

LAMPIRAN

Lampiran 1

Surat Permohonan Izin Penelitian



**KEMENTERIAN PENDIDIKAN DAN KEBUDAYAAN
UNIVERSITAS NEGERI JAKARTA**

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Nomor : 0089/UN39.12/KM/2014 20 Januari 2014
Lamp. : -
Hal : Permohonan Izin Penelitian untuk Skripsi

Yth. Kepala Bagian Riset dan Administrasi
Bank Indonesia (BI)

Kami mohon kesediaan Saudara, untuk dapat menerima Mahasiswa Universitas Negeri Jakarta :

Nama : Dwi Riski Julianti
Nomor Registrasi : 8105108031
Program Studi : Pendidikan Ekonomi
Fakultas : Ekonomi
Untuk Mengadakan : Penelitian untuk Skripsi

Di : Jl. M.H. Thamrin, No.2, Jakarta

Guna mendapatkan data yang diperlukan dalam rangka Penulisan Skripsi dengan judul:
"Pengaruh *Non Performing Loa (NPL)* dan *Capital Adequacy Ratio (CAR)* Terhadap
Profitabilitas Pada Perusahaan Perbankan"

Atas perhatian dan kerjasama Saudara, kami sampaikan terima kasih.

Kepala Biro Administrasi
Akademik dan Kemahasiswaan,

Drs. Syarifullah
NIP. 195702161984031001

Tembusan :
1. Dekan Fakultas Ekonomi
2. Kaprog / Jurusan Ekonomi dan Administrasi

Lampiran 2

Surat Keterangan Telah Melakukan Penelitian



PERPUSTAKAAN BANK INDONESIA

Menara Sjafruddin Prawiranegara, Lantai 2, Jl. M. H. Thamrin No. 2

Telp. (021) 3818216, 3818245 Jakarta Pusat 10010

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SURAT KETERANGAN

Yang bertanda tangan di bawah ini menerangkan bahwa :

Nama : DWI RISKI JULIANTI
Nomor Pokok : 8105108031
Perguruan Tinggi : Universitas Negeri Jakarta
Jurusan : Ekonomi / S1

telah melakukan kunjungan ke Perpustakaan Bank Indonesia berupa pengambilan data Direktori Perbankan Indonesia Periode 2012, dalam rangka penyusunan skripsi dengan judul **"PENGARUH NON PERFORMING LOAN (NPL) dan CAPITAL ADEQUACY RATIO (CAR) TERHADAP PROFITABILITAS PADA PERUSAHAAN PERBANKAN."**

Demikian surat keterangan ini diberikan untuk dapat digunakan seperlunya.

Jakarta, 12 Februari 2014

Kepala Unit


Suparti
Manajer



Lampiran 3

Data Populasi Terjangkau Bank Umum

No.	Nama Bank	Jenis Bank
1.	Bank Negara Indonesia. Tbk	Bank Persero
2.	Bank Tabungan Negara. Tbk	Bank Persero
3.	Bank Ganesha	BUSN Devisa
4.	Bank Himpunan Saudara 1906. Tbk	BUSN Devisa
5.	Bank ICB Bumiputera Indonesia. Tbk	BUSN Devisa
6.	Bank Mayapada Internasional. Tbk	BUSN Devisa
7.	Bank Mega. Tbk	BUSN Devisa
8.	Bank SBI Indonesia	BUSN Devisa
9.	Bank Sinarmas. Tbk	BUSN Devisa
10.	Bank Central Asia. Tbk	BUSN Devisa
11.	Bank Rakyat Indonesia Agroniaga. Tbk	BUSN Devisa
12.	Bank Danamon Indonesia. Tbk	BUSN Devisa
13.	Bank Artos Indonesia	BUSN Non Devisa
14.	Bank Fama Internasional	BUSN Non Devisa
15.	Bank Harda Internasional	BUSN Non Devisa
16.	Bank Kesejahteraan Ekonomi	BUSN Non Devisa
17.	Bank Mayora	BUSN Non Devisa
18.	Bank Pundi Indonesia. Tbk	BUSN Non Devisa
19.	Bank Victoria Internasional. Tbk	BUSN Non Devisa
20.	BPD Jawa Barat dan Banten	BPD
21.	BPD Jawa Tengah	BPD
22.	BPD Jawa Timur	BPD
23.	BPD Kalimantan	BPD
24.	BPD Kalimantan Selatan	BPD
25.	BPD Kalimantan Tengah	BPD
26.	BPD Kalimantan Timur	BPD
27.	BPD Nusa Tenggara Barat	BPD

28.	BPD Nusa Tenggara Timur	BPD
29.	BPD Sulawesi Tenggara	BPD
30.	BPD Sumatera Selatan dan Bangka Belitung	BPD
31.	Bank Capital Indonesia. Tbk	Bank Campuran
32.	Bank Rabobank Internasional Indonesia	Bank Campuran
33.	Bank Resona Perdana	Bank Campuran
34.	Bank Sumitomo Mitsui Indonesia	Bank Campuran
35.	Bank Windu Kentjana Internasional. Tbk	Bank Campuran
36.	Standard Chartered Bank	Bank Asing

Lampiran 4

Data Populasi Terjangkau Variabel Penelitian

No.	Nama Bank	NPL	CAR	ROA
1.	Bank Negara Indonesia. Tbk	0.75	16.67	2.92
2.	Bank Tabungan Negara. Tbk	3.12	17.69	1.94
3.	Bank Ganesha	0.95	13.67	0.65
4.	Bank Himpunan Saudara 1906. Tbk	1.31	10.35	2.78
5.	Bank ICB Bumiputera Indonesia. Tbk	3.99	11.21	0.09
6.	Bank Mayapada Internasional. Tbk	2.14	10.93	2.41
7.	Bank Mega. Tbk	1.65	16.83	2.74
8.	Bank SBI Indonesia	4.88	11.89	0.83
9.	Bank Sinarmas. Tbk	2.57	18.09	1.74
10.	Bank Central Asia. Tbk	0.22	14.24	3.59
11.	Bank Rakyat Indonesia Agroniaga. Tbk	1.56	14.80	1.63
12.	Bank Danamon Indonesia. Tbk	0.20	18.38	3.18
13.	Bank Artos Indonesia	1.33	27.72	0.19
14.	Bank Fama Internasional	2.72	26.33	3.23
15.	Bank Harda Internasional	2.71	13.49	1.67
16.	Bank Kesejahteraan Ekonomi	0.16	12.11	2.48
17.	Bank Mayora	0.32	22.28	0.58
18.	Bank Pundi Indonesia. Tbk	4.81	13.27	0.98
19.	Bank Victoria Internasional. Tbk	0.02	0.18	0.02
20.	BPD Jawa Barat dan Banten	0.50	18.11	2.46
21.	BPD Jawa Tengah	0.15	14.38	2.73
22.	BPD Jawa Timur	1.86	26.56	3.34
23.	BPD Kalimantan	0.04	16.87	3.33
24.	BPD Kalimantan Selatan	1.35	18.22	1.27
25.	BPD Kalimantan Tengah	0.22	23.75	3.41
26.	BPD Kalimantan Timur	4.30	20.82	2.50
27.	BPD Nusa Tenggara Barat	0.25	12.92	5.62

28.	BPD Nusa Tenggara Timur	0.29	16.52	3.65
29.	BPD Sulawesi Tenggara	0.13	22.53	5.10
30.	BPD Sumatera Selatan dan Bangka Belitung	4.75	13.55	1.90
31.	Bank Capital Indonesia. Tbk	1.57	18.00	1.32
32.	Bank Rabobank Internasional Indonesia	1.64	14.54	0.29
33.	Bank Resona Perdana	0.86	17.01	3.40
34.	Bank Sumitomo Mitsui Indonesia	0.55	26.14	2.70
35.	Bank Windu Kentjana Internasional. Tbk	1.44	13.86	2.04
36.	Standard Chartered Bank	1.09	16.82	2.60

Lampiran 5

Data Sampel Bank Umum

No.	Nama Bank	Jenis Bank
1.	Bank Negara Indonesia. Tbk	Bank Persero
2.	Bank Tabungan Negara. Tbk	Bank Persero
3.	Bank Ganesha	BUSN Devisa
4.	Bank Himpunan Saudara 1906. Tbk	BUSN Devisa
5.	Bank ICB Bumiputera Indonesia. Tbk	BUSN Devisa
6.	Bank Mayapada Internasional. Tbk	BUSN Devisa
7.	Bank Mega. Tbk	BUSN Devisa
8.	Bank SBI Indonesia	BUSN Devisa
9.	Bank Sinarmas. Tbk	BUSN Devisa
10.	Bank Central Asia. Tbk	BUSN Devisa
11.	Bank Rakyat Indonesia Agroniaga. Tbk	BUSN Devisa
12.	Bank Danamon Indonesia. Tbk	BUSN Devisa
13.	Bank Fama Internasional	BUSN Non Devisa
14.	Bank Harda Internasional	BUSN Non Devisa
15.	Bank Kesejahteraan Ekonomi	BUSN Non Devisa
16.	Bank Mayora	BUSN Non Devisa
17.	Bank Pundi Indonesia. Tbk	BUSN Non Devisa
18.	Bank Victoria Internasional. Tbk	BUSN Non Devisa
19.	BPD Jawa Barat dan Banten	BPD
20.	BPD Jawa Tengah	BPD
21.	BPD Kalimantan	BPD
22.	BPD Kalimantan Selatan	BPD
23.	BPD Kalimantan Tengah	BPD
24.	BPD Kalimantan Timur	BPD
25.	BPD Nusa Tenggara Barat	BPD
26.	BPD Nusa Tenggara Timur	BPD
27.	BPD Sulawesi Tenggara	BPD

28.	BPD Sumatera Selatan dan Bangka Belitung	BPD
29.	Bank Capital Indonesia. Tbk	Bank Campuran
30.	Bank Rabobank Internasional Indonesia	Bank Campuran
31.	Bank Resona Perdana	Bank Campuran
32.	Bank Windu Kentjana Internasional. Tbk	Bank Campuran
33.	Standard Chartered Bank	Bank Asing

Lampiran 6

Data Sampel Variabel Penelitian

No.	Nama Bank	NPL	CAR	ROA
1.	Bank Negara Indonesia. Tbk	0.75	16.67	2.92
2.	Bank Tabungan Negara. Tbk	3.12	17.69	1.94
3.	Bank Ganesha	0.95	13.67	0.65
4.	Bank Himpunan Saudara 1906. Tbk	1.31	10.35	2.78
5.	Bank ICB Bumiputera Indonesia. Tbk	3.99	11.21	0.09
6.	Bank Mayapada Internasional. Tbk	2.14	10.93	2.41
7.	Bank Mega. Tbk	1.65	16.83	2.74
8.	Bank SBI Indonesia	4.88	11.89	0.83
9.	Bank Sinarmas. Tbk	2.57	18.09	1.74
10.	Bank Central Asia. Tbk	0.22	14.24	3.59
11.	Bank Rakyat Indonesia Agroniaga. Tbk	1.56	14.80	1.63
12.	Bank Danamon Indonesia. Tbk	0.20	18.38	3.18
13.	Bank Fama Internasional	2.72	26.33	3.23
14.	Bank Harda Internasional	2.71	13.49	1.67
15.	Bank Kesejahteraan Ekonomi	0.16	12.11	2.48
16.	Bank Mayora	0.32	22.28	0.58
17.	Bank Pundi Indonesia. Tbk	4.81	13.27	0.98
18.	Bank Victoria Internasional. Tbk	0.02	0.18	0.02
19.	BPD Jawa Barat dan Banten	0.50	18.11	2.46
20.	BPD Jawa Tengah	0.15	14.38	2.73
21.	BPD Kalimantan	0.04	16.87	3.33
22.	BPD Kalimantan Selatan	1.35	18.22	1.27
23.	BPD Kalimantan Tengah	0.22	23.75	3.41
24.	BPD Kalimantan Timur	4.30	20.82	2.50
25.	BPD Nusa Tenggara Barat	0.25	12.92	5.62
26.	BPD Nusa Tenggara Timur	0.29	16.52	3.65
27.	BPD Sulawesi Tenggara	0.13	22.53	5.10

