

Lampiran 1

NAMA PERUSAHAAN DAN KODE EMITEN

No	Bank	Kode Emiten
1	Bank Negara Indonesia (PERSERO) Tbk	BBNI
2	BJB	BJBR
3	Bank Internationa I Indonesia Tbk	BNII
4	Bank Victoria International Tbk	BVIC
5	Bank ICB Bumiputera TBK	BABP
6	Bank Central Asia TBK	BBCA
7	Bank Bukopin Tbk	BBKP
8	Bank Rakyat Indonesia (PERSERO) TBK	BBRI
9	Bank Tabungan Negara (PERSERO) Tbk	BBTN
10	Bank QNB Kesawan Tbk	BKSW
11	Bank Mandiri (PERSERO) Tbk	BMRI
12	Bank Permata Tbk	BNLI
13	Bank Sinarmas Tbk	BSIM
14	Bank of India Indonesia Tbk	BSWD
15	Bank Tabungan Pensiunan Nasional Tbk	BTPN
16	Bank Artha Graha International Tbk	INPC
17	Bank Mayapada International Tbk	MAYA
18	Bank Windu Kentjana International Tbk	MCOR
19	Bank Mega Tbk	Mega
20	Bank OCBC NISP Tbk	NISP
21	Bank Pan Indonesia Tbk	PNBN
22	bank Himpunan Saudara 1906 Tbk	SDRA

PERHITUNGAN RETURN ON ASSETS

$$(Y) \text{ ROA} = \frac{\text{Net Income}}{\text{Total Asset}} = 1.00$$

in Thousand Rupiah

No	Kode Emiten	Nama Bank	2008		
			Net Income	Total Asset	Persentase
1	BBNI	Bank Negara Indonesia (Persero) Tbk	1,222,485.00	201,741,069.00	0.61%
2	BJBR	BJB	542,162.00	26,040,869.00	2.08%
3	BNII	Bank International Indonesia Tbk	468,697.00	52,868,290.00	0.89%
4	BVIC	Bank Victoria International Tbk	35,262.00	5,628,623.00	0.63%
5	BABP	Bank ICB Bumiputera TBK	1,926.00	6,287,878.00	0.03%
6	BBCA	Bank Central Asia TBK	5,776,139.00	245,569,856.00	2.35%
7	BBKP	Bank Bukopin Tbk	368,780.00	32,633,063.00	1.13%
8	BBRI	Bank Rakyat Indonesia (PERSERO) TBK	5,958,368.00	246,076,896.00	2.42%
9	BBTN	Bank Tabungan Negara (PERSERO) Tbk	430,474.00	44,992,171.00	0.96%
10	BKSW	Bank QNB Kesawan Tbk	3,111.00	2,162,228.00	0.14%
11	BMRI	Bank Mandiri (PERSERO) Tbk	5,312,821.00	358,438,678.00	1.48%
12	BNLI	Bank Permata Tbk	452,409.00	54,059,522.00	0.84%
13	BSIM	Bank Sinarmas Tbk	12,851.00	6,064,626.00	0.21%
14	BSWD	Bank of India Indonesia Tbk	19,221.00	1,359,868.00	1.41%
15	BTPN	Bank Tabungan Pensiunan Nasional Tbk	378,886.00	13,697,461.00	2.77%
16	INPC	Bank Artha Graha International Tbk	21,784.00	12,845,449.00	0.17%
17	MAYA	Bank Mayapada International Tbk	40,965.00	5,512,694.00	0.74%
18	MCOR	Bank Windu Kentjana International Tbk	3,651.00	2,094,665.00	0.17%
19	Mega	Bank Mega Tbk	501,681.00	34,860,872.00	1.44%
20	NISP	Bank OCBC NISP Tbk	250,084.00	34,245,838.00	0.73%
21	PNBN	Bank Pan Indonesia Tbk	798,008.00	64,391,915.00	1.24%
22	SDRA	bank Himpunan Saudara 1906 Tbk	37,658.00	1,977,145.00	1.90%

