



LAMPIRAN



Lampiran 1**Kriteria Sampel Bank Swasta Devisa**

No.	Nama Bank	K. 1	K. 2	K. 3	Sampel
1	Bank Rakyat Indonesia Agroniaga, Tbk	✓	✓		
2	Bank Antar Daerah, Tbk	✓	✓		
3	Bank Artha Graha Internasional, Tbk	✓	✓	✓	1
4	Bank BNI Syariah, Tbk	✓	✓		
5	Bank Bukopin, Tbk	✓	✓	✓	2
6	Bank Bumi Arta, Tbk	✓	✓	✓	3
7	Bank ICB Bumiputera Indonesia, Tbk	✓	✓		
8	Bank Central Asia, Tbk	✓	✓	✓	4
9	Bank CIMB Niaga, Tbk	✓	✓	✓	5
10	Bank Danamon Indonesia, Tbk	✓	✓	✓	6
11	Bank Ekonomi Raharja, Tbk	✓	✓		
12	Bank Ganesha, Tbk	✓	✓		
13	Bank Hana, Tbk	✓	✓		
14	Bank Himpunan Saudara 1906, Tbk	✓	✓	✓	7
15	Bank ICBC Indonesia, Tbk	✓			
16	Bank Index Selindo, Tbk	✓	✓		
17	Bank SBI Indonesia, Tbk	✓			
18	Bank Internasional Indonesia, Tbk	✓	✓	✓	8
19	Bank QNB Kesawan, Tbk	✓	✓		
20	Bank Maspion Indonesia, Tbk	✓	✓		
21	Bank Mayapada Internasional, Tbk	✓	✓	✓	9
22	Bank Mega, Tbk	✓	✓	✓	10
23	Bank Mestika Dharma, Tbk	✓	✓		
24	Bank Metro Ekspres, Tbk	✓	✓		
25	Bank Mumalamat Indonesia, Tbk	✓	✓		
26	Bank Mutiara, Tbk	✓	✓		
27	Bank Nusantara Parahyangan, Tbk	✓	✓	✓	11
28	Bank OCBC NISP, Tbk	✓	✓		

29	Pan Indonesia Bank, Tbk	✓	✓	✓	12
30	Bank Permata, Tbk	✓	✓	✓	13
31	Bank Sinarmas, Tbk	✓	✓	✓	14
32	Bank Of India Indonesia, Tbk	✓	✓		
33	Bank Syariah Mandiri, Tbk	✓	✓		
34	Bank Syariah Mega Indonesia, Tbk	✓	✓		
35	Bank UOB Indonesia, Tbk	✓	✓		
Jumlah		35	33	14	14

Sumber: www.idx.co.id

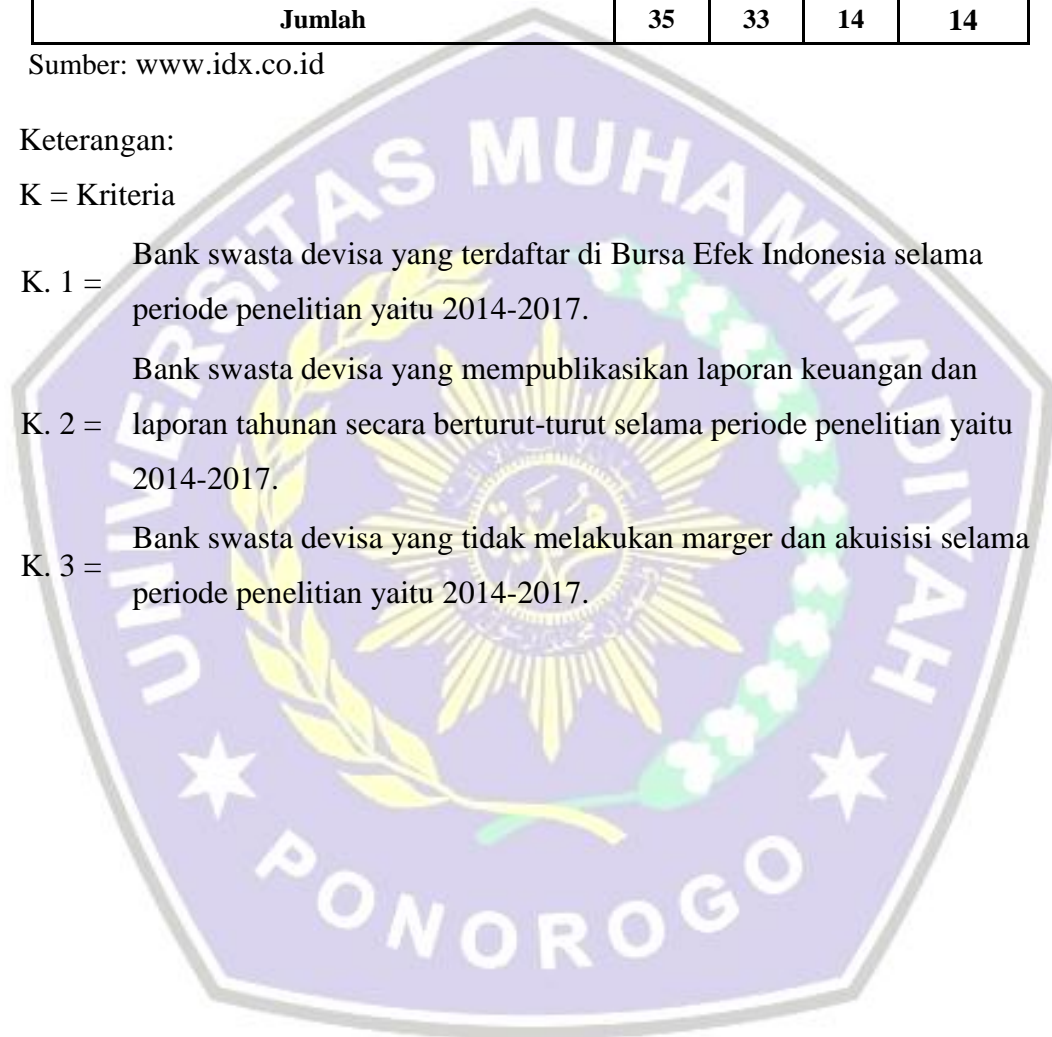
Keterangan:

K = Kriteria

K. 1 = Bank swasta devisa yang terdaftar di Bursa Efek Indonesia selama periode penelitian yaitu 2014-2017.

K. 2 = Bank swasta devisa yang mempublikasikan laporan keuangan dan laporan tahunan secara berturut-turut selama periode penelitian yaitu 2014-2017.

K. 3 = Bank swasta devisa yang tidak melakukan merger dan akuisisi selama periode penelitian yaitu 2014-2017.





LAMPIRAN 2

Daftar Sampel Bank Swasta Devisa

Lampiran 2**Daftar Sampel Bank Swasta Devisa**

No.	Nama Bank Swasta Devisa
1.	Bank Artha Graha Internasional, Tbk
2.	Bank Bukopin, Tbk
3.	Bank Bumi Arta, Tbk
4.	Bank Central Asia , Tbk
5.	Bank CIMB Niaga, Tbk
6.	Bank Danamon Indonesia, Tbk
7.	Bank Himpunan Saudara 1906, Tbk
8.	Bank Internasional Indonesia, Tbk
9.	Bank Mayapada Internasional, Tbk
10.	Bank Mega, Tbk
11.	Bank Nusantara Parahyangan, Tbk
12.	Bank Pan Indonesia, Tbk
13.	Bank Permata, Tbk
14.	Bank Sinarmas, Tbk

LAMPIRAN 3

**Perhitungan *Return On Asset* (ROA)
Bank Swasta Devisa yang Terdaftar
di Bursa Efek Indonesia
Tahun 2014-2017**



Lampiran 3

**Perhitungan *Return On Asset* (ROA)
Bank Swasta Devisa yang Terdaftar di Bursa Efek Indonesia
Tahun 2014-2017
(Dinyatakan dalam jutaan Rupiah)**

No.	Nama Bank Swasta Devisa	Tahun	Laba Sebelum Pajak (Rp)	Total Aktiva (Rp)	ROA (%)
			A	B	$A : B \times 100\%$
1	Bank Artha Graha Internasional, Tbk	2014	177.777	23.453.347	0,8
		2015	84.258	25.119.249	0,3
		2016	92.424	26.219.938	0,4
		2017	86.926	27.727.008	0,3
2	Bank Bukopin, Tbk	2014	971.121	7.9051.268	1,2
		2015	899.209	79.053.261	1,1
		2016	1.356.170	105.406.002	1,3
		2017	121.819	106.442.999	0,1
3	Bank Bumi Arta, Tbk	2014	70.542	5.155.423	1,4
		2015	77.648	6.567.267	1,2
		2016	106.464	7.121.174	1,5
		2017	122.389	7.014.678	1,7
4	Bank Central Asia , Tbk	2014	20.741.121	552.423.892	3,8
		2015	22.657.114	594.372.770	3,8
		2016	25.839.200	676.738.753	3,8
		2017	29.158.743	750.319.671	3,9
5	Bank CIMB Niaga, Tbk	2014	3.200.169	233.162.423	1,4
		2015	570.004	238.849.252	0,2
		2016	2.850.708	241.571.728	1,2
		2017	4.155.020	266.305.445	1,6
6	Bank Danamon Indonesia, Tbk	2014	3.553.534	195.708.593	1,8
		2015	3.281.534	188.057.412	1,7
		2016	4.393.037	174.086.730	2,5
		2017	5.367.120	178.257.092	3,0
7	Bank Himpunan	2014	188.798	16.432.776	1,1
		2015	362.094	20.019.523	1,8

	Saudara 1906, Tbk	2016	419.489	22.630.634	1,9
		2017	595.492	27.086.504	2,2
8	Bank Internasional Indonesia, Tbk	2014	959.834	143.318.466	0,7
		2015	1.545.023	157.619.013	1,0
		2016	2.610.640	166.678.902	1,6
		2017	2.519.690	173.253.491	1,5
9	Bank Mayapada Internasional, Tbk	2014	580.329	36.173.591	1,6
		2015	878.213	47.305.954	1,9
		2016	1.087.200	60.839.102	1,8
		2017	1.649.159	82.297.010	1,2
10	Bank Mega, Tbk	2014	697.981	66.647.891	1,0
		2015	1.238.769	68.225.170	1,8
		2016	1.545.423	40.531.682	3,8
		2017	910.145	74.745.570	2,0
11	Bank Nusantara Parahyangan, Tbk	2014	130.449	9.468.874	1,4
		2015	90.315	7.417.622	1,2
		2016	12.073	6.508.273	0,2
		2017	69.133	7.581.032	0,9
12	Bank Pan Indonesia, Tbk	2014	3.477.071	172.581.667	2,0
		2015	2.457.684	183.120.540	1,3
		2016	3.306.183	199.175.053	1,7
		2017	2.963.453	213.541.797	1,4
13	Bank Permata, Tbk	2014	2.046.223	185.349.861	1,1
		2015	293.535	182.689.351	0,2
		2016	8.634.034	165.527.512	5,2
		2017	951.132	148.328.370	0,6
14	Bank Sinarmas, Tbk	2014	200.895	21.259.549	0,9
		2015	238.953	27.868.688	0,9
		2016	493.630	31.192.626	1,6
		2017	407.459	30.404.078	1,3
Rata-rata ROA Tahun 2014					1,4
Rata-rata ROA Tahun 2015					1,3
Rata-rata ROA Tahun 2016					2,0
Rata-rata ROA Tahun 2017					1,6
Meningkat					