28.	BPD Sumatera Selatan dan Bangka Belitung	4.75	13.55	1.90
29.	Bank Capital Indonesia. Tbk	1.57	18.00	1.32
30.	Bank Rabobank Internasional Indonesia	1.64	14.54	0.29
31.	Bank Resona Perdana	0.86	17.01	3.40
32.	Bank Windu Kentjana Internasional. Tbk	1.44	13.86	2.04
33.	Standard Chartered Bank	1.09	16.82	2.60

Lampiran 7

Laporan Keuangan Publikasi Bank

PT BANK NEGARA INDONESIA (PERSERO), Tbk
NERACA (BALANCE SHEETS)
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam jutaan rupiah/In Million IDR)

NO.	POS-POS (ACCOUNTS)	BANK		KONSOLIDASI (CONSOLIDATION)	
		DES 2012	DES 2011	DES 2012	DES 2011
	ASET (ASSETS)				
1	Kas (Cash)	7.852.124	6.125.985	7.989.380	6.197.731
2	Penempatan pada Bank Indonesia (Placement to Bank Indonesia)	46.917.292	57.768.996	49.623.083	59.930.627
3	Penempatan pada bank lain (Interbank placement)	10.436.045	9.496.252	11.264.475	10.424.448
4	Tagihan spot dan derivatif (Spot and derivatives claims)	10.571	24.015	10.571	24.015
5	Surat berharga (Securities)	47.891.612	43.873.114	51.219.858	46.498.258
	a. Diukur pada nilai wajar melalui laporan laba rugi (Measured at fair value through profit and loss)	426.477	135.030	2.637.831	1.686.628
	b. Tersedia untuk dijual (Available for sale)	39.052.290	33.495.040	39.168.421	33.603.629
	c. Dimiliki hingga jatuh tempo (Held to maturity)	8.410.961	10.243.044	9.411.722	11.128.001
	d. Perjanjian yang dibekukan dan putang (Loan and receivables)	1.884	-	1.884	-
6	Surat berharga yang dijual dengan janji dibeli kembali (repo) (Securities sold under repurchase agreement (repo))	-	-	-	-
7	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) (Claims on securities bought under reverse repo)	-	2.289.462	-	2.289.462
8	Tagihan akseptasi (Acceptance claims)	10.171.576	7.905.985	10.171.576	7.905.985
9	Kredit (Loans)	193.016.854	158.164.743	193.050.196	158.223.131
	a. Diukur pada nilai wajar melalui laporan laba rugi (Measured at fair value through profit and loss)	-	-	-	-
	b. Tersedia untuk dijual (Available for sale)	-	-	-	-
	c. Dimiliki hingga jatuh tempo (Held to maturity)	-	-	-	-
	d. Perjanjian yang dibekukan dan putang (Loan and receivables)	193.016.854	158.164.743	193.050.196	158.223.131
10	Pembayaran syariah 1) (Sharia financing 1))	-	-	7.551.932	5.189.581
11	Penyetaraan (Equity investment)	1.560.782	1.367.067	44.097	41.669
12	Cadangan kerugian penurunan nilai aset keuangan +/- (Impairment on financial assets +/-)	6.873.524	7.037.112	6.908.111	7.070.219
	a. Surat berharga (Securities)	15.225	52.151	18.383	59.546
	b. Kredit (Loans)	6.748.443	6.887.420	6.767.428	6.908.214
	c. Lainnya (Other)	111.856	97.541	122.300	102.459
13	Aset tidak berwujud (Intangible assets)	-	-	-	-
14	Akumulasi amortisasi aset tidak berwujud +/- (Accumulated amortization on intangible assets +/-)	-	-	-	-
15	Aset tetap dan inventaris (Fixed assets and equipment)	9.367.911	8.441.799	9.687.745	8.677.444
16	Akumulasi penyusutan aset tetap dan inventaris +/- (Accumulated depreciation on fixed assets and equipment +/-)	4.952.054	4.511.158	5.096.158	4.624.736
17	Aset non produktif (Non Productive Asset)	215.862	361.237	216.628	363.041
	a. Properti terbengkalai (Abandoned property)	34.632	34.632	34.632	34.632
	b. Aset yang diambil alih (Reacquired assets)	166.932	201.788	167.698	203.582
	c. Rekening tunda (Suspense account)	14.298	17.564	14.298	17.564
	d. Aset antara kantor 2) (Interbranch assets)	-	127.263	-	127.263
	i. Melakukan kegiatan operasional di Indonesia (Conducting operational activities in Indonesia)	-	-	-	-
	ii. Melakukan kegiatan operasional di luar Indonesia (Conducting operational activities outside Indonesia)	-	127.263	-	127.263
18	Cadangan kerugian penurunan nilai dari aset non keuangan +/- (Provision on Non Financial Assets +/-)	200.244	210.414	200.244	211.788
19	Sewa pembiayaan 3) (Leasing 3))	-	-	-	-
20	Aset pajak tangguhan (Deferred tax assets)	262.382	638.478	319.675	695.602
21	Aset Lainnya (Other assets)	3.857.051	3.790.452	4.378.633	4.483.900
	TOTAL ASET (TOTAL ASSETS)	321.534.240	298.511.901	333.308.506	299.098.181

(dalam jutaan rupiah) / In Million IDR

NO.	POS-POS (ACCOUNTS)	BANK		KONSOLIDASI (CONSOLIDATION)	
		DES 2012	DES 2011	DES 2012	DES 2011
	LIABILITAS DAN EKUITAS (LIABILITIES AND EQUITY)				
	LIABILITAS (LIABILITIES)				
1	Diro (Current account)	71.930.585	64.976.628	73.365.579	65.792.184
2	Tabungan (Savings account)	96.274.186	78.933.454	96.694.433	79.151.639
3	Simpanan berjangka (Time deposit)	80.788.084	80.845.197	80.509.497	80.708.396
4	Dana investasi revenue sharing 1) (Revenue sharing investment 1)	-	-	7.091.332	5.643.521
5	Pinjaman dari Bank Indonesia (Liabilities to Bank Indonesia)	295.222	130.507	295.222	130.507
6	Pinjaman dari bank lain (Interbank liabilities)	3.360.553	6.876.246	3.245.243	7.018.529
7	Liabilitas spot dan derivatif (Spot and derivative liabilities)	454.647	374.257	454.647	374.257
8	Utang atas surat berharga yang dijual dengan janji dibeli kembali (repo) (Liabilities on securities sold under repurchase agreement)	-	-	-	-
9	Utang akseptasi (Acceptance liabilities)	4.624.501	4.479.042	4.624.501	4.479.042
10	Surat berharga yang diterbitkan (Issued securities)	4.768.810	-	4.768.810	264.622
11	Pinjaman yang diterima (Loans received)	8.441.655	8.518.431	8.454.543	8.595.289
	a. Pinjaman yang dapat diperhitungkan sebagai modal (Loans calculated as capital)	-	-	-	-
	b. Pinjaman yang diterima lainnya (Other loans received)	8.441.655	8.518.431	8.454.543	8.595.289
12	Setoran jaminan (Margin deposit)	791.206	836.593	791.206	836.593
13	Liabilitas antar kantor 2) (Interbranch liabilities)	114.591	-	114.591	-
	a. Melakukan kegiatan operasional di Indonesia (Conducting operational activities in Indonesia)	114.591	-	114.591	-
	b. Melakukan kegiatan operasional di luar Indonesia (Conducting operational activities outside Indonesia)	-	-	-	-
14	Liabilitas pajak tangguhan (Deferred tax liabilities)	-	-	-	-
15	Liabilitas lainnya (Other liabilities)	6.569.651	5.351.743	9.368.611	8.220.556
16	Dana investasi profit sharing 1) (Profit sharing investment 1)	-	-	-	-
	TOTAL LIABILITAS (TOTAL LIABILITIES)	276.422.671	261.122.108	299.778.215	281.216.137
	EKUITAS (EQUITY)				
1	Modal diotor (Paid in capital)	9.054.807	9.054.807	9.054.807	9.054.807
	a. Modal dasar (Capital)	15.000.000	15.000.000	15.000.000	15.000.000
	b. Modal yang belum diotor (-) (Unpaid capital (-))	5.945.193	5.945.193	5.945.193	5.945.193
	c. Saham yang dibeli kembali (treasury stock) (-) (Treasury stock (-))	-	-	-	-
2	Tambahan modal diotor (Additional paid in capital)	14.568.468	14.568.468	14.568.468	14.568.468
	a. Ago (Ago)	14.568.468	14.568.468	14.568.468	14.568.468
	b. Disagio (-) (Disagio (-))	-	-	-	-
	c. Modal tambahan (Divested capital)	-	-	-	-
	d. Dana setoran modal (Fund for paid up capital)	-	-	-	-
	e. Lainnya (Other)	-	-	-	-
3	Pendapatan (kerugian) komprehensif lainnya (Other comprehensive gain (loss))	(114.021)	(312.172)	(157.926)	(312.172)
	a. Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing (Translation adjustment from foreign currency)	73.032	48.092	73.032	48.092
	b. Keuntungan (kerugian) dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual (Gain (loss) on value changes of financial assets categorized as available for sale)	(85.775)	(216.515)	(129.680)	(216.515)
	c. Bagian efektif lindung nilai arus kas (Effective portion of cash flow hedge)	(101.248)	(143.748)	(101.248)	(143.748)
	d. Selisih penilaian kembali aset tetap (Difference in fixed asset revaluation)	-	-	-	-
	e. Bagian pendapatan komprehensif lain dari entitas asosiasi (Portion of other comprehensive income from associates)	-	-	-	-
	f. Keuntungan (kerugian) aktual program manfaat pensiun (Gain (loss) on defined benefit actuarial program)	-	-	-	-
	g. Pajak penghasilan terkait dengan laba komprehensif lain (Income tax of other comprehensive income)	-	-	-	-
	h. Lainnya (Other)	-	-	-	-
4	Selisih kuasi reorganisasi 4) (Difference in quasi-reorganization 4)	-	-	-	-
5	Selisih restrukturisasi entitas sepengendali 5) (Difference in restructuring under common control 5)	-	-	-	-
6	Buitas lainnya (Other equity)	-	-	-	-
7	Cadangan (Reserve)	4.589.164	3.422.953	4.589.273	3.422.953
	a. Cadangan umum (General reserves)	2.426.105	1.933.959	2.426.105	1.933.959
	b. Cadangan tujuan (Appropriated reserves)	2.163.059	1.488.994	2.163.168	1.488.994
8	Laba/t Rugi (Gain/loss)	15.013.151	10.655.737	15.481.263	10.999.086
	a. Tahun-tahun lalu (Previous year)	8.221.078	4.876.528	8.435.118	5.173.193
	b. Tahun berjalan (Current year)	6.792.073	5.779.209	7.046.145	5.825.905
	TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK (TOTAL EQUITY ATTRIBUTABLE TO OWNERS)	43.111.569	37.389.793	43.536.865	37.733.154
9	Kepentingan non pengendali 6) (Minority interest 6)	-	-	52.258	109.870
	TOTAL EKUITAS (TOTAL EQUITY)	43.111.569	37.389.793	43.525.291	37.843.024
	TOTAL LIABILITAS DAN EKUITAS (TOTAL LIABILITIES AND EQUITY)	321.534.240	298.511.901	333.303.506	299.059.161

PT BANK NEGARA INDONESIA (PERSERO), Tbk
LAPORAN LABA-RUGI (INCOME STATEMENTS)
Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam jutaan rupiah/In Million IDR)