PERHITUNGAN RETURN ON ASSETS

2009			2010			2011	
Net Income	Total Asset	Persentase	Net Income	Total Asset	Persentase	Net Income	Total Asset
2,483,995.00	227,227,452.00	1.09%	4,673,461.00	248,580,529.00	1.88%	5,991,144.00	299,058,161.00
709,106.00	32,410,329.00	2.19%	890,225.00	43,445,700.00	2.05%	962,695.00	54,448,658.00
(40,969.00)	60,908,414.00	-0.07%	686,931.00	75,130,433.00	0.91%	634,183.00	94,919,111.00
46,240.00	7,361,533.00	0.63%	106,802.00	10,304,853.00	1.04%	219,914.00	11,802,563.00
5,043.00	7,007,770.00	0.07%	18,252.00	8,667,939.00	0.21%	(81,056.00)	7,299,826.00
6,807,242.00	282,392,294.00	2.41%	8,789,687.00	324,419,069.00	2.71%	10,770,209.00	381,908,353.00
362,191.00	37,173,318.00	0.97%	492,599.00	47,489,366.00	1.04%	738,163.00	57,183,463.00
7,308,292.00	316,947,029.00	2.31%	11,558,751.00	404,285,602.00	2.86%	15,296,510.00	469,899,284.00
490,453.00	58,516,058.00	0.84%	1,097,818.00	68,385,539.00	1.61%	1,026,201.00	89,121,459.00
3,988.00	2,347,791.00	0.17%	1,212.00	2,589,915.00	0.05%	6,169.00	3,593,818.00
7,155,464.00	394,480,527.00	1.81%	9,474,023.00	449,774,551.00	2.11%	12,479,456.00	551,891,704.00
486,077.00	56,308,069.00	0.86%	1,011,085.00	73,849,285.00	1.37%	1,156,878.00	101,324,002.00
48,766.00	8,036,015.00	0.61%	104,305.00	11,232,179.00	0.93%	113,719.00	16,658,656.00
36,951.00	1,537,378.00	2.40%	37,288.00	1,570,332.00	2.37%	47,737.00	2,080,428.00
420,423.00	22,272,246.00	1.89%	838,637.00	34,522,573.00	2.43%	1,401,725.00	46,651,141.00
41,854.00	15,432,309.00	0.27%	83,669.00	17,063,094.00	0.49%	100,430.00	19,185,436.00
41,099.00	7,629,928.00	0.54%	84,831.00	10,102,288.00	0.84%	180,196.00	12,951,201.00
16,069.00	2,798,874.00	0.57%	28,293.00	4,354,460.00	0.65%	36,214.00	6,452,794.00
537,460.00	39,684,622.00	1.35%	951,800.00	51,596,960.00	1.84%	1,010,257.00	61,909,027.00
599,969.00	41,422,612.00	1.45%	439,580.00	50,141,559.00	0.88%	753,221.00	59,834,397.00
1,034,525.00	77,857,418.00	1.33%	1,293,503.00	108,947,956.00	1.19%	2,038,269.00	124,754,179.00
35,645.00	2,403,699.00	1.48%	53,735.00	3,245,762.00	1.66%	99,424.00	5,085,762.00

Persentase
2.00%
1.77%
0.67%
1.86%
-1.11%
2.82%
1.29%
3.26%
1.15%
0.17%
2.26%
1.14%
0.68%
2.29%
3.00%
0.52%
1.39%
0.56%
1.63%
1.26%
1.63%
1.95%

PERHITUNGAN CAPITAL ADEQUACY RATIO

(X1) CAR MODAL SENDIRI 100% in Thousan
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no	NAMA PERUSAHAAN	KODE EMITEN	2008	2009	2010
1	Bank Negara Indonesia (PERSERO) Tbk	BBNI	13,5%	13,8%	18,6%
2	Bank Jabar Banten	BJBR	15,06%	21,20%	22,85%
3	Bank Internationa Indonesia Tbk	BNII	19,87%	14,83%	12,90%
4	Bank Victoria International Tbk	BVIC	23,22%	16,92%	13,72%
5	Bank ICB Bumiputera TBK	BABP	11,78%	11,19%	12,55%
6	Bank Central Asia TBK	BBCA	15,8%	15,3%	13,5%
7	Bank Bukopin Tbk	BBKP	11,20%	14,36%	13,02%
8	Bank Rakyat Indonesia (PERSERO) TBK	BBRI	13,18%	13,20%	15,60%
9	Bank Tabungan Negara (PERSERO) Tbk	BBTN	16,14%	21,54%	16,74%
10	Bank QNB Kesawan Tbk	BKSW	10,43%	12,56%	9,92%
11	Bank Mandiri (PERSERO) Tbk	BMRI	15,1%	15,5%	14,7%
12	Bank Permata Tbk	BNLI	10,8%	12,2%	14,05%
13	Bank Sinarmas Tbk	BSIM	11,52%	13,05%	14,10%
14	Bank of India Indonesia Tbk	BSWD	33,27%	32,90%	26,91%
15	Bank Tabungan Pensiunan Nasional Tbk	BTPN	23,7%	18,5%	23,4%
16	Bank Artha Graha International Tbk	INPC	14,90%	13,77%	13,65%
17	Bank Mayapada International Tbk	MAYA	23,69%	17,05%	20,40%
18	Bank Windu Kentjana International Tbk	MCOR	18,02%	16,88%	17,84%
19	Bank Mega Tbk	Mega	16,16%	18,84%	14,78%
20	Bank OCBC NISP Tbk	NISP	18,95%	20,45%	17,63%
21	Bank Pan Indonesia Tbk	PNBN	20,31%	21,79%	16,65%
22	bank Himpunan Saudara 1906 Tbk	SDRA	12,75%	13,96%	19,69%

