

Lampiran 1  
**DATA SEMUA POPULASI DI PEFINDO**

NO	BANK
1	Bank BNI Syariah
2	Bank BNP Paribas Indonesia
3	Bank Bukopin, Tbk.
4	Bank Capital Indonesia, Tbk.
5	Bank CIMB Niaga, Tbk.
6	Bank Danamon Indonesia, Tbk.
8	Bank DKI
10	Bank ICB Bumiputera, Tbk.
12	Bank Jateng
14	Bank Jatim
16	Bank Lampung
18	Bank Mandiri (Persero), Tbk.
20	Bank Mandiri Taspen Pos
22	Bank Mayapada Internasional, Tbk.
24	Bank Maybank Indonesia, Tbk.
26	Bank Muamalat Indonesia, Tbk.
28	Bank Nagari
30	Bank Negara Indonesia (Persero), Tbk.
32	Bank Nusa Tenggara Barat
34	Bank OCBC NISP, Tbk.
36	Bank Pan Indonesia, Tbk.
38	Bank Panin Syariah, Tbk.
40	Bank Pembangunan Daerah Aceh
42	Bank Pembangunan Daerah Bali
44	Bank Pembangunan Daerah Daerah Istimewa Yogyakarta
46	Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.
48	Bank Pembangunan Daerah Nusa Tenggara Timur
50	Bank Pembangunan Daerah Papua
52	Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat
54	Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung
56	Bank Permata, Tbk.
58	Bank QNB Indonesia, Tbk.
60	Bank Rakyat Indonesia (Persero), Tbk.
62	Bank Rakyat Indonesia Agroniaga, Tbk.
64	Bank Resona Perdania

66	Bank Sulut
68	Bank Sumitomo Mitsui Indonesia
70	Bank Sumut
72	Bank Syariah Mandiri
74	Bank Tabungan Negara (Persero), Tbk.
76	Bank Tabungan Pensiunan Nasional
78	Bank UOB Buana, Tbk.
80	Bank Victoria International, Tbk.
82	Bank Woori Saudara Indonesia 1906, Tbk.
84	Lembaga Pembiayaan Ekspor Indonesia (Indonesia Eximbank)
	<b>ASURANSI</b>
85	Asuransi Bangun Askrida
86	Asuransi Binagriya Upakara
87	Asuransi Bringin Sejahtera Artamakmur
88	Asuransi Jasa Indonesia (Persero)
89	Asuransi Jiwa Adisarana Wanaartha
90	Asuransi Jiwa Bersama Bumiputera 1912
91	Asuransi Jiwa InHealth Indonesia
92	Asuransi Jiwa Nusantara
93	Asuransi Jiwa Syariah Al Amin
94	Asuransi Kredit Indonesia (Persero)
95	Asuransi Parolamas
96	Asuransi Purna Artanugraha
97	Asuransi Staco Mandiri
98	Asuransi Umum BCA
99	Asuransi Umum Bumiputeramuda 1967
100	Asuransi Umum Mega
101	Asuransi Umum Videi
102	Citra International Underwriters
103	Jamkrida Jabar
104	Jasa Raharja (Persero)
105	Jasaraharja Putera
106	Maskapai Reasuransi Indonesia, Tbk.
107	Pan Pacific Insurance
108	Perum Jamkrindo
109	Reasuransi Internasional Indonesia
110	Reasuransi Nasional Indonesia
111	Sarana Lindung Upaya
112	Taspen (Persero)

	<b>EFEK</b>
113	BNI Securities
114	CIMB-Principal Asset Management
115	Danareksa (Persero)
116	Kresna Graha Sekurindo, Tbk.
117	Mandiri Sekuritas
118	MNC Kapital Indonesia, Tbk.
119	MNC Securities
120	Panin Sekuritas, Tbk.
121	Trimegah Securities, Tbk.
	<b>PEMBIAYAAN</b>
122	Adira Dinamika Multi Finance, Tbk.
123	Artha Prima Finance
124	Astra Auto Finance
125	Astra Sedaya Finance
126	Batavia Prosperindo Finance, Tbk.
127	BCA Finance
128	BFI Finance Indonesia, Tbk.
129	Bima Multi Finance
130	Buana Finance, Tbk.
131	Bussan Auto Finance
132	Chandra Sakti Utama Leasing
133	Clipan Finance Indonesia, Tbk.
134	Equity Finance Indonesia
135	Federal International Finance
136	Finansia Multi Finance
137	Indomobil Finance Indonesia
138	Indonesia Infrastructure Finance
139	Intan Baruprana Finance
140	Komatsu Astra Finance
141	Mandala Multifinance, Tbk.
142	Mandiri Tunas Finance
143	Mitsubishi UFJ Lease & Finance Indonesia
144	Oto Multiartha
145	Pegadaian (Persero)
146	Permodalan Nasional Madani (Persero)
147	Sarana Kaltim Ventura
148	Sarana Multi Infrastruktur
149	Sarana Multigriya Finansial (Persero)

150	Summit Oto Finance
151	Sunprima Nusantara Pembiayaan
152	Surya Artha Nusantara Finance
153	Suzuki Finance Indonesia
154	Swadharma Indotama Finance
155	Toyota Astra Financial Services
156	U Finance Indonesia
157	Verena Multi Finance, Tbk.
158	Wahana Ottomitra Multiartha, Tbk.

Sumber Data : Bursa Efek Indonesia ([www.idx.co.id](http://www.idx.co.id))





## Lampiran 2

**DATA PERINGKAT OBLIGASI**

NO	BANK	PERINGKAT OBLIGASI		
		2012	2013	2014
1	Bank Bukopin, Tbk.	AA	AA	AA
2	Bank Capital Indonesia, Tbk.	AA+	BB	AA+
3	Bank CIMB Niaga, Tbk.	AA-	AA-	AA-
4	Bank Danamon Indonesia, Tbk.	BB	AA	AAA
5	Bank Mandiri (Persero), Tbk.	AA	AA	AA
6	Bank Maybank Indonesia, Tbk.	AAA	AAA	AAA
7	Bank Negara Indonesia (Persero), Tbk.	AA+	AAA	AAA
8	Bank OCBC NISP, Tbk.	AAA	AAA	AAA
9	Bank Pan Indonesia, Tbk.	AA	AA	AA
10	Bank Panin Syariah, Tbk.	AA+	BB	AA+
11	Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	AA-	AA	AA-
12	Bank Permata, Tbk.	AAA	AA	AA
13	Bank QNB Indonesia, Tbk.	AA	AAA	BB+
14	Bank Rakyat Indonesia (Persero), Tbk.	AA	AA	AA
15	Bank Rakyat Indonesia Agroniaga, Tbk.	AA+	BB	AA+
16	Bank Tabungan Negara (Persero), Tbk.	AA-	AA-	AA-
17	Bank Victoria International, Tbk.	BB	AA	BBB+
18	Bank Woori Saudara Indonesia 1906, Tbk.	AA	AA	AA
19	Kresna Graha Sekurindo, Tbk.	AA+	AAA	AA
20	Trimegah Securities, Tbk.	AA	AA	AA+

21	Adira Dinamika Multi Finance, Tbk.	BB	AA+	AA-
22	Batavia Prosperindo Finance, Tbk.	AA-	AA-	BB
23	BFI Finance Indonesia, Tbk.	AA	AAA	AA
24	Buana Finance, Tbk.	AA	AA	AAA
25	Clipan Finance Indonesia, Tbk.	AA	AA	AA
26	Indomobil Finance Indonesia	AAA	BB+	AA
27	Intan Baruprana Finance	AA	AA	AA+
28	Mandala Multifinance, Tbk.	BB	AA+	AA-
29	Verena Multi Finance, Tbk.	AA-	AA-	BB
30	Wahana Ottomitra Multiartha, Tbk.	AA	AAA	AA

Sumber : PT Pefindo ([www.pefindo.com](http://www.pefindo.com)) data diolah.



Lampiran 3  
**DATA PERINGKAT DAN OBLIGASI**

No	BANK			DIPERINGKAT DAN LAPOR
	Kode Saham	Nama Emiten	Tanggal IPO	
1	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk	08/08/2003	YA
		( <i>d.h Bank Agroniaga Tbk</i> )		YA
2	AGRS	Bank Agris Tbk	22/12/2014	
		( <i>d.h Bank Finconesia</i> )		
3	ARTO	Bank Artos Indonesia Tbk	12/01/2016	
4	BABP	Bank MNC Internasional Tbk		
		( <i>d.h ICB Bumiputera Tbk , d.h Bank Bumiputera Indonesia Tbk</i> )		
5	BACA	Bank Capital Indonesia Tbk	08/10/2007	YA
6	BBCA	Bank Central Asia Tbk		
7	BBHI	Bank Harda Internasional Tbk	12/08/2015	
8	BBKP	Bank Bukopin Tbk		YA
9	BBMD	Bank Mestika Dharma Tbk	08/07/2013	
10	BBNI	Bank Negara Indonesia (Persero)Tbk		YA
11	BBNP	Bank Nusantara Parahyangan Tbk	10/01/2001	
12	BBRI	Bank Rakyat Indonesia (Persero)Tbk		YA
13	BBTN	Bank Tabungan Negara (Persero) Tbk	17/12/2009	YA
14	BBYB	Bank Yudha Bhakti Tbk		
15	BCIC	Bank J Trust Indonesia	25/06/1997	
		( <i>d.h Bank Mutiara Tbk, d.h Bank Century Tbk, d.h Bank Century Intervest Corp Tbk / Bank CIC Tbk</i> )		
16	BDMN	Bank Danamon Indonesia Tbk	06/12/1989	YA
17	BEKS	Bank Pundi Indonesia Tbk	13/07/2001	
		( <i>d.h Bank Eksekutif Internasional Tbk</i> )		
18	BINA	Bank Ina Perdana Tbk	16/01/2014	
19	BJBR	Bank Jabar Banten Tbk	08/07/2010	YA
20	BJTM	Bank Pembangunan Daerah Jawa Timur (Tbk)	12/07/2012	
21	BKSW	Bank QNB Indonesia Tbk	21/11/2002	
		( <i>d.h Bank QNB Kesawan Tbk</i> )		YA

		<i>d.h Bank Kesawan Tbk )</i>		
22	BMAS	Bank Maspion Indonesia Tbk	11/07/2013	
23	BMRI	Bank Mandiri (Persero) Tbk	14/07/2003	YA
24	BNBA	Bank Bumi Arta Tbk	31/12/1999	
25	BNGA	Bank CIMB Niaga Tbk ( <i>d.h Bank Niaga Tbk )</i>	29/11/1989	YA
26	BNII	Bank Maybank Indonesia Tbk ( <i>d.h BII Maybank Tbk,</i> <i>d.h Bank Internasional Indonesia Tbk</i> )	21/11/1989	YA
27	BNLI	Bank Permata Tbk ( <i>d.h Bank Bali )</i>	15/01/1990	YA
28	BSIM	Bank Sinar Mas Tbk ( <i>d.h Bank Shinta Indonesia )</i>	13/12/2010	
29	BSWD	Bank of India Indonesia Tbk ( <i>d.h Bank Swadesi Tbk )</i>	01/05/2002	
30	BTPN	Bank Tabungan Pensiunan Nasional Tbk	12/03/2008	YA
31	BVIC	Bank Victoria International Tbk	30/06/1999	YA
32	DNAR	Bank Dinar Indonesia Tbk	11/07/2014	
33	INPC	Bank Artha Graha International Tbk ( <i>d.h Bank Interpacific Tbk )</i>	29/08/1990	
34	MAYA	Bank Mayapada International Tbk	29/08/1997	YA
35	MCOR	Bank Windu Kentjana International Tbk ( <i>d.h Bank Multicor International Tbk</i> )	03/07/2007	
36	MEGA	Bank Mega Tbk	17/04/2000	
37	NAGA	Bank Mitraniaga Tbk	09/07/2013	
38	NISP	Bank OCBC NISP Tbk ( <i>d.h bank NISP Tbk )</i>	20/10/1994	YA
39	NOBU	Bank Nationalnobu Tbk ( <i>d.h Bank Alfindo Sejahtera )</i>	20/05/2013	
40	PNBN	Bank Pan Indonesia Tbk	29/12/1982	YA
41	PNBS	Bank Panin Syariah Tbk ( <i>d.h Bank Harfa )</i>	15/01/2014	YA
42	SDRA	Bank Woori Saudara Indonesia 1906 Tbk ( <i>d.h Bank Himpunan Saudara 1906 Tbk</i> )	15/12/2006	
<b>PEMBIAYAAN</b>				
<b>No</b>	<b>Kode</b>	<b>Nama</b>	<b>Tanggal</b>	



	<b>Saham</b>	<b>Emiten</b>	<b>IPO</b>	
43	ADMF	Adira Dinamika Multi Finance Tbk	31/03/2004	YA
44	BBLD	Buana Finance Tbk	07/05/1990	YA
45	BFIN	BFI Finance Indonesia Tbk	12/06/1993	YA
4	BPFI	Batavia Prosperindo Finance Tbk	01/06/2009	YA
46	CFIN	Clipan Finance Indonesia Tbk	02/10/1990	YA
47	DEFI	Danasupra Erapacific Tbk	06/07/2001	
48	HDFA	Radana Bhaskara Finance Tbk	10/05/2011	
		<i>d.h HD Finance Tbk</i>		
49	IBFN	Intan Baruprana Finance Tbk	22/12/2014	YA
50	IMJS	Indomobil Multi Jasa Tbk	10/12/2013	YA
51	MFIN	Mandala Multifinance Tbk	06/09/2005	YA
52	MGNA	Magna Finance Tbk	07/07/2014	
53	TIFA	Tifa Finance Tbk	08/07/2011	
54	TRUS	Trust Finance Indonesia Tbk	28/11/2002	
55	VRNA	Verena Multi Finance Tbk	25/06/2008	YA
56	WOMF	Wahana Ottomitra Multiartha Tbk	13/12/2004	YA
<b>PERUSAHAAN EFEK</b>				
No	<b>Kode Saham</b>	<b>Nama Emiten</b>	<b>Tanggal IPO</b>	
57	AKSI	Majapahit Inti Corpora Tbk	13/07/2001	
		<i>d.h Majapahit Securities Tbk</i>		
		<i>d.h Asia Kapitalindo Securities Tbk</i>		

58	APIC	Pacific Strategic Financial Tbk	18/12/2002	
59	ARTA	Arthavest Tbk	05/11/2002	
60	HADE	HD Capital Tbk Tbk	12/04/2004	
61	KREN	Kresna Graha Investama Tbk	28/06/2002	YA
		<i>d.h Kresna Graha Sekurindo Tbk</i>		
62	OCAP	Onix Capital Tbk	10/11/2003	
63	PADI	Minna Padi Investama Tbk	09/01/2012	
64	PANS	Panin Sekuritas Tbk	31/12/2000	
65	PEGE	Panca Global Securities Tbk	24/06/2005	
66	RELI	Reliance Securities Tbk	13/07/2005	
67	TRIM	Trimegah Securities Tbk	31/01/2000	YA
68	YULE	Yulie Sekurindo Tbk	10/12/2004	
<b>SEKTOR ASURANSI</b>				
No	Kode	Nama	Tanggal	
	Saham	Emiten	IPO	
69	<u>ABDA</u>	Asuransi Bina Dana Arta Tbk	06/07/1989	
70	AHAP	Asuransi Harta Aman Pratama Tbk	14/09/1990	
71	AMAG	Asuransi Multi Artha Guna Tbk	23/12/2005	
72	ASBI	Asuransi Bintang Tbk	29/11/1989	
73	ASDM	Asuransi Dayin Mitra Tbk	15/12/1989	
74	ASJT	Asuransi Jaya Tania Tbk	23/12/2003	
75	ASMI	Asuransi Mitra Maparya Tbk	16/01/2014	
76	ASRM	Asuransi Ramayana Tbk	19/03/1990	
77	LPGI	Lippo General Insurance Tbk	06/09/2005	

78	MREI	Maskapai Reasuransi Indonesia Tbk	04/09/1989	
79	PNIN	Paninvest Tbk	20/09/1983	
		<i>d.h Panin Insurance Tbk</i>		
80	VINS	Victoria Insurance Tbk	28/09/2015	
<b>SEKTOR LAINNYA</b>				
No	Kode	Nama	Tanggal	
	Saham	Emiten	IPO	
81	BTEK	PT. Bumi Teknokultura Unggul Tbk	14/05/2004	

Sumber Data : Data diolah (2016)



## Lampiran 4

**SAMPEL PENELITIAN**

<b>NO</b>	<b>Nama Perusahaan</b>
1	Bank Bukopin, Tbk.
2	Bank Capital Indonesia, Tbk.
3	Bank CIMB Niaga, Tbk.
4	Bank Danamon Indonesia, Tbk.
5	Bank Mandiri (Persero), Tbk.
6	Bank Maybank Indonesia, Tbk.
7	Bank Negara Indonesia (Persero), Tbk.
8	Bank OCBC NISP, Tbk.
9	Bank Pan Indonesia, Tbk.
10	Bank Panin Syariah, Tbk.
11	Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.
12	Bank Permata, Tbk.
13	Bank QNB Indonesia, Tbk.
14	Bank Rakyat Indonesia (Persero), Tbk.
15	Bank Rakyat Indonesia Agroniaga, Tbk.
16	Bank Tabungan Negara (Persero), Tbk.
17	Bank Victoria International, Tbk.
18	Bank Woori Saudara Indonesia 1906, Tbk.
19	Kresna Graha Sekurindo, Tbk.
20	Trimegah Securities, Tbk.
21	Adira Dinamika Multi Finance, Tbk.
22	Batavia Prosperindo Finance, Tbk.
23	BFI Finance Indonesia, Tbk.
24	Buana Finance, Tbk.
25	Clipan Finance Indonesia, Tbk.
26	Indomobil Finance Indonesia
27	Intan Baruprana Finance
28	Mandala Multifinance, Tbk.
29	Verena Multi Finance, Tbk.
30	Wahana Ottomitra Multiartha, Tbk.