NO.	POS-POS (ACCOUNTS)	BANK		KONSOLIDASI (CONSOLIDATION)	
		DES 2012	DES 2011	DES 2012	DES 2011
	PENDAPATAN DAN BEBAN OPERASIONAL (OPERATIONAL INCOME AND EXPENSES)				
A.	Pendapatan dan Beban Bunga (Interest Income and Expense)	-	-	-	-
1.	Pendapatan Bunga (Interest Income)	21.702.774	19.830.202	22.704.515	20.691.794
	a. Rupiah (Rupiah)	19.960.503	18.702.866	20.962.244	19.564.460
	b. Valuta Asing (Foreign currency)	1.742.271	1.127.336	1.742.271	1.127.334
2.	Beban Bunga (Interest Expense)	6.892.006	7.156.744	7.245.524	7.495.980
	a. Rupiah (Rupiah)	6.011.474	6.681.082	6.364.392	7.020.320
	b. Valuta Asing (Foreign currency)	881.132	475.662	881.132	475.660
	Pendapatan (Beban) Bunga Bersih (Net Interest Income (Expense))	14.810.168	12.673.458	15.458.991	13.195.814
B.	Pendapatan dan Beban Operasional selain Bunga (Operational Income and Expenses Other than Interest)				
1.	Pendapatan Operasional Selain Bunga (Operational Income Other than Interest)	7.062.341	6.361.482	8.285.273	7.497.309
	a. Peningkatan nilai wajar aset keuangan (Positive mark to market on financial assets)	-	379.836	25.032	351.442
	i. Surat berharga (Securities)	-	379.836	25.032	351.442
	ii. Kredit (Loans)	-	-	-	-
	iii. Spot dan derivatif (Spot and derivatives)	-	-	-	-
	iv. Aset keuangan lainnya (Other financial assets)	-	-	-	-
	b. Penurunan nilai wajar liabilitas keuangan (Negative mark to market on financial liabilities)	-	-	-	-
	c. Keuntungan penjualan aset keuangan (Gain on sale of financial assets)	1.041.231	948.130	1.105.805	1.068.770
	i. Surat berharga (Securities)	1.041.231	948.130	1.105.805	1.068.770
	ii. Kredit (Loans)	-	-	-	-
	iii. Aset keuangan lainnya (Other financial assets)	-	-	-	-
	d. Keuntungan transaksi spot dan derivatif (realized) (Gain on spot and derivatives (realized))	392.167	319.386	397.057	321.067
	e. Keuntungan dari penyertaan dengan equity method (Gains on investment under equity method)	-	-	4.173	-
	f. Dividen (Dividend)	-	-	-	-
	g. Komisi/provisi/fee dan administrasi (Commission/provision/fee and administration)	3.021.373	2.493.086	2.731.513	2.273.689
	h. Pemulihan atas cadangan kerugian penurunan nilai (Recovery of asset impairment)	66.903	301.997	66.903	464.701
	i. Pendapatan lainnya (Other income)	2.540.687	1.919.047	3.894.790	2.917.640
	2. Beban Operasional Selain Bunga (Operational Expenses Other than Interest)	13.528.696	11.852.294	15.103.240	13.450.540
	a. Penurunan nilai wajar aset keuangan (Negative mark to market on financial assets)	211.038	140.008	192.367	140.008
	i. Surat berharga (Securities)	18.671	-	-	-
	ii. Kredit (Loans)	-	-	-	-
	iii. Spot dan derivatif (Spot and derivatives)	192.367	140.008	192.367	140.008
	iv. Aset keuangan lainnya (Other financial assets)	-	-	-	-
	b. Peningkatan nilai wajar liabilitas keuangan (Positive mark to market on financial liabilities)	-	-	-	-
	c. Kerugian penjualan aset keuangan (Loss on sale of financial assets)	-	-	-	-
	i. Surat berharga (Securities)	-	-	-	-
	ii. Kredit (Loans)	-	-	-	-
	iii. Aset keuangan lainnya (Other financial assets)	-	-	-	-
	d. Kerugian transaksi spot dan derivatif (realized) (Loss on spot and derivatives (realized))	-	-	-	-
	e. Kerugian penurunan nilai aset keuangan (impairment) (Impairment of financial assets)	2.695.392	2.323.723	2.629.534	2.418.070
	i. Surat berharga (Securities)	14.174	73.953	14.174	49.536
	ii. Kredit (Loans)	2.626.198	2.232.559	2.626.198	2.351.240
	iii. Pembiayaan syariah (Sharia financing)	-	-	68.494	-
	iv. Aset keuangan lainnya (Other financial assets)	55.020	17.211	57.656	17.294
	f. Kerugian terkait risiko operasional *) (Losses on operational risk *)	26.481	30.555	26.481	37.129
	g. Kerugian dari penyertaan dengan equity method (Losses on investment under equity method)	3.805	-	-	-
	h. Komisi/provisi/fee dan administrasi (Commission/provision/fee, and administration)	-	-	-	-
	i. Kerugian penurunan nilai aset lainnya (non keuangan) (Impairment of other assets (non financial assets))	(37.954)	2.832	(37.954)	2.634
	j. Beban tenaga kerja (Personnel expenses)	5.129.161	4.704.523	5.577.867	5.042.161
	k. Beban promosi (Promotion expenses)	746.930	621.251	820.454	682.569
	l. Beban lainnya (Other expenses)	4.753.843	4.029.502	5.894.491	5.127.969
	Pendapatan (Beban) Operasional Selain Bunga Bersih (Net Operational Income (Expense) Other than Interest)	(6.466.355)	(5.490.912)	(6.817.967)	(5.953.231)
	LABA (RUGI) OPERASIONAL (OPERATIONAL PROFIT (LOSS))	8.343.813	7.182.546	8.641.024	7.242.583

(dalam jutaan rupiah/In Million IDR)

NO.	POS-POS (ACCOUNTS)	BANK		KONSOLIDASI (CONSOLIDATION)	
		DES 2012	DES 2011	DES 2012	DES 2011
	PENDAPATAN DAN (BEBAN) NON OPERASIONAL (NON OPERATIONAL INCOME (EXPENSES))				
1.	Keuntungan (kerugian) penjualan aset tetap dan inventaris (Gain (loss) on sale of fixed assets and equipment)	3.690	4.608	3.690	4.608
2.	Keuntungan (kerugian) penjabaran transaksi valuta asing (Gain (loss) on foreign exchange transaction)	259.854	51.563	260.809	52.131
3.	Pendapatan (beban) non operasional lainnya (Other non operational income (expenses))	(6.546)	159.658	(5.961)	181.886
	LABA (RUGI) NON OPERASIONAL (NON OPERATIONAL PROFIT (LOSS))	256.998	215.829	258.538	218.725
	LABA (RUGI) TAHUN BERJALAN SEBELUM PAJAK (CURRENT YEAR PROFIT (LOSS))	8.600.811	7.398.375	8.899.562	7.481.308
4.	Pajak Penghasilan (income tax)	1.808.709	1.619.166	1.851.200	1.653.090
	a. Takiran pajak tahun berjalan (Estimated current year tax)	1.487.250	1.390.996	1.528.370	1.404.219
	b. Pendapatan (beban) pajak tangguhan (Deferred tax income (expenses))	(321.484)	(228.170)	(322.830)	(248.871)
	LABA (RUGI) TAHUN BERJALAN SEBELAH PAJAK BERSIH (NET PROFIT (LOSS))	6.792.072	5.779.209	7.048.362	5.808.218
	PENDAPATAN KOMPREHENSIF LAIN (OTHER COMPREHENSIVE INCOME)	241.733	181.812	175.950	182.928
	a. Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing (Translation adjustment from foreign currency)	24.910	15.524	24.910	15.524
	b. Keuntungan (kerugian) dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual (Gain (loss) on value changes of financial assets categorized as available for sale)	174.322	144.494	108.539	145.507
	c. Bagian efektif dari lindung nilai arus kas (Effective portion of cash flow hedge)	42.501	21.895	42.501	21.895
	d. Keuntungan revaluasi aset tetap (Gain on fixed asset revaluation)	-	-	-	-
	e. Bagian pendapatan komprehensif lain dari entitas asosiasi (Portion of other comprehensive income from associates)	-	-	-	-
	f. Keuntungan (kerugian) aktuarial program manfaat pensiun (Gain (loss) on defined benefit actuarial program)	-	-	-	-
	g. penghasilan terkait dengan laba komprehensif lain (-) (Income tax of other comprehensive income (-))	34.864	-	21.708	-
	h. Lainnya (Others)	-	-	-	-
	Pendapatan Komprehensif lain tahun berjalan - net pajak penghasilan terkait (Other comprehensive income of the current year - net of applicable income tax)	206.869	181.913	154.242	182.928
	TOTAL LABA KOMPREHENSIF TAHUN BERJALAN (CURRENT YEAR TOTAL COMPREHENSIVE PROFIT)	6.998.941	5.961.122	7.202.604	5.991.144
	LABA YANG DAPAT DIATRIBUSIKAN KEPADA (PROFIT ATTRIBUTABLE TO):				
	a. PEMILIK (OWNER)	6.792.072	5.779.209	7.048.145	5.825.904
	b. KEPENTINGAN NON PENGENDALI (MINORITY INTEREST)	-	-	2.217	(17.686)
	TOTAL LABA TAHUN BERJALAN (CURRENT YEAR TOTAL PROFIT)	6.792.072	5.779.209	7.048.362	5.808.218
	TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA (TOTAL COMPREHENSIVE PROFIT ATTRIBUTABLE TO):				
	a. PEMILIK (OWNER)	6.998.941	5.961.122	7.200.391	6.007.817
	b. KEPENTINGAN NON PENGENDALI (MINORITY INTEREST)	-	-	2.213	(16.673)
	TOTAL LABA KOMPREHENSIF TAHUN BERJALAN (CURRENT YEAR TOTAL COMPREHENSIVE PROFIT)	6.998.941	5.961.122	7.202.604	5.991.144
	TRANSFER LABA (RUGI) KE KANTOR PUSAT (**) (TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE)	-	-	-	-
	DIVIDEN (DIVIDEND)	-	-	1.165.181	1.230.512
	LABA BERSIH PER SAHAM (***) (NET EARNINGS (LOSS) PER SHARE ***)	-	-	378	312

PT BANK NEGARA INDONESIA (PERSERO), Tbk
LAPORAN KOMITMEN DAN KONTIJENSI (COMMITMENTS AND CONTINGENCIES STATEMENTS)
Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

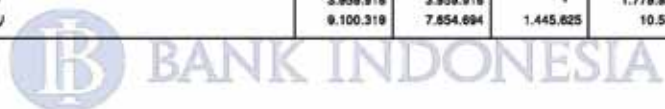
(dalam jutaan rupiah/ In Million IDR)

NO.	POS-POS (ACCOUNTS)	BANK		KONSOLIDASI (CONSOLIDATION)	
		DES 2012	DES 2011	DES 2012	DES 2011
I	TAGIHAN KOMITMEN (COMMITTED CLAIMS)	8.825.520	-	8.825.520	-
1.	Realitas pinjaman yang belum ditarik (Unpaid borrowing)	-	-	-	-
	a. Rupiah (Rupiah)	-	-	-	-
	b. Valuta Asing (Foreign currency)	-	-	-	-
2.	Roba pembelian spot dan derivatif yang masih berjalan (Outstanding spot and derivatives (purchased))	8.825.520	-	8.825.520	-
3.	Lainnya (Others)	-	-	-	-
II	KEWAJIBAN KOMITMEN (COMMITTED LIABILITIES)	48.862.733	42.833.770	49.891.861	43.016.858
1.	Realitas kredit kepada nasabah yang belum ditarik (Undisbursed loan facilities to clients)	29.758.813	33.534.724	30.587.941	33.917.812
	a. BUMN (BUMN)	7.700.819	9.167.755	7.700.819	9.167.755
	i. Committed (Committed)	7.700.819	9.167.755	7.700.819	9.167.755
	- Rupiah (Rupiah)	7.614.197	9.128.684	7.614.197	9.128.684
	- Valuta Asing (Foreign Currency)	86.622	39.071	86.622	39.071
	ii. Uncommitted (Uncommitted)	-	-	-	-
	- Rupiah (Rupiah)	-	-	-	-
	- Valuta Asing (Foreign Currency)	-	-	-	-
	b. Lainnya (Others)	22.057.994	24.366.969	22.887.122	24.750.057
	i. Committed (Committed)	10.309.643	12.194.152	11.166.771	12.577.240
	ii. Uncommitted (Uncommitted)	11.748.351	12.172.817	11.720.351	12.172.817
2.	Realitas kredit kepada bank lain yang belum ditarik (Undisbursed loan facilities to other banks)	3.178	2.258	3.178	2.258
	a. Committed (Committed)	3.178	2.258	3.178	2.258
	- Rupiah (Rupiah)	3.178	2.258	3.178	2.258
	- Valuta Asing (Foreign Currency)	-	-	-	-
	b. Uncommitted (Uncommitted)	-	-	-	-
	- Rupiah (Rupiah)	-	-	-	-
	- Valuta Asing (Foreign Currency)	-	-	-	-
3.	Irrevocable LC yang masih berjalan (Outstanding irrevocable LC)	9.746.332	9.096.788	9.746.332	9.096.788
	a. LC luar negeri (Foreign LC)	7.936.522	7.890.778	7.936.522	7.890.778
	b. LC dalam negeri (Local LC)	1.809.810	1.203.010	1.809.810	1.203.010
4.	Roba penjualan spot dan derivatif yang masih berjalan (Outstanding spot and derivatives sold)	9.354.410	-	9.354.410	-
5.	Lainnya (Others)	-	-	-	-
III	TAGIHAN KONTIJENSI (CONTINGENT CLAIMS)	7.394.744	3.732.957	7.407.400	3.737.367
1.	Garansi yang diterima (Received guarantees)	4.724.338	2.280.321	4.724.338	2.283.321
	a. Rupiah (Rupiah)	194.903	137.355	194.903	137.355
	b. Valuta Asing (Foreign currency)	4.529.375	2.255.966	4.529.375	2.255.966
2.	Rendapatan bunga dalam penyelesaian (Accrued interest)	2.663.922	1.333.275	2.676.390	1.337.676
	a. Bunga kredit yang diberikan (Loan interest)	2.663.922	1.333.275	2.663.922	1.333.275
	b. Bunga lainnya (Other interest)	-	-	12.470	4.401
3.	Lainnya (Others)	8.484	8.361	8.668	6.370
IV	KEWAJIBAN KONTIJENSI (CONTINGENT LIABILITIES)	20.261.519	15.036.580	20.288.498	15.057.800
1.	Garansi yang diberikan (Issued guarantees)	20.261.519	15.036.580	20.288.498	15.057.800
	a. Rupiah (Rupiah)	8.863.109	7.477.966	8.877.744	7.491.520
	b. Valuta Asing (Foreign currency)	11.598.410	7.558.614	11.610.754	7.565.880
2.	Lainnya (Others)	-	-	-	-

