

Perhitungan NPL BRI Tahun 2012 sampai 2014 :

Perhitungan Tahun 2012 :

$$\text{NPL} = \frac{\text{Kurang Lancar} + \text{Diragukan} + \text{Macet}}{\text{Total Kredit}} \times 100\%$$

$$\text{NPL} = \frac{816.579 + 832.095 + 3.410.758}{350.758.262} \times 100\%$$

$$\text{NPL} = \frac{5.059.432}{350.758.262} \times 100\%$$

$$= 1,44\%$$

Perhitungan Tahun 2013 :

$$\text{NPL} = \frac{\text{Kurang Lancar} + \text{Diragukan} + \text{Macet}}{\text{Total Kredit}} \times 100\%$$

$$\text{NPL} = \frac{930.623 + 949.415 + 3.624.233}{434.316.466} \times 100\%$$

$$\text{NPL} = \frac{5.504.271}{434.316.466} \times 100\%$$

$$= 1,26 \%$$

Perhitungan Tahun 2014 :

$$\text{NPL} = \frac{\text{Kurang Lancar} + \text{Diragukan} + \text{Macet}}{\text{Total Kredit}} \times 100\%$$

$$\text{NPL} = \frac{1.043.082 + 1.201.996 + 3.974.665}{495.097.288} \times 100\%$$

$$\text{NPL} = \frac{6.219.743}{495.097.288} \times 100\%$$

$$= 1,25\%$$

Perhitungan NPL Mandiri Tahun 2012 sampai 2014:

Perhitungan Tahun 2012 :

$$\text{NPL} = \frac{\text{Kurang Lancar} + \text{Diragukan} + \text{Macet}}{\text{Total Kredit}} \times 100\%$$

$$\text{NPL} = \frac{1.143.136 + 766.673 + 4.048.181}{370.570.356} \times 100\%$$

$$\begin{aligned} \text{NPL} &= \frac{5.957.990}{370.570.356} \times 100\% \\ &= 1,60\% \end{aligned}$$

Perhitungan Tahun 2013 :

$$\text{NPL} = \frac{\text{Kurang Lancar} + \text{Diragukan} + \text{Macet}}{\text{Total Kredit}} \times 100\%$$

$$\text{NPL} = \frac{1.188.318 + 1.019.278 + 5.252.183}{450.634.798} \times 100\%$$

$$\begin{aligned} \text{NPL} &= \frac{7.459.779}{450.634.798} \times 100\% \\ &= 1,65\% \end{aligned}$$

Perhitungan Tahun 2014 :

$$\text{NPL} = \frac{\text{Kurang Lancar} + \text{Diragukan} + \text{Macet}}{\text{Total Kredit}} \times 100\%$$

$$\text{NPL} = \frac{1.603.335 + 2.171.396 + 6.029.254}{505.394.870} \times 100\%$$

$$\begin{aligned} \text{NPL} &= \frac{9.803.985}{505.394.870} \times 100\% \\ &= 1,93\% \end{aligned}$$

Perhitungan NPL BNI Tahun 2012 Sampai 2014:

Perhitungan Tahun 2012 :

$$NPL = \frac{Kurang Lancar + Diragukan + Macet}{Total Kredit} \times 100\%$$

$$NPL = \frac{34.994 + 102.411 + 1.511.650}{193.834.670} \times 100\%$$

$$NPL = \frac{1.649.055}{193.834.670} \times 100\%$$

$$= 0,85\%$$

Perhitungan Tahun 2013 :

$$NPL = \frac{Kurang Lancar + Diragukan + Macet}{Total Kredit} \times 100\%$$

$$NPL = \frac{546.276 + 736.350 + 4.138.417}{243.757.807} \times 100\%$$

$$NPL = \frac{5.421.043}{243.757.807} \times 100\%$$

$$= 2,22\%$$

Perhitungan Tahun 2014 :

$$NPL = \frac{Kurang Lancar + Diragukan + Macet}{Total Kredit} \times 100\%$$

$$NPL = \frac{391.745 + 851.119 + 4.193.876}{270.651.986} \times 100\%$$

$$NPL = \frac{5.436.738}{270.651.986} \times 100\%$$

$$= 2\%$$

Perhitungan LDR Bank BRI Tahun 2012 sampai 2014:

PerhitunganTahun2012 :

$$\text{LDR} = \frac{\text{Total Kredit}}{\text{Giro+Tabungan+Deposito Berjangka}} \times 100\%$$

$$\text{LDR} = \frac{350.758.262}{79.051.314 + 182.833.568 + 177.267.237} \times 100\%$$

$$\begin{aligned}\text{LDR} &= \frac{350.758.262}{439.152.119} \times 100\% \\ &= 79,87\%\end{aligned}$$

PerhitunganTahun2013 :

$$\text{LDR} = \frac{\text{Total Kredit}}{\text{Giro+Tabungan+Deposito Berjangka}} \times 100\%$$

$$\text{LDR} = \frac{434.316.466}{78.666.064 + 210.234.683 + 201.585.766} \times 100\%$$

$$\begin{aligned}\text{LDR} &= \frac{434.316.466}{490.486.513} \times 100\% \\ &= 88,54\%\end{aligned}$$

PerhitunganTahun2014 :

$$\text{LDR} = \frac{\text{Total Kredit}}{\text{Giro+Tabungan+Deposito Berjangka}} \times 100\%$$

$$\text{LDR} = \frac{495.097.288}{89.430.267+232.722.519+283.457.544} \times 100\%$$

$$\begin{aligned}\text{LDR} &= \frac{495.097.288}{605.610.330} \times 100\% \\ &= 81,75\%\end{aligned}$$

Perhitungan LDR Bank Mandiri Tahun 2012 sampai 2014:

Perhitungan Tahun 2012 :

$$\text{LDR} = \frac{\text{Total Kredit}}{\text{Giro} + \text{Tabungan} + \text{Deposito Berjangka}} \times 100\%$$

$$\text{LDR} = \frac{350.570.356}{113.907.856 + 183.969.756 + 144.960.251} \times 100\%$$

$$\text{LDR} = \frac{350.570.356}{442.837.863} \times 100\%$$

$$= 83,68\%$$

Perhitungan Tahun 2013 :

$$\text{LDR} = \frac{\text{Total Kredit}}{\text{Giro} + \text{Tabungan} + \text{Deposito Berjangka}} \times 100\%$$

$$\text{LDR} = \frac{450.634.798}{123.427.649 + 216.017.610 + 169.550.997} \times 100\%$$

$$\text{LDR} = \frac{450.634.798}{508.996.256} \times 100\%$$

$$= 88,53\%$$

Perhitungan Tahun 2014 :

$$\text{LDR} = \frac{\text{Total Kredit}}{\text{Giro} + \text{Tabungan} + \text{Deposito Berjangka}} \times 100\%$$

$$\text{LDR} = \frac{505.394.870}{128.053.558 + 231.461.256 + 223.934.097} \times 100\%$$

$$\text{LDR} = \frac{505.394.870}{583.457.911} \times 100\%$$

$$= 86,62\%$$

Perhitungan LDR Bank BNI Tahun 2012 sampai 2014:

Perhitungan Tahun 2012 :

$$\text{LDR} = \frac{\text{Total Kredit}}{\text{Giro} + \text{Tabungan} + \text{Deposito Berjangka}} \times 100\%$$

$$\text{LDR} = \frac{193.834.670}{22.422.083 + 257.660.847 + 32.616.662} \times 100\%$$

$$\text{LDR} = \frac{193.834.670}{283.328.167} \times 100\%$$

$$= 68,41\%$$

Perhitungan Tahun 2013 :

$$\text{LDR} = \frac{\text{Total Kredit}}{\text{Giro} + \text{Tabungan} + \text{Deposito Berjangka}} \times 100\%$$

$$\text{LDR} = \frac{243.757.807}{23.130.059 + 282.739.954 + 23.474.807} \times 100\%$$

$$\text{LDR} = \frac{243.757.807}{329.344.820} \times 100\%$$

$$= 74,01\%$$

Perhitungan Tahun 2014 :

$$\text{LDR} = \frac{\text{Total Kredit}}{\text{Giro} + \text{Tabungan} + \text{Deposito Berjangka}} \times 100\%$$

$$\text{LDR} = \frac{270.651.986}{24.967.538 + 300.264.809 + 14.529.531} \times 100\%$$

$$\text{LDR} = \frac{270.651.986}{339.391.878} \times 100\%$$

$$= 79,74\%$$

Perhitungan ROA Bank BRI Tahun 2012 sampai 2014:

Perhitungan Tahun 2012 :

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

$$ROA = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aset 2011} + \text{Total Aset 2012} : 2} \times 100\%$$

$$ROA = \frac{23.859.572}{469.899.284 + 551.336.790 : 2} \times 100\%$$

$$ROA = \frac{23.859.572}{510.613.037} \times 100\%$$

$$= 4,67\%$$

Perhitungan Tahun 2013 :

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

$$ROA = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aset 2012} + \text{Total Aset 2013} : 2} \times 100\%$$

$$ROA = \frac{27.910.066}{551.336.790 + 626.182.926 : 2} \times 100\%$$

$$ROA = \frac{27.910.066}{588.759.858} \times 100\%$$

$$= 4,74\%$$

Perhitungan Tahun 2014 :

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

$$ROA = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aset 2013} + \text{Total Aset 2014} : 2} \times 100\%$$

$$\text{ROA} = \frac{30.859.073}{626.182.926+801.955.021:2} \times 100\%$$

$$\text{ROA} = \frac{30.859.073}{714.068.973,5} \times 100\%$$

$$= 4,32\%$$

Perhitungan ROA Bank Mandiri Tahun 2012 sampai 2014:

Perhitungan Tahun 2012 :

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

$$\text{ROA} = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aset 2011}+\text{Total Aset 2012}:2} \times 100\%$$

$$\text{ROA} = \frac{20.504.268}{551.891.704+635.618.708:2} \times 100\%$$

$$\text{ROA} = \frac{20.504.268}{593.755.206} \times 100\%$$

$$= 3,45\%$$

Perhitungan Tahun 2013 :

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

$$\text{ROA} = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aset 2012}+\text{Total Aset 2013}:2} \times 100\%$$

$$\text{ROA} = \frac{24.061.837}{635.618.708+733.009.762:2} \times 100\%$$

$$\text{ROA} = \frac{24.061.837}{684.314.235} \times 100\%$$

$$= 3,51\%$$

Perhitungan Tahun 2014 :

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

$$ROA = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aset 2013} + \text{Total Aset 2014} : 2} \times 100\%$$

$$ROA = \frac{26.008.015}{733.009.762 + 855.039.673 : 2} \times 100\%$$

$$ROA = \frac{26.008.015}{794.024.717,5} \times 100\%$$

$$= 3,27\%$$

Perhitungan ROA Bank BNI Tahun 2012 sampai 2014:

Perhitungan Tahun 2012 :

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

$$ROA = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aset 2011} + \text{Total Aset 2012} : 2} \times 100\%$$

$$ROA = \frac{8.899.562}{299.058.161 + 333.303.506 : 2} \times 100\%$$

$$ROA = \frac{8.899.562}{316.180.833,5} \times 100\%$$

$$= 2,81\%$$

Perhitungan Tahun 2013 :

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

$$ROA = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aset 2012} + \text{Total Aset 2013} : 2} \times 100\%$$

$$ROA = \frac{11.278.165}{333.303.506+386.654.815 :2} \times 100\%$$

$$ROA = \frac{11.278.165}{359.979.160,5} \times 100\%$$

$$= 3,13\%$$

PerhitunganTahun2014 :

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

$$ROA = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aset 2013+Total Aset 2014:2}} \times 100\%$$

$$ROA = \frac{13.524.310}{386.654.815+416.573.708 :2} \times 100\%$$

$$ROA = \frac{13.524.310}{401.614.261,5} \times 100\%$$

$$= 3,36\%$$

Perhitungan NIM Pada Bank BRI Tahun 2012 sampai 2014:

PerhitunganTahun2012 :

$$NIM = \frac{\text{Bunga\&investasi} - \text{Beban bunga\&pembiayaan lain}}{\text{Total Aset Produktif 2011 + 2012:2}} \times 100\%$$

$$NIM = \frac{48.272.021-12.599.060}{469.899.284+551.336.790:2} \times 100\%$$

$$NIM = \frac{35.672.961}{510.613.037} \times 100\%$$

$$= 6,98\%$$

PerhitunganTahun2013 :

$$NIM = \frac{\text{Bunga\&investasi} - \text{Beban bunga\&pembiayaan lain}}{\text{Total Aset Produktif 2012 + 2013:2}} \times 100\%$$

$$\text{NIM} = \frac{57.720.831 - 14.590.223}{551.336.790 + 626.182.926 : 2} \times 100\%$$

$$\text{NIM} = \frac{43.130.608}{588.759.858} \times 100\%$$

$$= 7,32\%$$

Perhitungan Tahun 2014 :

$$\text{NIM} = \frac{\text{Bunga \& investasi} - \text{Beban bunga \& pembiayaan lain}}{\text{Total Aset Produktif 2013 + 2014 : 2}} \times 100\%$$

$$\text{NIM} = \frac{73.065.777 - 22.684.979}{626.182.926 + 801.955.021 : 2} \times 100\%$$

$$\text{NIM} = \frac{50.380.798}{714.068.973,5} \times 100\%$$

$$= 7,05\%$$

Perhitungan NIM Pada Bank Mandiri Tahun 2012 sampai 2014:

Perhitungan Tahun 2012 :

$$\text{NIM} = \frac{\text{Bunga \& investasi} - \text{Beban bunga \& pembiayaan lain}}{\text{Total Aset Produktif 2011 + 2012 : 2}} \times 100\%$$

$$\text{NIM} = \frac{42.550.442 - 15.019.850}{551.891.704 + 635.618.708 : 2} \times 100\%$$

$$\text{NIM} = \frac{27.530.592}{593.755.206} \times 100\%$$

$$= 4,63\%$$

Perhitungan Tahun 2013 :

$$\text{NIM} = \frac{\text{Bunga \& investasi} - \text{Beban bunga \& pembiayaan lain}}{\text{Total Aset Produktif 2012 + 2013 : 2}} \times 100\%$$

$$\text{NIM} = \frac{50.208.842 - 16.399.424}{635.618.708 + 733.009.762 : 2} \times 100\%$$

$$\text{NIM} = \frac{33.809.418}{684.314.235} \times 100\%$$

$$= 4,94\%$$

Perhitungan Tahun 2014 :

$$\text{NIM} = \frac{\text{Bunga\&investasi} - \text{Beban bunga\&pembiayaan lain}}{\text{Total Aset Produktif 2013 + 2014:2}} \times 100\%$$

$$\text{NIM} = \frac{62.637.942 - 23.505.518}{733.009.762 + 855.039.673:2} \times 100\%$$

$$\text{NIM} = \frac{39.132.424}{794.024.717,5} \times 100\%$$

$$= 4,96\%$$

Perhitungan NIM Bank BNI Tahun 2012 sampai 2014:

Perhitungan Tahun 2012 :

$$\text{NIM} = \frac{\text{Bunga\&investasi} - \text{Beban bunga\&pembiayaan lain}}{\text{Total Aset Produktif 2011 + 2012:2}} 100\%$$

$$\text{NIM} = \frac{22.704.515 - 7.245.524}{299.058.161 + 333.303.506:2} \times 100\%$$

$$\text{NIM} = \frac{15.458.991}{316.180.833,5} \times 100\%$$

$$= 4,88\%$$

Perhitungan Tahun 2013 :

$$\text{NIM} = \frac{\text{Bunga\&investasi} - \text{Beban bunga\&pembiayaan lain}}{\text{Total Aset Produktif 2012 + 2013:2}} 100\%$$

$$\text{NIM} = \frac{26.450.708 - 7.392.427}{333.303.506 + 386.654.815:2} \times 100\%$$

$$\text{NIM} = \frac{19.058.281}{359.979.160,5} \times 100\%$$

$$= 5,29\%$$

Perhitungan Tahun 2014 :

$$\text{NIM} = \frac{\text{Bunga\&investasi} - \text{Beban bunga\&pembiayaan lain}}{\text{Total Aset Produktif 2012 + 2013:2}} 100\%$$

$$\text{NIM} = \frac{33.364.942 - 10.988.641}{386.654.815 + 416.573.708:2} \times 100\%$$

$$\text{NIM} = \frac{23.376.301}{401.614.261,5} \times 100\%$$

$$= 5,82\%$$