**Sumber : Data diolah (2015)**



## Lampiran 5

## DATA PERHITUNGAN UKURAN PERUSAHAAN

NO	EMITEN	TAHUN	CLOSSING PRIZE	LISTED SHARE	MARKET CAPITALIZATION	UKURAN PERUSAHAAN
				(Rp)	Closing Market x Listed Share (Rp)	ln (Market Capitalization) (%)
1	Bank Bukopin, Tbk.	2012	620	7.970.061.291	4.941.438.000.420	29,23
		2013	620	8.500.687.441	5.270.426.213.420	29,29
		2014	750	9.086.620.432	6.814.965.324.000	29,55
2	Bank Capital Indonesia, Tbk.	2012	120	4.550.852.657	546.102.318.840	27,03
		2013	88	6.397.416.110	562.972.617.680	27,06
		2014	96	6.397.416.110	614.151.946.560	27,14
3	Bank CIMB Niaga, Tbk.	2012	1.100	25.131.606.843	27.644.767.527.300	30,95
		2013	920	25.131.606.843	23.121.078.295.560	30,77
		2014	835	25.131.606.843	20.984.891.713.905	30,67
4	Bank Danamon Indonesia, Tbk.	2012	5.650	9.584.643.365	54.153.235.012.250	31,62
		2013	3.775	9.584.643.365	36.182.028.702.875	31,22
		2014	4.525	9.584.643.365	43.370.511.226.625	31,40
5	Bank Mandiri (Persero), Tbk.	2012	8.100	23.333.333.333	188.999.999.997.300	32,87
		2013	7.850	23.333.333.333	183.166.666.664.050	32,84
		2014	10.775	23.333.333.333	251.416.666.663.075	33,16

6	<b>Bank Maybank Indonesia, Tbk.</b>	<b>2012</b>	3.400	3.478.318.200	11.826.281.880.000	30,10
		<b>2013</b>	2.750	3.478.318.200	9.565.375.050.000	29,89
		<b>2014</b>	1.880	3.478.318.200	6.539.238.216.000	29,51
7	<b>Bank Negara Indonesia (Persero), Tbk.</b>	<b>2012</b>	3.700	18.648.656.458	69.000.028.894.600	31,87
		<b>2013</b>	3.950	18.648.656.458	73.662.193.009.100	31,93
		<b>2014</b>	6.100	18.648.656.458	113.756.804.393.800	32,37
8	<b>Bank OCBC NISP, Tbk.</b>	<b>2012</b>	1.530	5.814.574.345	8.896.298.747.850	29,82
		<b>2013</b>	1.230	5.814.574.345	7.151.926.444.350	29,60
		<b>2014</b>	1.360	5.814.574.345	7.907.821.109.200	29,70
9	<b>Bank Pan Indonesia, Tbk.</b>	<b>2012</b>	630	24.087.645.998	15.175.216.978.740	30,35
		<b>2013</b>	660	24.087.645.998	15.897.846.358.680	30,40
		<b>2014</b>	1.165	24.087.645.998	28.062.107.587.670	30,97
10	<b>Bank Panin Syariah, Tbk.</b>	<b>2012</b>	120	5.000.000.000	600.000.000.000	27,12
		<b>2013</b>	4.000	5.000.000.000	20.000.000.000.000	30,63
		<b>2014</b>	180	9.824.734.100	1.768.452.138.000	28,20
11	<b>BPD. Jawa Barat dan Banten, Tbk.</b>	<b>2012</b>	1.060	2.289.395.681	2.426.759.421.860	28,52
		<b>2013</b>	890	2.289.395.681	2.037.562.156.090	28,34
		<b>2014</b>	730	2.289.395.681	1.671.258.847.130	28,14
12	<b>Bank Permata, Tbk.</b>	<b>2012</b>	1.320	10.649.247.933	14.057.007.271.560	30,27
		<b>2013</b>	1.260	10.649.247.933	13.418.052.395.580	30,23
		<b>2014</b>	1.505	11.856.954.739	17.844.716.882.195	30,51

13	<b>Bank QNB Indonesia, Tbk.</b>	<b>2012</b>	690	3.561.787.518	2.457.633.387.420	28,53
		<b>2013</b>	450	6.158.330.518	2.771.248.733.100	28,65
		<b>2014</b>	410	8.757.145.997	3.590.429.858.770	28,91
14	<b>Bank Rakyat Indonesia</b>	<b>2012</b>	6.950	24.669.162.000	171.450.675.900.000	32,78
		<b>2013</b>	7.250	24.669.162.000	178.851.424.500.000	32,82
		<b>2014</b>	11.650	24.669.162.000	287.395.737.300.000	33,29
15	<b>Bank Rakyat Indonesia Agrianiaga</b>	<b>2012</b>	147	7.450.781.177	1.095.264.833.019	27,72
		<b>2013</b>	118	7.450.781.177	879.192.178.886	27,50
		<b>2014</b>	103	7.450.781.177	767.430.461.231	27,37
16	<b>Bank Tabungan Negara</b>	<b>2012</b>	1.540	10.356.440.500	15.948.918.370.000	30,40
		<b>2013</b>	870	10.564.853.500	9.191.422.545.000	29,85
		<b>2014</b>	1.205	10.567.696.000	12.734.073.680.000	30,18
17	<b>Bank Victoria International, Tbk.</b>	<b>2012</b>	117	6.604.344.442	772.708.299.714	27,37
		<b>2013</b>	125	6.630.268.273	828.783.534.125	27,44
		<b>2014</b>	120	7.139.166.980	856.700.037.600	27,48
18	<b>Bank Woori Saudara Indonesia</b>	<b>2012</b>	670	2.316.373.000	1.551.969.910.000	28,07
		<b>2013</b>	890	2.316.373.000	2.061.571.970.000	28,35
		<b>2014</b>	1.150	5.211.329.040	5.993.028.396.000	29,42
19	<b>Kresna Graha Sekurindo, Tbk.</b>	<b>2012</b>	275	3.169.370.290	871.576.829.750	27,49
		<b>2013</b>	370	3.169.370.290	1.172.667.007.300	27,79
		<b>2014</b>	486	3.197.522.116	1.553.995.748.376	28,07
20	<b>Trimegah Securities,</b>	<b>2012</b>	121	7.109.300.000	860.225.300.000	27,48



	Tbk.					
		<b>2013</b>	59	7.109.300.000	419.448.700.000	26,76
		<b>2014</b>	68	7.109.300.000	483.432.400.000	26,90
21	<b>Adira Dinamika Multi Finance, Tbk.</b>	<b>2012</b>	9.800	1.000.000.000	9.800.000.000.000	29,91
		<b>2013</b>	8.100	1.000.000.000	8.100.000.000.000	29,72
		<b>2014</b>	7.200	1.000.000.000	7.200.000.000.000	29,61
22	<b>Batavia Prosperindo Finance, Tbk.</b>	<b>2012</b>	180	1.000.000.000	180.000.000.000	25,92
		<b>2013</b>	420	1.000.000.000	420.000.000.000	26,76
		<b>2014</b>	550	1.360.627.100	748.344.905.000	27,34
23	<b>BFI Finance Indonesia, Tbk.</b>	<b>2012</b>	2.025	1.520.678.562	3.079.374.088.050	28,76
		<b>2013</b>	2.500	1.526.614.562	3.816.536.405.000	28,97
		<b>2014</b>	2.510	1.549.934.562	3.890.335.750.620	28,99
24	<b>Buana Finance, Tbk.</b>	<b>2012</b>	710	1.645.796.054	1.168.515.198.340	27,79
		<b>2013</b>	780	1.645.796.054	1.283.720.922.120	27,88
		<b>2014</b>	1.875	1.645.796.054	3.085.867.601.250	28,76
25	<b>Clipan Finance Indonesia, Tbk.</b>	<b>2012</b>	405	3.774.796.768	1.528.792.691.040	28,06
		<b>2013</b>	400	3.774.797.417	1.509.918.966.800	28,04
		<b>2014</b>	439	3.984.520.457	1.749.204.480.623	28,19
26	<b>Indomobil Finance Indonesia</b>	<b>2012</b>	570	2.765.278.412	1.576.208.694.840	28,09
		<b>2013</b>	590	4.325.000.000	2.551.750.000.000	28,57
		<b>2014</b>	700	4.325.000.000	3.027.500.000.000	28,74
27	<b>Intan Baruprana</b>	<b>2012</b>	510	150.572.000	76.791.720.000	25,06



	<b>Finance</b>					
		<b>2013</b>	435	181.035.556	78.750.466.860	25,09
		<b>2014</b>	330	181.035.556	59.741.733.480	24,81
28	<b>Mandala Multifinance, Tbk.</b>	<b>2012</b>	600	1.325.000.000	795.000.000.000	27,40
		<b>2013</b>	690	1.325.000.000	914.250.000.000	27,54
		<b>2014</b>	980	1.325.000.000	1.298.500.000.000	27,89
29	<b>Verena Multi Finance, Tbk.</b>	<b>2012</b>	102	1.002.000.352	102.204.035.904	25,35
		<b>2013</b>	92	1.002.000.352	92.184.032.384	25,25
		<b>2014</b>	80	1.002.000.352	80.160.028.160	25,11
30	<b>Wahana Ottomitra Multiartha, Tbk.</b>	<b>2012</b>	185	2.000.000.000	370.000.000.000	26,64
		<b>2013</b>	235	2.000.000.000	470.000.000.000	26,88
		<b>2014</b>	205	2.000.000.000	410.000.000.000	26,74

Sumber : Bursa Efek Indonesia ([www.idx.com](http://www.idx.com)) Data diolah (2016)

## Lampiran 6

**DATA PERHITUNGAN SOLVABILITAS**

NO	EMITEN	TAHUN	EKUITAS	LIABILITAS	DER
			(Rp)	(Rp)	Liability / Ekuitas (%)
1	<b>Bank Bukopin, Tbk.</b>	2012	4.997.000.000.000	60.693.000.000.000	12,146
		2013	6.213.000.000.000	63.244.000.000.000	10,179
		2014	6.821.000.000.000	72.230.000.000.000	10,589
2	<b>Bank Capital Indonesia, Tbk.</b>	2012	657.788.000.000	5.008.389.000.000	7,614
		2013	906.390.000.000	6.232.886.000.000	6,877
		2014	974.193.000.000	8.277.583.000.000	8,497
3	<b>Bank CIMB Niaga, Tbk.</b>	2012	22.651.912.000.000	174.760.569.000.000	7,715
		2013	25.886.687.000.000	192.979.722.000.000	7,455
		2014	28.447.694.000.000	204.714.729.000.000	7,196
4	<b>Bank Danamon Indonesia, Tbk.</b>	2012	28.733.311.000.000	127.057.997.000.000	4,422
		2013	31.552.983.000.000	152.684.365.000.000	4,839
		2014	33.017.524.000.000	162.691.069.000.000	4,927
5	<b>Bank Mandiri (Persero), Tbk.</b>	2012	76.532.865.000.000	518.705.769.000.000	6,778
		2013	88.790.596.000.000	596.735.488.000.000	6,721
		2014	104.844.562.000.000	697.019.624.000.000	6,648
6	<b>Bank Maybank Indonesia, Tbk.</b>	2012	9.667.493.000.000	106.105.415.000.000	10,975
		2013	12.408.401.000.000	128.138.350.000.000	10,327
		2014	14.650.051.000.000	128.668.415.000.000	8,783

7	<b>Bank Negara Indonesia (Persero), Tbk.</b>	2012	43.525.291.000.000	289.778.215.000.000	6,658
		2013	47.683.505.000.000	338.971.310.000.000	7,109
		2014	61.021.308.000.000	341.148.654.000.000	5,591
8	<b>Bank OCBC NISP, Tbk.</b>	2012	8.951.476.000.000	70.190.261.000.000	7,841
		2013	13.496.552.000.000	84.027.985.000.000	6,226
		2014	14.907.176.000.000	88.216.003.000.000	5,918
9	<b>Bank Pan Indonesia, Tbk.</b>	2012	17.647.765.000.000	131.144.850.000.000	7,431
		2013	19.958.433.000.000	144.097.145.000.000	7,220
		2014	4.916.629.820.000	14.935.296.400.000	3,038
10	<b>Bank Panin Syariah, Tbk.</b>	2012	5.259.950.080.000	20.924.276.100.000	3,978
		2013	5.259.950.080.000	402.609.357.000	0,077
		2014	1.072.794.674.000	891.746.374.000	0,831
11	<b>BPD. Jawa Barat dan Banten, Tbk.</b>	2012	6.008.840.000.000	61.764.614.000.000	10,279
		2013	6.718.265.000.000	60.896.825.000.000	9,064
		2014	7.083.607.000.000	63.884.725.000.000	9,019
12	<b>Bank Permata, Tbk.</b>	2012	12.495.534.000.000	119.303.061.000.000	9,548
		2013	14.126.644.000.000	151.707.278.000.000	10,739
		2014	17.094.536.000.000	168.255.325.000.000	9,843
13	<b>Bank QNB Indonesia, Tbk.</b>	2012	863.068.000.000	3.781.586.000.000	4,382
		2013	1.513.028.000.000	9.534.587.000.000	6,302
		2014	2.280.924.000.000	18.558.094.000.000	8,136
14	<b>Bank Rakyat Indonesia</b>	2012	64.881.779.000.000	486.455.001.000.000	7,498
		2013	79.327.422.000.000	546.855.504.000.000	6,894
		2014	97.737.429.000.000	704.217.592.000.000	7,205

15	<b>Bank Rakyat Indonesia Agroniaga</b>	<b>2012</b>	371.924.556.000	3.668.215.679.000	9,863
		<b>2013</b>	836.906.513.000	4.287.163.502.000	5,123
		<b>2014</b>	904.021.593.000	5.481.169.891.000	6,063
16	<b>Bank Tabungan Negara</b>	<b>2012</b>	10.279.000.000.000	101.470.000.000.000	9,872
		<b>2013</b>	11.557.000.000.000	119.612.977.000.000	10,350
		<b>2014</b>	12.206.000.000.000	132.369.555.000.000	10,845
17	<b>Bank Victoria International, Tbk.</b>	<b>2012</b>	1.644.776.036.000	17.526.575.899.000	10,656
		<b>2013</b>	1.583.322.797.000	16.479.393.957.000	10,408
		<b>2014</b>	1.737.861.192.000	18.434.623.095.000	10,608
18	<b>Bank Woori Saudara Indonesia</b>	<b>2012</b>	537.907.000.000	7.083.402.000.000	13,168
		<b>2013</b>	587.782.000.000	7.653.022.000.000	13,020
		<b>2014</b>	3.904.265.000.000	12.528.511.000.000	3,209
19	<b>Kresna Graha Sekurindo, Tbk.</b>	<b>2012</b>	301.264.957.000	2.657.124.850.000	8,820
		<b>2013</b>	322.723.924.000	365.567.100.000	1,133
		<b>2014</b>	467.569.205.000	564.000.000.000	1,206
20	<b>Trimegah Securities, Tbk.</b>	<b>2012</b>	2.408.182.000.000	2.509.899.480.000	1,042
		<b>2013</b>	5.410.793.270.000	14.012.227.900.000	2,590
		<b>2014</b>	5.326.793.350.000	36.964.554.000.000	6,939
21	<b>Adira Dinamika Multi Finance, Tbk.</b>	<b>2012</b>	30.994.411.000.000	30.994.411.000.000	1,000
		<b>2013</b>	6.021.985.000.000	24.972.426.000.000	4,147
		<b>2014</b>	4.067.569.000.000	25.863.313.000.000	6,358
22	<b>Batavia Prosperindo Finance, Tbk.</b>	<b>2012</b>	188.480.209.764	340.746.410.000	1,808
		<b>2013</b>	220.673.241.980	578.374.488.000	2,621
		<b>2014</b>	435.136.368.691	6.322.962.260.000	14,531



23	<b>BFI Finance Indonesia, Tbk.</b>	<b>2012</b>	6.570.496.000.000	3.708.642.000.000	0,564
		<b>2013</b>	8.293.324.000.000	4.895.968.000.000	0,590
		<b>2014</b>	9.670.703.000.000	6.056.433.000.000	0,626
24	<b>Buana Finance, Tbk.</b>	<b>2012</b>	1.014.737.878.912	2.480.452.067.000	2,444
		<b>2013</b>	1.103.217.189.209	2.667.253.931.000	2,418
		<b>2014</b>	1.104.593.226.169	2.482.260.769.000	2,247
25	<b>Clipan Finance Indonesia, Tbk.</b>	<b>2012</b>	2.449.892.498.000	2.403.742.356.000	0,981
		<b>2013</b>	2.764.830.522.000	3.309.638.549.000	1,197
		<b>2014</b>	3.256.724.193.000	3.384.318.637.000	1,039
26	<b>Indomobil Finance Indonesia</b>	<b>2012</b>	1.212.536.686.798	4.464.369.146.000	3,682
		<b>2013</b>	1.613.214.084.078	6.687.322.251.000	4,145
		<b>2014</b>	1.808.452.078.469	7.918.846.419.000	4,379
27	<b>Intan Baruprana Finance</b>	<b>2012</b>	212.145.417.749	1.582.846.490.000	7,461
		<b>2013</b>	2.126.916.862.360	10.050.376.983.000	4,725
		<b>2014</b>	1.371.199.072.480	10.872.710.103.000	7,929
28	<b>Mandala Multifinance, Tbk.</b>	<b>2012</b>	888.478.000.000	3.174.288.000.000	3,573
		<b>2013</b>	1.125.544.000.000	2.840.814.000.000	2,524
		<b>2014</b>	1.401.199.000.000	3.404.391.000.000	2,430
29	<b>Verena Multi Finance, Tbk.</b>	<b>2012</b>	218.596.957.000	1.736.838.612.000	7,945
		<b>2013</b>	255.783.911.000	1.844.380.431.000	7,211
		<b>2014</b>	278.993.553.000	18.725.159.950.000	67,117
30	<b>Wahana Ottomitra Multiartha, Tbk.</b>	<b>2012</b>	444.282.000.000	29.039.390.000.000	65,363
		<b>2013</b>	510.637.000.000	33.184.590.000.000	64,987
		<b>2014</b>	546.976.000.000	4.752.955.000.000	8,690

## Lampiran 7

**DATA PERHITUNGAN PROFITABILITAS DAN KONVERSI RATING OBLIGASI**

NO	EMITEN	TAHUN	LABA BERSIH	TOTAL AKTIVA	PROFITABILITAS	PERINGKAT OBLIGASI	
					%	KODE	NILAI
				<b>Rupiah penuh</b>			
1	<b>Bank Bukopin, Tbk.</b>	<b>2012</b>	835.000.000.000	65.690.000.000.000	1,271	AA	15
		<b>2013</b>	935.000.000.000	69.458.000.000.000	1,346	AA	15
		<b>2014</b>	727.000.000.000	79.051.000.000.000	0,920	AA	15
2	<b>Bank Capital Indonesia, Tbk.</b>	<b>2012</b>	47.714.000.000	5.666.177.000.000	0,842	AA+	16
		<b>2013</b>	70.477.000.000	7.139.276.000.000	0,987	B	13
		<b>2014</b>	74.530.000.000	9.251.776.000.000	0,806	AA+	16
3	<b>Bank CIMB Niaga, Tbk.</b>	<b>2012</b>	4.249.861.000.000	197.412.481.000.000	2,153	AA-	14
		<b>2013</b>	4.296.151.000.000	218.866.409.000.000	1,963	AA-	14
		<b>2014</b>	2.343.840.000.000	233.162.423.000.000	1,005	AA-	14
4	<b>Bank Danamon Indonesia, Tbk.</b>	<b>2012</b>	4.117.148.000.000	155.791.308.000.000	2,643	B	13
		<b>2013</b>	4.159.320.000.000	184.237.348.000.000	2,258	AA	15
		<b>2014</b>	2.682.662.000.000	195.708.593.000.000	1,371	AAA	17
5	<b>Bank Mandiri (Persero), Tbk.</b>	<b>2012</b>	16.043.618.000.000	635.618.708.000.000	2,524	AA	15
		<b>2013</b>	18.829.934.000.000	733.099.762.000.000	2,569	AA	15