d Rupiah

2011
17,6%
18,30%
12,16%
14,92%
10,47%
12,7%
14,33%
18,45%
15,03%
46,49%
17,2%
14,07%
13,98%
23,19%
20,5%
12,65%
14,68%
12,27%
11,70%
13,75%
17,45%
13,38%

PERHITUNGAN LOAN TO DEPOSIT RATIO

in Thousand Rupiah

$$(X2) \text{ LDR} = \frac{\text{Total Loans}}{\text{Total Deposit}} \times 100\%$$

No	Kode Emiten	Nama Bank	2008		
			Total Loans	Total Deposit	Persentase
1	BBNI	Bank Negara Indonesia (PERSERO) Tbk	106,342,351.00	165,380,890.00	64.30%
2	BJBR	BJB	18,507,944.00	26,041,962.00	71.07%
3	BNII	Bank Internationa I Indonesia Tbk	30,344,477.00	44,130,245.00	68.76%
4	BVIC	Bank Victoria International Tbk	2,122,976.00	4,093,417.00	51.86%
5	BABP	Bank ICB Bumiputera TBK	4,667,760.00	5,280,392.00	88.40%
6	BBCA	Bank Central Asia TBK	110,026,861.00	211,942,063.00	51.91%
7	BBKP	Bank Bukopin Tbk	22,401,357.00	27,521,206.00	81.40%
8	BBRI	Bank Rakyat Indonesia (PERSERO) TBK	153,102,630.00	204,965,682.00	74.70%
9	BBTN	Bank Tabungan Negara (PERSERO) Tbk	31,468,636.00	31,448,744.00	100.06%
10	BKSW	Bank QNB Kesawan Tbk	1,470,912.00	1,997,442.00	73.64%
11	BMRI	Bank Mandiri (PERSERO) Tbk	162,637,788.00	296,822,578.00	54.79%
12	BNLI	Bank Permata Tbk	33,519,929.00	45,401,453.00	73.83%
13	BSIM	Bank Sinarmas Tbk	5,323,072.00	6,832,209.00	77.91%
14	BSWD	Bank of India Indonesia Tbk	861,689.00	1,053,811.00	81.77%
15	BTPN	Bank Tabungan Pensiunan Nasional Tbk	10,136,195.00	11,380,149.00	89.07%
16	INPC	Bank Artha Graha International Tbk	9,641,673.00	10,497,650.00	91.85%
17	MAYA	Bank Mayapada International Tbk	3,900,182.00	3,971,875.00	98.19%
18	MCOR	Bank Windu Kentjana International Tbk	1,409,483.00	1,678,972.00	83.95%
19	Mega	Bank Mega Tbk	18,749,051.00	29,381,005.00	63.81%
20	NISP	Bank OCBC NISP Tbk	20,401,154.00	27,239,749.00	74.89%
21	PNBN	Bank Pan Indonesia Tbk	35,620,597.00	46,044,328.00	77.36%
22	SDRA	bank Himpunan Saudara 1906 Tbk	1,498,742.00	1,493,138.00	100.38%