Sumber : Laporan Keuangan Bank Swasta Devisa, Data Diolah (2014-2016)

LAMPIRAN 4

**Perhitungan *Return On Equity* (ROE)
Bank Swasta Devisa yang Terdaftar
di Bursa Efek Indonesia
Tahun 2014-2017**



Lampiran 4

Perhitungan *Return On Equity* (ROE)
Bank Swasta Devisa yang Terdaftar di Bursa Efek Indonesia
Tahun 2014-2017
(Dinyatakan dalam jutaan Rupiah)

No.	Nama Bank Swasta Devisa	Tahun	Laba Setelah Pajak (Rp)	Modal Sendiri (Rp)	ROE (%)
			A	B	A : B x 100%
1	Bank Artha Graha Internasional, Tbk	2014	110.585	2.719.276	4,1
		2015	74.764	2.765.770	2,7
		2016	1.361.120	4.424.389	30,8
		2017	82.937	4.507.912	1,8
2	Bank Bukopin, Tbk	2014	742.483	6.821.480	10,9
		2015	946.994	7.535.179	12,6
		2016	2.290.880	9.537.932	24,0
		2017	174.934	6.758.952	2,6
3	Bank Bumi Arta, Tbk	2014	51.828	602.140	8,6
		2015	644.688	1.233.869	52,2
		2016	77.122	1.296.668	5,9
		2017	85.913	1.362.830	6,3
4	Bank Central Asia , Tbk	2014	16.925.171	77.920.617	21,7
		2015	17.691.505	89.624.940	19,7
		2016	27.404.745	112.715.059	24,3
		2017	24.075.741	131.401.694	18,3
5	Bank CIMB Niaga, Tbk	2014	2.695.092	28.447.960	9,5
		2015	231.693	28.679.382	0,8
		2016	5.528.230	34.207.622	16,2
		2017	2.986.276	36.950.996	8,1
6	Bank Danamon Indonesia, Tbk	2014	2.818.397	33.017.524	8,5
		2015	2.537.906	34.214.849	7,4
		2016	2.834.081	36.377.972	7,8
		2017	3.708.950	39.172.152	9,5
7	Bank Himpunan	2014	137.930	3.904.265	3,5
		2015	257.026	4.135.931	6,2

	Saudara 1906, Tbk	2016	316.538	4.411.890	7,2
		2017	431.708	6.106.998	7,1
8	Bank Internasional Indonesia, Tbk	2014	752.684	14.650.051	5,1
		2015	1.204.995	15.743.268	7,7
		2016	3.529.338	19.272.606	18,3
		2017	1.892.096	20.775.040	9,1
9	Bank Mayapada Internasional, Tbk	2014	439.910	2.852.234	15,4
		2015	658.227	4.587.073	14,3
		2016	1.566.747	7.053.471	22,2
		2017	689.658	8.543.376	8,1
10	Bank Mega, Tbk	2014	838.170	6.956.675	12,0
		2015	4.647.668	11.517.195	40,4
		2016	1.274.836	12.265.681	10,4
		2017	1.377.885	13.064.616	10,5
11	Bank Nusantara Parahyangan, Tbk	2014	96.533	1.138.102	8,5
		2015	66.867	1.195.493	5,6
		2016	8.109	1.197.510	0,7
		2017	59.662	1.137.848	5,2
12	Bank Pan Indonesia, Tbk	2014	2.695.497	23.228.703	11,6
		2015	7.744.040	30.806.209	25,1
		2016	3.388.179	34.200.800	9,9
		2017	1.950.306	36.288.731	5,4
13	Bank Permata, Tbk	2014	1.647.115	17.094.536	9,6
		2015	1.896.109	18.812.835	10,1
		2016	1.735.630	19.289.606	9,0
		2017	725.686	21.510.742	3,4
14	Bank Sinarmas, Tbk	2014	159.624	3.160.482	5,1
		2015	486.604	3.669.611	13,3
		2016	367.433	4.475.322	8,2
		2017	335.708	4.844.184	6,9
Rata-rata ROE Tahun 2014					9,6
Rata-rata ROE Tahun 2015					15,6
Rata-rata ROE Tahun 2016					13,9
Rata-rata ROE Tahun 2017					7,3
Meningkat					

Sumber : Laporan Keuangan Bank Swasta Devisa, Data Diolah (2014-2016)

LAMPIRAN 5

**Perhitungan *Assets Quality* (AQR)
Bank Swasta Devisa yang Terdaftar
di Bursa Efek Indonesia
Tahun 2014-2017**



Lampiran 5

**Perhitungan *Assets Quality* (AQR)
Bank Swasta Devisa yang Terdaftar di Bursa Efek Indonesia
Tahun 2014-2017
(Dinyatakan dalam jutaan Rupiah)**