		<b>2014</b>	20.654.783.000.000	855.039.673.000.000	2,416	AA	15
6	<b>Bank Maybank Indonesia, Tbk.</b>	<b>2012</b>	1.211.121.000.000	115.772.908.000.000	1,046	AAA	17
		<b>2013</b>	1.570.316.000.000	140.546.751.000.000	1,117	AAA	17
		<b>2014</b>	712.328.000.000	143.318.466.000.000	0,497	AAA	17
7	<b>Bank Negara Indonesia (Persero), Tbk.</b>	<b>2012</b>	7.048.362.000.000	333.303.506.000.000	2,115	AA+	16
		<b>2013</b>	9.057.941.000.000	386.654.815.000.000	2,343	AAA	17
		<b>2014</b>	10.829.379.000.000	416.573.708.000.000	2,600	AAA	17
8	<b>Bank OCBC NISP, Tbk.</b>	<b>2012</b>	915.456.000.000	79.141.737.000.000	1,157	AAA	17
		<b>2013</b>	1.142.721.000.000	97.524.537.000.000	1,172	AAA	17
		<b>2014</b>	1.332.182.000.000	103.123.179.000.000	1,292	AAA	17
9	<b>Bank Pan Indonesia, Tbk.</b>	<b>2012</b>	2.278.335.000.000	148.792.615.000.000	1,531	AA	15
		<b>2013</b>	2.454.475.000.000	164.055.578.000.000	1,496	AA	15
		<b>2014</b>	2.582.627.000.000	172.581.667.000.000	1,496	AA	15
10	<b>Bank Panin Syariah, Tbk.</b>	<b>2012</b>	37.098.796.000	2.140.482.104.000	1,733	AA+	16
		<b>2013</b>	21.332.026.000	4.052.700.692.000	0,526	B	13
		<b>2014</b>	70.938.895.000	6.207.678.452.000	1,143	AA+	16
11	<b>BPD. Jawa Barat dan Banten, Tbk.</b>	<b>2012</b>	1.193.304.000.000	70.840.878.000.000	1,684	AA-	14
		<b>2013</b>	1.376.387.000.000	70.958.233.000.000	1,940	AA	15
		<b>2014</b>	1.120.035.000.000	75.836.537.000.000	1,477	AA	15
12	<b>Bank Permata, Tbk.</b>	<b>2012</b>	1.368.132.000.000	131.798.595.000.000	1,038	AAA	17



		<b>2013</b>	1.725.873.000.000	165.833.922.000.000	1,041	AA	15
		<b>2014</b>	1.586.971.000.000	185.349.861.000.000	0,856	AA	15
13	<b>Bank QNB Indonesia, Tbk.</b>	<b>2012</b>	-29.499.000	4.644.654.000.000	-0,001	AA	15
		<b>2013</b>	3.357.000.000.000	11.047.615.000.000	30,387	AAA	17
		<b>2014</b>	120.837.000.000	20.839.018.000.000	0,580	BB+	12
14	<b>Bank Rakyat Indonesia</b>	<b>2012</b>	18.687.380.000.000	551.336.790.000.000	3,389	AA	15
		<b>2013</b>	21.354.330.000.000	626.182.926.000.000	3,410	AA	15
		<b>2014</b>	24.253.845.000.000	801.955.021.000.000	3,024	AA	15
15	<b>Bank Rakyat Indonesia Agroniaga</b>	<b>2012</b>	18.687.380.000	4.040.140.235.000	0,463	AA+	16
		<b>2013</b>	21.354.330.000	5.124.070.015.000	0,417	BB+	13
		<b>2014</b>	62.001.106.000	6.385.191.484.000	0,971	AA+	16
16	<b>Bank Tabungan Negara</b>	<b>2012</b>	1.364.000.000.000	111.749.000.000.000	1,221	AA-	14
		<b>2013</b>	1.562.000.000.000	131.170.000.000.000	1,191	AA-	14
		<b>2014</b>	1.116.000.000.000	144.576.000.000.000	0,772	AA-	14
17	<b>Bank Victoria International, Tbk.</b>	<b>2012</b>	262.636.430.000	19.171.351.935.000	1,370	BB+	13
		<b>2013</b>	244.415.384.000	19.153.130.890.000	1,276	BB-	12
		<b>2014</b>	105.699.344.000	21.364.882.284.000	0,495	AA	15
18	<b>Bank Woori Saudara Indonesia</b>	<b>2012</b>	118.843.000.000	7.621.309.000.000	1,559	AA	15
		<b>2013</b>	123.665.000.000	6.221.880.000.000	1,988	AA	15
		<b>2014</b>	138.073.000.000	8.230.842.000.000	1,678	AA+	16
19	<b>Kresna Graha</b>	<b>2012</b>	10.144.467.669	566.977.443.075	1,789	BB	13



	<b>Sekurindo, Tbk.</b>						
		<b>2013</b>	16.388.638.517	488.291.024.750	3,356	AA+	16
		<b>2014</b>	66.529.069.564	781.435.294.151	8,514	AA-	14
20	<b>Trimegah Securities, Tbk.</b>	<b>2012</b>	-136.347.893	491.857.433.000	-0,028	AA-	14
		<b>2013</b>	3.708.194.000	672.801.614.000	0,551	AA-	14
		<b>2014</b>	27.062.094.000	898.043.881.000	3,013	BB	13
21	<b>Adira Dinamika Multi Finance, Tbk.</b>	<b>2012</b>	30.994.411.000	30.994.411.000.000	0,100	AA	15
		<b>2013</b>	1.707.205.000	30.994.411.000.000	0,006	AA-	14
		<b>2014</b>	792.165.000.000	29.930.882.000.000	2,647	BB-	12
22	<b>Batavia Prosperindo Finance, Tbk.</b>	<b>2012</b>	29.264.027.110	529.226.619.902	5,530	AA	15
		<b>2013</b>	36.279.199.823	799.047.730.064	4,540	AA	15
		<b>2014</b>	40.733.730.452	1.067.432.594.929	3,816	AA	15
23	<b>BFI Finance Indonesia, Tbk.</b>	<b>2012</b>	490.272.000.000	6.570.496.000.000	7,462	AA+	16
		<b>2013</b>	508.619.000.000	8.293.324.000.000	6,133	B	13
		<b>2014</b>	597.091.000.000	9.670.703.000.000	6,174	AA+	16
24	<b>Buana Finance, Tbk.</b>	<b>2012</b>	150.135.996.458	3.495.189.946.326	4,296	AA-	14
		<b>2013</b>	135.672.570.340	3.770.471.120.856	3,598	AA-	14
		<b>2014</b>	110.854.933.327	3.586.853.995.174	3,091	AA-	14
25	<b>Clipan Finance Indonesia, Tbk.</b>	<b>2012</b>	332.687.522.000	4.853.634.854.000	6,854	BB	13
		<b>2013</b>	382.884.086.000	6.074.469.071.000	6,303	AA	15

		<b>2014</b>	397.518.303.000	6.641.042.830.000	5,986	AA	15
26	<b>Indomobil Finance Indonesia</b>	<b>2012</b>	116.710.249.037	5.676.905.833.325	2,056	AA	15
		<b>2013</b>	135.666.532.052	8.300.536.335.181	1,634	AAA	17
		<b>2014</b>	125.703.694.455	9.727.298.497.876	1,292	AA-	14
27	<b>Intan Baruprana Finance</b>	<b>2012</b>	25.038.914.030	1.794.991.908.133	1,395	AA-	14
		<b>2013</b>	10.331.808.096	136.142.063.219.000	0,008	AA-	14
		<b>2014</b>	11.028.221.012	147.992.617.351.000	0,007	BB	13
28	<b>Mandala Multifinance, Tbk.</b>	<b>2012</b>	218.002.000.000	4.062.766.000.000	5,366	AA-	14
		<b>2013</b>	258.929.000.000	3.966.358.000.000	6,528	AA-	14
		<b>2014</b>	301.493.000.000	4.805.590.000.000	6,274	AA-	14
29	<b>Verena Multi Finance, Tbk.</b>	<b>2012</b>	33.089.323.000	1.955.435.569.000	1,692	AA-	14
		<b>2013</b>	34.554.890.000	2.100.164.342.000	1,645	A	11
		<b>2014</b>	24.079.681.000	2.151.509.548.000	1,119	A	11
30	<b>Wahana Ottomitra Multiartha, Tbk.</b>	<b>2012</b>	20.490.000.000	3.348.221.000.000	0,612	BB	13
		<b>2013</b>	22.908.000.000	3.829.096.000.000	0,598	A	11
		<b>2014</b>	36.339.000.000	5.299.931.000.000	0,686	BB	13

Sumber : Bursa Efek Indonesia ([www.idx.com](http://www.idx.com)) Data diolah (2016)

## Lampiran 8

**STATISTIK DESKRIPTIF**

DESCRIPTIVES VARIABLES=Ukuran\_Perusahaan Solvabilitas Profitabilitas  
Peringkat\_Obligasi /STATISTICS=MEAN STDDEV RANGE MIN MAX.

**Descriptives**

		Notes
Output Created		19-NOV-2016 21:18:19
Comments		
Input	Data	E:\E\SRIPS\SRIATI\SRIATI 2\BAHAN DAN HASIL SPSS\DATA MENTAH3.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	90
Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
	Cases Used	All non-missing data are used.
Syntax		DESCRIPTIVES VARIABLES=Ukuran_Perusahaan Solvabilitas Profitabilitas Peringkat_Obligasi /STATISTICS=MEAN STDDEV RANGE MIN MAX.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,01

**Descriptive Statistics**

	N	Range	Minimum	Maximum	Mean	Std. Deviation
Ukuran_Perusahaan	90	8,480	24,810	33,290	28,86389	2,006322
Solvabilitas	90	67,040	,077	67,117	8,25736	11,288010
Profitabilitas	90	30,415	-,028	30,387	2,48008	3,530204
Peringkat_Obligasi	90	6,000	11,000	17,000	14,65556	1,470008
Valid N (listwise)	90					

GET FILE='C:\Users\REDJOHN\Documents\SRIATI 2\SPSS KOMPONEN\DATA MENTAH SPSS ASLI.sav'. DATASET NAME DataSet1 WINDOW=FRONT.

## Lampiran 9

## UJI NORMALITAS

## NPAR TESTS

/K-S(NORMAL)=Ukuran\_Perusahaan Solvabilitas Profitabilitas Peringkat\_Obligasi  
/MISSING ANALYSIS.

## NPar Tests

## Notes

Output Created		19-NOV-2016 21:19:27
Comments		
Input	Data	E:\E\SRIPSI\SRATI\SRATI 2\BAHAN DAN HASIL SPSS\DATA MENTAH3.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	90
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each test are based on all cases with valid data for the variable(s) used in that test.
Syntax		NPAR TESTS /K-S(NORMAL)=Ukuran_Perusahaan Solvabilitas Profitabilitas Peringkat_Obligasi /MISSING ANALYSIS.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,01
	Number of Cases Allowed <sup>a</sup>	224694

a. Based on availability of workspace memory.

## One-Sample Kolmogorov-Smirnov Test

		Ukuran_Perusahaan	Solvabilitas	Profitabilitas
N		90	90	90
Normal Parameters <sup>a,b</sup>	Mean	28,86389	8,25736	2,48008
	Std. Deviation	2,006322	11,288010	3,530204
	Most Extreme Differences			
Test Statistic	Absolute	,074	,327	,239
	Positive	,074	,327	,237
	Negative	-,056	-,237	-,239
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>	,000 <sup>c</sup>	,000 <sup>e</sup>



## One-Sample Kolmogorov-Smirnov Test

		Peringkat_Obligasi
N		90
Normal Parameters <sup>a,b</sup>	Mean	14,65556
	Std. Deviation	1,470008
Most Extreme Differences	Absolute	,159
	Positive	,152
	Negative	-,159
Test Statistic		,159
Asymp. Sig. (2-tailed)		,000 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.



## Lampiran 10

**UJI UJI HETEROSKEDASTISITAS**

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS BCOV R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT ABS_RES
/METHOD=ENTER Ukuran_Perusahaan Solvabilitas Profitabilitas.

```

**Regression**

		Notes
Output Created		19-NOV-2016 20:53:39
Comments		
Input	Data	E:\E\SRIPSI\SRATI\SRATI 2\BAHAN DAN HASIL SPSS\DATA MENTAH.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	90
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS BCOV R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT ABS_RES /METHOD=ENTER Ukuran_Perusahaan Solvabilitas Profitabilitas.
Resources	Processor Time	00:00:00,61
	Elapsed Time	00:00:00,75
	Memory Required	1988 bytes
	Additional Memory Required for Residual Plots	0 bytes

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	Profitabilitas, Ukuran_Perusahaan, Solvabilitas <sup>b</sup>		Enter

a. Dependent Variable: ABS\_RES

b. All requested variables entered.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,153 <sup>a</sup>	,023	-,011	,79306

a. Predictors: (Constant), Profitabilitas, Ukuran\_Perusahaan, Solvabilitas

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,295	3	,432	,686	,563 <sup>b</sup>
	Residual	54,090	86	,629		
	Total	55,384	89			

a. Dependent Variable: ABS\_RES

b. Predictors: (Constant), Profitabilitas, Ukuran\_Perusahaan, Solvabilitas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,934	,621		1,504	,136
	Ukuran_Perusahaan	,003	,039	,008	,070	,944
	Solvabilitas	,006	,008	,093	,839	,404
	Profitabilitas	-,024	,024	-,107	-,980	,330

a. Dependent Variable: ABS\_RES

**Coefficient Correlations<sup>a</sup>**

Model			Profitabilitas	Ukuran_Perusahaan	Solvabilitas
1	Correlations	Profitabilitas	1,000	,155	,193
		Ukuran_Perusahaan	,155	1,000	,208
		Solvabilitas	,193	,208	1,000
	Covariances	Profitabilitas	,001	,000	3,633E-5
		Ukuran_Perusahaan	,000	,001	6,204E-5
		Solvabilitas	3,633E-5	6,204E-5	5,960E-5

a. Dependent Variable: ABS\_RES

## Lampiran 11

**UJI MULTIKOLINIERITAS dan AUTO KORELASI**

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Peringkat_Obligasi
/METHOD=ENTER Ukuran_Perusahaan Solvabilitas Profitabilitas
/RESIDUALS DURBIN.

```

**Regression****Notes**

Output Created		19-NOV-2016 21:18:51
Comments		
Input	Data	E:\E\SRIPSI\SRIATI\SRIATI 2\BAHAN DAN HASIL SPSS\DATA MENTAH3.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	90
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Peringkat_Obligasi /METHOD=ENTER Ukuran_Perusahaan Solvabilitas Profitabilitas /RESIDUALS DURBIN.
Resources	Processor Time	00:00:00,09
	Elapsed Time	00:00:00,14
	Memory Required	1996 bytes
	Additional Memory Required for Residual Plots	0 bytes



**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	Profitabilitas, Ukuran_Perusahaan, Solvabilitas <sup>b</sup>		Enter

a. Dependent Variable: Peringkat\_Obligasi

b. All requested variables entered.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,482 <sup>a</sup>	,232	,206	1,310242	1,805

a. Predictors: (Constant), Profitabilitas, Ukuran\_Perusahaan, Solvabilitas

b. Dependent Variable: Peringkat\_Obligasi

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44,683	3	14,894	8,676	,000 <sup>b</sup>
	Residual	147,639	86	1,717		
	Total	192,322	89			

a. Dependent Variable: Peringkat\_Obligasi

b. Predictors: (Constant), Profitabilitas, Ukuran\_Perusahaan, Solvabilitas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.		
		B	Std. Error	Beta				
1	(Constant)	7,905	2,083		3,794	,000		
	Ukuran_Perusahaan	,240	,071	,328	3,388	,001		
	Solvabilitas	-,034	,013	-,265	-2,697	,008		
	Profitabilitas	,042	,040	,100	1,040	,301		

**Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Ukuran_Perusahaan	,954	1,049
	Solvabilitas	,928	1,078
	Profitabilitas	,971	1,030

a. Dependent Variable: Peringkat\_Obligasi

**Coefficient Correlations<sup>a</sup>**

Model			Profitabilitas	Ukuran_Perusahaan	Solvabilitas
1	Correlations	Profitabilitas	1,000	,043	,171
		Ukuran_Perusahaan	,043	1,000	,215
		Solvabilitas	,171	,215	1,000
	Covariances	Profitabilitas	,002	,000	8,731E-5
		Ukuran_Perusahaan	,000	,005	,000
		Solvabilitas	8,731E-5	,000	,000

a. Dependent Variable: Peringkat\_Obligasi

**Collinearity Diagnostics<sup>a</sup>**

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Ukuran_Perusahaan	Solvabilitas
1	1	2,839	1,000	,00	,00	,04
	2	,767	1,923	,00	,00	,38
	3	,392	2,692	,00	,00	,52
	4	,002	35,622	1,00	1,00	,06

**Collinearity Diagnostics<sup>a</sup>**

Model	Dimension	Variance Proportions	
		Profitabilitas	
1	1		,04
	2		,43
	3		,52
	4		,01

a. Dependent Variable: Peringkat\_Obligasi

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	11,66916	15,83067	14,65556	,708560	90
Residual	-2,907134	2,308458	,000000	1,287970	90
Std. Predicted Value	-4,215	1,658	,000	1,000	90
Std. Residual	-2,219	1,762	,000	,983	90

a. Dependent Variable: Peringkat\_Obligasi

## Lampiran 12

**UJI REGRESI LINIER SEDERHANA X1 TERHADAP Y**

REGRESSION  
 /MISSING LISTWISE  
 /STATISTICS COEFF OUTS R ANOVA  
 /CRITERIA=PIN(.05) POUT(.10)  
 /NOORIGIN  
 /DEPENDENT Peringkat\_Obligasi  
 /METHOD=ENTER Ukuran\_Perusahaan.

**Regression**

		Notes
Output Created		19-NOV-2016 21:19:54
Comments		
Input	Data	E:\E\SRIPSI\SRIATI\SRIATI 2\BAHAN DAN HASIL SPSS\DATA MENTAH3.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	90
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Peringkat_Obligasi /METHOD=ENTER Ukuran_Perusahaan.
Resources	Processor Time	00:00:00,09
	Elapsed Time	00:00:00,14
	Memory Required	1436 bytes
	Additional Memory Required for Residual Plots	0 bytes

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	Ukuran_Perusahaan <sup>b</sup>	.	Enter

a. Dependent Variable: Peringkat\_Obligasi

b. All requested variables entered.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,383 <sup>a</sup>	,147	,137	1,365641

a. Predictors: (Constant), Ukuran\_Perusahaan

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28,204	1	28,204	15,123	,000 <sup>b</sup>
	Residual	164,118	88	1,865		
	Total	192,322	89			

a. Dependent Variable: Peringkat\_Obligasi

b. Predictors: (Constant), Ukuran\_Perusahaan

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,557	2,088		3,141	,002
	Ukuran_Perusahaan	,281	,072	,383	3,889	,000

a. Dependent Variable: Peringkat\_Obligasi



## Lampiran 13

**UJI REGRESI LINIER SEDERHANA X2 TERHADAP Y**

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Peringkat_Obligasi
/METHOD=ENTER Solvabilitas.

```

**Regression****Notes**

Output Created		19-NOV-2016 21:20:18
Comments		
Input	Data	E:\E\SRIPSI\SRIATI\SRIATI 2\BAHAN DAN HASIL SPSS\DATA MENTAH3.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	90
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Peringkat_Obligasi /METHOD=ENTER Solvabilitas.
Resources	Processor Time	00:00:00,13
	Elapsed Time	00:00:00,14
	Memory Required	1436 bytes
	Additional Memory Required for Residual Plots	0 bytes

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	Solvabilitas <sup>b</sup>	.	Enter

a. Dependent Variable: Peringkat\_Obligasi

b. All requested variables entered.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,350 <sup>a</sup>	,123	,113	1,384660

a. Predictors: (Constant), Solvabilitas

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23,601	1	23,601	12,310	,001 <sup>b</sup>
	Residual	168,721	88	1,917		
	Total	192,322	89			

a. Dependent Variable: Peringkat\_Obligasi

b. Predictors: (Constant), Solvabilitas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15,032	,181		82,963	,000
	Solvabilitas	-,046	,013	-,350	-3,509	,001

a. Dependent Variable: Peringkat\_Obligasi

## Lampiran 14

**UJI REGRESI LINIER SEDERHANA X3 TERHADAP Y**

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Peringkat_Obligasi
/METHOD=ENTER Profitabilitas.