PERHITUNGAN LOAN TO DEPOSIT RATIO

2009			2010			2011	
Total Loans	Total Deposit	Persentase	Total Loans	Total Deposit	Persentase	Total Loans	Total Deposit
113,922,685.00	192,227,136.00	59.26%	129,399,567.00	197,700,436.00	65.45%	156,504,508.00	235,263,224.00
23,070,203.00	31,953,462.00	72.20%	23,070,203.00	31,953,462.00	72.20%	28,223,357.00	39,042,776.00
36,500,149.00	47,942,897.00	76.13%	48,656,349.00	60,704,753.00	80.15%	61,691,239.00	70,322,917.00
2,713,515.00	5,658,976.00	47.95%	3,187,219.00	8,896,067.00	35.83%	5,558,636.00	9,249,008.00
5,188,764.00	5,942,777.00	87.31%	6,028,296.00	7,213,672.00	83.57%	4,944,114.00	6,011,364.00
119,595,661.00	246,219,403.00	48.57%	150,016,746.00	279,054,375.00	53.76%	198,440,354.00	323,427,592.00
24,013,722.00	31,915,503.00	75.24%	29,398,321.00	44,597,408.00	65.92%	37,939,245.00	46,012,083.00
196,754,420.00	260,378,168.00	75.56%	232,976,674.00	333,652,397.00	69.83%	269,454,726.00	384,264,345.00
40,029,401.00	40,214,954.00	99.54%	50,668,815.00	47,546,047.00	106.57%	62,619,586.00	61,970,015.00
1,417,724.00	2,143,863.00	66.13%	1,682,307.00	2,384,067.00	70.56%	1,971,725.00	2,637,385.00
184,690,704.00	330,336,908.00	55.91%	232,545,259.00	369,842,016.00	62.88%	298,988,258.00	422,250,404.00
39,585,076.00	46,127,561.00	85.82%	49,833,078.00	58,205,109.00	85.62%	67,926,372.00	78,969,332.00
7,153,316.00	9,612,891.00	74.41%	7,153,316.00	9,612,891.00	74.41%	9,493,683.00	14,059,677.00
967,684.00	1,210,111.00	79.97%	1,050,807.00	1,226,476.00	85.68%	1,413,687.00	1,675,845.00
15,453,805.00	18,514,788.00	83.47%	22,987,471.00	25,526,479.00	90.05%	30,000,642.00	35,618,000.00
10,787,837.00	13,071,296.00	82.53%	11,018,323.00	14,683,981.00	75.04%	13,133,022.00	16,298,639.00
4,961,856.00	6,040,576.00	82.14%	5,931,676.00	7,796,431.00	76.08%	8,569,366.00	10,667,259.00
1,560,056.00	2,421,260.00	64.43%	2,905,446.00	3,625,685.00	80.14%	4,555,043.00	5,813,692.00
18,352,062.00	32,803,732.00	55.95%	23,613,208.00	42,083,813.00	56.11%	31,406,691.00	49,138,687.00
21,283,245.00	30,326,451.00	70.18%	30,918,196.00	39,425,954.00	78.42%	40,541,352.00	47,419,539.00
43,225,566.00	58,494,298.00	73.90%	58,204,434.00	75,280,018.00	77.32%	73,700,496.00	85,748,980.00
1,896,720.00	2,027,791.00	93.54%	2,507,415.00	2,550,806.00	98.30%	3,311,921.00	4,087,992.00

Persentase
66.52%
72.29%
87.73%
60.10%
82.25%
61.36%
82.45%
70.12%
101.05%
74.76%
70.81%
86.02%
67.52%
84.36%
84.23%
80.58%
80.33%
78.35%
63.91%
85.50%
85.95%
81.02%

HASIL PERHITUNGAN KESELURUHAN VARIABEL

NO	PERUSAHAAN	TAHUN	ROA	CAR	LDR
1	BBNI	2008	0.00606	0.13500	0.64301
2	BJBR	2008	0.02082	0.15060	0.71070
3	BNII	2008	0.00887	0.19870	0.68761
4	BVIC	2008	0.00626	0.23220	0.51863
5	BABP	2008	0.00031	0.11780	0.88398
6	BBCA	2008	0.02352	0.15800	0.51914
7	BBKP	2008	0.01130	0.11200	0.81397
8	BBRI	2008	0.02421	0.13180	0.74697
9	BBTN	2008	0.00957	0.16140	1.00063
10	BKSW	2008	0.00144	0.10430	0.73640
11	BMRI	2008	0.01482	0.15100	0.54793
12	BNLI	2008	0.00837	0.10800	0.73830
13	BSIM	2008	0.00212	0.11520	0.77911
14	BSWD	2008	0.01413	0.33270	0.81769
15	BTPN	2008	0.02766	0.23700	0.89069
16	INPC	2008	0.00170	0.14900	0.91846
17	MAYA	2008	0.00743	0.23690	0.98195
18	MCOR	2008	0.00174	0.18020	0.83949
19	Mega	2008	0.01439	0.16160	0.63814
20	NISP	2008	0.00730	0.18950	0.74895
21	PNBN	2008	0.01239	0.20310	0.77362
22	SDRA	2008	0.01905	0.12750	1.00375
23	BBNI	2009	0.01093	0.13800	0.59265
24	BJBR	2009	0.02188	0.21200	0.72199
25	BNII	2009	-0.00067	0.14830	0.76133
26	BVIC	2009	0.00628	0.16920	0.47951
27	BABP	2009	0.00072	0.11190	0.87312
28	BBCA	2009	0.02411	0.15300	0.48573
29	BBKP	2009	0.00974	0.14360	0.75242
30	BBRI	2009	0.02306	0.13200	0.75565
31	BBTN	2009	0.00838	0.21540	0.99539
32	BKSW	2009	0.00170	0.12560	0.66129
33	BMRI	2009	0.01814	0.15500	0.55910
34	BNLI	2009	0.00863	0.12200	0.85817
35	BSIM	2009	0.00607	0.13050	0.74414
36	BSWD	2009	0.02404	0.32900	0.79967
37	BTPN	2009	0.01888	0.18500	0.83467
38	INPC	2009	0.00271	0.13770	0.82531
39	MAYA	2009	0.00539	0.17050	0.82142
40	MCOR	2009	0.00574	0.16880	0.64432
41	Mega	2009	0.01354	0.18840	0.55945
42	NISP	2009	0.01448	0.20450	0.70180
43	PNBN	2009	0.01329	0.21790	0.73897
44	SDRA	2009	0.01483	0.13960	0.93536
45	BBNI	2009	0.01880	0.18600	0.65452
46	BJBR	2009	0.02049	0.22850	0.72199
47	BNII	2010	0.00914	0.12900	0.80152