No.	Nama Bank Swasta Devisa	Tahun	Cadangan Penghapusan Kredit (Rp)	Total Kredit (Rp)	AQR (%)
			A	B	A : B x 100%
1	Bank Artha Graha Internasional, Tbk	2014	132.027	17.150.089	0,8
		2015	226.597	17.339.225	1,3
		2016	266.857	18.011.030	1,5
		2017	396.496	18.688.077	2,1
2	Bank Bukopin, Tbk	2014	918.865	55.262.577	1,7
		2015	1.179.851	64.043.142	1,8
		2016	1.507.748	72.474.597	2,1
		2017	2.152.584	74.533.135	2,9
3	Bank Bumi Arta, Tbk	2014	224.571	3.753.036	6,0
		2015	116.625	4.409.818	2,6
		2016	84.191	4.543.157	1,9
		2017	45.901	4.528.946	1,0
4	Bank Central Asia, Tbk	2014	552.914	340.411.982	0,2
		2015	946.945	379.563.237	0,2
		2016	2.869.952	406.261.173	0,7
		2017	3.568.627	430.383.164	0,8
5	Bank CIMB Niaga, Tbk	2014	5.757.285	175.137.904	3,3
		2015	7.050.246	170.732.978	4,1
		2016	7.664.256	181.251.947	4,2
		2017	6.984.706	181.405.722	3,9
6	Bank Danamon Indonesia, Tbk	2014	2.800.918	109.575.129	2,6
		2015	3.359.933	102.842.988	3,3
		2016	3.326.631	95.215.147	3,5
		2017	2.923.236	93.688.129	3,1
7	Bank	2014	161.680	11.468.312	1,4

	Himpunan Saudara 1906, Tbk	2015	183.283	13.958.921	1,3
		2016	180.007	16.440.835	1,1
		2017	155.322	17.770.551	0,9
8	Bank Internasional Indonesia, Tbk	2014	1.274.973	98.030.670	1,3
		2015	1.871.461	104.201.707	1,8
		2016	1.871.461	109.873.838	1,7
		2017	2.004.112	110.123.105	1,8
9	Bank Mayapada Internasional, Tbk	2014	61.519	26.004.334	0,2
		2015	141.703	34.151.047	0,4
		2016	523.111	47.197.276	1,1
		2017	1.071.533	56.420.080	1,9
10	Bank Mega, Tbk	2014	472.178	33.679.790	1,4
		2015	649.644	32.398.116	2,0
		2016	499.282	28.799.412	1,7
		2017	474.071	35.696.648	1,3
11	Bank Nusantara Parahyangan, Tbk	2014	79.485	6.790.684	1,2
		2015	101.184	6.477.703	1,6
		2016	107.701	5.421.330	2,0
		2017	156.581	6.000.832	2,6
12	Bank Pan Indonesia, Tbk	2014	1.992.660	13.936.962	14,3
		2015	2.659.541	120.403.114	2,2
		2016	3.060.349	124.853.332	2,5
		2017	3.302.647	131.954.374	2,5
13	Bank Permata, Tbk	2014	2.005.497	133.393.960	1,5
		2015	3.619.455	129.487.428	2,8
		2016	11.589.792	106.372.456	10,9
		2017	8.594.037	98.615.022	8,7
14	Bank Sinarmas, Tbk	2014	75.078	14.298.435	0,5
		2015	178.808	17.506.570	1,0
		2016	247.123	19.388.254	1,3
		2017	395.391	18.759.953	2,1
Rata-rata AQR Tahun 2014					2,6
Rata-rata AQR Tahun 2015					1,9
Rata-rata AQR Tahun 2016					2,6
Rata-rata AQR Tahun 2017					2,5
Menurun					

Sumber : Laporan Keuangan Bank Swasta Devisa, Data Diolah (2014-2016)

LAMPIRAN 6

**Perhitungan *Deposit Growth Rate* (DGR)
Bank Swasta Devisa yang Terdaftar di
Bursa Efek Indonesia
Tahun 2014-2017**



Lampiran 6

**Perhitungan *Deposit Growth Rate* (DGR)
Bank Swasta Devisa yang Terdaftar di Bursa Efek Indonesia
Tahun 2014-2017
(Dinyatakan dalam jutaan Rupiah)**

No.	Nama Bank Swasta Devisa	Tahun	Deposito Tahun Sekarang (Rp)	Deposito Tahun Sebelumnya (Rp)	A-B (Rp)	DGR (%)
			A	B	C	$C : B \times 100\%$
1	Bank Artha Graha Internasional, Tbk	2014	19.729.751	17.509.014	2.220.737	12,7
		2015	21.501.868	19.729.751	1.772.117	9,0
		2016	20.848.803	21.501.868	-653.065	-3,0
		2017	22.276.236	20.848.803	1.427.433	6,8
2	Bank Bukopin, Tbk	2014	67.397.292	57.797.608	9.599.684	16,6
		2015	78.125.484	67.397.292	10.728.192	15,9
		2016	85.917.027	78.125.484	7.791.543	10,0
		2017	96.332.000	85.917.027	10.414.973	12,1
3	Bank Bumi Arta, Tbk	2014	4.451.111	3.369.619	1.081.492	32,1
		2015	5.215.816	4.451.111	764.705	17,2
		2016	5.696.361	5.215.816	480.545	9,2
		2017	5.500.100	5.696.361	-196.261	-3,4
4	Bank Central Asia, Tbk	2014	451.660.016	413.036.948	38.623.068	9,4
		2015	478.173.935	451.660.016	26.513.919	5,9
		2016	535.399.322	478.173.935	57.225.387	12,0
		2017	582.041.484	535.399.322	46.642.162	8,7
5	Bank CIMB Niaga, Tbk	2014	176.789.790	164.543.692	12.246.098	7,4
		2015	184.187.487	176.789.790	7.397.697	4,2
		2016	185.128.607	184.187.487	941.120	0,5
		2017	195.264.107	185.128.607	10.135.500	5,5
6	Bank Danamon Indonesia, Tbk	2014	118.920.984	110.856.360	8.064.624	7,3
		2015	116.967.559	118.920.984	-1.953.425	-1,6
		2016	106.612.453	116.967.559	-10.355.106	-8,9
		2017	102.764.559	106.612.453	-3.847.894	-3,6