```

**Regression****Notes**

Output Created		19-NOV-2016 21:20:46
Comments		
Input	Data	E:\E\SRIPS\SRIATI\SRIATI 2\BAHAN DAN HASIL SPSS\DATA MENTAH3.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	90
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Peringkat_Obligasi /METHOD=ENTER Profitabilitas.
Resources	Processor Time	00:00:00,30
	Elapsed Time	00:00:00,33
	Memory Required	1436 bytes
	Additional Memory Required for Residual Plots	0 bytes

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	Profitabilitas <sup>b</sup>	.	Enter

a. Dependent Variable: Peringkat\_Obligasi

b. All requested variables entered.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,141 <sup>a</sup>	,020	,009	1,463473

a. Predictors: (Constant), Profitabilitas

**ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3,848	1	3,848	1,797	,184 <sup>b</sup>
	Residual	188,474	88	2,142		
	Total	192,322	89			

a. Dependent Variable: Peringkat\_Obligasi

b. Predictors: (Constant), Profitabilitas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14,509	,189		76,820	,000
	Profitabilitas	,059	,044	,141	1,340	,184

a. Dependent Variable: Peringkat\_Obligasi



## Lampiran 15

**UJI REGRESI LINIER BERGANDA**

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Peringkat_Obligasi
/METHOD=ENTER Ukuran_Perusahaan Solvabilitas Profitabilitas
/RESIDUALS DURBIN.

```

**Regression****Notes**

Output Created		19-NOV-2016 21:18:51
Comments		
Input	Data	E:\E\SRIPS\SRIATI\SRIATI 2\BAHAN DAN HASIL SPSS\DATA MENTAH3.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	90
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Peringkat_Obligasi /METHOD=ENTER Ukuran_Perusahaan Solvabilitas Profitabilitas /RESIDUALS DURBIN.
Resources	Processor Time	00:00:00,09
	Elapsed Time	00:00:00,14
	Memory Required	1996 bytes
	Additional Memory Required for Residual Plots	0 bytes

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	Profitabilitas, Ukuran_Perusahaan, Solvabilitas <sup>b</sup>		Enter

a. Dependent Variable: Peringkat\_Obligasi

b. All requested variables entered.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,482 <sup>a</sup>	,232	,206	1,310242	1,805

a. Predictors: (Constant), Profitabilitas, Ukuran\_Perusahaan, Solvabilitas

b. Dependent Variable: Peringkat\_Obligasi

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44,683	3	14,894	8,676	,000 <sup>b</sup>
	Residual	147,639	86	1,717		
	Total	192,322	89			

a. Dependent Variable: Peringkat\_Obligasi

b. Predictors: (Constant), Profitabilitas, Ukuran\_Perusahaan, Solvabilitas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.		
		B	Std. Error	Beta				
1	(Constant)	7,905	2,083		3,794	,000		
	Ukuran_Perusahaan	,240	,071	,328	3,388	,001		
	Solvabilitas	-,034	,013	-,265	-2,697	,008		
	Profitabilitas	,042	,040	,100	1,040	,301		

## Lampiran 16

**T TABEL**

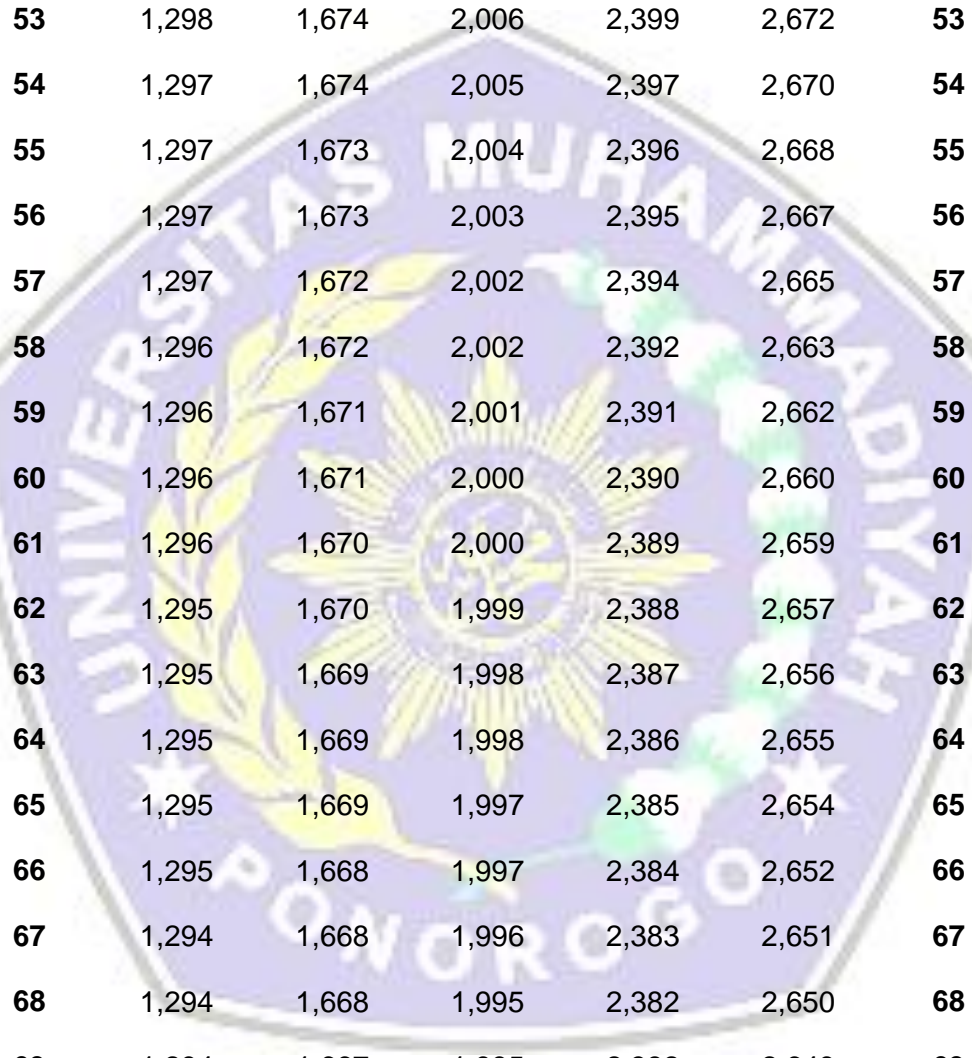
<b>d.f</b>	$t_{0.10}$	$t_{0.05}$	$t_{0.025}$	$t_{0.01}$	$t_{0.005}$	<b>d.f</b>
1	3,078	6,314	12,706	31,821	63, 657	1
2	1,886	2,920	4,303	6,965	9,925	2
3	1,638	2,353	3,182	4,541	5,841	3
4	1,533	2,132	2,776	3,747	4,604	4
5	1,476	2,015	2,571	3,365	4,032	5
6	1,440	1,943	2,447	3,143	3,707	6
7	1,415	1,895	2,365	2,998	3,499	7
8	1,397	<b>1,860</b>	2,306	2,896	3,355	8
9	1,383	1,833	2,262	2,821	3,250	9
10	1,372	1,812	2,228	2,764	3,169	10
11	1,363	1,796	2,201	2,718	3,106	11
12	1,356	1,782	2,179	2,681	3,055	12
13	1,350	<b>1,771</b>	2,160	2,650	3,012	13
14	1,345	1,761	2,145	2,624	2,977	14
15	1,341	1,753	2,131	2,602	2,947	15
16	1,337	1,746	2,120	2,583	2,921	16
17	1,333	1,740	2,110	2,567	2,898	17
18	1,330	1,734	2,101	2,552	2,878	18
19	1,328	1,729	2,093	2,539	2,861	19
20	1,325	1,725	2,086	2,528	2,845	20
21	1,323	1,721	2,080	2,518	2,831	21
22	1,321	1,717	2,074	2,508	2,819	22
23	1,319	1,714	2,069	2,500	2,807	23

24	1,318	1,711	2,064	2,492	2,797	24
25	1,316	1,708	2,060	2,485	2,787	25
26	1,315	1,706	2,056	2,479	2,779	26
27	1,314	1,703	2,052	2,473	2,771	27
28	1,313	1,701	2,048	2,467	2,763	28
29	1,311	1,699	2,045	2,462	2,756	29
30	1,310	1,697	2,042	2,457	2,750	30
31	1,309	1,696	2,040	2,453	2,744	31
32	1,309	1,694	2,037	2,449	2,738	32
33	1,308	1,692	2,035	2,445	2,733	33
34	1,307	1,691	2,032	2,441	2,728	34
35	1,306	1,690	2,030	2,438	2,724	35
36	1,306	1,688	2,028	2,434	2,719	36
37	1,305	1,687	2,026	2,431	2,715	37
38	1,304	1,686	2,024	2,429	2,712	38
39	1,303	1,685	2,023	2,426	2,708	39

Sumber: *Aplikasi Analisis Multivariate Dengan Program SPSS* (Dr. Imam Ghozali)

<b>d.f</b>	$t_{0.10}$	$t_{0.05}$	$t_{0.025}$	$t_{0.01}$	$t_{0.005}$	<b>d.f</b>
40	1,303	1,684	2,021	2,423	2,704	40
41	1,303	1,683	2,020	2,421	2,701	41
42	1,302	1,682	2,018	2,418	2,698	42
43	1,302	1,681	2,017	2,416	2,695	43
44	1,301	1,680	2,015	2,414	2,692	44
45	1,301	1,679	2,014	2,412	2,690	45
46	1,300	1,679	2,013	2,410	2,687	46
47	1,300	1,678	2,012	2,408	2,685	47





<b>48</b>	1,299	1,677	2,011	2,407	2,682	<b>48</b>
<b>49</b>	1,299	1,677	2,010	2,405	2,680	<b>49</b>
<b>50</b>	1,299	1,676	2,009	2,403	2,678	<b>50</b>
<b>51</b>	1,298	1,675	2,008	2,402	2,676	<b>51</b>
<b>52</b>	1,298	1,675	2,007	2,400	2,674	<b>52</b>
<b>53</b>	1,298	1,674	2,006	2,399	2,672	<b>53</b>
<b>54</b>	1,297	1,674	2,005	2,397	2,670	<b>54</b>
<b>55</b>	1,297	1,673	2,004	2,396	2,668	<b>55</b>
<b>56</b>	1,297	1,673	2,003	2,395	2,667	<b>56</b>
<b>57</b>	1,297	1,672	2,002	2,394	2,665	<b>57</b>
<b>58</b>	1,296	1,672	2,002	2,392	2,663	<b>58</b>
<b>59</b>	1,296	1,671	2,001	2,391	2,662	<b>59</b>
<b>60</b>	1,296	1,671	2,000	2,390	2,660	<b>60</b>
<b>61</b>	1,296	1,670	2,000	2,389	2,659	<b>61</b>
<b>62</b>	1,295	1,670	1,999	2,388	2,657	<b>62</b>
<b>63</b>	1,295	1,669	1,998	2,387	2,656	<b>63</b>
<b>64</b>	1,295	1,669	1,998	2,386	2,655	<b>64</b>
<b>65</b>	1,295	1,669	1,997	2,385	2,654	<b>65</b>
<b>66</b>	1,295	1,668	1,997	2,384	2,652	<b>66</b>
<b>67</b>	1,294	1,668	1,996	2,383	2,651	<b>67</b>
<b>68</b>	1,294	1,668	1,995	2,382	2,650	<b>68</b>
<b>69</b>	1,294	1,667	1,995	2,382	2,649	<b>69</b>
<b>70</b>	1,294	1,667	1,994	2,381	2,648	<b>70</b>
<b>71</b>	1,294	1,667	1,994	2,380	2,647	<b>71</b>
<b>72</b>	1,293	1,666	1,993	2,379	2,646	<b>72</b>
<b>73</b>	1,293	1,666	1,993	2,379	2,645	<b>73</b>

<b>74</b>	1,293	1,666	1,993	2,378	2,644	<b>74</b>
<b>75</b>	1,293	1,665	1,992	2,377	2,643	<b>75</b>
<b>76</b>	1,293	1,665	1,992	2,376	2,642	<b>76</b>
<b>77</b>	1,293	1,665	1,991	2,376	2,641	<b>77</b>
<b>78</b>	1,292	1,665	1,991	2,375	2,640	<b>78</b>

Sumber: *Aplikasi Analisis Multivariate Dengan Program SPSS* (Dr. Imam Ghozali)

<b>d.f</b>	$t_{0.10}$	$t_{0.05}$	$t_{0.025}$	$t_{0.01}$	$t_{0.005}$	<b>d.f</b>
<b>79</b>	1,292	1,664	1,990	2,374	2,640	<b>79</b>
<b>80</b>	1,292	1,664	1,990	2,374	2,639	<b>80</b>
<b>81</b>	1,292	1,664	1,990	2,373	2,638	<b>81</b>
<b>82</b>	1,292	1,664	1,989	2,373	2,637	<b>82</b>
<b>83</b>	1,292	1,663	1,989	2,372	2,636	<b>83</b>
<b>84</b>	1,292	1,663	1,989	2,372	2,636	<b>84</b>
<b>85</b>	1,292	1,663	1,988	2,371	2,635	<b>85</b>
<b>86</b>	1,291	1,663	1,988	2,370	2,634	<b>86</b>
<b>87</b>	1,291	1,663	1,988	2,370	2,634	<b>87</b>
<b>88</b>	1,291	1,662	1,987	2,369	2,633	<b>88</b>
<b>89</b>	1,291	1,662	1,987	2,369	2,632	<b>89</b>
<b>90</b>	1,291	1,662	1,987	2,368	2,632	<b>90</b>

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## F TABEL

df2\df1	1	2	3	4	5	6	7	8	10
1	161.448	199.500	215.707	224.583	230.162	233.986	236.768	238.883	241.882
2	18.513	19.000	19.164	19.247	19.296	19.330	19.353	19.371	19.396
3	10.128	9.552	9.277	9.117	9.013	8.941	8.887	8.845	8.786
4	7.709	6.944	6.591	6.388	6.256	6.163	6.094	6.041	5.964
5	6.608	5.786	5.409	5.192	5.050	4.950	4.876	4.818	4.735
6	5.987	5.143	4.757	4.534	4.387	4.284	4.207	4.147	4.060
7	5.591	4.737	4.347	4.120	3.972	3.866	3.787	3.726	3.637
8	5.318	4.459	4.066	3.838	3.687	3.581	3.500	3.438	3.347
9	5.117	4.256	3.863	3.633	3.482	3.374	3.293	3.230	3.137
10	4.965	4.103	3.708	3.478	3.326	3.217	3.135	3.072	2.978
11	4.844	3.982	3.587	3.357	3.204	3.095	3.012	2.948	2.854
12	4.747	3.885	3.490	3.259	3.106	2.996	2.913	2.849	2.753
13	4.667	3.806	3.411	3.179	3.025	2.915	2.832	2.767	2.671
14	4.600	3.739	3.344	3.112	2.958	2.848	2.764	2.699	2.602
15	4.543	3.682	3.287	3.056	2.901	2.790	2.707	2.641	2.544
16	4.494	3.634	3.239	3.007	2.852	2.741	2.657	2.591	2.494
17	4.451	3.592	3.197	2.965	2.810	2.699	2.614	2.548	2.450
18	4.414	3.555	3.160	2.928	2.773	2.661	2.577	2.510	2.412
19	4.381	3.522	3.127	2.895	2.740	2.628	2.544	2.477	2.378
20	4.351	3.493	3.098	2.866	2.711	2.599	2.514	2.447	2.348
21	4.325	3.467	3.072	2.840	2.685	2.573	2.488	2.420	2.321
22	4.301	3.443	3.049	2.817	2.661	2.549	2.464	2.397	2.297
23	4.279	3.422	3.028	2.796	2.640	2.528	2.442	2.375	2.275
24	4.260	3.403	3.009	2.776	2.621	2.508	2.423	2.355	2.255
25	4.242	3.385	2.991	2.759	2.603	2.490	2.405	2.337	2.236
26	4.225	3.369	2.975	2.743	2.587	2.474	2.388	2.321	2.220
27	4.210	3.354	2.960	2.728	2.572	2.459	2.373	2.305	2.204
28	4.196	3.340	2.947	2.714	2.558	2.445	2.359	2.291	2.190
29	4.183	3.328	2.934	2.701	2.545	2.432	2.346	2.278	2.177
30	4.171	3.316	2.922	2.690	2.534	2.421	2.334	2.266	2.165
35	4.121	3.267	2.874	2.641	2.485	2.372	2.285	2.217	2.114
40	4.085	3.232	2.839	2.606	2.449	2.336	2.249	2.180	2.077
45	4.057	3.204	2.812	2.579	2.422	2.308	2.221	2.152	2.049
50	4.034	3.183	2.790	2.557	2.400	2.286	2.199	2.130	2.026
55	4.016	3.165	2.773	2.540	2.383	2.269	2.181	2.112	2.008
60	4.001	3.150	2.758	2.525	2.368	2.254	2.167	2.097	1.993
70	3.978	3.128	2.736	2.503	2.346	2.231	2.143	2.074	1.969
80	3.960	3.111	2.719	2.486	2.329	2.214	2.126	2.056	1.951
90	3.947	3.098	2.706	2.473	2.316	2.201	2.113	2.043	1.938
100	3.936	3.087	2.696	2.463	2.305	2.191	2.103	2.032	1.927
110	3.927	3.079	2.687	2.454	2.297	2.182	2.094	2.024	1.918
120	3.920	3.072	2.680	2.447	2.290	2.175	2.087	2.016	1.910
130	3.914	3.066	2.674	2.441	2.284	2.169	2.081	2.010	1.904
140	3.909	3.061	2.669	2.436	2.279	2.164	2.076	2.005	1.899
150	3.904	3.056	2.665	2.432	2.274	2.160	2.071	2.001	1.894
160	3.900	3.053	2.661	2.428	2.271	2.156	2.067	1.997	1.890
180	3.894	3.046	2.655	2.422	2.264	2.149	2.061	1.990	1.884
200	3.888	3.041	2.650	2.417	2.259	2.144	2.056	1.985	1.878
220	3.884	3.037	2.646	2.413	2.255	2.140	2.051	1.981	1.874
240	3.880	3.033	2.642	2.409	2.252	2.136	2.048	1.977	1.870
260	3.877	3.031	2.639	2.406	2.249	2.134	2.045	1.974	1.867
280	3.875	3.028	2.637	2.404	2.246	2.131	2.042	1.972	1.865
300	3.873	3.026	2.635	2.402	2.244	2.129	2.040	1.969	1.862
400	3.865	3.018	2.627	2.394	2.237	2.121	2.032	1.962	1.854
500	3.860	3.014	2.623	2.390	2.232	2.117	2.028	1.957	1.850
600	3.857	3.011	2.620	2.387	2.229	2.114	2.025	1.954	1.846
700	3.855	3.009	2.618	2.385	2.227	2.112	2.023	1.952	1.844
800	3.853	3.007	2.616	2.383	2.225	2.110	2.021	1.950	1.843
900	3.852	3.006	2.615	2.382	2.224	2.109	2.020	1.949	1.841
1000	3.851	3.005	2.614	2.381	2.223	2.108	2.019	1.948	1.840
∞	3.841	2.996	2.605	2.372	2.214	2.099	2.010	1.938	1.831



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## DW TABEL

**TABLE B-4** Critical Values of the Durbin-Watson Test Statistics  $d_L$  and  $d_U$ :  
5 Percent One-Sided Level of Significance  
(10 Percent Two-Sided Level of Significance)

N	K = 1		K = 2		K = 3		K = 4		K = 5		K = 6		K = 7	
	$d_L$	$d_U$	$d_L$	$d_U$	$d_L$	$d_U$	$d_L$	$d_U$	$d_L$	$d_U$	$d_L$	$d_U$	$d_L$	$d_U$
15	1.08	1.36	0.95	1.54	0.81	1.75	0.69	1.97	0.56	2.21	0.45	2.47	0.34	2.73
16	1.11	1.37	0.98	1.54	0.86	1.73	0.73	1.93	0.62	2.15	0.50	2.39	0.40	2.62
17	1.13	1.38	1.02	1.54	0.90	1.71	0.78	1.90	0.66	2.10	0.55	2.32	0.45	2.54
18	1.16	1.39	1.05	1.53	0.93	1.69	0.82	1.87	0.71	2.06	0.60	2.26	0.50	2.46
19	1.18	1.40	1.07	1.53	0.97	1.68	0.86	1.85	0.75	2.02	0.65	2.21	0.55	2.40
20	1.20	1.41	1.10	1.54	1.00	1.68	0.89	1.83	0.79	1.99	0.69	2.16	0.60	2.34
21	1.22	1.42	1.13	1.54	1.03	1.67	0.93	1.81	0.83	1.96	0.73	2.12	0.64	2.29
22	1.24	1.43	1.15	1.54	1.05	1.66	0.96	1.80	0.86	1.94	0.77	2.09	0.68	2.25
23	1.26	1.44	1.17	1.54	1.08	1.66	0.99	1.79	0.90	1.92	0.80	2.06	0.72	2.21
24	1.27	1.45	1.19	1.55	1.10	1.66	1.01	1.78	0.93	1.90	0.84	2.04	0.75	2.17
25	1.29	1.45	1.21	1.55	1.12	1.66	1.04	1.77	0.95	1.89	0.87	2.01	0.78	2.14
26	1.30	1.46	1.22	1.55	1.14	1.65	1.06	1.76	0.98	1.88	0.90	1.99	0.82	2.12
27	1.32	1.47	1.24	1.56	1.16	1.65	1.08	1.76	1.00	1.86	0.93	1.97	0.85	2.09
28	1.33	1.48	1.26	1.56	1.18	1.65	1.10	1.75	1.03	1.85	0.95	1.96	0.87	2.07
29	1.34	1.48	1.27	1.56	1.20	1.65	1.12	1.74	1.05	1.84	0.98	1.94	0.90	2.05
30	1.35	1.49	1.28	1.57	1.21	1.65	1.14	1.74	1.07	1.83	1.00	1.93	0.93	2.03
31	1.36	1.50	1.30	1.57	1.23	1.65	1.16	1.74	1.09	1.83	1.02	1.92	0.95	2.02
32	1.37	1.50	1.31	1.57	1.24	1.65	1.18	1.73	1.11	1.82	1.04	1.91	0.97	2.00
33	1.38	1.51	1.32	1.58	1.26	1.65	1.19	1.73	1.13	1.81	1.06	1.90	0.99	1.99
34	1.39	1.51	1.33	1.58	1.27	1.65	1.21	1.73	1.14	1.81	1.08	1.89	1.02	1.98
35	1.40	1.52	1.34	1.58	1.28	1.65	1.22	1.73	1.16	1.80	1.10	1.88	1.03	1.97
36	1.41	1.52	1.35	1.59	1.30	1.65	1.24	1.73	1.18	1.80	1.11	1.88	1.05	1.96
37	1.42	1.53	1.36	1.59	1.31	1.66	1.25	1.72	1.19	1.80	1.13	1.87	1.07	1.95
38	1.43	1.54	1.37	1.59	1.32	1.66	1.26	1.72	1.20	1.79	1.15	1.86	1.09	1.94
39	1.43	1.54	1.38	1.60	1.33	1.66	1.27	1.72	1.22	1.79	1.16	1.86	1.10	1.93
40	1.44	1.54	1.39	1.60	1.34	1.66	1.29	1.72	1.23	1.79	1.18	1.85	1.12	1.93
45	1.48	1.57	1.43	1.62	1.38	1.67	1.34	1.72	1.29	1.78	1.24	1.84	1.19	1.90
50	1.50	1.59	1.46	1.63	1.42	1.67	1.38	1.72	1.34	1.77	1.29	1.82	1.25	1.88
55	1.53	1.60	1.49	1.64	1.45	1.68	1.41	1.72	1.37	1.77	1.33	1.81	1.29	1.86
60	1.55	1.62	1.51	1.65	1.48	1.69	1.44	1.73	1.41	1.77	1.37	1.81	1.34	1.85
65	1.57	1.63	1.54	1.66	1.50	1.70	1.47	1.73	1.44	1.77	1.40	1.81	1.37	1.84
70	1.58	1.64	1.55	1.67	1.53	1.70	1.49	1.74	1.46	1.77	1.43	1.80	1.40	1.84
75	1.60	1.65	1.57	1.68	1.54	1.71	1.52	1.74	1.49	1.77	1.46	1.80	1.43	1.83
80	1.61	1.66	1.59	1.69	1.56	1.72	1.53	1.74	1.51	1.77	1.48	1.80	1.45	1.83
85	1.62	1.67	1.60	1.70	1.58	1.72	1.55	1.75	1.53	1.77	1.50	1.80	1.47	1.83
90	1.63	1.68	1.61	1.70	1.59	1.73	1.57	1.75	1.54	1.78	1.52	1.80	1.49	1.83
95	1.64	1.69	1.62	1.71	1.60	1.73	1.58	1.75	1.56	1.78	1.54	1.80	1.51	1.83
100	1.65	1.69	1.63	1.72	1.61	1.74	1.59	1.76	1.57	1.78	1.55	1.80	1.53	1.83

Source: N. E. Savin and Kenneth J. White. "The Durbin-Watson Test for Serial Correlation with Extreme Sample Sizes or Many Regressors," *Econometrica*, November 1977, p. 1994. Reprinted with permission.

Note: N = number of observations, K = number of explanatory variables excluding the constant term. We assume the equation contains a constant term and no lagged dependent variables.



## Lampiran 19

## LAPORAN KEUANGAN

The original financial statements included herein are in the Indonesian language.

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**LAPORAN POSISI KEUANGAN**  