48	BVIC	2010	0.01036	0.13720	0.35827
49	BABP	2010	0.00211	0.12550	0.83568
50	BBCA	2010	0.02709	0.13500	0.53759
51	BBKP	2010	0.01037	0.13020	0.65919
52	BBRI	2010	0.02859	0.15600	0.69826
53	BBTN	2010	0.01605	0.16740	1.06568
54	BKSW	2010	0.00047	0.09920	0.70565
55	BMRI	2010	0.02106	0.14700	0.62877
56	BNLI	2010	0.01369	0.14050	0.85616
57	BSIM	2010	0.00929	0.14100	0.74414
58	BSWD	2010	0.02375	0.26910	0.85677
59	BTPN	2010	0.02429	0.23400	0.90053
60	INPC	2010	0.00490	0.13650	0.75036
61	MAYA	2010	0.00840	0.20400	0.76082
62	MCOR	2010	0.00650	0.17840	0.80135
63	Mega	2010	0.01845	0.14780	0.56110
64	NISP	2010	0.00877	0.17630	0.78421
65	PNBN	2010	0.01187	0.16650	0.77317
66	SDRA	2010	0.01656	0.19690	0.98299
67	BBNI	2010	0.02003	0.17600	0.66523
68	BJBR	2010	0.01768	0.18300	0.72288
69	BNII	2011	0.00668	0.12160	0.87726
70	BVIC	2011	0.01863	0.14920	0.60100
71	BABP	2011	-0.01110	0.10470	0.82246
72	BBCA	2011	0.02820	0.12700	0.61355
73	BBKP	2011	0.01291	0.14330	0.82455
74	BBRI	2011	0.03255	0.18450	0.70122
75	BBTN	2011	0.01151	0.15030	1.01048
76	BKSW	2011	0.00172	0.46490	0.74761
77	BMRI	2011	0.02261	0.17200	0.70808
78	BNLI	2011	0.01142	0.14070	0.86016
79	BSIM	2011	0.00683	0.13980	0.67524
80	BSWD	2011	0.02295	0.23190	0.84357
81	BTPN	2011	0.03005	0.20500	0.84229
82	INPC	2011	0.00523	0.12650	0.80577
83	MAYA	2011	0.01391	0.14680	0.80333
84	MCOR	2011	0.00561	0.12270	0.78350
85	Mega	2011	0.01632	0.11700	0.63914
86	NISP	2011	0.01259	0.13750	0.85495
87	PNBN	2011	0.01634	0.17450	0.85949
88	SDRA	2011	0.01955	0.13380	0.81016

Lampiran 6

Uji Normalitas One- Sample Kolmogorov-Smirnov

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		88
Normal Parameters(a,b)	Mean	.0000000
	Std. Deviation	.00816587
Most Extreme Differences	Absolute	.072
	Positive	.072
	Negative	-.050
Kolmogorov-Smirnov Z		.676
Asymp. Sig. (2-tailed)		.750

a Test distribution is Normal.

b Calculated from data.

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 Phone (021) 251-0244, 251-0254, 251-0264
 Fax (021) 250-0065, 520-0077, 570-0916
 Telex: 65364, P.O. BOX 1094
 E-mail: humas@bri.co.id
 Website: www.bri.co.id

Business Banking
Company Status BUMN

Financial Performance: The Company booked net income amounted IDR 15.296 trillion in 2011, higher than last year income worth IDR 11.558 trillion.

Brief History: Born on 16 December 1895 as a small association with responsibility of managing fund of a local mosque, which would than be channeled to the local community through a very simple scheme, a small financial institution called De Poerwokertosche Hulp en Spaarbank der Inlandsche Hoffden started its long History from Purwokerto, Central Java, and became the pedigree of Bank Rakyat Indonesia.