7	Bank Himpunan Saudara 1906, Tbk	2014	11.440.766	7.086.381	4.354.385	61,4
		2015	14.463.056	11.440.760	3.022.296	26,4
		2016	15.687.637	14.463.056	1.224.581	8,5
		2017	18.289.858	15.687.637	2.602.221	16,6
8	Bank Internasional Indonesia, Tbk	2014	104.813.283	108.295.066	-3.481.783	-3,2
		2015	118.384.898	104.813.283	13.571.615	12,9
		2016	127.722.559	118.384.898	9.337.661	7,9
		2017	121.931.322	127.722.559	-5.791.237	-4,5
9	Bank Mayapada Internasional, Tbk	2014	31.969.623	20.663.878	11.305.745	54,7
		2015	41.263.621	31.969.623	9.293.998	29,1
		2016	47.783.529	41.263.621	6.519.908	15,8
		2017	60.230.417	47.783.529	12.446.888	26,0
10	Bank Mega, Tbk	2014	53.812.450	55.821.168	-2.008.718	-3,6
		2015	51.444.400	53.812.450	-2.368.050	-4,4
		2016	41.300.950	51.444.400	-10.143.450	-19,7
		2017	60.005.279	41.300.950	18.704.329	45,3
11	Bank Nusantara Parahyangan, Tbk	2014	8.162.857	8.655.561	-492.704	-5,7
		2015	7.253.446	8.162.857	-909.411	-11,1
		2016	6.365.661	7.253.446	-887.785	-12,2
		2017	6.621.801	6.365.661	256.140	4,0
12	Bank Pan Indonesia, Tbk	2014	130.858.149	125.132.390	5.725.759	4,6
		2015	133.811.045	130.858.149	2.952.896	2,3
		2016	137.150.573	133.811.045	3.339.528	2,5
		2017	150.560.517	137.150.573	13.409.944	9,8
13	Bank Permata, Tbk	2014	150.188.510	134.723.113	15.465.397	11,5
		2015	147.782.495	150.188.510	-2.406.015	-1,6
		2016	130.302.660	147.782.495	-17.479.835	-11,8
		2017	114.023.750	130.302.660	-16.278.910	-12,5
14	Bank Sinarmas, Tbk	2014	17.712.428	14.075.742	3.636.686	25,8
		2015	23.471.611	17.712.428	5.759.183	32,5
		2016	25.993.225	23.471.611	2.521.614	10,7
		2017	26.414.402	25.993.225	421.177	1,6
Rata-rata DGR Tahun 2014						16,5
Rata-rata DGR Tahun 2015						9,8
Rata-rata DGR Tahun 2016						1,5
Rata-rata DGR Tahun 2017						8,0
Menurun						

Sumber : Laporan Keuangan Bank Swasta Devisa, Data Diolah (2014-2016)

LAMPIRAN 7

**Perhitungan *Loan Growth Rate* (LGR)
Bank Swasta Devisa yang Terdaftar di
Bursa Efek Indonesia
Tahun 2014-2017**



Lampiran 7

**Perhitungan *Loan Growth Rate* (LGR)
Bank Swasta Devisa yang Terdaftar di Bursa Efek Indonesia
Tahun 2014-2017
(Dinyatakan dalam jutaan Rupiah)**

No.	Nama Bank Swasta Devisa	Tahun	Pinjaman Tahun Sekarang (Rp)	Pinjaman Tahun Sebelumnya (Rp)	A-B (Rp)	LGR (%)
			A	B	C	$C : B \times 100\%$
1	Bank Artha Graha Internasional, Tbk	2014	17.018.062	15.352.474	1.665.588	10,8
		2015	17.112.628	17.018.062	94.566	0,6
		2016	17.744.173	17.112.628	631.545	3,7
		2017	18.067.674	17.744.173	323.501	1,8
2	Bank Bukopin, Tbk	2014	54.343.712	47.663.059	6.680.653	14,0
		2015	64.863.291	54.343.712	10.519.579	19,4
		2016	70.966.849	64.863.291	6.103.558	9,4
		2017	72.380.551	70.966.849	1.413.702	2,0
3	Bank Bumi Arta, Tbk	2014	3.528.465	2.821.070	707.395	25,1
		2015	4.293.193	3.528.465	764.728	21,7
		2016	4.458.966	4.293.193	165.773	3,9
		2017	4.483.064	4.458.966	24.098	0,5
4	Bank Central Asia, Tbk	2014	339.859.068	306.679.132	33.179.936	10,8
		2015	378.616.292	339.859.068	38.757.224	11,4
		2016	403.391.221	378.616.292	24.774.929	6,5
		2017	453.664.956	403.391.221	50.273.735	12,5
5	Bank CIMB Niaga, Tbk	2014	169.380.619	145.808.989	23.571.630	16,2
		2015	163.682.732	169.380.619	-5.697.887	-3,4
		2016	173.587.691	163.682.732	9.904.959	6,1
		2017	181.405.722	173.587.691	7.818.031	4,5
6	Bank Danamon Indonesia, Tbk	2014	106.774.211	103.468.254	3.305.957	3,2
		2015	99.483.055	106.774.211	-7.291.156	-6,8
		2016	91.888.516	99.483.055	-7.594.539	-7,6
		2017	94.045.505	91.888.516	2.156.989	2,3