**31 Desember 2013 dan 2012**  
 (disajikan dalam jutaan Rupiah,  
 kecuali dinyatakan lain)

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**STATEMENTS OF FINANCIAL POSITION**  
**December 31, 2013 and 2012**  
 (expressed in millions of Rupiah,  
 unless otherwise stated)

	2013	Catatan/ Notes	2012	
<b>ASET</b>				<b>ASSETS</b>
<b>KAS DAN SETARA KAS</b>		2b,2c,2d, 2o,4,28,30, 31,32,35		<b>CASH AND CASH EQUIVALENTS</b>
Kas	12.553		14.896	Cash on hand
Bank				Cash in banks
Pihak ketiga	55.781		52.865	Third parties
Pihak-pihak berelasi	159.296		159.829	Related parties
Setara kas				Cash equivalents
Pihak ketiga	5.000		110.000	Third parties
Pihak berelasi	450		450	Related party
Total Kas dan Setara Kas	233.080		338.040	Total Cash and Cash Equivalents
<b>EFEK</b>	10.053	2d,3,5, 22,30,31	-	<b>MARKETABLE SECURITIES</b>
<b>PIUTANG PEMBIAYAAN KONSUMEN</b>		2d,2e,2h, 3,6,11,15, 16,17,27,28, 30,31,35		<b>CONSUMER FINANCING RECEIVABLES</b>
Piutang pembiayaan konsumen - setelah dikurangi bagian yang dibiayai bank	5.079.036		4.639.852	Consumer financing receivables - net of amounts financed by bank
Pendapatan pembiayaan konsumen yang belum diakui	(1.622.412)		(1.769.570)	Unearned consumer financing income
Piutang pembiayaan konsumen	3.456.624		2.870.282	Consumer financing receivables
Cadangan kerugian penurunan nilai	(77.703)		(66.203)	Allowance for impairment losses
Neto	3.378.921		2.804.079	Net
<b>PIUTANG LAIN-LAIN</b>		2d,7, 30,31,35		<b>OTHER RECEIVABLES</b>
Pihak ketiga	70.871		49.370	Third parties
<b>BIAYA DIBAYAR DI MUKA DAN UANG MUKA</b>	56.918	2d,2i,8, 15,30,31,35	76.440	<b>PREPAID EXPENSES AND ADVANCES</b>
<b>ASET TETAP</b> - Setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp205.843 dan Rp177.220 pada tanggal-tanggal 31 Desember 2013 dan 2012	41.003	2j,3,9, 15,28,30	66.645	<b>PROPERTY AND EQUIPMENT</b> - Net of accumulated depreciation of Rp205,843 and Rp177,220 as of December 31, 2013 and 2012, respectively
<b>ASET LAIN-LAIN</b>	38.250	10,14,30	13.647	<b>OTHER ASSETS</b>
<b>TOTAL ASET</b>	<b>3.829.096</b>		<b>3.348.221</b>	<b>TOTAL ASSETS</b>

The original financial statements included herein are in the Indonesian language.

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**LAPORAN POSISI KEUANGAN**  
**(lanjutan)**  
**31 Desember 2013 dan 2012**  
**(disajikan dalam jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**STATEMENTS OF FINANCIAL POSITION**  
**(continued)**  
**December 31, 2013 and 2012**  
**(expressed in millions of Rupiah,**  
**unless otherwise stated)**

	2013	Catatan/ Notes	2012	
<b>LIABILITAS DAN EKUITAS</b>				<b>LIABILITIES AND EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
<b>UTANG BANK</b>		2c,2f,2m, 2n,6,11,25, 28,30,31,35		<b>BANK LOANS</b>
Pihak ketiga	1.606.355		1.079.795	Third parties
Pihak berelasi	70.247		73.017	Related party
Total Utang Bank	1.676.602		1.152.812	Total Bank Loans
<b>BIAYA MASIH HARUS DIBAYAR</b>		2c,2f,11, 12,13,28,30, 31,35		<b>ACCRUED EXPENSES</b>
Pihak ketiga	64.397		37.090	Third parties
Pihak-pihak berelasi	999		869	Related parties
Total Biaya Masih Harus Dibayar	65.396		37.959	Total Accrued Expenses
<b>UTANG PAJAK</b>	4.805	2p,14,30,35	12.721	<b>TAXES PAYABLE</b>
<b>UTANG LAIN-LAIN</b>		2c,2f,6, 9,15,27, 28,30,31,35		<b>OTHER PAYABLES</b>
Pihak ketiga	266.171		327.599	Third parties
Pihak-pihak berelasi	54.294		39.039	Related parties
Total Utang Lain-lain	320.465		366.638	Total Other Payables
<b>UTANG OBLIGASI - Neto</b>	985.122	2f,2l,6, 16,25,30,31	1.104.179	<b>BONDS PAYABLE - Net</b>
<b>LIABILITAS IMBALAN PASCA-KERJA</b>	63.042	2t,3,29	49.511	<b>LIABILITY FOR POST-EMPLOYMENT BENEFITS</b>
<b>UTANG OBLIGASI - Neto</b>	985.122	2f,2l,6, 16,25,30,31	1.104.179	<b>BONDS PAYABLE - Net</b>
<b>LIABILITAS IMBALAN PASCA-KERJA</b>	63.042	2t,3,29	49.511	<b>LIABILITY FOR POST-EMPLOYMENT BENEFITS</b>
<b>LIABILITAS PAJAK TANGGUHAN - Neto</b>	103.027	2p,14	80.119	<b>DEFERRED TAX LIABILITIES - Net</b>
<b>UTANG SUBORDINASI</b>	100.000	2c,2f,12,28, 30,31	100.000	<b>SUBORDINATED LOAN</b>
<b>TOTAL LIABILITAS</b>	<b>3.318.459</b>		<b>2.903.939</b>	<b>TOTAL LIABILITIES</b>

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**LAPORAN POSISI KEUANGAN**  
 (lanjutan)  
 31 Desember 2013 dan 2012  
 (disajikan dalam jutaan Rupiah,  
 kecuali dinyatakan lain)

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**STATEMENTS OF FINANCIAL POSITION**  
 (continued)  
 December 31, 2013 and 2012  
 (expressed in millions of Rupiah,  
 unless otherwise stated)

	2013	Catatan/ Notes	2012	
<b>EKUITAS</b>				<b>EQUITY</b>
Modal saham - nilai nominal Rp100 (dalam nilai penuh) per saham				Capital stock - Rp100 (in full amount) par value per share
Modal dasar - 5.000.000.000 saham				Authorized - 5,000,000,000 shares
Modal ditempatkan dan disetor penuh - 2.000.000.000 saham	200.000	18	200.000	Issued and fully paid - 2,000,000,000 shares
Modal disetor lainnya	110.413	21,19	110.413	Additional paid-in capital
Saldo laba				Retained earnings
Cadangan umum	8.000	20	7.000	Appropriated for general reserve
Belum ditentukan penggunaannya	192.224		126.869	Unappropriated
<b>TOTAL EKUITAS</b>	<b>510.637</b>		<b>444.282</b>	<b>TOTAL EQUITY</b>
<b>TOTAL LIABILITAS DAN EKUITAS</b>	<b>3.829.096</b>		<b>3.348.221</b>	<b>TOTAL LIABILITIES AND EQUITY</b>



**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**LAPORAN LABA RUGI KOMPREHENSIF**  
**Tahun Yang Berakhir Pada Tanggal-tanggal**  
**31 Desember 2013 dan 2012**  
**(disajikan dalam jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**STATEMENTS OF COMPREHENSIVE INCOME**  
**Years Ended**  
**December 31, 2013 and 2012**  
**(expressed in millions of Rupiah,**  
**unless otherwise stated)**

	2013	Catatan/ Notes	2012	
<b>PENDAPATAN</b>				<b>REVENUES</b>
Pembiayaan konsumen - neto	801.488	2h,2n,6, 21,27,35	798.541	<i>Consumer financing - net</i>
Bunga	10.143	2c,28,35	9.251	<i>Interests</i>
Administrasi	540.213	2h,2n,35	569.813	<i>Administration</i>
Lain-lain	233.860	2h,2l,2m, 2n,2o,5, 9,22,35	231.276	<i>Others</i>
<b>Total Pendapatan</b>	<b>1.585.704</b>		<b>1.608.881</b>	<b>Total Revenues</b>
<b>BEBAN</b>				<b>EXPENSES</b>
Umum dan administrasi	443.672	2n,23,35	405.642	<i>General and administrative</i>
Gaji dan tunjangan karyawan	531.058	2n,2l,24, 28,29,35 2c,2l,2m, 11,12,16,17,	517.148	<i>Salaries and employees' benefits</i>
Pendanaan	331.388	25,28,35	399.246	<i>Financing costs</i>
Pembentukan cadangan kerugian penurunan nilai	148.371	2e,2h, 3,6,35	204.690	<i>Provision for impairment losses</i>
Penyusutan	35.241	2j,3,9,35 2c,2n,2o, 26,28,35	40.702	<i>Depreciation</i>
Lain-lain	6.711		13.335	<i>Others</i>
<b>Total Beban</b>	<b>1.496.441</b>		<b>1.580.763</b>	<b>Total Expenses</b>
<b>LABA SEBELUM BEBAN PAJAK</b>	<b>89.263</b>		<b>28.118</b>	<b>INCOME BEFORE TAX EXPENSE</b>
<b>BEBAN PAJAK</b>		2p,14		<b>TAX EXPENSE</b>
Kini	-		9.403	<i>Current</i>
Tangguhan	22.908		11.087	<i>Deferred</i>
<b>Total Beban Pajak</b>	<b>22.908</b>		<b>20.490</b>	<b>Total Tax Expense</b>
<b>LABA TAHUN BERJALAN</b>	<b>66.355</b>		<b>7.628</b>	<b>INCOME FOR THE YEAR</b>
Pendapatan komprehensif lain	-		-	<i>Other comprehensive income</i>
<b>TOTAL LABA KOMPREHENSIF TAHUN BERJALAN</b>	<b>66.355</b>		<b>7.628</b>	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>
<b>LABA PER SAHAM DASAR</b> (dinyatakan dalam nilai penuh Rupiah)	<b>33,18</b>	2r	<b>3,81</b>	<b>BASIC EARNINGS PER SHARE</b> (expressed in full Rupiah amount)



**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**LAPORAN POSISI KEUANGAN**  
**Tanggal 31 Desember 2014**  
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**kecuali dinyatakan lain)**

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
**As of December 31, 2014**  
**(Expressed in millions of Rupiah,**  
**unless otherwise stated)**

	<b>31 Desember 2014/ December 31, 2014</b>	<b>Catatan/ Notes</b>	<b>31 Desember 2013/ December 31, 2013</b>	
<b>ASET</b>				<b>ASSETS</b>
<b>KAS DAN SETARA KAS</b>		2b,2c,2d, 2o,4,28,30, 31,32		<b>CASH AND CASH EQUIVALENTS</b>
Kas	12.142		12.553	Cash on hand
Bank				Cash in banks
Pihak ketiga	323.321		55.781	Third parties
Pihak-pihak berelasi	406.802		159.296	Related parties
Setara kas				Cash equivalents
Pihak ketiga	-		5.000	Third party
Pihak berelasi	450		450	Related party
Total Kas dan Setara Kas	<u>742.715</u>		<u>233.080</u>	Total Cash and Cash Equivalents
<b>EFEK</b>	-	2d,3,5, 30,31	10.053	<b>MARKETABLE SECURITIES</b>
<b>PIUTANG PEMBIAYAAN KONSUMEN</b>		2d,2e,2h, 3,6,11,15, 16,27,28 30,31,35		<b>CONSUMER FINANCING RECEIVABLES</b>
Piutang pembiayaan konsumen - setelah dikurangi bagian yang dibiayai bank	6.115.873		5.079.036	Consumer financing receivables - net of amounts financed by bank
Pendapatan pembiayaan konsumen yang belum diakui	(1.715.557)		(1.622.412)	Unearned consumer financing income
Piutang pembiayaan konsumen	4.400.316		3.456.624	Consumer financing receivables
Cadangan kerugian penurunan nilai	(113.452)		(77.703)	Allowance for impairment losses
Neto	<u>4.286.864</u>		<u>3.378.921</u>	Net
<b>PIUTANG LAIN-LAIN</b>		2d,7, 30,31		<b>OTHER RECEIVABLES</b>
Pihak ketiga	71.750		70.871	Third parties
<b>BIAYA DIBAYAR DI MUKA DAN UANG MUKA</b>	79.494	2d,2i,8, 30,31	56.918	<b>PREPAID EXPENSES AND ADVANCES</b>
<b>ASET TETAP - Setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp233.367 dan Rp205.843 pada tanggal-tanggal 31 Desember 2014 dan 2013</b>	59.569	2j,3,9,15 22,28,30	41.003	<b>PROPERTY AND EQUIPMENT - Net of accumulated depreciation of Rp233,367 and Rp205,843 as of December 31, 2014 and 2013, respectively</b>
<b>ASET LAIN-LAIN</b>	59.539	10,30	38.250	<b>OTHER ASSETS</b>
<b>TOTAL ASET</b>	<u><b>5.299.931</b></u>		<u><b>3.829.096</b></u>	<b>TOTAL ASSETS</b>

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**LAPORAN POSISI KEUANGAN**  
 (lanjutan)  
 Tanggal 31 Desember 2014  
 (Disajikan dalam jutaan Rupiah,  
 kecuali dinyatakan lain)

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
 (continued)  
 As of December 31, 2014  
 (Expressed in millions of Rupiah,  
 unless otherwise stated)

	31 Desember 2014/ December 31, 2014	Catatan/ Notes	31 Desember 2013/ December 31, 2013	
<b>LIABILITAS DAN EKUITAS</b>				<b>LIABILITIES AND EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
<b>UTANG BANK</b>		2c,2f, 2m, 6,11, 28, 30, 31,35		<b>BANK LOANS</b>
Pihak ketiga	2.126.570		1.606.355	Third parties
Pihak berelasi	36.460		70.247	Related party
Total Utang Bank	2.163.030		1.676.602	Total Bank Loans
<b>BIAYA MASIH HARUS DIBAYAR</b>		2c,2f,11, 12,13, 28, 30, 31,35		<b>ACCRUED EXPENSES</b>
Pihak ketiga	40.174		64.397	Third parties
Pihak-pihak berelasi	1.405		999	Related parties
Total Biaya Masih Harus Dibayar	41.579		65.396	Total Accrued Expenses
<b>UTANG PAJAK</b>	7.801	2p,14,30	4.805	<b>TAXES PAYABLE</b>
<b>UTANG LAIN-LAIN</b>		2c,2f,2m,6, 9,15,27, 28,30,31		<b>OTHER PAYABLES</b>
Pihak ketiga	179.189		266.171	Third parties
Pihak-pihak berelasi	47.410		54.294	Related parties
Total Utang Lain-lain	226.599		320.465	Total Other Payables
<b>UTANG OBLIGASI - Neto</b>	2.015.316	2f,2l,6,16, 25,28,30,31	985.122	<b>BONDS PAYABLE - Net</b>
<b>LIABILITAS IMBALAN PASCA-KERJA</b>	81.950	2t,3,29,30	63.042	<b>LIABILITY FOR POST- EMPLOYMENT BENEFITS</b>
<b>LIABILITAS PAJAK TANGGUHAN - Neto</b>	116.680	2p,3,14,30	103.027	<b>DEFERRED TAX LIABILITIES - Net</b>
<b>UTANG SUBORDINASI</b>	100.000	2c,2f,12,28, 30,31	100.000	<b>SUBORDINATED LOAN</b>
<b>TOTAL LIABILITAS</b>	<b>4.752.955</b>		<b>3.318.459</b>	<b>TOTAL LIABILITIES</b>

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**LAPORAN POSISI KEUANGAN**  
 (lanjutan)  
 Tanggal 31 Desember 2014  
 (Disajikan dalam jutaan Rupiah,  
 kecuali dinyatakan lain)

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
 (continued)  
 As of December 31, 2014  
 (Expressed in millions of Rupiah,  
 unless otherwise stated)

	31 Desember 2014/ December 31, 2014	Catatan/ Notes	31 Desember 2013/ December 31, 2013	
<b>EKUITAS</b>				<b>EQUITY</b>
Modal saham - nilai nominal Rp100 (dalam nilai penuh) per saham Modal dasar - 5.000.000.000 saham				Capital stock - Rp100 (in full amount) par value per share Authorized - 5,000,000,000 shares
Modal ditempatkan dan disetor penuh - 2.000.000.000 saham	200.000	17	200.000	Issued and fully paid - 2,000,000,000 shares
Modal disetor lainnya	110.413	2l,18	110.413	Additional paid-in capital
Saldo laba				Retained earnings
Cadangan umum	9.000	19	8.000	Appropriated for general reserve
Belum ditentukan penggunaannya	227.563		192.224	Unappropriated
<b>TOTAL EKUITAS</b>	<b>546.976</b>		<b>510.637</b>	<b>TOTAL EQUITY</b>
<b>TOTAL LIABILITAS DAN EKUITAS</b>	<b>5.299.931</b>		<b>3.829.096</b>	<b>TOTAL LIABILITIES AND EQUITY</b>

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**LAPORAN LABA RUGI KOMPREHENSIF**  
 Untuk Tahun Yang Berakhir  
 Pada Tanggal 31 Desember 2014  
 (Disajikan dalam jutaan Rupiah,  
 kecuali dinyatakan lain)

**PT WAHANA OTTOMITRA MULTIARTHA Tbk**  
**STATEMENT OF COMPREHENSIVE INCOME**  
 For The Year Ended  
 December 31, 2014  
 (Expressed in millions of Rupiah,  
 unless otherwise stated)

	Tahun Yang Berakhir Pada Tanggal 31 Desember/ Year Ended December 31			
	2014	Catatan/ Notes	2013*)	
<b>PENDAPATAN</b>				<b>REVENUES</b>
Pembiayaan konsumen - neto	844.579	2h,2n,6, 20,27,35	801.488	Consumer financing - net
Bunga	10.363	2c,28,35	10.143	Interest
Administrasi	438.301	2h,2n,21,35 2h,2i,2m, 2n,2o,5,	540.213	Administration
Lain-lain	266.362	9,22,35	231.678	Others
<b>Total Pendapatan</b>	<b>1.559.605</b>		<b>1.583.522</b>	<b>Total Revenues</b>
<b>BEBAN</b>				<b>EXPENSES</b>
Umum dan administrasi	473.326	2n,23,38	597.206	General and administrative
Gaji dan tunjangan karyawan	348.976	28,29,38 2c,2l,2m, 11,12,16,	377.524	employees' benefits
Pendanaan	426.385	25,28,35	331.388	Financing costs
Pembentukan cadangan kerugian penurunan nilai	221.060	2e,2h, 3,6	148.371	Provision for impairment losses
Penyusutan	30.177	2j,3,9 2c,2n,2o,	35.241	Depreciation
Lain-lain	9.689	26,28	4.529	Others
<b>Total Beban</b>	<b>1.509.613</b>		<b>1.494.259</b>	<b>Total Expenses</b>
<b>LABA SEBELUM BEBAN PAJAK</b>	<b>49.992</b>		<b>89.263</b>	<b>INCOME BEFORE TAX EXPENSE</b>
<b>BEBAN PAJAK Tangguhan</b>	<b>13.653</b>	2p,14	<b>22.908</b>	<b>TAX EXPENSE Deferred</b>
<b>LABA TAHUN BERJALAN</b>	<b>36.339</b>		<b>66.355</b>	<b>INCOME FOR THE YEAR</b>
<b>PENDAPATAN KOMPREHENSIF LAIN</b>	<b>-</b>		<b>-</b>	<b>OTHER COMPREHENSIVE INCOME</b>
<b>TOTAL LABA KOMPREHENSIF TAHUN BERJALAN</b>	<b>36.339</b>		<b>66.355</b>	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>