PT BANK NEGARA INDONESIA (PERSERO), Tbk
TRANSAKSI SPOT DAN DERIVATIF (SPOT AND DERIVATIVE TRANSACTIONS)
 Per Desember 2012 (As at December, 2012)

(dalam jutaan rupiah/In Million IDR)

NO.	POS-POS (ACCOUNTS)	Bank				
		Nilai Nasional (National Value)	Tujuan (Purpose)		Tag. & Liabilitas Derivatif (Claims & Liabilities Derivative)	
			Trading	Hedging	Tagihan (Claims)	Liabilitas (Liabilities)
A.	Terkait dengan Nilai Tukar (Exchanged Rate Related)	3.694.778	3.694.778	-	8.791	16.147
1.	Spot (Spot)	1.354.287	1.354.287	-	3.428	8.035
2.	Forward (Forward)	196.428	196.428	-	775	981
3.	Option (Option)	-	-	-	-	-
	a. Jual (Purchased)	-	-	-	-	-
	b. Beli (Written)	-	-	-	-	-
4.	Future (Future)	-	-	-	-	-
5.	Swap (Swap)	2.144.063	2.144.063	-	4.590	6.131
6.	Lainnya (Other)	-	-	-	-	-
B.	Terkait dengan Suku Bunga (Interest Rate Related)	1.445.625	-	1.445.625	-	101.248
1.	Forward (Forward)	-	-	-	-	-
2.	Option (Option)	-	-	-	-	-
	a. Jual (Purchased)	-	-	-	-	-
	b. Beli (Written)	-	-	-	-	-
3.	Future (Future)	-	-	-	-	-
4.	Swap (Swap)	1.445.625	-	1.445.625	-	101.248
5.	Lainnya (Other)	-	-	-	-	-
C.	Lainnya (Other)	3.959.916	3.959.916	-	1.779.927	-
	JUMLAH (TOTAL)	9.100.319	7.654.694	1.445.625	10.571	454.848



PT BANK NEGARA INDONESIA (PERSERO), Tbk
KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA
 (QUALITY EARNING ASSETS OTHER INFORMATION STATEMENTS)
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

Lampiran laporan tahunan/In Nilain DDP

RO.	POS POS (Accounts)	Desember 2012					Jumlah (Total)
		Lancar (Current)	DPK (Special Mention)	K. Lancar (Sub Standar)	Diragukan (Doubtful)	Macet (Loss)	
1	PIHAK TERKAIT (RELATED PARTIES)						
1	Penerimaan pada bank lain (Interbank placement)						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
2	Tagihan spot dan derivatif (Spot and derivative claim)						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
3	Surat berharga (Securities)						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
4	Surat berharga yang diikat dengan janji dibayar kembali (Repo) (Securities sold under repurchase agreement (Repo))						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
5	Tagihan atas surat berharga yang dibeli dengan janji dibayar kembali (Reverse Repo) (Claims on securities bought under reverse repo)						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
6	Tagihan Akseptasi (Acceptance claims)						
7	Utang (Liabilities)	308.420	2.780			162	311.364
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) (Micro, small and medium enterprises (UMKM))						
	i. Rupiah (Rupiah)						
	ii. Valuta Asing (Foreign currency)						
	b. Bukan Debitur (UMKM) (Non micro, small and medium enterprises (UMKM))	308.420	2.780			162	311.364
	i. Rupiah (Rupiah)	308.420	2.780			162	311.364
	ii. Valuta Asing (Foreign currency)						
	c. Kredit yang disubsidi/dijamin (Resubvented loan)						
	i. Rupiah (Rupiah)						
	ii. Valuta Asing (Foreign currency)						
	d. Kredit Properti (Loan on property)						
8	Penyetoran (Equity investment)	1.525.788					1.525.788
9	Penyetoran modal sementara (Temporary equity investment)						
10	Komitmen dan Kontingensi (Commitment and contingencies)	1.415					1.415
	a. Rupiah (Rupiah)	779					779
	b. Valuta Asing (Foreign currency)	636					636
11	Aset yang diambil alih (Reacquired assets)						
II. PIHAK TIDAK TERKAIT (NON-RELATED PARTIES)							
1	Penerimaan pada bank lain (Interbank placement)	10.436.045					10.436.045
	a. Rupiah (Rupiah)	2.205.864					2.205.864
	b. Valuta Asing (Foreign currency)	8.230.181					8.230.181
2	Tagihan spot dan derivatif (Spot and derivative claim)	10.571					10.571
	a. Rupiah (Rupiah)	10.571					10.571
	b. Valuta Asing (Foreign currency)						
3	Surat berharga (Securities)	47.852.328		38.124		1.189	47.291.612
	a. Rupiah (Rupiah)	45.441.957					45.441.957
	b. Valuta Asing (Foreign currency)	2.200.371		38.124		1.189	2.249.674
4	Surat berharga yang diikat dengan janji dibayar kembali (Repo) (Securities sold under repurchase agreement (Repo))						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
5	Tagihan atas surat berharga yang dibeli dengan janji dibayar kembali (Reverse Repo) (Claims on securities bought under reverse repo)						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
6	Tagihan Akseptasi (Acceptance claims)	10.145.926	25.600				10.171.526
7	Utang (Liabilities)	180.650.832	8.570.735	812.521	847.510	4.223.884	190.706.494
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) (Micro, small and medium enterprises (UMKM))	98.578.425	3.062.285	457.105	449.321	2.783.458	103.049.494
	i. Rupiah (Rupiah)	64.213.003	2.951.209	457.105	449.364	2.736.670	70.807.611
	ii. Valuta Asing (Foreign currency)	2.264.422	111.076		2.257	96.789	2.378.484
	b. Bukan Debitur (UMKM) (Non micro, small and medium enterprises (UMKM))	114.072.407	3.508.450	355.416	398.189	1.437.417	118.366.889
	i. Rupiah (Rupiah)	92.251.781	3.015.994	195.426	181.981	812.480	96.296.262
	ii. Valuta Asing (Foreign currency)	21.720.626	492.456		216.208	624.937	22.439.819
	c. Kredit yang disubsidi/dijamin (Resubvented loan)	3.857.128	1.006.155	32.961	130.961	1.590.138	5.526.343
	i. Rupiah (Rupiah)	2.456.089	1.525.729	32.961	130.961	829.896	4.125.575
	ii. Valuta Asing (Foreign currency)	1.398.439	280.426			760.242	1.398.439
	d. Kredit Properti (Loan on property)	25.522.185	1.562.874	209.982	92.272	343.683	27.708.716
8	Penyetoran (Equity investment)	34.458					34.458
9	Penyetoran modal sementara (Temporary equity investment)						
10	Komitmen dan Kontingensi (Commitment and contingencies)	29.210.215	775.803	17.389		2.878	30.006.435
	a. Rupiah (Rupiah)	11.532.748	43.073			2.878	11.578.699
	b. Valuta Asing (Foreign currency)	17.677.467	732.730	17.389			18.427.586
11	Aset yang diambil alih (Reacquired assets)					188.922	188.922
III. INFORMASI LAIN (OTHER INFORMATION)							
1	Total aset bank yang dijamin (Assets protected as collateral)						
	a. Pada Bank Indonesia (Di Bank Indonesia)						
	b. Pada pihak lain (Di pihak lain)						
2	Total OPH aset keuangan atau aset produktif (Impairment provision on earning assets)						6.898.960
3	Total PRA yang wajib diberikan atau aset produktif (Required regulatory provision on assets)						6.762.624
4	Persentase kredit kepada UMKM terhadap total kredit (Percentage of loans to micro, small and medium enterprises (UMKM) to total loans)						15,89
5	Persentase kredit kepada Usaha Mikro Kecil (UMK) terhadap total kredit (Percentage of loans to micro and small enterprises (UMK) to total loans)						8,75
6	Persentase jumlah debitur UMKM terhadap total debitur (Percentage of micro, small and medium enterprises (UMKM) debtor to total debtor)						30,80
7	Persentase jumlah debitur Usaha Mikro Kecil (UMK) terhadap total debitur (Percentage of micro and small enterprises (UMK) debtor)						19,11
8	Lain-lain (Other)						9.687.640
	a. Penyetoran kredit (Charged-off)						4.481.427
	b. Penyisihan dana Muafakatiah Muzayyabah (Muafakatiah Muzayyabah)						
	c. Aset produktif yang dihapus buku (Written off earning assets)						3.199.211
	d. Aset produktif yang dihapus buku yg dipertimbangkan sebagai (Written off earning assets that has been reclassified)						2.008.182
	e. Aset produktif yang dihapus lagi (Charged off earning assets)						

PT BANK NEGARA INDONESIA (PERSERO), Tbk
KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA
 (QUALITY EARNING ASSETS OTHER INFORMATION STATEMENTS)
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam jutaan rupiah/In Million IDR)