As time passed, the small setup found by Raden Aria Wiriatmadja continued to flourish and meet the need of the community. In the course of its existence, its name was changed several times, beginning with the Hulp-en Spaarbank der Inlandsche Bestuurs Ambtenaren followed by De Poerwokertosche Hulp Spaar-en Landbouw Credietbank (Volksbank), Centrale Kas voor Volkscredietwesen Algemene in 1912 and Algemene Volkscredietbank (AVB) in 1934. During the Japanese occupation, AVB was changed into Syomin Ginko.

After the Japanese defeat in the Second World War and Indonesia's independence, the Indonesian Government once again changed the name to Bank Rakyat Indonesia (BRI) on February 22, 1946. Based on Government Regulation No. 1 of 1946, BRI became the first bank to be owned by the Government of the Republic of Indonesia.

As a state-owned bank, BRI played a key role in realizing the government's vision in the development of people's economy. In 1960, the government change BRI's name into Bank Koperasi dan Nelayan (BKTN). Based on Law No.21 of 1968, the government renamed the bank BRI and it became a public bank. Later, based on Banking Law No.7 of 1992, BRI had its name and legal status of its entity changed to PT. Bank Rakyat Indonesia (Persero). With a focus on micro, small and medium businesses, BRI has inspired a lot of other organizations to empower the businesses in these sectors as they are the backbone of the Indonesian economy.

On November 10, 2003, BRI became a publicly listed company and the government divested 30% of its shares to the public. Since the Go Public, the price of BRI's shares have always increased and are now included in the Blue Chips shares belonging to the LQ45 group. With the public controlling 43% of its shares, BRI's shares are actively traded in the capital market. Today, BRI stands out as a strong bank in the midst of the Indonesian economy from the villages to the cities.

Shareholders

Government of Indonesia	56.75%
Public	43.25%

Summary of Financial Statement

	(Million Rupiah)		
	2009	2010	2011
Total Assets	316,947,029	404,285,602	469,899,284
Cash and Cash Equivalents	57,121,823	98,905,905	118,824,435
Cash	8,139,304	9,975,712	10,525,973
Bank Indonesia	39,901,433	83,272,140	102,765,298
Other banks	9,081,086	5,658,053	5,533,164
Placements in Other Banks	13,205,157	19,775,301	3,871,476
Notes and Securities	40,050,866	36,142,852	52,296,840
Loans	196,754,420	232,976,674	269,454,726
Investments	111,461	135,776	164,689
Fixed Assets	1,365,976	1,568,945	1,852,818
Other Assets	8,337,326	14,780,149	23,434,300
Liabilities	289,689,648	367,612,492	420,078,955
Total Deposits	260,378,168	333,652,397	384,264,345
Demand deposits	50,094,213	77,364,476	76,778,729
Time deposits	105,820,689	130,298,171	154,132,973
Savings deposits	104,463,266	125,989,750	153,352,643
Call Money	4,333,232	4,123,639	3,961,640
Loans	16,289,821	11,610,726	15,234,204
Other Liabilities	8,688,427	18,225,730	16,618,766
Shareholders' Equity	27,257,381	36,673,110	49,820,329
Paid-up capital	6,164,926	6,167,291	6,167,291
Paid-up capital in excess of par value	2,722,349	2,773,858	2,773,858
Retained earnings (accumulated loss)	18,370,106	27,731,961	40,879,180
Revenue	38,603,725	50,159,695	53,940,323
Operating Expenses	30,043,066	35,757,694	36,356,093
Operating Profit (Loss)	8,560,659	14,402,001	17,584,230
Other Income (Expenses)	1,330,569	506,229	1,171,650
Profit (Loss) before Taxes	9,891,228	14,908,230	18,755,880
Comprehensive Profit (Loss)	7,308,292	11,558,751	15,296,501
Revenue Breakdown			
Interest Incomes	35,334,131	44,615,162	48,164,348
Other Incomes	3,269,594	5,544,533	5,775,975
Expense Breakdown			
Interest Paid	12,285,536	11,726,559	13,737,272
Others	17,757,530	24,031,135	22,618,821
Per Share Data (Rp)			
Earnings (Loss) per Share	593	937	1,240
Equity per Share	2,211	2,973	4,039
Dividend per Share	132	70	122
Closing Price	7,650	10,500	6,750
Financial Ratios			
PER (x)	12.91	11.20	5.44
PBV (x)	3.46	3.53	1.67
Dividend Payout (%)	22.27	7.47	9.86
Dividend Yield (%)	0.02	0.01	0.02
Cash and Banks to Demand Deposits (x)	1.14	1.28	1.55
Cash and Banks to Total Deposits (x)	0.22	0.30	0.31
Equity to Total Assets (x)	0.09	0.09	0.11
Loans to Total Deposits (x)	0.76	0.70	0.70
Operating Profit Margin (x)	0.22	0.29	0.33
Net Profit Margin (x)	0.19	0.23	0.28
ROA (%)	2.31	2.86	3.26
ROE (%)	26.81	31.52	30.70