<b>LABA PER SAHAM DASAR (dinyatakan dalam nilai penuh Rupiah)</b>	<b>18,17</b>	2r	<b>33,18</b>	<b>BASIC EARNINGS PER SHARE (expressed in full Rupiah amount)</b>

**PT BANK PEMBANGUNAN DAERAH  
JAWA BARAT DAN BANTEN Tbk  
DAN ENTITAS ANAKNYA  
LAPORAN POSISI KEUANGAN  
KONSOLIDASIAN  
Tanggal 31 Desember 2013  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH  
JAWA BARAT DAN BANTEN Tbk  
AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENT OF  
FINANCIAL POSITION  
As of December 31, 2013  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

	31 Desember/ December 31, 2013	Catatan/ Notes	31 Desember/ December 31, 2012	
<b>ASET</b>				<b>ASSETS</b>
Kas	2.595.260	2a,2d,4	1.795.074	Cash
Giro pada Bank Indonesia	4.454.108	2a,2d,2e,5	4.666.015	Current accounts with Bank Indonesia
Giro pada bank lain - pihak ketiga	176.979	2a,2d,2e 2m,6	289.755	Current accounts with other banks third parties -
Cadangan kerugian penurunan nilai	(91)		(69)	Allowance for impairment losses
	<u>176.888</u>		<u>289.686</u>	
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga	2.629.337	2a,2d,2f, 2m,7	8.013.850	Placements with Bank Indonesia and other banks third parties -
Cadangan kerugian penurunan nilai	(352)		(2.111)	Allowance for impairment losses
	<u>2.628.985</u>		<u>8.011.739</u>	
Surat berharga - pihak ketiga	10.291.810	2d,2g, 2m,9	4.142.992	Marketable securities third parties -
Efek-efek yang dibeli dengan janji dijual kembali	-	2d,2h,2m,10	11.567.261	Marketable securities purchased under agreements to resell
Wesel ekspor dan tagihan lainnya - pihak ketiga	44.721	2d,2i, 2m,11	67.400	Bills and other receivables third parties -
Kredit yang diberikan - pihak-pihak berelasi - pihak ketiga	929.529 44.379.051	2d,2k,2m,2ae 12,43	195.770 35.178.620	Loans related parties - third parties -
	<u>45.308.580</u>		<u>35.374.390</u>	
Cadangan kerugian penurunan nilai	(1.019.520)		(605.667)	Allowance for impairment losses
	<u>44.289.060</u>		<u>34.768.723</u>	
Pembiayaan syariah - pihak-pihak berelasi - pihak ketiga	2.248 3.591.512	2l,2m,2ae, 13,43	2.866 2.955.456	Sharia financing related parties - third parties -
	<u>3.593.760</u>		<u>2.958.322</u>	
Cadangan kerugian penurunan nilai	(62.094)		(77.844)	Allowance for impairment losses
	<u>3.531.666</u>		<u>2.880.478</u>	
Tagihan akseptasi	33.235	2d,2m,2n,14	224.975	Acceptance receivables

**PT BANK PEMBANGUNAN DAERAH  
JAWA BARAT DAN BANTEN Tbk  
DAN ENTITAS ANAKNYA  
LAPORAN POSISI KEUANGAN  
KONSOLIDASIAN (lanjutan)  
Tanggal 31 Desember 2013  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH  
JAWA BARAT DAN BANTEN Tbk  
AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENT OF  
FINANCIAL POSITION (continued)  
As of December 31, 2013  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

	31 Desember/ December 31, 2013	Catatan/ Notes	31 Desember/ December 31, 2012	
<b>ASET (lanjutan)</b>				<b>ASSETS (continued)</b>
Penyertaan saham - pihak-pihak berelasi	31.984	2d,2m,2o,2ae 15,43	31.984	Investment in shares related parties -
Cadangan kerugian penurunan nilai	(7.569)		(4.264)	Allowance for impairment losses
	24.415		27.720	
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp655.626 dan Rp571.265 pada tanggal 31 Desember 2013 dan 2012	699.069	2p,16	734.873	Fixed assets - net of accumulated depreciation of Rp655,626 and Rp571,265, as of December 31, 2013 and 2012, respectively
Aset pajak tangguhan - neto	5.819	2ab,26	3.635	Deferred tax assets - net
Bunga yang masih akan diterima	418.360	2d,17	350.560	Interest receivables
Aset lain-lain - neto	1.764.837	2d,2m,2q, 2r,2s,18	1.309.747	Other assets - net
<b>TOTAL ASET</b>	<b>70.958.233</b>		<b>70.840.878</b>	<b>TOTAL ASSETS</b>

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	31 Desember/ December 31, 2013	Catatan/ Notes	31 Desember/ December 31, 2012	
<b>LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS</b>				<b>LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
Liabilitas segera	1.945.539	2d,2t,19	1.761.134	Obligations due immediately
Simpanan nasabah - pihak-pihak berelasi	11.769.248	2d,2u,2ae 20,43	3.193.494	Deposits from customers related parties -
- pihak ketiga	35.104.913		44.439.369	third parties -
	46.874.161		47.632.863	
Simpanan nasabah - Syariah - pihak-pihak berelasi	260	2u,2ae,20,43	102	Deposits from customers - Sharia related parties -
- pihak ketiga	346.280		294.548	third parties -
	346.540		294.650	
Simpanan dari bank lain - pihak-pihak berelasi	144.875	2d,2v,21,43	184.358	Deposits from other banks related parties -
- pihak ketiga	4.801.850		6.208.276	third parties -
	4.946.725		6.392.634	
Liabilitas derivatif	90	2j,8	-	Derivatives payable



Efek-efek yang dijual dengan janji dibeli kembali	2.978.073	2d,2w,22	1.922.795	Marketable securities sold under agreement to repurchase
Liabilitas akseptasi	33.235	2d,2m,2n,14	224.975	Acceptances payable
Efek hutang yang diterbitkan - neto	2.396.611	1f,2d,2x,23	2.395.091	Debt securities issued - net
Pinjaman yang diterima - pihak ketiga	324.337	2d,2ae,24,43	231.160	Borrowings third parties -
Estimasi kerugian komitmen dan kontinjensi	1.498	2q,25	1.433	Estimated losses on commitments and contingencies
Hutang pajak	101.676	2ab,26a	45.556	Taxes payable
Liabilitas pajak tangguhan	23.971	2ab,26c	32.650	Deferred tax liabilities
Bunga yang masih harus dibayar	124.776	2d,27	129.272	Interest payable
Liabilitas lain-lain	799.593	2d,2ac,28	700.401	Other liabilities
<b>Total liabilitas</b>	<b>60.896.825</b>		<b>61.764.614</b>	<b>Total liabilities</b>
<b>Dana syirkah temporer</b>		2u,2ae,29,43		<b>Temporary syirkah fund</b>
Bukan bank				Non-bank
- pihak-pihak berelasi	5.774		2.555	related parties -
- pihak ketiga	2.770.132		2.677.857	third parties -
	2.775.906		2.680.412	
Bank				Bank
- pihak ketiga	567.237		387.012	third parties -
<b>Total dana syirkah temporer</b>	<b>3.343.143</b>		<b>3.067.424</b>	<b>Total temporary syirkah fund</b>
<b>EKUITAS</b>				<b>EQUITY</b>
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk				Equity attributable to equity holders of the parent entity
Modal saham				Share capital
nilai nominal Rp250 (nilai penuh) per saham				Rp250 (full amount) par value per share
Modal dasar:				Authorized capital:
Seri A - 9.600.000.000				Class A - 9,600,000,000
Seri B - 6.400.000.000				Class B - 6,400,000,000
lembar saham biasa		2aj		common shares
Modal ditempatkan dan disetor penuh:				Issued and fully paid capital:
Seri A - 7.272.218.666				Class A - 7,272,218,666
Seri B - 2.424.072.500				Class B - 2,424,072,500
lembar saham	2.424.073	30	2.424.073	shares
Tambahan modal disetor	823.423	2ah,31	823.423	Additional paid in capital
Saldo laba		2ak		Retained earnings
- telah ditentukan penggunaannya	2.041.782		1.520.190	appropriated -
- belum ditentukan penggunaannya	1.394.943		1.207.467	unappropriated -
Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk	6.684.221		5.975.153	Total equity attributable to equity holders of the parent entity
Kepentingan non-pengendali	34.044	2b,44	33.687	Non-controlling interest
<b>Total ekuitas</b>	<b>6.718.265</b>		<b>6.008.840</b>	<b>Total equity</b>
<b>TOTAL LIABILITAS DAN EKUITAS</b>	<b>70.958.233</b>		<b>70.840.878</b>	<b>TOTAL LIABILITIES AND EQUITY</b>

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	Tahun yang berakhir pada tanggal 31 Desember/ Years ended December 31		
	2013	Catatan/ Notes	
<b>PENDAPATAN BUNGA DAN SYARIAH</b>			<b>INTEREST AND SHARIA INCOME</b>
Pendapatan bunga dan syariah	8.096.294	2y,34	Interest and sharia income
Pendapatan provisi dan komisi pembiayaan syariah	36.694	2z,34	Sharia financing fees and commission income
	8.132.988		
<b>BEBAN BUNGA DAN BAGI HASIL SYARIAH</b>	(3.350.845)	2y,35	<b>INTEREST EXPENSE AND SHARIA PROFIT SHARING</b>
<b>PENDAPATAN BUNGA DAN SYARIAH NETO</b>	<b>4.782.143</b>		<b>NET INTEREST AND SHARIA INCOME</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>		2z,2k,2c, 2g,36	<b>OTHER OPERATING INCOME</b>
Provisi dan komisi selain dari pembiayaan yang diberikan	268.719		Non-loan related fees and commissions
Penerimaan kembali kredit yang telah dihapus buku	136.140		Recoveries from loans written-off
Keuntungan transaksi valuta asing - neto	32.636		Gain from foreign exchange transactions - net
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto	1.926		Gain on sale of held-for-trading marketable securities - net
Lain-lain	17.837		Others
	457.258		
<b>BEBAN OPERASIONAL LAINNYA</b>		2aa,2ac,2m, 2g,2q, 37	<b>OTHER OPERATING EXPENSES</b>
Beban umum dan administrasi	(1.256.991)		General and administrative expenses
Beban tenaga kerja dan tunjangan	(1.265.943)		Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto	(616.067)		Provision for impairment losses on financial and non-financial assets - net
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga - neto	(56.585)		Unrealized loss on changes in fair value of marketable securities - net
Penyisihan kerugian komitmen dan kontinjensi	(65)		Provision for losses on commitments and contingencies
Lain-lain	(291.819)		Others
	(3.487.470)		
<b>LABA OPERASIONAL</b>	<b>1.751.931</b>		<b>OPERATING INCOME</b>
<b>PENDAPATAN (BEBAN) NON-OPERASIONAL</b>			<b>NON-OPERATING INCOME (EXPENSES)</b>
Pendapatan non-operasional	27.497	38	Non-operating income
Beban non-operasional	(26.554)	38	Non-operating expenses
	943		

	2013	Catatan/ Notes	2012	
<b>LABA SEBELUM BEBAN PAJAK</b>	<b>1.752.874</b>		<b>1.512.499</b>	<b>INCOME BEFORE TAX EXPENSE</b>
<b>BEBAN PAJAK - NETO</b>	<b>(376.487)</b>	2ab,26	<b>(319.195)</b>	<b>TAX EXPENSE - NET</b>
<b>LABA TAHUN BERJALAN</b>	<b>1.376.387</b>		<b>1.193.304</b>	<b>INCOME FOR THE YEAR</b>
Pendapatan komprehensif lain	-		-	<i>Other comprehensive income</i>
<b>TOTAL LABA KOMPREHENSIF TAHUN BERJALAN</b>	<b>1.376.387</b>		<b>1.193.304</b>	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>
<b>LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:</b>				<b>INCOME FOR THE YEAR ATTRIBUTABLE TO:</b>
Pemilik entitas induk	1.372.913		1.192.684	<i>Equity holders of the parent</i>
Kepentingan non-pengendali	3.474	44	620	<i>Non-controlling interest</i>
<b>TOTAL</b>	<b>1.376.387</b>		<b>1.193.304</b>	<b>TOTAL</b>
<b>TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:</b>				<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:</b>
Pemilik entitas induk	1.372.913		1.192.684	<i>Equity holders of the parent entity</i>
Kepentingan non-pengendali	3.474		620	<i>Non-controlling interest</i>
<b>TOTAL</b>	<b>1.376.387</b>		<b>1.193.304</b>	<b>TOTAL</b>
<b>LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)</b>	<b>141,59</b>	2ad,42	<b>123,00</b>	<b>BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (FULL AMOUNT)</b>



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	31 Desember/ December 31, 2014	Catatan/ Notes	31 Desember/ December 31, 2013	
<b>ASET</b>				<b>ASSETS</b>
Kas	2.767.678	2a,2d,4	2.595.260	Cash
Giro pada Bank Indonesia	5.177.942	2a,2d,2e,5	4.454.108	Current accounts with Bank Indonesia
Giro pada bank lain - pihak ketiga	128.604	2a,2d,2e 2m,6	176.979	Current accounts with other banks third parties -
Cadangan kerugian penurunan nilai	(62)		(91)	Allowance for impairment losses
	<u>128.542</u>		<u>176.888</u>	
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga	4.764.263	2a,2d,2f, 2m,7	2.629.337	Placements with Bank Indonesia and other banks third parties -
Cadangan kerugian penurunan nilai	(3.154)		(352)	Allowance for impairment losses
	<u>4.761.109</u>		<u>2.628.985</u>	
Surat berharga - pihak ketiga	7.125.371	2d,2g, 2m,9	10.291.810	Marketable securities third parties -
Efek-efek yang dibeli dengan janji dijual kembali	568.461	2d,2h,2m,10	-	Marketable securities purchased under agreements to resell
Wesel ekspor dan tagihan lainnya - pihak ketiga	19.555	2d,2i, 2m,11	44.721	Bills and other receivables third parties -
Kredit yang diberikan - pihak-pihak berelasi - pihak ketiga	873.083 48.743.915	2d,2k,2m,2af 12,43	929.529 44.379.051	Loans related parties - third parties -
	<u>49.616.998</u>		<u>45.308.580</u>	
Cadangan kerugian penurunan nilai	(1.588.837)		(1.019.520)	Allowance for impairment losses
	<u>48.028.161</u>		<u>44.289.060</u>	
Pembiayaan syariah dan piutang syariah - setelah dikurangi margin ditangguhkan - pihak-pihak berelasi - pihak ketiga	- 4.400.116	2l,2m,2af, 13,43	2.248 3.591.512	Sharia financing and receivables - after deducted by margin unamortized related parties - third parties -
	<u>4.400.116</u>		<u>3.593.760</u>	
Cadangan kerugian penurunan nilai	(99.147)		(62.094)	Allowance for impairment losses
	<u>4.300.969</u>		<u>3.531.666</u>	
Tagihan akseptasi	18.435	2d,2m,2n,14	33.235	Acceptance receivables

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian ini secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as whole.

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	31 Desember/ December 31, 2014	Catatan/ Notes	31 Desember/ December 31, 2013	
<b>ASET (lanjutan)</b>				<b>ASSETS (continued)</b>
Penyertaan saham - pihak-pihak berelasi	31.984	2d,2m,2o,2af 15,43	31.984	Investment in shares related parties -
Cadangan kerugian penurunan nilai	(4.236)		(7.569)	Allowance for impairment losses
	<u>27.748</u>		<u>24.415</u>	
Aset tetap - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp753.707 dan Rp655.626 pada tanggal 31 Desember 2014 dan 2013	1.044.844	2p,16	699.069	Fixed assets - net of accumulated depreciation of Rp753,707 and Rp655,626, as of December 31, 2014 and 2013, respectively
Aset pajak tangguhan - neto	6.959	2ac,26c	5.819	Deferred tax assets - net
Bunga yang masih akan diterima	452.642	2d,17	418.360	Interest receivables
Aset lain-lain - neto	1.408.121	2d,2m,2q, 2r,2s,18	1.764.837	Other assets - net
<b>TOTAL ASET</b>	<u><b>75.836.537</b></u>		<u><b>70.958.233</b></u>	<b>TOTAL ASSETS</b>

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	31 Desember/ December 31, 2014	Catatan/ Notes	31 Desember/ December 31, 2013	
<b>LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS</b>				<b>LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
Liabilitas segera	1.812.382	2d,2t,19	1.945.539	Obligations due immediately
Simpanan nasabah - pihak-pihak berelasi	16.845.043	2d,2u,2af 20,43	11.769.248	Deposits from customers related parties -
- pihak ketiga	36.273.757		35.104.913	third parties -
	<u>53.118.800</u>		<u>46.874.161</u>	
Simpanan nasabah - Syariah - pihak-pihak berelasi	439	2u,2af,20,43	260	Deposits from customers - Sharia related parties -
- pihak ketiga	368.651		346.280	third parties -
	<u>369.090</u>		<u>346.540</u>	