NO.	POS POS (Accounts)	Desember 2011					Jumlah (Total)
		Lancar (Current)	DPK (Special Mention)	K. Lancar (Sub Standard)	Diragukan (Doubtful)	Macet (Loss)	
I	PIHAK TERKAIT (RELATED PARTIES)						
1.	Penempatan pada bank lain (Interbank placement)						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
2.	Tagihan spot dan derivatif (Spot and derivative claim)						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
3.	Surat berharga (Securities)	15.229					15.229
	a. Rupiah (Rupiah)	15.229					15.229
	b. Valuta Asing (Foreign currency)						
4.	Surat Berharga yang diikat dengan janji dibayar kembali (Repay) (Securities and/or repurchase agreement issued)						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
5.	Tagihan atas surat berharga yang dibeli dengan janji dibayar kembali (Reverse Repo) (Claims on securities bought under repurchase agreement)						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
6.	Tagihan Akseptasi (Acceptance claim)						
7.	Kredit Jaminan	277.677				187	277.864
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) (Micro, small and medium enterprises (SME))						
	i. Rupiah (Rupiah)						
	ii. Valuta Asing (Foreign currency)						
	b. Bukan debitur UMKM (Non micro, small and medium enterprises (SME))	277.677				187	277.864
	i. Rupiah (Rupiah)	277.677				187	277.864
	ii. Valuta Asing (Foreign currency)						
	c. Kredit yang direstrukturisasi (Restructured loan)						
	i. Rupiah (Rupiah)						
	ii. Valuta Asing (Foreign currency)						
	d. Kredit Properti (Loan on property)	76.005	2.275	162	40	529	79.140
8.	Penyetoran (Equity investment)	1.332.073					1.332.073
	a. Penyetoran modal sementara (Temporary equity investment)						
9.	Komitmen dan Kontingensi (Commitment and contingent)	75.303					75.303
	a. Rupiah (Rupiah)	3.044					3.044
	b. Valuta Asing (Foreign currency)	72.259					72.259
II	PIHAK TIDAK TERKAIT (NON-RELATED PARTIES)						
1.	Penempatan pada bank lain (Interbank placement)	8.496.252					8.496.252
	a. Rupiah (Rupiah)	1.892.084					1.892.084
	b. Valuta Asing (Foreign currency)	7.604.168					7.604.168
2.	Tagihan spot dan derivatif (Spot and derivative claim)	24.015					24.015
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)	24.015					24.015
3.	Surat berharga (Securities)	43.849.749	5.210	302.424		482	43.957.875
	a. Rupiah (Rupiah)	36.876.421	5.210	891		482	36.889.292
	b. Valuta Asing (Foreign currency)	6.775.218		291.783			6.977.383
4.	Surat Berharga yang diikat dengan janji dibayar kembali (Repay) (Securities and/or repurchase agreement issued)						
	a. Rupiah (Rupiah)						
	b. Valuta Asing (Foreign currency)						
5.	Tagihan atas surat berharga yang dibeli dengan janji dibayar kembali (Reverse Repo) (Claims on securities bought under repurchase agreement)	2.289.482					2.289.482
	a. Rupiah (Rupiah)	2.289.482					2.289.482
	b. Valuta Asing (Foreign currency)						
6.	Tagihan Akseptasi (Acceptance claim)	7.794.333	110.152	1.500			7.906.985
7.	Kredit Jaminan	144.830.618	7.262.935	420.217	686.957	4.696.552	157.089.879
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) (Micro, small and medium enterprises (SME))	41.176.581	1.056.679	77.018	188.598	832.232	43.311.416
	i. Rupiah (Rupiah)	39.633.381	1.056.516	77.018	188.598	832.232	41.747.743
	ii. Valuta Asing (Foreign currency)	1.543.210	483				1.543.673
	b. Bukan debitur UMKM (Non micro, small and medium enterprises (SME))	103.654.037	6.206.256	343.201	417.959	3.864.320	114.575.463
	i. Rupiah (Rupiah)	80.880.951	5.346.984	322.204	385.213	2.981.713	89.936.877
	ii. Valuta Asing (Foreign currency)	22.773.076	859.262	20.997	32.944	902.607	24.666.586
	c. Kredit yang direstrukturisasi (Restructured loan)	3.459.241	2.458.594	50.004	77.316	1.906.518	7.902.011
	i. Rupiah (Rupiah)	2.295.289	1.985.581	50.004	17.310	995.322	5.408.216
	ii. Valuta Asing (Foreign currency)	1.174.048	488.433			911.194	2.493.895
	d. Kredit Properti (Loan on property)	23.967.620	971.739	119.548	64.733	832.354	25.785.994
8.	Penyetoran (Equity investment)	34.438					34.438
9.	Penyetoran modal sementara (Temporary equity investment)						
10.	Komitmen dan Kontingensi (Commitment and contingent)	23.952.094	87.620	4.388	2.513	11.409	24.058.088
	a. Rupiah (Rupiah)	8.123.267	85.548	1.277	2.513	10.709	8.202.253
	b. Valuta Asing (Foreign currency)	15.828.737	22.072	3.091		912	15.854.812
11.	Aset yang diantai oleh (Pledged assets)					201.789	201.789
III	INDIKATOR LAIN (OTHER INFORMATION)						
1.	Total aset bank yang dijamin (Pledged assets)						
	a. Pada Bank Indonesia (To Bank Indonesia)						
	b. Pada pihak lain (To other parties)						
2.	Total OPRK aset keuangan atas aset produktif (Provision provision on earning assets)						7.142.276
3.	Total PA yang wajib diantarkan atas aset produktif (Required regulatory provision on assets)						6.384.892
4.	Perentase kredit kepada UMKM terhadap total kredit (Percentage of loans to micro, small and medium enterprises (SME) to total loans)						27,36
5.	Perentase kredit kepada Usaha Mikro Kecil (UMK) terhadap total kredit (Percentage of loans to micro and small enterprises (SME) to total loans)						11,32
6.	Perentase jumlah debitur UMKM terhadap total debitur (Percentage of micro, small and medium enterprises (SME) debtor to total debtor)						26,92
7.	Perentase jumlah debitur Usaha Mikro Kecil (UMK) terhadap total debitur (Percentage of micro and small enterprises (SME) debtor)						27,83
8.	Lainnya (Other)						9.718.308
	a. Pemecatan kredit (Channeling)						4.931.346
	b. Penyisihan dana Muhaabahat Masyarakat (Muhabahat Masyarakat)						
	c. Aset produktif yang dilaporkan (Written off earning assets)						2.774.421
	d. Aset produktif dipaparkan yang dipulihkan kembali (Written off earning assets that had been revalued)						2.018.841
	e. Aset produktif yang dilaporkan (Charged off earning assets)						

PT BANK NEGARA INDONESIA (PERSERO), Tbk
PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM (KPMM)
(CAPITAL ADEQUACY RATIO CALCULATION)
Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam jutaan rupiah/In Million IDR)

NO.	POS-POS (ACCOUNTS)	DES 2012		DES 2011	
		BANK	KONSOLIDASI (CONSOLIDATION)	BANK	KONSOLIDASI (CONSOLIDATION)
I	KOMPONEN MODAL (COMPONENTS)				
A.	Modal Inti (Core Capital)	35.678.778	36.799.041	29.435.337	30.352.058
1.	Modal Dasar (Paid in Capital)	9.054.807	9.054.807	9.054.807	9.054.807
2.	Cadangan Tambahan Modal (Additional reserves)	27.404.360	27.714.234	21.064.064	21.297.251
2.1	Faktor penambah (*) (Additional factors)	27.404.360	27.714.234	21.089.510	21.321.348
a.	Agio (Apio)	14.568.468	14.568.468	14.568.468	14.568.468
b.	Modal Sumbangan (Contributed capital)	-	-	-	-
c.	Cadangan Umum (General reserve)	2.426.105	2.426.105	1.933.959	1.933.959
d.	Cadangan Tujuan (Specific reserve)	2.163.059	2.163.059	1.488.994	1.488.994
e.	Laba tahun-tahun lalu yang dapat diperhitungkan (100%) (Previous years profit which can be calculated into capital (100%))	4.616.948	4.795.282	274.477	493.318
f.	Laba tahun berjalan yang dapat diperhitungkan (50%) (Current year profit which can be calculated into capital (50%))	3.556.778	3.668.318	2.775.520	2.788.517
g.	Selisih lebih karena penjabaran laporan keuangan (Balance translation adjustment of financial statement)	73.002	73.002	48.092	48.092
h.	Dana setoran modal (Capital fund)	-	-	-	-
i.	Waran yang diterbitkan (50%) (Issued warrant (50%))	-	-	-	-
j.	Opsional saham yang diterbitkan dalam rangka program kompensasi berbasis saham (50%) (Stock option issued related to compensation program)	-	-	-	-
2.2	Faktor Pengurang (*) (Deduction factors)	-	-	25.446	24.097
a.	Disagio (Disagio)	-	-	-	-
b.	Rugi tahun-tahun lalu yang dapat diperhitungkan (100%) (Previous years loss which can be calculated into capital (100%))	-	-	-	-
c.	Rugi tahun berjalan yang dapat diperhitungkan (100%) (Current year loss which can be calculated into capital (100%))	-	-	-	-
d.	Selisih kurang karena penjabaran laporan keuangan (Negative translation adjustment of financial statement)	-	-	-	-
e.	Pendapatan komprehensif lain (Keuntungan dan penurunan nilai wajar atas penyertaan dalam kategori Tersedia untuk Dijual) (Other comprehensive income (losses from equity investment for available for sale category (100%)))	-	-	-	-
f.	Selisih kurang antara RRA dan cadangan kerugian penurunan nilai atas aset produktif (Negative difference between regulatory provision and impairment of earning assets)	-	-	-	-
g.	Penyisihan Penghapusan Aset (PRA) atas aset non produktif yang wajib dihitung (Required regulatory provision on non-productive asset)	-	-	25.446	24.097
h.	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book (Negative difference on adjustment of fair value on financial instrument in the trading book)	-	-	-	-
3.	Modal Inovatif (*) (Innovative Capital)	-	-	-	-
3.1	Surat berharga subordinasi (perpetual non kumulatif) (Subordinated securities perpetual non cumulative)	-	-	-	-
3.2	Pinjaman Subordinasi (perpetual non kumulatif) (Subordinated loans perpetual non cumulative)	-	-	-	-
3.3	Instrumen Modal Inovatif lainnya (Other innovative capital instruments)	-	-	-	-
4.	Faktor Pengurang Modal Inti (*) (Deduction Factor of Tier 1 Capital)	780.391	-	683.534	-
4.1	Goodwill (Goodwill)	-	-	-	-
4.2	Aset tidak berwujud lainnya (Other intangible assets)	-	-	-	-
4.3	Penyetoran (50%) (Equity investment (50%))	780.391	-	683.534	-
4.4	Keurangan modal pada perusahaan anak asuransi (50%) (Shortfall on the capital of insurance subsidiary (50%))	-	-	-	-
5.	Keperincangan Non Pengendali (Minority Interest)	-	-	-	-
B.	Modal Pelengkap (Supplementary Capital)	3.512.023	4.379.574	3.256.577	3.994.085
1.	Level Atas (Upper Tier 2) (*) (Upper Tier 2)	4.292.414	4.379.574	3.940.111	3.994.085
1.1	Saham preferen (perpetual kumulatif) (Preferred stock (perpetual cumulative))	-	-	-	-
1.2	Surat berharga subordinasi (perpetual kumulatif) (Subordinated securities perpetual cumulative)	-	-	-	-
1.3	Pinjaman Subordinasi (perpetual kumulatif) (Subordinated loans perpetual cumulative)	-	-	-	-
1.4	Mandatory convertible bond (Mandatory convertible bond)	-	-	-	-
1.5	Modal Inovatif yang tidak diperhitungkan sebagai Modal Inti (Innovative capital which is not calculated as core (Tier 1) capital)	-	-	-	-
1.6	Instrumen modal pelengkap level atas (upper tier 2) lainnya (Other instruments of upper tier 2 capital)	-	-	-	-
1.7	Revaluasi aset tetap (Fixed assets revaluation)	2.158.279	2.158.279	2.158.279	2.158.279
1.8	Cadangan umum aset produktif (maks. 1,25% ATMR) (General provision of earning assets (maximum 1,25% of RWA))	2.134.135	2.221.295	1.781.832	1.835.806
1.9	Pendapatan komprehensif lain (Keuntungan dan peningkatan nilai wajar atas penyertaan di kategori Tersedia untuk Dijual (45%)) (Other comprehensive income (gain from equity investment for	-	-	-	-

PT BANK NEGARA INDONESIA (PERSERO), Tbk
PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM (KPMM)
(CAPITAL ADEQUACY RATIO CALCULATION)
Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam jutaan rupiah/Dt Million /IDR)

