0.0145	1.45
JPMC	2016	Rp 4,006,442	Rp 9,249,891	0.4331	43.31	Rp 488,771	Rp 18,199,788	0.0269	2.69
STDC	2002	Rp 878,097	Rp 6,557,649	0.1339	13.39	Rp 234,909	Rp 8,899,794	0.0264	2.64
STDC	2003	Rp 926,319	Rp 7,446,052	0.1244	12.44	Rp 427,065	Rp 11,167,895	0.0382	3.82
STDC	2004	Rp 950,559	Rp 10,345,342	0.0919	9.19	Rp 570,131	Rp 14,686,908	0.0388	3.88
STDC	2005	Rp 1,588,230	Rp 11,680,172	0.1360	13.60	Rp 1,005,681	Rp 19,793,796	0.0508	5.08
STDC	2006	Rp 2,452,774	Rp 15,409,784	0.1592	15.92	Rp 1,054,925	Rp 24,855,674	0.0424	4.24
STDC	2007	Rp 2,379,408	Rp 17,841,992	0.1334	13.34	Rp 856,017	Rp 28,541,469	0.0300	3.00
STDC	2008	Rp 3,478,973	Rp 26,119,495	0.1332	13.32	Rp 959,634	Rp 50,122,965	0.0191	1.91
STDC	2009	Rp 3,125,142	Rp 21,451,932	0.1457	14.57	Rp 939,846	Rp 38,825,062	0.0242	2.42
STDC	2010	Rp 4,049,199	Rp 28,206,667	0.1436	14.36	Rp 625,643	Rp 39,707,712	0.0158	1.58
STDC	2011	Rp 5,005,604	Rp 35,505,714	0.1410	14.10	Rp 1,265,144	Rp 47,517,920	0.0266	2.66
STDC	2012	Rp 6,844,101	Rp 40,701,646	0.1682	16.82	Rp 1,351,999	Rp 50,797,848	0.0266	2.66
STDC	2013	Rp 7,028,590	Rp 48,502,951	0.1449	14.49	Rp 244,083	Rp 62,194,720	0.0039	0.39
STDC	2014	Rp 7,417,272	Rp 43,970,688	0.1687	16.87	Rp 947,150	Rp 64,574,847	0.0147	1.47
STDC	2015	Rp 7,173,681	Rp 44,667,161	0.1606	16.06	Rp 385,494	Rp 63,805,420	0.0060	0.60
STDC	2016	Rp 7,530,390	Rp 45,389,503	0.1659	16.59	Rp 361,424	Rp 64,686,001	0.0056	0.56

## Lampiran 4

Tabel Data Faktor Eksternal

Tahun	Inflasi	Kurs		BIRate	GDP	Krismon (D)
	X7	X8	X8	X9	X10	X11
2002	10.03	Rp	8,940	12.93	4.50	0
2003	5.06	Rp	8,465	8.31	4.80	0
2004	6.40	Rp	9,290	7.43	5.00	0
2005	17.11	Rp	9,830	12.75	5.70	0
2006	6.60	Rp	9,020	9.75	5.50	0
2007	6.59	Rp	9,419	8.00	6.40	0
2008	11.06	Rp	10,950	9.25	6.00	1
2009	2.78	Rp	9,400	7.14	4.60	1
2010	7.00	Rp	8,991	6.50	6.10	0
2011	3.80	Rp	9,068	6.58	6.49	0
2012	4.30	Rp	9,670	5.77	6.23	0
2013	8.40	Rp	12,189	6.48	5.78	0
2014	8.40	Rp	12,440	7.54	5.02	0
2015	3.40	Rp	13,795	7.52	4.79	0
2016	3.00	Rp	13,436	6.67	5.02	0