Simpanan dari bank lain - pihak-pihak berelasi	136.608	2d,2v2af 21,43	144.875	Deposits from other banks related parties -
- pihak ketiga	3.172.022		4.801.850	third parties -
	<u>3.308.630</u>		<u>4.946.725</u>	



Liabilitas derivatif	-	2d,2j,8	90	<i>Derivatives payable</i>
Efek-efek yang dijual dengan janji dibeli kembali	2.062.916	2d,2w,22	2.978.073	<i>Marketable securities sold under agreements to repurchase</i>
Liabilitas akseptasi	18.435	2d,2n,14	33.235	<i>Acceptances payable</i>
Efek hutang yang diterbitkan - neto	1.721.901	1f,2d,2x,23	2.396.611	<i>Debt securities issued - net</i>
Pinjaman yang diterima - pihak ketiga	456.490	2d, 24	324.337	<i>Borrowings third parties -</i>
Estimasi kerugian komitmen dan kontinjensi	2.130	2an,25	1.498	<i>Estimated losses on commitments and contingencies</i>
Hutang pajak	105.751	2ac,26a	101.676	<i>Taxes payable</i>
Liabilitas pajak tangguhan - neto	20.373	2ac,26c	23.971	<i>Deferred tax liabilities - net</i>
Bunga yang masih harus dibayar	121.606	2d,27	124.776	<i>Interest payable</i>
Liabilitas lain-lain	766.221	2d,2ad,28	799.593	<i>Other liabilities</i>
<b>Total liabilitas</b>	<b>63.884.725</b>		<b>60.896.825</b>	<b>Total liabilities</b>
<b>Dana syirkah temporer</b>		2u,2af,29,43		<b>Temporary syirkah fund</b>
Bukan bank				<i>Non-bank</i>
- pihak-pihak berelasi	5.047		5.774	<i>related parties -</i>
- pihak ketiga	4.248.094		2.770.132	<i>third parties -</i>
	4.253.141		2.775.906	
Bank				<i>Bank</i>
- pihak ketiga	615.064		567.237	<i>third parties -</i>
<b>Total dana syirkah temporer</b>	<b>4.868.205</b>		<b>3.343.143</b>	<b>Total temporary syirkah fund</b>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian ini secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as whole.

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	31 Desember/ December 31, 2014	Catatan/ Notes	31 Desember/ December 31, 2013	
<b>EKUITAS</b>				<b>EQUITY</b>
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk				<i>Equity attributable to equity holders of the parent entity</i>
Modal saham				<i>Share capital</i>
nilai nominal Rp250 (nilai penuh) per saham				<i>Rp250 (full amount) par value per share</i>
Modal dasar:				<i>Authorized capital:</i>
Seri A - 9.600.000.000 saham		2ak		<i>Class A - 9,600,000,000 shares</i>
Seri B - 6.400.000.000 saham				<i>Class B - 6,400,000,000 shares</i>
Modal ditempatkan dan disetor penuh:				<i>Issued and fully paid capital:</i>
Seri A - 7.272.218.666 saham	2.424.073	30	2.424.073	<i>Class A - 7,272,218,666 shares</i>
Seri B - 2.424.072.500 saham				<i>Class B - 2,424,072,500 shares</i>
Tambahan modal disetor	823.423	2ai,31	823.423	<i>Additional paid in capital</i>
Saldo laba		2al		<i>Retained earnings</i>
- telah ditentukan penggunaannya	2.661.163		2.041.782	<i>appropriated -</i>
- belum ditentukan penggunaannya	1.134.377		1.394.943	<i>unappropriated -</i>
Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk	7.043.036		6.684.221	<i>Total equity attributable to equity holders of the parent entity</i>
Kepentingan non-pengendali	40.571	2b,44	34.044	<i>Non-controlling interest</i>
<b>Total ekuitas</b>	<b>7.083.607</b>		<b>6.718.265</b>	<b>Total equity</b>
<b>TOTAL LIABILITAS DAN EKUITAS</b>	<b>75.836.537</b>		<b>70.958.233</b>	<b>TOTAL LIABILITIES AND EQUITY</b>

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AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENT OF  
COMPREHENSIVE INCOME  
For The Year Ended  
December 31, 2014  
(Expressed in millions of rupiah,  
unless otherwise stated)**

Tahun yang berakhir pada tanggal 31 Desember/ Years ended December 31,				
	2014	Catatan/ Notes	2013	
<b>PENDAPATAN BUNGA DAN SYARIAH</b>				<b>INTEREST AND SHARIA INCOME</b>
Pendapatan bunga dan syariah	8.562.830	2z,34	8.096.294	<i>Interest and sharia income</i>
Pendapatan provisi dan komisi pembiayaan syariah	228.990	2aa,34	36.694	<i>Sharia financing fees and commission income</i>
	8.791.820		8.132.988	
<b>BEBAN BUNGA DAN BAGI HASIL SYARIAH</b>	(4.330.222)	2z,35	(3.350.845)	<b>INTEREST EXPENSE AND SHARIA PROFIT SHARING</b>
<b>PENDAPATAN BUNGA DAN SYARIAH NETO</b>	<b>4.461.598</b>		<b>4.782.143</b>	<b>NET INTEREST AND SHARIA INCOME</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>		2aa,2k,2c, 2g,36		<b>OTHER OPERATING INCOME</b>
Provisi dan komisi selain dari kredit yang diberikan	282.644		268.719	<i>Non-loan related fees and commissions</i>
Penerimaan kembali kredit yang telah dihapus buku	132.418		136.140	<i>Recoveries from loans written-off</i>
Keuntungan transaksi valuta asing - neto	23.683		32.636	<i>Gain from foreign exchange transactions - net</i>
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto	2.761		1.926	<i>Gain on sale of held-for-trading marketable securities - net</i>
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga - neto	67.934		-	<i>Unrealized gain on changes in fair value of marketable securities - net</i>
Lain-lain	56.464		17.837	<i>Others</i>
	565.904		457.258	
<b>BEBAN OPERASIONAL LAINNYA</b>		2ab,2ad,2m, 2g,2q,37		<b>OTHER OPERATING EXPENSES</b>
Beban umum dan administrasi	(1.320.527)		(1.256.991)	<i>General and administrative expenses</i>
Beban tenaga kerja dan tunjangan	(1.320.129)		(1.265.943)	<i>Salaries and employee benefits</i>
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto	(662.681)		(616.067)	<i>Provision for impairment losses on financial and non-financial assets - net</i>
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga - neto	-		(56.585)	<i>Unrealized loss on changes in fair value of marketable securities - net</i>
Penyisihan kerugian komitmen dan kontinjensi	(631)		(65)	<i>Provision for losses on commitments and contingencies</i>
Lain-lain	(307.699)		(291.819)	<i>Others</i>
	(3.611.667)		(3.487.470)	
<b>LABA OPERASIONAL</b>	<b>1.415.835</b>		<b>1.751.931</b>	<b>OPERATING INCOME</b>
<b>PENDAPATAN (BEBAN) NON-OPERASIONAL</b>				<b>NON-OPERATING INCOME (EXPENSES)</b>
Pendapatan non-operasional	37.984	38	27.497	<i>Non-operating income</i>
Beban non-operasional	(15.329)	38	(26.554)	<i>Non-operating expenses</i>
	22.655		943	

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian ini secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as whole.

**DAN ENTITAS ANAKNYA**  
**LAPORAN LABA RUGI KOMPREHENSIF**  
**KONSOLIDASIAN (lanjutan)**  
**Untuk Tahun yang Berakhir pada Tanggal**  
**31 Desember 2014**  
 (Disajikan dalam jutaan rupiah,  
 kecuali dinyatakan lain)

**AND ITS SUBSIDIARIES**  
**CONSOLIDATED STATEMENT OF**  
**COMPREHENSIVE INCOME (continued)**  
**For the Year Ended**  
**December 31, 2014**  
 (Expressed in millions of rupiah,  
 unless otherwise stated)

	Tahun yang berakhir pada tanggal 31 Desember/ Years ended December 31,			
	2014	Catatan/ Notes	2013	
<b>LABA SEBELUM</b>				<b>INCOME BEFORE</b>
<b>BEBAN PAJAK</b>	<b>1.438.490</b>		<b>1.752.874</b>	<b>TAX EXPENSE</b>
<b>BEBAN PAJAK - NETO</b>	<b>(318.455)</b>	2ac,26b	<b>(376.487)</b>	<b>TAX EXPENSE - NET</b>
<b>LABA TAHUN BERJALAN</b>	<b>1.120.035</b>		<b>1.376.387</b>	<b>INCOME FOR THE YEAR</b>
Pendapatan komprehensif lain	-		-	<i>Other comprehensive income</i>
<b>TOTAL LABA KOMPREHENSIF</b>				<b>TOTAL COMPREHENSIVE INCOME</b>
<b>TAHUN BERJALAN</b>	<b>1.120.035</b>		<b>1.376.387</b>	<b>FOR THE YEAR</b>
<b>LABA TAHUN BERJALAN</b>				<b>INCOME FOR THE YEAR</b>
<b>YANG DAPAT DIATRIBUSIKAN</b>				<b>ATTRIBUTABLE TO:</b>
<b>KEPADA:</b>				
Pemilik entitas induk	1.116.095		1.372.913	<i>Equity holders of the parent entity</i>
Kepentingan non-pengendali	3.940	44	3.474	<i>Non-controlling interest</i>
<b>TOTAL</b>	<b>1.120.035</b>		<b>1.376.387</b>	<b>TOTAL</b>
<b>TOTAL LABA KOMPREHENSIF</b>				<b>TOTAL COMPREHENSIVE</b>
<b>YANG DAPAT DIATRIBUSIKAN</b>				<b>INCOME FOR THE YEAR</b>
<b>KEPADA:</b>				<b>ATTRIBUTABLE TO:</b>
Pemilik entitas induk	1.116.095		1.372.913	<i>Equity holders of the parent entity</i>
Kepentingan non-pengendali	3.940		3.474	<i>Non-controlling interest</i>
<b>TOTAL</b>	<b>1.120.035</b>		<b>1.376.387</b>	<b>TOTAL</b>



**PT BANK BUKOPIN TBK.  
DAN ENTITAS ANAK  
LAPORAN POSISI KEUANGAN  
KONSOLIDASIAN  
31 Desember 2012, 2011, dan 2010  
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**PT BANK BUKOPIN TBK.  
AND SUBSIDIARIES  
CONSOLIDATED STATEMENTS OF  
FINANCIAL POSITION  
December 31, 2012, 2011, and 2010  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

	Catatan/ Notes	2012	2011	2010	
<b>ASET</b>					<b>ASSETS</b>
Kas	2d,2e,3	908.662	747.411	778.743	Cash
Giro pada Bank Indonesia	2d,2e, 2f,4	4.012.427	3.476.496	2.799.972	Current accounts with Bank Indonesia
Giro pada bank lain	2d,2e,2f, 2o,5	192.971	151.096	341.334	Current accounts with other banks
Dikurangi: Penyisihan kerugian penurunan nilai		-	-	(3)	Less: Allowance for impairment losses
Giro pada bank lain - neto		192.971	151.096	341.331	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain	2d,2e,2g, 2o,6	6.139.578	4.250.166	5.521.856	Placements with Bank Indonesia and other banks
Dikurangi: Penyisihan kerugian penurunan nilai		(35.321)	(48.252)	(47.917)	Less: Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain - neto		6.104.257	4.201.914	5.473.939	Placements with Bank Indonesia and other banks - net
Surat-surat berharga Diperdagangkan	2d,2h,2o, 7	4.305	206	-	Marketable securities Trading
Tersedia untuk dijual		910.085	1.486.219	5.764.528	Available-for-sale
Kredit yang diberikan dan piutang		102.252	13.763	5.649	Loans and receivables
Dimiliki hingga jatuh tempo		1.153.316	1.436.374	1.303.618	Held-to-maturity
		2.169.958	2.936.562	7.073.795	
Dikurangi: Penyisihan kerugian penurunan nilai		-	(2.057)	(2.002)	Less: Allowance for impairment losses
Surat-surat berharga - neto		2.169.958	2.934.505	7.071.793	Marketable securities - net
Surat-surat berharga yang dibeli dengan janji dijual kembali - neto	2d,2i,2o, 8	5.811.518	4.072.534	93.256	Marketable securities purchased with agreements to resell - net
Tagihan derivatif	2d,2j,2o, 9	-	4.538	1.986	Derivatives receivable
Kredit yang diberikan dan pembayaan/piutang Syariah	2d,2e,2k, 2l,2m,2o, 10,39	45.530.740	40.748.306	30.173.015	Loans and Sharia financing/receivables
Dikurangi: Penyisihan kerugian penurunan nilai		(936.059)	(897.153)	(774.694)	Less: Allowance for impairment losses
Kredit yang diberikan dan pembayaan/piutang Syariah - neto		44.594.681	39.851.153	29.398.321	Loans and Sharia financing/receivables - net
Tagihan akseptasi	2d,2n,2o, 11	137.446	151.258	45.050	Acceptances receivable
Dikurangi: Penyisihan kerugian penurunan nilai		-	(1.023)	(360)	Less: Allowance for impairment losses
Tagihan akseptasi - neto		137.446	150.235	44.690	Acceptances receivable - net

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statements.

**PT BANK BUKOPIN TBK.  
DAN ENTITAS ANAK  
LAPORAN POSISI KEUANGAN  
KONSOLIDASIAN (lanjutan)  
31 Desember 2012, 2011, dan 2010  
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**PT BANK BUKOPIN TBK.  
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FINANCIAL POSITION (continued)  
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	Catatan/ Notes	2012	2011	2010	
Penyertaan saham Dikurangi: Penyisihan kerugian penurunan nilai	2d,2o, 2p,12	951 (536)	951 (536)	951 (536)	Investments in shares Less: Allowance for impairment losses
Penyertaan saham - neto		415	415	415	Investments in shares - net
Aset tetap Dikurangi: Akumulasi penyusutan	2q,13	1.078.158 (470.083)	1.033.020 (408.513)	1.056.875 (424.683)	Fixed assets Less: Accumulated depreciation
Aset tetap - neto		608.075	624.507	632.192	Fixed assets - net
Aset pajak tangguhan - neto	2ab,21d	74.338	73.398	89.862	Deferred tax assets - net
Aset tak berwujud Dikurangi: Akumulasi amortisasi dan penurunan nilai	2r,14	328.928 (98.535)	327.531 (55.495)	303.085 (40.227)	Intangible assets Less: Accumulated amortization and impairment losses
Aset tak berwujud - neto		230.393	272.036	262.858	Intangible assets - net
Aset lain-lain - neto	2d,2o,2s, 15	844.689	623.225	500.008	Other assets - net
<b>TOTAL ASET</b>		<b>65.689.830</b>	<b>57.183.463</b>	<b>47.489.366</b>	<b>TOTAL ASSETS</b>

**PT BANK BUKOPIN TBK.  
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31 Desember 2012, 2011, dan 2010  
(Disajikan dalam jutaan Rupiah,  
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**PT BANK BUKOPIN TBK.  
AND SUBSIDIARIES  
CONSOLIDATED STATEMENTS OF  
FINANCIAL POSITION (continued)  
December 31, 2012, 2011, and 2010  
(Expressed in millions of Rupiah,  
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	Catatan/ Notes	2012	2011	2010	
<b>LIABILITAS DAN EKUITAS</b>					<b>LIABILITIES AND EQUITY</b>
<b>LIABILITAS</b>					<b>LIABILITIES</b>
Liabilitas segera	2d,2t,2ag, 16,39	531.857	443.523	224.522	Liabilities immediately payable
Simpanan nasabah	2d,2u,2v, 2ag,17, 18,19,39	53.957.758	47.929.226	41.377.255	Deposits from customers
Simpanan dari bank lain	2d,2w,2ag, 20,39	2.177.280	1.359.424	1.630.733	Deposits from other banks
Surat-surat berharga yang dijual dengan janji dibeli kembali - neto	22	-	1.597.047	-	Marketable securities sold with agreements to repurchase - net
Liabilitas derivatif	2d,2j,9	-	-	901	Derivatives payable
Liabilitas akseptasi	2d,2n,11	137.446	151.258	45.050	Acceptances payable
Pinjaman yang diterima	2d,2x,23	1.791.872	810.076	792.052	Borrowings
Obligasi subordinasi	2d,2y,24	1.489.347	-	-	Subordinated bond
Utang pajak	2ab,21b	84.501	74.944	97.009	Taxes payable
Estimasi kerugian atas komitmen dan kontinjensi	2o,25	-	-	32.783	Estimated losses on commitments and contingencies
Liabilitas lain-lain	2d,2ad, 26	523.027	443.871	397.103	Other liabilities
<b>TOTAL LIABILITAS</b>		<b>60.693.088</b>	<b>52.809.369</b>	<b>44.597.408</b>	<b>TOTAL LIABILITIES</b>



<b>EKUITAS</b>					<b>EQUITY</b>
Modal saham					<i>Share capital</i>
Saham biasa kelas A - nilai nominal Rp10.000 (nilai penuh)					<i>Common A share - Rp10,000 (full amount) par value</i>
Saham biasa kelas B - nilai nominal Rp100 (nilai penuh)					<i>Common B share - Rp100 (full amount) par value</i>
Modal dasar					<i>Authorized capital</i>
Saham biasa kelas A - 21.337.978 saham					<i>Common A shares - 21,337,978 shares</i>
Saham biasa kelas B - 22.866.202.200 saham					<i>Common B shares - 22,866,202,200 shares</i>
Modal ditempatkan dan disetor penuh					<i>Issued and fully paid capital</i>
Saham biasa kelas A - 21.337.978 saham					<i>Common A shares - 21,337,978 shares</i>
Saham biasa kelas B - 7.948.723.313 saham pada tahun 2012, 7.933.696.813 saham pada tahun 2011, dan 6.132.762.318 saham pada tahun 2010	27a	1.008.252	1.006.749	826.656	<i>Common B shares - 7,948,723,313 shares in 2012, 7,933,696,813 shares in 2011, and 6,132,762,318 shares in 2010</i>