NO.	PDS-POS (ACCOUNTS)	DES 2012		DES 2011	
		BANK	KONSOLIDASI (CONSOLIDATION)	BANK	KONSOLIDASI (CONSOLIDATION)
2.	Level Bawah (Lower Tier 2) maksimum 50% Modal TI-1 (Lower Tier 2 maximum 50% of Tier 1 Capital)	-	-	-	-
2.1	Redeemable preference shares (Redeemable preference shares)	-	-	-	-
2.2	Pinjaman atau obligasi subordinat yang dapat diperhitungkan (Subordinated loans/bonds which can be calculated)	-	-	-	-
2.3	Instrumen modal pelengkap level bawah (lower tier 2) lainnya (Other instruments of lower tier 2 capital)	-	-	-	-
3.	Faktor Pengurang Modal Pelengkap (*) (Deduction Factor of Tier 2 Capital)	780.391	-	683.534	-
3.1	Penyetoran (50%) (Equity investment (50%))	780.391	-	683.534	-
3.2	Kekurangan modal pada perusahaan anak asuransi (50%) (Shortfall on the capital of insurance subsidiary (50%))	-	-	-	-
C.	Faktor Pengurang Modal Inti dan Modal Pelengkap (Deduction Factor for Tier 1 Capital and Tier 2 Capital)	-	-	-	-
	Exposure Sekuritisasi (Exposure of Securitization)	-	-	-	-
D.	Modal Pelengkap Tambahan Yang Memenuhi Persyaratan (Tier 3) (Additional Supplementary Capital (Tier 3))	-	-	-	-
E.	Modal Pelengkap Tambahan yang Dialokasikan untuk Mengantisipasi Risiko pasar (Additional Supplementary Capital which is allocated to anticipate Market Risk)	-	-	-	-
I.	TOTAL MODAL INTI DAN MODAL PELINGKAP (A+B-C) (TOTAL TIER 1 CAPITAL AND TIER 2 CAPITAL (A + B - C))	39.190.799	41.148.815	32.601.914	34.346.143
II.	TOTAL MODAL INTI, MODAL PELINGKAP, DAN MODAL PELINGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR (A+B-C+E) (TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL, AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A + B - C + E))	39.190.799	41.148.815	32.601.914	34.346.143
IV.	ASET TEREBANG MENULUT RISIKO (ATM/R) UNTUK RISIKO KREDIT (RISK WEIGHTED ASSET (RWA) FOR CREDIT RISK)	202.799.246	211.164.353	158.488.457	164.324.066
V.	ASET TEREBANG MENULUT RISIKO (ATM/R) UNTUK RISIKO OPERASIONAL (RISK WEIGHTED ASSET (RWA) FOR OPERATIONAL RISK)	31.086.993	34.329.394	25.967.823	26.792.704
VI.	ASET TEREBANG MENULUT RISIKO (ATM/R) UNTUK RISIKO PASAR (RISK WEIGHTED ASSET (RWA) FOR MARKET RISK)	1.254.863	1.390.763	946.750	1.228.388
VII.	RISIKO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT DAN RISIKO OPERASIONAL (I-II+IV-V) (CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK (I+IV-V))	16,76	16,76	17,72	17,97
VIII.	RISIKO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL, DAN RISIKO PASAR (I + IV + V) (CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK)	16,67	16,67	17,63	17,86

PT BANK NEGARA INDONESIA (PERSERO), Tbk
PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
I	Rasio Kinerja (Performance Ratio)		
1.	Kewajiban Penyediaan Modal Minimum (KMM) (CAR)	16,67	17,63
2.	Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	1,97	2,50
3.	Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	2,11	2,65
4.	Cadangan kerugian penurunan nilai (OKN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	2,62	3,20
5.	NPL gross (Gross NPL)	2,84	3,61
6.	NPL net (Net NPL)	0,75	0,51
7.	Return on Aset (ROA) (ROA)	2,92	2,94
8.	Return on Equity (ROE) (ROE)	19,99	20,06
9.	Net Interest Margin (NIM) (NIM)	5,93	6,03
10.	Biaya Operasional terhadap Pendapatan Operasional (BORO) (Operating Expenses to Operating Revenues)	70,99	72,58
11.	Loan to Deposit Ratio (LDR) (LDR)	77,52	70,37
II	Kepatuhan (Compliance)		
1.	a. Persentase Pelanggaran BMR (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b. Persentase Pelampauan BMR (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
2.	Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiah))	-	-
	a. GWM Utama Rupiah (Reserve Requirement (Rupiah))	8,53	8,73
	b. GWM Valuta asing (Reserve Requirement (Foreign currency))	8,03	8,03
3.	Rasio Devisa Neto (RDN) secara keseluruhan (Net Open Position)	2,05	2,82

PT BANK NEGARA INDONESIA (PERSERO), Tbk
CADANGAN PENYISIHAN KERUGIAN (IMPAIRMENT LOSS ALLOWANCE)
Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam jutaan rupiah/In Million IDR)

NO.	POS-POS	DESEMBER 2012				DESEMBER 2011			
		CKPN (ILA)		PPA Yang Wajib dibentuk (Required Regulatory Provision)		CKPN (ILA)		PPA Yang Wajib dibentuk (Required Regulatory Provision)	
		Individual	Kolektif (Collective)	Umum (General)	Khusus (Specific)	Individual	Kolektif (Collective)	Umum (General)	Khusus (Specific)
1	Penempatan pada bank lain (Interbank placement)	-	-	145.339	-	-	-	94.962	-
2	Tagihan spot dan derivatif (Spot dan derivative claims)	-	-	106	-	-	-	240	-
3	Surat Berharga (Securities)	10.871	4.354	82.178	9.879	33.130	19.021	53.444	31.108
4	Surat Berharga yang dijual dengan janji dibeli kembali (Repo) (Securities sold under repurchase agreement (repo))	-	-	-	-	-	-	-	-
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (Reverse Repo) (Claims on securities bought under reverse repo)	-	-	-	-	-	-	-	-
6	Tagihan akseptasi (Acceptance claims)	-	94.421	91.735	963	-	83.676	77.943	5.733
7	Kredit (Loans)	2.835.891	3.910.551	1.809.592	4.247.865	3.608.235	3.279.185	1.455.842	4.403.043
8	Penyerahan (Equity investment)	-	21.209	15.670	536	-	13.865	13.665	536
9	Penyerahan modal sementara (Temporary equity investment)	-	-	-	-	-	-	-	-
10	Transaksi rekening administratif (Commitment and contingencies)	-	25.436	292.116	44.284	-	105.164	240.270	17.903



Lampiran 8

Perhitungan Menentukan Range, Banyak Kelas, Interval, dan Distribusi Frekuensi Variabel X_1

$$\text{Range} = \text{Nilai Tertinggi} - \text{Nilai Terendah}$$

$$= 4.88 - 0.02$$

$$= 4.86$$

$$\text{Kelas} = 1 + 3.3 \log N$$

$$= 1 + 3.3 \log 33$$

$$= 6.01 = 6$$

$$\text{Interval} = \frac{\text{Nilai Tertinggi} - \text{Nilai Terendah}}{\text{Kelas}}$$

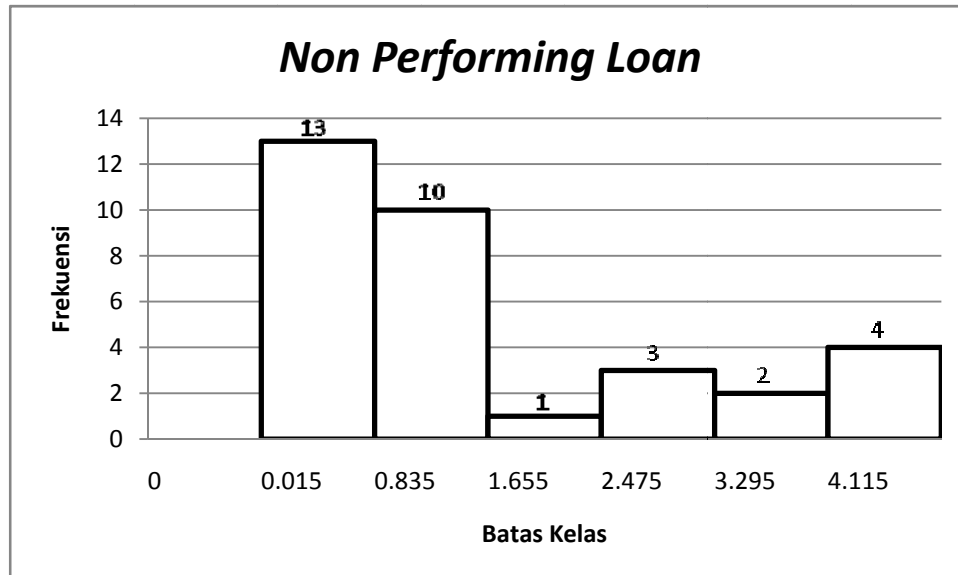
$$= \frac{4.88 - 0.02}{6}$$

$$= 0.81$$

Distribusi Frekuensi *Non Performing Loan* (NPL)

No.	Kelas Interval	Batas Bawah	Batas Atas	Frekuensi	Frekuensi Relatif
1.	0.02 – 0.83	0.015	0.835	13	39.39%
2.	0.84 – 1.65	0.835	1.655	10	30.30%
3.	1.66 – 2.47	1.655	2.475	1	3.03%
4.	2.48 – 3.29	2.475	3.295	3	9.10%
5.	3.30 – 4.11	3.295	4.115	2	6.06%
6.	4.12 – 4.93	4.115	4.935	4	12.12%
Jumlah				33	100%

Grafik Histogram NPL



Lampiran 9

Perhitungan Menentukan Range, Banyak Kelas, Interval, dan Distribusi Frekuensi Variabel X_2

$$\text{Range} = \text{Nilai Tertinggi} - \text{Nilai Terendah}$$

$$= 26.33 - 0.18$$

$$= 26.15$$

$$\text{Kelas} = 1 + 3.3 \log N$$

$$= 1 + 3.3 \log 33$$

$$= 6.01 = 6$$

$$\text{Interval} = \frac{\text{Nilai Tertinggi} - \text{Nilai Terendah}}{\text{Kelas}}$$

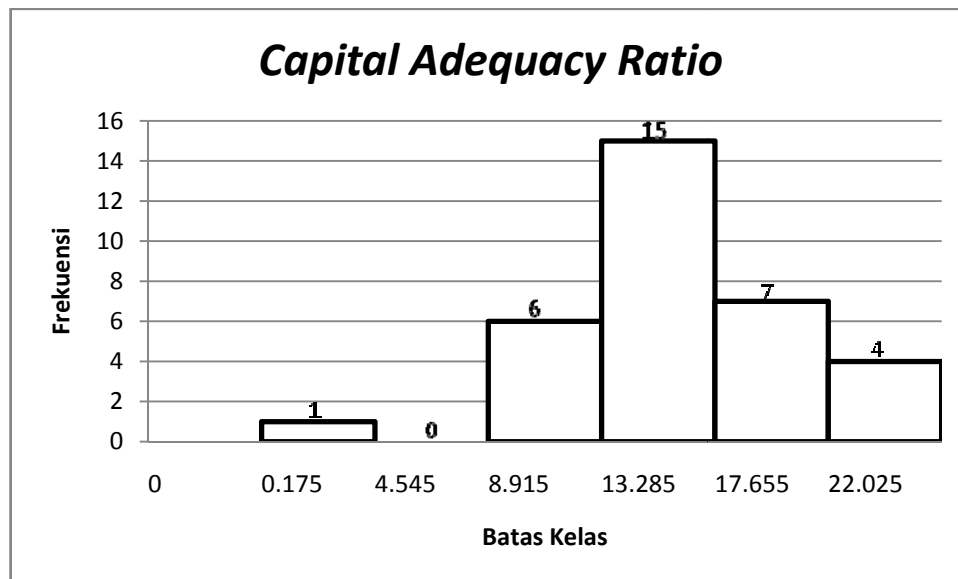
$$= \frac{26.33 - 0.18}{6}$$

$$= 4.36$$

Distribusi Frekuensi *Capital Adequacy Ratio* (CAR)

No.	Interval	Batas Bawah	Batas Atas	Frekuensi	Frekuensi Relatif
1.	0.18 – 4.54	0.175	4.545	1	3.03%
2.	4.55 – 8.91	4.545	8.915	0	0%
3.	8.92 – 13.28	8.915	13.285	6	18.18%
4.	13.29 – 17.65	13.285	17.655	15	45.46%
5.	17.66 – 22.02	17.655	22.025	7	21.21%
6.	22.03 – 26.39	22.025	26.395	4	12.12%
Jumlah				33	100%