7	Bank Himpunan Saudara 1906, Tbk	2014	11.306.632	6.120.888	5.185.744	84,7
		2015	13.775.638	11.306.632	2.469.006	21,8
		2016	16.260.828	13.775.638	2.485.190	18,0
		2017	18.649.664	16.260.828	2.388.836	14,7
8	Bank Internasional Indonesia, Tbk	2014	96.755.697	94.500.410	2.255.287	2,4
		2015	102.330.246	96.755.697	5.574.549	5,8
		2016	108.002.377	102.330.246	5.672.131	5,5
		2017	111.809.451	108.002.377	3.807.074	3,5
9	Bank Mayapada Internasional, Tbk	2014	25.942.815	17.568.211	8.374.604	47,7
		2015	34.099.344	25.942.815	8.156.529	31,4
		2016	46.674.165	34.099.344	12.574.821	36,9
		2017	55.348.547	46.674.165	8.674.382	18,6
10	Bank Mega, Tbk	2014	33.207.612	29.779.302	3.428.310	11,5
		2015	31.748.472	33.207.612	-1.459.140	-4,4
		2016	28.300.130	31.748.472	-3.448.342	-10,9
		2017	35.237.814	28.300.130	6.937.684	24,5
11	Bank Nusantara Parahyangan, Tbk	2014	6.711.199	7.066.300	-355.101	-5,0
		2015	6.376.519	6.711.199	-334.680	-5,0
		2016	5.313.629	6.376.519	-1.062.890	-16,7
		2017	5.844.252	5.313.629	530.623	10,0
12	Bank Pan Indonesia, Tbk	2014	111.944.302	103.071.931	8.872.371	8,6
		2015	117.743.573	111.944.302	5.799.271	5,2
		2016	121.792.983	117.743.573	4.049.410	3,4
		2017	128.651.727	121.792.983	6.858.744	5,6
13	Bank Permata, Tbk	2014	131.388.463	150.169.207	-18.780.744	-12,5
		2015	125.867.973	131.388.463	-5.520.490	-4,2
		2016	126.310.792	125.867.973	4.428.190	3,5
		2017	113.684.814	126.310.792	-12.625.978	-10,0
14	Bank Sinarmas, Tbk	2014	14.223.357	10.909.738	3.313.619	30,4
		2015	17.327.762	14.223.357	3.104.405	21,8
		2016	19.111.131	17.327.762	1.783.369	10,3
		2017	18.364.562	19.111.131	-746.569	-3,9
Rata-rata LGR Tahun 2014						17,7
Rata-rata LGR Tahun 2015						8,2
Rata-rata LGR Tahun 2016						5,2
Rata-rata LGR Tahun 2017						6,2
Menurun						

Sumber : Laporan Keuangan Bank Swasta Devisa, Data Diolah (2014-2016)

LAMPIRAN 8

Perhitungan *Liquidity* (LDR)
Bank Swasta Devisa yang Terdaftar di
Bursa Efek Indonesia
Tahun 2014-2017



Lampiran 8

Perhitungan *Liquidity* (LDR)
Bank Swasta Devisa yang Terdaftar di Bursa Efek Indonesia
Tahun 2014-2017
(Dinyatakan dalam jutaan Rupiah)

No.	Nama Bank Swasta Devisa	Tahun	Deposito (Rp)	Total Kredit (Rp)	LDR (%)
			A	B	A : B x 100%
1	Bank Artha Graha Internasional, Tbk	2014	19.729.751	17.150.089	115,0
		2015	21.501.868	17.339.225	124,0
		2016	20.848.803	18.011.030	115,8
		2017	22.276.236	18.688.077	119,2
2	Bank Bukopin, Tbk	2014	67.397.292	55.262.577	122,0
		2015	78.125.484	64.043.142	122,0
		2016	85.917.027	72.474.597	118,5
		2017	96.332.000	74.533.135	129,2
3	Bank Bumi Arta, Tbk	2014	4.451.111	3.753.036	118,6
		2015	5.215.816	4.409.818	118,3
		2016	5.696.361	4.543.157	125,4
		2017	5.500.100	4.528.946	121,4
4	Bank Central Asia, Tbk	2014	451.660.016	340.411.988	132,7
		2015	478.173.935	379.563.237	126,0
		2016	535.399.322	406.261.173	131,8
		2017	582.041.484	430.383.164	135,2
5	Bank CIMB Niaga, Tbk	2014	176.789.790	175.137.904	100,9
		2015	184.187.487	170.732.978	107,9
		2016	185.128.607	181.251.947	102,1
		2017	195.264.107	181.405.722	107,6
6	Bank Danamon Indonesia, Tbk	2014	118.920.984	109.575.129	108,5
		2015	116.967.559	102.842.988	113,7
		2016	106.612.453	95.215.147	112,0
		2017	102.764.359	93.688.129	109,7
7	Bank Himpunan	2014	11.440.766	11.468.312	99,8
		2015	14.463.056	13.958.921	103,6