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

*The accompanying notes form an integral part of these consolidated financial statements.*

**PT BANK BUKOPIN TBK.  
DAN ENTITAS ANAK  
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**PT BANK BUKOPIN TBK.  
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CONSOLIDATED STATEMENTS OF  
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December 31, 2012, 2011, and 2010  
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	Catatan/ Notes	2012	2011	2010	
Tambahan modal disetor	2ai,27b	1.100.005	1.094.319	359.629	<i>Additional paid-in capital</i>
Cadangan opsi saham	2ae,29	9.723	11.352	18.848	<i>Share options reserve</i>
Keuntungan (kerugian) yang belum direalisasi atas surat-surat berharga dalam kelompok tersedia untuk dijual - setelah pajak tangguhan	2h	7.272	3.454	(2.326)	<i>Unrealized gains (losses) on available-for-sale marketable securities - net of deferred tax</i>
Saldo laba					<i>Retained earnings</i>
Telah ditentukan penggunaannya		2.041.284	1.524.570	1.204.380	<i>Appropriated</i>
Belum ditentukan penggunaannya	2ah,27c	817.650	725.324	479.760	<i>Unappropriated</i>
Kepentingan non-pengendali	2b,28	12.556	8.326	5.011	<i>Non-controlling interest</i>
<b>TOTAL EKUITAS</b>		<b>4.996.742</b>	<b>4.374.094</b>	<b>2.891.958</b>	<b>TOTAL EQUITY</b>
<b>TOTAL LIABILITAS DAN EKUITAS</b>		<b>65.689.830</b>	<b>57.183.463</b>	<b>47.489.366</b>	<b>TOTAL LIABILITIES AND EQUITY</b>

**PT BANK BUKOPIN TBK.  
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**PT BANK BUKOPIN TBK.  
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COMPREHENSIVE INCOME (continued)  
Years Ended December 31, 2012, 2011, and 2010  
(Expressed in millions of Rupiah,  
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	Catatan/ Notes	2012	2011	2010	
<b>LABA OPERASIONAL</b>		<b>1.066.472</b>	<b>932.191</b>	<b>636.271</b>	<b>INCOME FROM OPERATIONS</b>
<b>(BEBAN) PENDAPATAN NON-OPERASIONAL - NETO</b>	36	<b>(7.102)</b>	<b>8.213</b>	<b>30.794</b>	<b>NON-OPERATING (EXPENSE) INCOME - NET</b>
<b>LABA SEBELUM PAJAK</b>		<b>1.059.370</b>	<b>940.404</b>	<b>667.065</b>	<b>INCOME BEFORE TAX</b>
<b>(BEBAN) MANFAAT PAJAK PENGHASILAN BADAN</b>					<b>CORPORATE INCOME TAX (EXPENSES) BENEFITS</b>
Kini	2ab,21c	(226.864)	(183.613)	(181.406)	Current
Tangguhan	2ab,21c	2.213	(15.313)	7.102	Deferred
Beban pajak penghasilan badan - neto		(224.651)	(198.926)	(174.304)	Corporate income tax expenses - net
<b>LABA BERSIH</b>		<b>834.719</b>	<b>741.478</b>	<b>492.761</b>	<b>NET INCOME</b>
Pendapatan komprehensif lainnya:					Other comprehensive income:
Perubahan nilai wajar surat-surat berharga dalam kelompok tersedia untuk dijual	2h	3.818	5.780	(2.231)	Unrealized gains (losses) on available-for-sale marketable securities
<b>Total laba komprehensif - setelah pajak</b>		<b>838.537</b>	<b>747.258</b>	<b>490.530</b>	<b>Total comprehensive income - net of tax</b>
<b>Laba bersih yang dapat diatribusikan kepada:</b>					<b>Net income attributable to:</b>
Pemilik entitas induk		830.489	738.163	492.599	Equity holder of the parent entity
Kepentingan non-pengendali	2b,28	4.230	3.315	162	Non-controlling interest
		<b>834.719</b>	<b>741.478</b>	<b>492.761</b>	
<b>Laba komprehensif yang dapat diatribusikan kepada:</b>					<b>Comprehensive income attributable to:</b>
Pemilik entitas induk		834.307	743.943	490.368	Equity holders of the parent entity
Kepentingan non-pengendali	2b,28	4.230	3.315	162	Non-controlling interest
		<b>838.537</b>	<b>747.258</b>	<b>490.530</b>	
<b>LABA PER SAHAM</b>	2ac,49				<b>EARNINGS PER SHARE</b>
Dasar (nilai penuh)		104,30	94,67	81,10	Basic (full amount)
Dilusian (nilai penuh)		104,24	94,63	80,60	Diluted (full amount)

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**PT BANK BUKOPIN TBK.  
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CONSOLIDATED STATEMENT OF  
FINANCIAL POSITION  
As of December 31, 2014  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December 31,		
		2014	2013	
<b>ASET</b>				<b>ASSETS</b>
Kas	2d,2e,3	1.023.317	1.020.193	Cash
Giro pada Bank Indonesia	2d,2e,2f,4	5.156.569	4.563.362	Current accounts with Bank Indonesia
Giro pada bank lain Dikurangi: Penyisihan kerugian penurunan nilai	2d,2e,2f,2o,5	397.159 (403)	256.017 (334)	Current accounts with other banks Less: Allowance for impairment losses
Giro pada bank lain - neto		396.756	255.683	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain Dikurangi: Penyisihan kerugian penurunan nilai	2d,2e,2g, 2o,6	7.424.367	4.706.044 (33.425)	Placements with Bank Indonesia and other banks Less: Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain - neto		7.424.367	4.672.619	Placements with Bank Indonesia and other banks - net
Surat-surat berharga Diperdagangkan Tersedia untuk dijual Kredit yang diberikan dan piutang Dimiliki hingga jatuh tempo Biaya perolehan	2d,2h,2o,7	1.592 3.045.144 72.925 2.506.798 470.067	22.146 3.996.977 10.405 2.003.409 353.514	Marketable securities Trading Available-for-sale Loans and receivables Held-to-maturity Acquisition cost
Dikurangi: Penyisihan kerugian penurunan nilai		6.096.526 (700)	6.386.451 (700)	Less: Allowance for impairment losses
Surat-surat berharga - neto		6.095.826	6.385.751	Marketable securities - net
Surat-surat berharga yang dibeli dengan janji dijual kembali - neto	2d,2i,2o,8	2.131.966	1.959.517	Marketable securities purchased with agreements to resell - net
Tagihan derivatif	2d,2j,9	1.415	-	Derivatives receivables
Kredit yang diberikan dan pembiayaan/piutang Syariah Dikurangi: Penyisihan kerugian penurunan nilai	2d,2k,2l 2m,2o,2ag 10,38	55.262.577 (918.865)	48.461.043 (797.984)	Loans and Sharia financing/receivables Less: Allowance for impairment losses
Kredit yang diberikan dan pembiayaan/piutang Syariah - neto		54.343.712	47.663.059	Loans and Sharia financing/receivables - net
Tagihan akseptasi	2d,2n,2o,11	65.827	729.360	Acceptances receivable

**PT BANK BUKOPIN TBK.  
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KONSOLIDASIAN (lanjutan)  
Tanggal 31 Desember 2014  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK BUKOPIN TBK.  
AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENT OF  
FINANCIAL POSITION (continued)  
As of December 31, 2014  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December 31,		
		2014	2013	
Penyertaan saham	2d,2o,	415	36.902	<i>Investments in shares</i>
Dikurangi: Penyisihan kerugian penurunan nilai	2p,12	-	(536)	<i>Less: Allowance for impairment losses</i>
Penyertaan saham - neto		415	36.366	<i>Investments in shares - net</i>
Aset tetap	2q,13	1.518.675	1.328.587	<i>Fixed assets</i>
Dikurangi: Akumulasi penyusutan		(575.392)	(526.330)	<i>Less: Accumulated depreciation</i>
Aset tetap - neto		943.283	802.257	<i>Fixed assets - net</i>
Aset pajak tangguhan - neto	2ab,21d	44.184	67.198	<i>Deferred tax assets - net</i>
Aset tak berwujud	2r,2o,14	355.199	344.973	<i>Intangible assets</i>
Dikurangi: Akumulasi amortisasi dan penurunan nilai		(141.174)	(107.514)	<i>Less: Accumulated amortization and impairment losses</i>
Aset tak berwujud - neto		214.025	237.459	<i>Intangible assets - net</i>
Aset lain-lain - neto	2d,2o,2s,15	1.209.606	1.064.839	<i>Other assets - net</i>
<b>TOTAL ASET</b>		<b>79.051.268</b>	<b>69.457.663</b>	<b>TOTAL ASSETS</b>
<b>LIABILITAS DAN EKUITAS</b>				<b>LIABILITIES AND EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
Liabilitas segera	2d,2t,2ag, 16	222.014	279.451	<i>Liabilities immediately payable</i>
Simpanan nasabah	2d,2u,2v, 2ag,17, 18,19,38	65.390.790	55.822.392	<i>Deposits from customers</i>
Simpanan dari bank lain	2d,2w,2ag, 20,38	2.006.502	1.975.216	<i>Deposits from other banks</i>
Surat-surat berharga yang dijual dengan janji dibeli kembali - neto	2d,2i,22	-	673.717	<i>Marketable securities sold with agreements to repurchase - net</i>
Liabilitas derivatif	2d,2j,9	1.425	-	<i>Derivatives payable</i>
Liabilitas akseptasi	2d,2n,11	65.827	729.360	<i>Acceptances payable</i>
Pinjaman yang diterima	2d,2x,23	2.218.074	1.487.859	<i>Borrowings</i>
Obligasi subordinasi	2d,2y,24,38	1.492.082	1.491.074	<i>Subordinated bond</i>
Utang pajak	2ab,21b	120.420	107.068	<i>Taxes payable</i>
Estimasi kerugian atas komitmen dan kontinjensi	2o	92	-	<i>Estimated losses on commitments and contingencies</i>
Liabilitas lain-lain	2d,2ad,25	712.562	678.157	<i>Other liabilities</i>
<b>TOTAL LIABILITAS</b>		<b>72.229.788</b>	<b>63.244.294</b>	<b>TOTAL LIABILITIES</b>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK BUKOPIN TBK.  
DAN ENTITAS ANAKNYA  
LAPORAN POSISI KEUANGAN  
KONSOLIDASIAN (lanjutan)  
Tanggal 31 Desember 2014  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK BUKOPIN TBK.  
AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENT OF  
FINANCIAL POSITION (continued)  
As of December 31, 2014  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December 31,		
		2014	2013	
<b>EKUITAS</b>				<b>EQUITY</b>
<b>EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK</b>				<b>EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY</b>
Modal saham				Share capital
Saham biasa kelas A - nilai nominal Rp10.000 (nilai penuh)				Common A share - Rp10,000 (full amount) par value
Saham biasa kelas B - nilai nominal Rp100 (nilai penuh)				Common B share - Rp100 (full amount) par value
Modal dasar				Authorized capital
Saham biasa kelas A - 21.337.978 saham				Common A shares - 21,337,978 shares
Saham biasa kelas B - 22.866.202.200 saham				Common B shares - 22,866,202,200 shares
Modal ditempatkan dan disetor penuh				Issued and fully paid capital
Saham biasa kelas A - 21.337.978 saham				Common A shares - 21,337,978 shares
Saham biasa kelas B - 9.065.282.454 saham pada tahun 2014 dan 8.479.349.463 saham pada tahun 2013	26a	1.119.908	1.061.315	Common B shares - 9,065,282,454 shares in 2014 and 8,479,349,463 shares in 2013
Dana setoran modal	26a	-	244.080	future shares subscription
Tambahan modal disetor	2a1,26b	1.724.069	1.394.041	Additional paid-in capital
Kerugian yang belum direalisasi atas surat-surat berharga dalam kelompok tersedia untuk dijual - setelah pajak tangguhan	2h	(27.046)	(42.721)	Unrealized losses on available-for-sale marketable securities - net of deferred tax
Saldo laba				Retained earnings
Telah ditentukan penggunaannya		3.273.114	2.622.315	Appropriated
Belum ditentukan penggunaannya	2ah,26c	711.608	916.873	Unappropriated
Kepentingan non-pengendali	2b,27	6.801.653 19.827	6.195.903 17.466	Non-controlling interest
<b>TOTAL EKUITAS</b>		<b>6.821.480</b>	<b>6.213.369</b>	<b>TOTAL EQUITY</b>
<b>TOTAL LIABILITAS DAN EKUITAS</b>		<b>79.051.268</b>	<b>69.457.663</b>	<b>TOTAL LIABILITIES AND EQUITY</b>



**PT BANK BUKOPIN TBK.  
DAN ENTITAS ANAKNYA  
LAPORAN LABA RUGI KOMPREHENSIF  
KONSOLIDASIAN (lanjutan)  
Untuk Tahun yang Berakhir pada Tanggal  
31 Desember 2014  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK BUKOPIN TBK.  
AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENT OF  
COMPREHENSIVE INCOME (continued)  
For the Year Ended  
December 31, 2014  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/Year Ended December 31,		
		2014	2013	
<b>LABA OPERASIONAL</b>		<b>943.739</b>	<b>1.174.266</b>	<b>INCOME FROM OPERATIONS</b>
<b>PENDAPATAN NON-OPERASIONAL - NETO</b>	35	<b>27.382</b>	<b>19.339</b>	<b>NON-OPERATING INCOME - NET</b>
<b>LABA SEBELUM BEBAN PAJAK PENGHASILAN</b>		<b>971.121</b>	<b>1.193.605</b>	<b>INCOME BEFORE INCOME TAX EXPENSE</b>
<b>BEBAN PAJAK PENGHASILAN</b>				<b>INCOME TAX EXPENSE</b>
Kini	2ab,21c	(226.523)	(235.180)	Current
Tangguhan	2ab,21c	(17.790)	(23.803)	Deferred
Total beban pajak penghasilan		(244.313)	(258.983)	Total income tax expense
<b>LABA TAHUN BERJALAN</b>		<b>726.808</b>	<b>934.622</b>	<b>INCOME FOR THE YEAR</b>
Pendapatan komprehensif lainnya:				Other comprehensive income:
Perubahan nilai wajar surat-surat berharga dalam kelompok tersedia untuk dijual - setelah pajak tangguhan	2h	15.675	(49.993)	Changes in fair value of available-for-sale marketable securities - net of deferred tax
<b>Total laba komprehensif tahun berjalan</b>		<b>742.483</b>	<b>884.629</b>	<b>Total comprehensive income for the year</b>
Laba tahun berjalan yang dapat diatribusikan kepada:				Income for the year attributable to:
Pemilik entitas induk		724.447	929.712	Equity holders of the parent entity
Kepentingan non-pengendali	2b,27	2.361	4.910	Non-controlling interest
		<b>726.808</b>	<b>934.622</b>	
Total laba komprehensif tahun berjalan yang dapat diatribusikan kepada:				Total comprehensive income for the year attributable to:
Pemilik entitas induk		740.122	879.719	Equity holders of the parent entity
Kepentingan non-pengendali	2b,27	2.361	4.910	Non-controlling interest
		<b>742.483</b>	<b>884.629</b>	
<b>LABA PER SAHAM</b>	2ac,47			<b>EARNINGS PER SHARE</b>
Dasar (nilai penuh)		79,73	116,55	Basic (full amount)
Dilusian (nilai penuh)		79,73	116,54	Diluted (full amount)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.



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BERITA ACARA BIMBINGAN SKRIPSI


1. Nama Mahasiswa : SRIATI
2. NIM : 12440479
3. Program Studi : Akuntansi S-1
4. Bidang : Akuntansi Keuangan
5. Alamat : Dkh Bangun Sari RT 002 / RW 002 Desa Wagir  
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6. Judul Skripsi : Analisis Faktor – Faktor yang Mempengaruhi  
Prediksi Peringkat Obligasi pada Perusahaan  
Keuangan yang Terdaftar di Bursa Efek Indonesia.
7. Masa Pembimbingan : September 2015 s/d Agustus 2016
8. Tanggal Mengajukan Skripsi :
9. Konsultasi :

Tanggal Disetujui	BAB	Paraf Pembimbing
5/1 - 2016	Proposal, Revisi	
19/1 - 2016	ACC. Proposal	
26/1 - 2016	Revisi	
8/2 - 2016	Revisi	
10/2 - 2016	ACC Proposal	
16/3 - 2016	Bab I: Revisi	
18/3 - 2016	Bab I: ACC	
26/3 - 2016	Bab II: Revisi	
29/3 - 2016	Bab II: ACC	
1/4 - 2016	Bab III: Revisi	
28/4 - 2016	Bab III: Revisi	
19/5 - 2016	Bab IV: Revisi	
	Bab III: ACC	
14/6 - 2016	Bab IV Revisi	
25/7 - 2016	Bab IV Revisi	
30/7 - 2016	Bab IV Revisi	
9/8 - 2016	Bab IV Revisi	

Tanggal Disetujui	BAB	Paraf Pembimbing

- 10. Tanggal Selesai Penulisan Skripsi : \_\_\_\_\_
- 11. Keterangan Bimbingan Telah Selesai : \_\_\_\_\_
- 12. Telah Di Evaluasi/Di Uji Dengan Nilai : \_\_\_\_\_ (angka)  
\_\_\_\_\_ (huruf)

Pembimbing,



**DAVID EFENDI, SE M.Si**  
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Ronorogo, 2 September 2016  
Dekan,



**TITI RAPINI, SE, MM**  
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