Grafik Histogram CAR



Lampiran 10

Perhitungan Menentukan Range, Banyak Kelas, Interval, dan Distribusi Frekuensi Variabel Y

$$\text{Range} = \text{Nilai Tertinggi} - \text{Nilai Terendah}$$

$$= 5.62 - 0.02$$

$$= 5.6$$

$$\text{Kelas} = 1 + 3.3 \log N$$

$$= 1 + 3.3 \log 33$$

$$= 6.01 = 6$$

$$\text{Interval} = \frac{\text{Nilai Tertinggi} - \text{Nilai Terendah}}{\text{Kelas}}$$

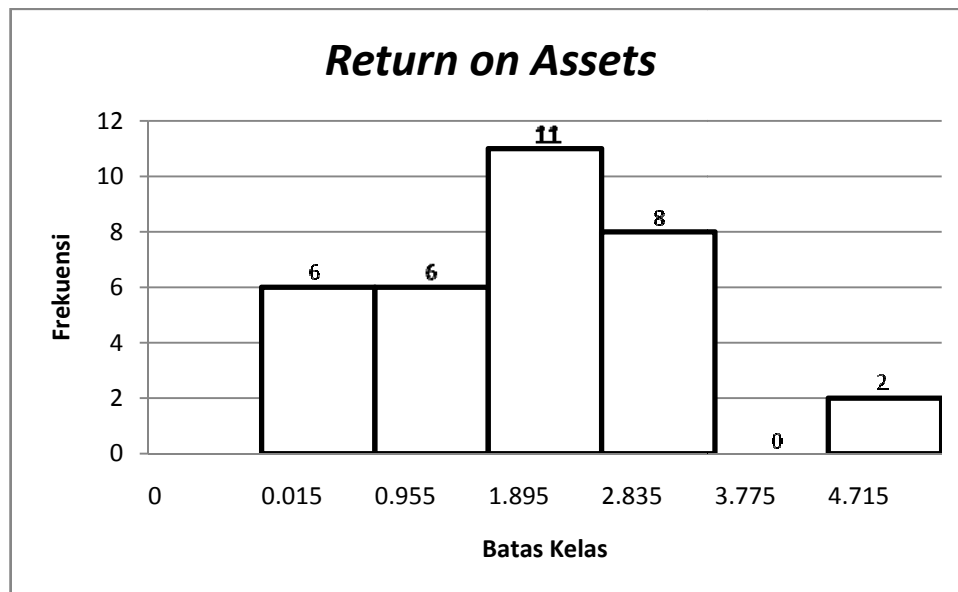
$$= \frac{5.62 - 0.02}{6}$$

$$= 0.93$$

Distribusi Frekuensi Rasio *Return on Assets* (ROA)

No.	Interval	Batas Bawah	Batas Atas	Frekuensi	Frekuensi Relatif
1.	0.02 – 0.95	0.015	0.955	6	18.18%
2.	0.96 – 1.89	0.955	1.895	6	18.18%
3.	1.90 – 2.83	1.895	2.835	11	33.33%
4.	2.84 – 3.77	2.835	3.775	8	24.25%
5.	3.78 – 4.71	3.775	4.715	0	0%
6.	4.72 – 5.65	4.715	5.655	2	6.06%
Jumlah				33	100%

Grafik Histogram ROA



Lampiran 11

Perhitungan Rata-rata, Varians, dan Simpangan Baku dari Variabel X_1 , X_2 , dan Y

No.	X_1	X_2	Y
1	0.75	16.67	2.92
2	3.12	17.69	1.94
3	0.95	13.67	0.65
4	1.31	10.35	2.78
5	3.99	11.21	0.09
6	2.14	10.93	2.41
7	1.65	16.83	2.74
8	4.88	11.89	0.83
9	2.57	18.09	1.74
10	0.22	14.24	3.59
11	1.56	14.80	1.63
12	0.20	18.38	3.18
13	2.72	26.33	3.23
14	2.71	13.49	1.67
15	0.16	12.11	2.48
16	0.32	22.28	0.58
17	4.81	13.27	0.98
18	0.02	0.18	0.02
19	0.50	18.11	2.46
20	0.15	14.38	2.73
21	0.04	16.87	3.33
22	1.35	18.22	1.27
23	0.22	23.75	3.41
24	4.30	20.82	2.50
25	0.25	12.92	5.62
26	0.29	16.52	3.65
27	0.13	22.53	5.10
28	4.75	13.55	1.90
29	1.57	18.00	1.32
30	1.64	14.54	0.29

31	0.86	17.01	3.40
32	1.44	13.86	2.04
33	1.09	16.82	2.60
\bar{X}	1.60	15.77	2.27
s^2	2.36	22.24	1.75
s	1.54	4.71	1.32

Lampiran 12

Statistik Deskriptif

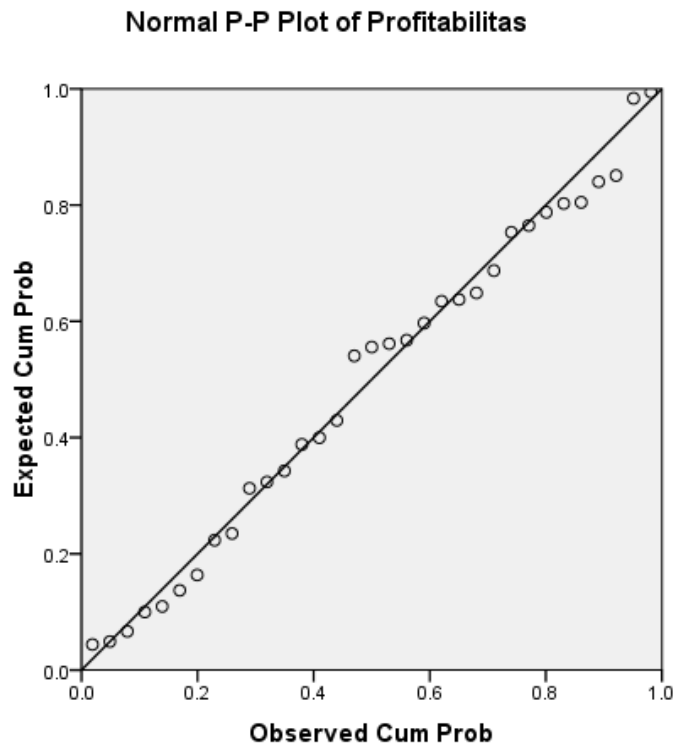
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPL	33	.02	4.88	1.5958	1.53674
CAR	33	.18	26.33	15.7670	4.71643
Profitabilitas	33	.02	5.62	2.2752	1.32180
Valid N (listwise)	33				

- ✓ Nilai NPL tertinggi dimiliki oleh Bank SBI Indonesia (BUSN Devisa) sebesar 4.88% sedangkan nilai NPL terendah dimiliki oleh Bank Victoria Internasional, Tbk (BUSN Non Devisa) sebesar 0.02%.
- ✓ Bank yang memiliki tingkat CAR tertinggi adalah Bank Fama Internasional (BUSN Non Devisa) sebesar 26.33%, sedangkan tingkat CAR terendah dimiliki oleh Bank Victoria Internasional, Tbk (BUSN Non Devisa) sebesar 0.18%.
- ✓ Bank yang memiliki ROA tertinggi adalah BPD Nusa Tenggara Barat sebesar 5.62% dan yang memiliki ROA terendah adalah Bank Victoria Internasional, Tbk (BUSN Non Devisa) sebesar 0.02%.

Lampiran 13

Data Perhitungan Uji Normalitas



Berdasarkan gambar di atas maka data dinyatakan normal karena *dots* berada di sekitar garis.

One-Sample Kolmogorov-Smirnov Test

		NPL	CAR	Profitabilitas
N		33	33	33
Normal Parameters ^a	Mean	1.5958	15.7670	2.2752
	Std. Deviation	1.53674	4.71643	1.32180
Most Extreme Differences	Absolute	.183	.138	.089
	Positive	.183	.138	.089
	Negative	-.153	-.095	-.086
Kolmogorov-Smirnov Z		1.051	.794	.509
Asymp. Sig. (2-tailed)		.220	.553	.958

a. Test distribution is Normal.

Berdistribusi normal (> 0.05)
Berdistribusi normal (> 0.05)
Berdistribusi normal (> 0.05)

Lampiran 14

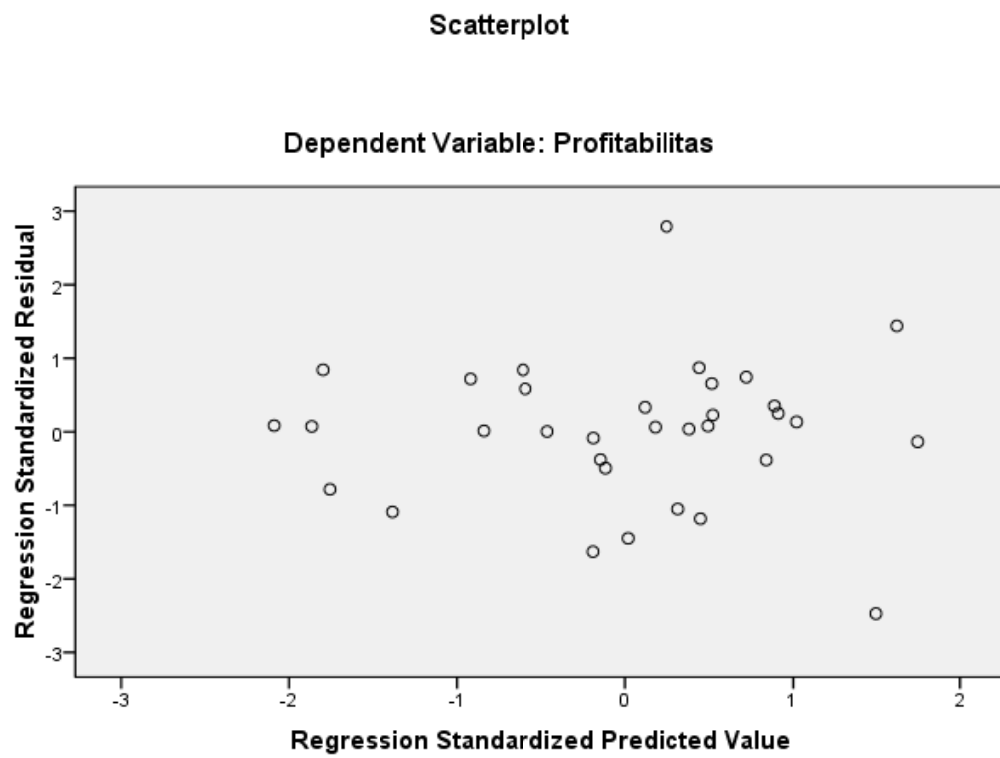
Data Perhitungan Uji Multikolonieritas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	1.242	.740		1.680	.103					
NPL	-.350	.130	-.407	-2.685	.012	-.428	-.440	-.407	.997	1.003
CAR	.101	.043	.360	2.375	.024	.383	.398	.360	.997	1.003

a. Dependent Variable: Profitabilitas

Bebas Multikolonieritas

Lampiran 15**Data Uji Heteroskedastisitas**

Titik-titik menyebar dengan pola tidak menentu

=

Bebas Heteroskedastisitas

Lampiran 16

Data Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.559 ^a	.312	.266	1.13225	1.841

a. Predictors: (Constant), CAR, NPL

b. Dependent Variable: Profitabilitas

DW



Nilai dU sebesar 1.577

Nilai dL sebesar 1.321

DW berada di antara dU dan $4 - dU$

1.577	1.841	2.423
dU	DW	4 - dU



Bebas Autokorelasi

Lampiran 17

Data Regresi Linier Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.242	.740		1.680	.103					
	NPL	-.350	.130	-.407	-2.685	.012	-.428	-.440	-.407	.997	1.003
	CAR	.101	.043	.360	2.375	.024	.383	.398	.360	.997	1.003

a. Dependent Variable: Profitabilitas

$$\hat{Y} = a + b_1X_1 + b_2X_2 + b_nX_n$$

$$\hat{Y} = 1.242 - 0.350X_1 + 0.101X_2$$

Lampiran 18**Data Analisis Determinasi****Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.559 ^a	.312	.266	1.13225	1.841

a. Predictors: (Constant), CAR, NPL

b. Dependent Variable: Profitabilitas

0.266 atau 26.6% yang artinya variabel bebas dalam penelitian ini secara bersama-sama mampu mempengaruhi perubahan ROA sebesar 26.6%