PER = 4.79x ; PBV = 1.42x (June 2012)

Financial Year: December 31

Public Accountant: Purwanto, Suherman & Surja

	(million rupiah)	
	2012	2011
Total Assets	474,046,553	379,836,159
Liabilities	418,858,430	338,526,920
Shareholders' Equity	55,188,123	41,309,239
Net Sales	17,638,612	16,985,076
Profit after Taxes	8,704,117	6,786,901
ROI (%)	1.84	1.79
ROE (%)	15.77	16.43
In June		

Board of Commissioners

President Commissioner Bunasor Sanim
 Vice President Commissioner Mustafa Abu Bakar
 Commissioners Aviliani, Heru Lelono, Adhyaksa Dault, Hermanto Siregar,
 Vincentius Sonny Loho, Ahmad Fuad

Board of Directors

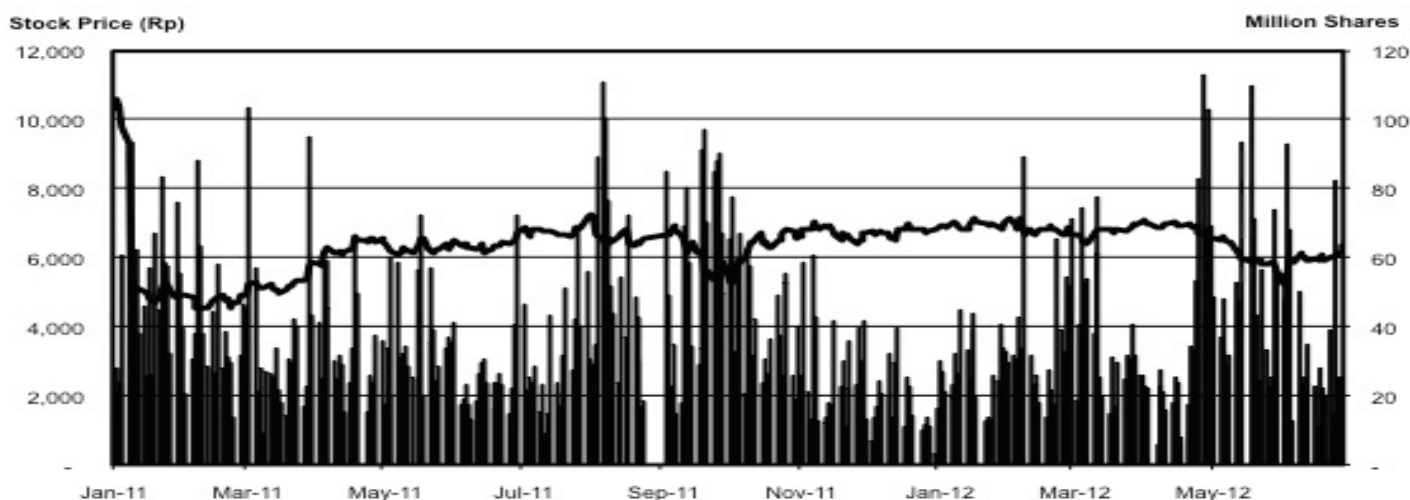
President Director Sofyan Basir
 Directors Suprajarto, Sarwono Sudarto, Agus Toni Soetirto, Randi Anto,
 Sulaiman Arif Arianto, Lenny Sugihat, Asmawi Syam,
 Achmad Baiquni, Djarot Kusumayakti, Gatot Mardiwasisito
 Number of Employees 46,817