	Saudara 1906, Tbk	2016	15.687.637	16.440.835	95,4
		2017	18.289.858	17.770.551	102,9
8	Bank Internasional Indonesia, Tbk	2014	104.813.283	98.030.670	106,9
		2015	118.384.898	104.201.707	113,6
		2016	127.722.559	109.873.838	116,2
		2017	121.931.322	110.123.105	110,7
9	Bank Mayapada Internasional, Tbk	2014	31.969.623	20.004.334	159,8
		2015	41.263.021	34.151.047	120,8
		2016	47.783.529	47.197.276	101,2
		2017	60.230.417	56.420.080	106,8
10	Bank Mega, Tbk	2014	53.812.450	33.679.790	159,8
		2015	51.444.400	32.398.116	158,8
		2016	41.300.950	28.799.412	143,4
		2017	60.005.279	35.696.648	168,1
11	Bank Nusantara Parahyangan, Tbk	2014	8.162.857	6.790.684	120,2
		2015	7.253.446	6.477.703	112,0
		2016	6.365.661	5.421.330	117,4
		2017	6.621.801	6.000.832	110,3
12	Bank Pan Indonesia, Tbk	2014	130.858.140	13.936.962	938,9
		2015	133.811.045	120.403.114	111,1
		2016	137.150.573	124.853.336	109,8
		2017	150.560.517	131.954.374	114,1
13	Bank Permata, Tbk	2014	150.188.510	133.393.960	112,6
		2015	147.782.495	129.487.428	114,1
		2016	130.302.660	106.372.456	122,5
		2017	114.023.750	98.615.022	115,6
14	Bank Sinarmas, Tbk	2014	17.712.428	14.298.435	123,9
		2015	23.471.611	17.506.570	134,1
		2016	25.993.225	19.358.254	134,3
		2017	26.414.402	18.759.953	140,8
Rata-rata LDR Tahun 2014					180,0
Rata-rata LDR Tahun 2015					120,0
Rata-rata LDR Tahun 2016					117,6
Rata-rata LDR Tahun 2017					120,8
Menurun					

Sumber : Laporan Keuangan Bank Swasta Devisa, Data Diolah (2014-2016)

LAMPIRAN 9

**Perhitungan *Capital Adequacy Ratio* (CAR)
Bank Swasta Devisa yang Terdaftar di
Bursa Efek Indonesia
Tahun 2014-2017**



Lampiran 9

Perhitungan *Capital Adequacy Ratio* (CAR)
Bank Swasta Devisa yang Terdaftar di Bursa Efek Indonesia
Tahun 2014-2017
(Dinyatakan dalam jutaan Rupiah)

No.	Nama Bank Swasta Devisa	Tahun	Modal Sendiri (Rp)	Kredit + Surat Berharga (Rp)	CAR (%)
			A	B	A : B x 100%
1	Bank Artha Graha Internasional, Tbk	2014	2.719.276	17.150.089	15,9
		2015	2.765.770	17.339.225	16,0
		2016	4.424.389	18.011.030	24,6
		2017	4.507.912	18.067.674	25,0
2	Bank Bukopin, Tbk	2014	6.821.480	54.343.712	12,6
		2015	7.535.179	66.043.142	11,4
		2016	9.537.932	70.966.849	13,4
		2017	6.758.952	72.632.404	9,3
3	Bank Bumi Arta, Tbk	2014	602.140	3.528.465	17,1
		2015	1.233.869	4.293.193	28,7
		2016	1.296.668	4.458.966	29,1
		2017	1.362.830	4.483.064	30,4
4	Bank Central Asia, Tbk	2014	77.920.617	339.306.154	23,0
		2015	89.624.940	377.669.347	23,7
		2016	112.715.059	400.521.269	28,1
		2017	131.401.694	450.696.329	29,2
5	Bank CIMB Niaga, Tbk	2014	28.447.960	163.623.334	17,4
		2015	28.679.387	163.682.732	17,5
		2016	34.207.622	165.923.435	20,6
		2017	36.950.996	174.421.016	21,2
6	Bank Danamon Indonesia, Tbk	2014	33.017.524	106.774.211	30,9
		2015	34.214.849	99.483.055	34,4
		2016	36.377.972	91.888.510	39,6
		2017	39.172.152	94.045.506	41,7
7	Bank	2014	3.904.265	11.468.312	34,0

	Himpunan Saudara 1906, Tbk	2015	4.135.931	13.958.921	29,6
		2016	4.411.890	16.440.835	26,8
		2017	6.106.998	17.770.551	34,4
8	Bank Internasional Indonesia, Tbk	2014	14.650.051	98.030.670	14,9
		2015	15.743.268	104.201.707	15,1
		2016	19.272.606	109.873.838	17,5
		2017	20.775.040	110.123.105	18,9
9	Bank Mayapada Internasional, Tbk	2014	2.852.234	20.004.334	14,3
		2015	4.587.073	34.151.047	13,4
		2016	7.053.471	47.197.276	14,9
		2017	8.543.376	56.420.080	15,1
10	Bank Mega, Tbk	2014	6.956.675	33.679.790	20,7
		2015	11.517.195	32.398.116	35,5
		2016	12.265.681	28.799.412	42,6
		2017	13.064.616	35.696.648	36,6
11	Bank Nusantara Parahyangan, Tbk	2014	1.138.102	6.790.684	16,8
		2015	1.195.493	6.477.703	18,5
		2016	1.197.510	5.421.330	22,1
		2017	1.137.848	6.000.832	19,0
12	Bank Pan Indonesia, Tbk	2014	23.228.703	13.936.962	166,7
		2015	30.806.209	120.403.114	25,6
		2016	34.200.800	124.853.332	27,4
		2017	36.288.731	131.954.374	27,5
13	Bank Permata, Tbk	2014	17.094.536	133.393.960	12,8
		2015	18.812.835	129.487.428	14,5
		2016	19.289.606	106.372.332	18,1
		2017	21.510.742	98.615.022	21,8
14	Bank Sinarmas, Tbk	2014	3.160.482	14.298.435	22,1
		2015	3.669.611	17.506.570	21,0
		2016	4.475.322	19.358.254	23,1
		2017	4.844.184	18.759.953	25,8
Rata-rata CAR Tahun 2014					29,9
Rata-rata CAR Tahun 2015					21,8
Rata-rata CAR Tahun 2016					24,9
Rata-rata CAR Tahun 2017					25,4
Menurun					

Sumber : Laporan Keuangan Bank Swasta Devisa, Data Diolah (2014-2016)