Lampiran 19

Uji F (Koefisien Regresi Secara Bersama-sama)

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.449	2	8.725	6.806	.004 ^a
	Residual	38.460	30	1.282		↓ < 0.05
	Total	55.909	32			

a. Predictors: (Constant), CAR, NPL

b. Dependent Variable: Profitabilitas

↓
F hitung

Koefisien korelasi simultan ialah signifikan :

$f \text{ hitung} > f \text{ tabel}$

$6.806 > 3.316$

Lampiran 20

Uji t (Koefisien Regresi Secara Parsial)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	1.242	.740		1.680	.103					
NPL	-.350	.130	-.40	-2.685	.012	-.428	-.440	-.407	.997	1.003
CAR	.101	.043	.36	2.375	.024	.383	.398	.360	.997	1.003

a. Dependent Variable: Profitabilitas

t hitung

< 0.05

Koefisien korelasi simultan ialah signifikan :

$$t \text{ hitung} > t \text{ tabel}$$

$$2.685 > 2.042$$

$$2.375 > 2.042$$

Lampiran 21

Tabel Durbin Watson

Tabel d (Durbin-Watson)
pada taraf signifikansi 0,05

n	k' = 1		k' = 2		k' = 3		k' = 4		k' = 5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
6	0.610	1400	-	-	-	-	-	-	-	-
7	0.700	1356	0.467	1896	-	-	-	-	-	-
8	0.763	1332	0.559	1777	0.368	2.287	-	-	-	-
9	0.824	1320	0.629	1699	0.455	2.128	0.296	2.588	-	-
10	0.879	1320	0.697	1641	0.525	2.016	0.376	2.414	0.243	2.822
11	0.927	1324	0.658	1604	0.595	1928	0.444	2.283	0.316	2.645
12	0.971	1331	0.812	1579	0.658	1864	0.512	2.177	0.379	2.506
13	1.010	1340	0.861	1562	0.715	1816	0.574	2.094	0.445	2.390
14	1.045	1350	0.905	1551	0.767	1779	0.632	2.030	0.505	2.296
15	1.077	1361	0.946	1543	0.814	1750	0.685	1977	0.562	2.220
16	1.106	1371	0.982	1539	0.857	1728	0.734	1935	0.615	2.157
17	1.133	1381	1.015	1536	0.897	1710	0.779	1900	0.664	2.104
18	1.158	1391	1.046	1535	0.933	1696	0.820	1872	0.710	2.060
19	1.180	1401	1.074	1536	0.967	1685	0.859	1848	0.752	2.023
20	1.201	1411	1.100	1537	0.998	1676	0.894	1828	0.792	1991
21	1.221	1420	1.125	1538	1.026	1669	0.927	1812	0.829	1964
22	1.239	1429	1.147	1541	1.053	1664	0.958	1797	0.863	1940
23	1.257	1437	1.168	1543	1.078	1660	0.986	1785	0.895	1920
24	1.273	1446	1.188	1546	1.101	1656	1.013	1775	0.925	1902
25	1.288	1454	1.206	1550	1.123	1654	1.038	1767	0.953	1886
26	1.302	1461	1.224	1553	1.143	1652	1.062	1759	0.979	1873
27	1.316	1469	1.240	1556	1.162	1651	1.084	1753	1.004	1861
28	1.328	1476	1.255	1560	1.181	1650	1.104	1747	1.028	1850
29	1.341	1483	1.270	1563	1.198	1650	1.124	1743	1.050	1841
30	1.352	1489	1.284	1567	1.214	1650	1.143	1739	1.071	1833
31	1.363	1496	1.297	1570	1.229	1650	1.160	1735	1.090	1825
32	1.373	1502	1.309	1574	1.244	1650	1.177	1732	1.109	1819
33	1.383	1508	1.321	1577	1.258	1651	1.193	1730	1.127	1813
34	1.393	1514	1.333	1580	1.271	1652	1.208	1728	1.144	1808
35	1.402	1519	1.343	1584	1.283	1653	1.222	1726	1.160	1803
36	1.411	1525	1.354	1587	1.295	1654	1.236	1724	1.175	1799
37	1.416	1530	1.364	1590	1.307	1655	1.249	1723	1.190	1795
38	1.427	1535	1.373	1594	1.318	1656	1.261	1722	1.204	1792
39	1.435	1540	1.382	1597	1.328	1658	1.273	1722	1.218	1789
40	1.442	1544	1.391	1600	1.338	1659	1.285	1721	1.230	1786

Sumber: N.E. Savin and K.J. White, *The Durbin-Watson Test for Serial Correlation with Extreme Small Samples or Many Regressor*, *Econometrica*, vol.45, November 1977

Keterangan:
n = jumlah data
k' = jumlah variabel Independent

Lampiran 22

Tabel F

Tabel F
(Taraf signifikansi 0,05)

Df 2	Df1							
	1	2	3	4	5	6	7	8
1	161.446	199.499	215.707	224.583	230.160	233.988	236.767	238.884
2	18.513	19.000	19.164	19.247	19.296	19.329	19.353	19.371
3	10.128	9.552	9.277	9.117	9.013	8.941	8.887	8.845
4	7.709	6.944	6.591	6.388	6.256	6.163	6.094	6.041
5	6.608	5.786	5.409	5.192	5.050	4.950	4.876	4.818
6	5.987	5.143	4.757	4.534	4.387	4.284	4.207	4.147
7	5.591	4.737	4.347	4.120	3.972	3.866	3.787	3.726
8	5.318	4.459	4.066	3.838	3.688	3.581	3.500	3.438
9	5.117	4.256	3.863	3.633	3.482	3.374	3.293	3.230
10	4.965	4.103	3.708	3.478	3.326	3.217	3.135	3.072
11	4.844	3.982	3.587	3.357	3.204	3.095	3.012	2.948
12	4.747	3.885	3.490	3.259	3.106	2.996	2.913	2.849
13	4.667	3.806	3.411	3.179	3.025	2.915	2.832	2.767
14	4.600	3.739	3.344	3.112	2.958	2.848	2.764	2.699
15	4.543	3.682	3.287	3.056	2.901	2.790	2.707	2.641
16	4.494	3.634	3.239	3.007	2.852	2.741	2.657	2.591
17	4.451	3.592	3.197	2.965	2.810	2.699	2.614	2.548
18	4.414	3.555	3.160	2.928	2.773	2.661	2.577	2.510
19	4.381	3.522	3.127	2.895	2.740	2.628	2.544	2.477
20	4.351	3.493	3.098	2.866	2.711	2.599	2.514	2.447
21	4.325	3.467	3.072	2.840	2.685	2.573	2.488	2.420
22	4.301	3.443	3.049	2.817	2.661	2.549	2.464	2.397
23	4.279	3.422	3.028	2.796	2.640	2.528	2.442	2.375
24	4.260	3.403	3.009	2.776	2.621	2.508	2.423	2.355
25	4.242	3.385	2.991	2.759	2.603	2.490	2.405	2.337
26	4.225	3.369	2.975	2.743	2.587	2.474	2.388	2.321
27	4.210	3.354	2.960	2.728	2.572	2.459	2.373	2.305
28	4.196	3.340	2.947	2.714	2.558	2.445	2.359	2.291
29	4.183	3.328	2.934	2.701	2.545	2.432	2.346	2.278
30	4.171	3.316	2.922	2.690	2.534	2.421	2.334	2.266
31	4.160	3.305	2.911	2.679	2.523	2.409	2.323	2.255
32	4.149	3.295	2.901	2.668	2.512	2.399	2.313	2.244
33	4.139	3.285	2.892	2.659	2.503	2.389	2.303	2.235
34	4.130	3.276	2.883	2.650	2.494	2.380	2.294	2.225
35	4.121	3.267	2.874	2.641	2.485	2.372	2.285	2.217
36	4.113	3.259	2.866	2.634	2.477	2.364	2.277	2.209
37	4.105	3.252	2.859	2.626	2.470	2.356	2.270	2.201
38	4.098	3.245	2.852	2.619	2.463	2.349	2.262	2.194
39	4.091	3.238	2.845	2.612	2.456	2.342	2.255	2.187
40	4.085	3.232	2.839	2.606	2.449	2.336	2.249	2.180
41	4.079	3.226	2.833	2.600	2.443	2.330	2.243	2.174
42	4.073	3.220	2.827	2.594	2.438	2.324	2.237	2.168
43	4.067	3.214	2.822	2.589	2.432	2.319	2.232	2.163
44	4.062	3.209	2.816	2.584	2.427	2.313	2.226	2.157

Lampiran 23

Tabel t

Tabel t (Pada taraf signifikansi 0,05)
1 sisi (0,05) dan 2 sisi (0,025)

Df	Signifikansi		Df	Signifikansi	
	0.025	0.05		0.025	0.05
1	12.706	6.314	46	2.013	1.679
2	4.303	2.920	47	2.012	1.678
3	3.182	2.353	48	2.011	1.677
4	2.776	2.132	49	2.010	1.677
5	2.571	2.015	50	2.009	1.676
6	2.447	1.943	51	2.008	1.675
7	2.365	1.895	52	2.007	1.675
8	2.306	1.860	53	2.006	1.674
9	2.262	1.833	54	2.005	1.674
10	2.228	1.812	55	2.004	1.673
11	2.201	1.796	56	2.003	1.673
12	2.179	1.782	57	2.002	1.672
13	2.160	1.771	58	2.002	1.672
14	2.145	1.761	59	2.001	1.671
15	2.131	1.753	60	2.000	1.671
16	2.120	1.746	61	2.000	1.670
17	2.110	1.740	62	1.999	1.670
18	2.101	1.734	63	1.998	1.669
19	2.093	1.729	64	1.998	1.669
20	2.086	1.725	65	1.997	1.669
21	2.080	1.721	66	1.997	1.668
22	2.074	1.717	67	1.996	1.668
23	2.069	1.714	68	1.995	1.668
24	2.064	1.711	69	1.995	1.667
25	2.060	1.708	70	1.994	1.667
26	2.056	1.706	71	1.994	1.667
27	2.052	1.703	72	1.993	1.666
28	2.048	1.701	73	1.993	1.666
29	2.045	1.699	74	1.993	1.666
30	2.042	1.697	75	1.992	1.665
31	2.040	1.696	76	1.992	1.665
32	2.037	1.694	77	1.991	1.665
33	2.035	1.692	78	1.991	1.665
34	2.032	1.691	79	1.990	1.664
35	2.030	1.690	80	1.990	1.664
36	2.028	1.688	81	1.990	1.664
37	2.026	1.687	82	1.989	1.664
38	2.024	1.686	83	1.989	1.663
39	2.023	1.685	84	1.989	1.663
40	2.021	1.684	85	1.988	1.663
41	2.020	1.683	86	1.988	1.663
42	2.018	1.682	87	1.988	1.663
43	2.017	1.681	88	1.987	1.662
44	2.015	1.680	89	1.987	1.662
45	2.014	1.679	90	1.987	1.662

Sumber: Function Statistical Microsoft Excel

DAFTAR RIWAYAT HIDUP



Dwi Riski Julianti, lahir di Jakarta pada tanggal 31 Juli 1992. Merupakan anak kedua dari tiga bersaudara, pasangan Hermansyah dan Erniwati. Peneliti beralamat di Jln. Cibubur 2 Bulak Ringin Rt.002/03 No.61, Jakarta Timur 13720.

Pendidikan formal yang pernah ditempuh adalah Sekolah Dasar Negeri 10 Cibubur, lulus pada tahun 2004, Sekolah Menengah Pertama Negeri 258 Jakarta, lulus pada tahun 2007, dan Sekolah Menengah Atas Negeri 105 Ciracas, lulus pada tahun 2010. Dan pada tahun 2010 diterima di Universitas Negeri Jakarta Program Studi Pendidikan Ekonomi, Konsentrasi Pendidikan Akuntansi, Jurusan Ekonomi dan Administrasi, Fakultas Ekonomi. Pengalaman organisasi yang pernah diikuti adalah menjadi Sekretaris PMR di SMPN 258, Staff Adtan di HMJEA UNJ, Staff HRD di BEMFE UNJ.