No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	10-Nov-03	10-Nov-03	4,764,705,000	4,764,705,000
2	Company Listing	10-Nov-03	10-Nov-03	6,882,352,950	11,647,057,950
3	MSOP Conversion	Nov-04	Nov-04	36,511,000	11,683,568,950
4	Option Conversion	Dec-04	Dec-04	49,690,000	11,733,258,950
5	MSOP Conversion	2005	2005	180,118,500	11,913,377,450
6	MSOP Conversion	2006	2006	118,729,000	12,032,106,450
7	MSOP Conversion I, II & III	2006	2006	120,085,000	12,152,191,450
8	MSOP Conversion I, II & III	2007	2007	1,930,549,500	14,082,740,950
9	MSOP Conversion I, II & III	2008	2008	36,420,000	14,119,160,950
10	MSOP Conversion II	2009	2009	2,336,000	14,121,496,950
11	MSOP Conversion III	2009	2009	961,500	14,122,458,450
12	MSOP Conversion II & III	2009	2009	1,929,500	14,124,387,950
13	MSOP Conversion III	6-Jan-10	6-Jan-10	186,000	14,124,573,950
14	MSOP Conversion III	4-Oct-10	29-Oct-10	1,013,500	14,125,587,450
15	MSOP Conversion III	1-Nov-10	15-Nov-10	3,715,000	14,129,302,450
16	Stock Split	11-Jan-11	11-Jan-11	12,211,235,190	26,340,537,640

Underwriter PT Bahana Securities

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Shares Traded		Frequency	Trading Day	Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)	Volume (Thousand Shares)	Value (Rp Million)				
January-11	10,750	4,550	4,850	1,216,289.00	7,347,324.00	61,584	21	26,340,537,640	118,448,981.00
February-11	5,000	4,525	4,700	826,733.00	3,940,203.00	40,858	18	26,340,537,640	114,785,611.00
March-11	5,800	4,725	5,750	902,204.00	4,679,484.00	49,894	23	26,340,537,640	140,429,205.00
April-11	6,650	5,650	6,450	822,859.00	5,088,510.00	40,870	20	26,340,537,640	157,524,934.00
May-11	6,600	6,000	6,350	872,410.00	5,479,711.00	51,052	21	26,340,537,640	155,082,687.00
June-11	6,550	6,100	6,500	568,618.00	3,613,773.00	32,120	20	26,340,537,640	158,746,057.00
July-11	6,950	6,500	6,900	846,164.00	5,683,819.00	39,796	21	26,340,537,640	168,515,046.00
August-11	7,250	6,000	6,550	1,085,504.00	7,162,598.00	65,988	19	26,340,537,640	159,967,181.00
September-11	7,000	5,000	5,850	1,302,285.00	7,936,656.00	83,219	20	26,340,537,640	142,871,452.00
October-11	6,900	5,150	6,750	1,026,080.00	6,364,672.00	78,267	21	26,340,537,640	164,851,675.00
November-11	7,050	6,350	6,500	743,521.00	4,986,130.00	47,974	22	26,340,537,640	158,746,057.00
December-11	7,050	6,350	6,750	482,459.00	3,228,750.00	33,776	21	26,340,537,640	164,851,675.00
January-12	7,200	6,750	6,850	648,419.00	4,500,394.00	34,105	21	26,340,537,640	167,293,922.00
February-12	7,250	6,550	6,900	881,221.00	6,030,387.00	43,956	21	26,340,537,640	168,515,046.00
March-12	7,050	6,400	6,950	955,267.00	6,378,821.00	62,379	21	26,340,537,640	169,736,169.00
April-12	7,150	6,450	6,650	698,250.00	4,789,501.00	35,173	20	26,340,537,640	162,409,428.00
May-12	6,700	5,600	5,650	1,252,556.00	7,711,374.00	68,285	21	26,340,537,640	137,986,958.00
June-12	6,350	5,150	6,350	914,692.00	5,396,595.00	50,200	21	26,340,537,640	155,082,687.00

Stock Price and Traded Chart

DAFTAR RIWAYAT HIDUP



Henry Ocky Parsaoran Hutapea, dilahirkan di Jakarta pada tanggal 11 Januari 1989. Anak dari Tombak Andrey M Hutapea dan Grace Rosalyn Octavianus. Alamat tempat tinggal di Jalan Bumi Satria Kencana, JL. Bima VII No. 8 , Kayuringin . Bekasi Selatan. Penulis memulai pendidikan di TK PSKD V tahun 1995. Pada tahun 1996 masuk SD Tunas Kasih dan lulus pada tahun 2002. Kemudian melanjutkan ke SMP Tunas Kasih Jakarta Timur dan lulus pada tahun 2004. Setelah itu melanjutkan ke SMA Tunas Jakasampurna Bekasi dan lulus pada tahun 2007. Pada tahun 2007 peneliti terdaftar sebagai mahasiswa Diploma Tiga Akuntansi Universitas Negeri Jakarta dan menyelesaikan pendidikan sebagai ahli madya jurusan Akuntansi pada tahun 2011. Kemudian penulis langsung melanjutkan jenjang pendidikan Strata Satu pada Alih Program Fakultas Ekonomi Jurusan Akuntansi Universitas Negeri Jakarta dari tahun 2011 sampai dengan 2013.