LAMPIRAN 10

**Perhitungan *Core Capital Ratio* (CCR)
Bank Swasta Devisa yang Terdaftar di
Bursa Efek Indonesia
Tahun 2014-2017**



Lampiran 10

Perhitungan Core Capital Ratio (CCR)
Bank Swasta Devisa yang Terdaftar di Bursa Efek Indonesia
Tahun 2014-2017
(Dinyatakan dalam jutaan Rupiah)

No.	Nama Bank Swasta Devisa	Tahun	Modal Sendiri (Rp)	Dana Pihak Ketiga (Rp)	CCR (%)
			A	B	$A : B \times 100\%$
1	Bank Artha Graha Internasional, Tbk	2014	2.719.276	285.631	9,5
		2015	2.765.770	698.962	4,0
		2016	4.424.389	168.949	26,2
		2017	4.507.912	215.084	21,0
2	Bank Bukopin, Tbk	2014	6.821.480	397.159	17,2
		2015	7.535.179	597.362	12,6
		2016	9.537.932	763.129	12,5
		2017	6.758.952	479.609	14,1
3	Bank Bumi Arta, Tbk	2014	602.140	94.250	6,4
		2015	1.233.869	78.845	15,6
		2016	1.269.668	72.158	17,6
		2017	1.362.830	59.439	22,9
4	Bank Central Asia, Tbk	2014	77.920.617	4.614.271	16,9
		2015	89.624.940	8.438.924	10,6
		2016	112.715.059	12.466.153	9,0
		2017	131.401.694	9.093.572	14,4
5	Bank CIMB Niaga, Tbk	2014	28.447.960	3.446.400	8,3
		2015	28.679.387	2.348.027	12,2
		2016	34.207.622	1.624.152	21,1
		2017	36.950.996	3.574.267	10,3
6	Bank Danamon Indonesia, Tbk	2014	33.017.524	4.857.902	6,8
		2015	34.214.849	3.866.494	8,8
		2016	36.377.972	1.768.396	20,6
		2017	39.172.152	2.032.022	19,3
7	Bank Himpunan	2014	3.904.265	2.417.872	1,6
		2015	4.135.931	821.934	5,0

	Saudara 1906, Tbk	2016	4.411.890	57.853	76,3
		2017	6.106.998	148.392	41,2
8	Bank Internasional Indonesia, Tbk	2014	14.650.051	1.313.223	11,2
		2015	15.743.268	1.852.052	8,5
		2016	19.272.606	4.322.744	4,5
		2017	20.775.040	1.760.614	11,8
9	Bank Mayapada Internasional, Tbk	2014	2.852.234	33.447	85,3
		2015	4.587.073	46.649	98,3
		2016	7.053.471	40.884	172,5
		2017	8.543.376	54.985	155,4
10	Bank Mega, Tbk	2014	6.956.675	447.639	15,5
		2015	11.517.195	279.526	41,2
		2016	12.265.681	116.098	105,6
		2017	13.064.616	224.737	58,1
11	Bank Nusantara Parahyangan, Tbk	2014	1.138.102	264.000	4,3
		2015	1.195.493	354.873	3,4
		2016	1.197.510	361.355	3,3
		2017	1.137.848	111.548	10,2
12	Bank Pan Indonesia, Tbk	2014	23.228.703	515.670	45,0
		2015	30.806.209	1.121.856	27,5
		2016	34.200.800	1.335.943	25,6
		2017	36.288.731	920.166	39,4
13	Bank Permata, Tbk	2014	17.094.536	1.099.697	15,5
		2015	18.812.835	1.010.124	18,6
		2016	19.289.606	1.869.343	10,3
		2017	21.510.742	1.176.921	18,3
14	Bank Sinarmas, Tbk	2014	3.160.482	379.910	8,3
		2015	3.669.611	1.010.895	3,6
		2016	4.475.322	1.030.637	4,3
		2017	4.844.184	558.840	8,7
Rata-rata CCR Tahun 2014					18,0
Rata-rata CCR Tahun 2015					19,3
Rata-rata CCR Tahun 2016					36,4
Rata-rata CCR Tahun 2017					31,8
Meningkat					

Sumber : Laporan Keuangan Bank Swasta Devisa, Data Diolah (2014-2016)

LAMPIRAN 11

**Perhitungan *Strategic Response Quotient*
by Out Interest (SRQ by Out Interest)
Bank Swasta Devisa yang Terdaftar di
Bursa Efek Indonesia
Tahun 2014-2017**

Lampiran 11**Perhitungan *Strategic Response Quotient by Out Interest*
(SRQ by Out Interest)****Bank Swasta Devisa yang Terdaftar di Bursa Efek Indonesia****Tahun 2014-2017****(Dinyatakan dalam jutaan Rupiah)**

No.	Nama Bank Swasta Devisa	Tahun	Pendapatan Non Bunga (Rp)	Beban Non Bunga (Rp)	A-B (Rp)	SRQ by Out Interest (%)
			A	B	C	$C : A \times 100\%$
1	Bank Artha Graha Internasional, Tbk	2014	2.249.421	855.073	1.394.348	62,0
		2015	2.415.224	1.019.380	1.395.844	57,8
		2016	2.268.276	1.025.364	1.242.912	54,8
		2017	2.398.933	1.170.829	1.228.104	51,2
2	Bank Bukopin, Tbk	2014	6.641.363	2.316.694	4.324.669	65,1
		2015	7.832.927	2.542.289	5.290.638	67,5
		2016	8.833.553	2.911.576	5.921.977	67,0
		2017	9.092.807	2.965.685	6.127.122	67,4
3	Bank Bumi Arta, Tbk	2014	531.253	175.821	355.432	66,9
		2015	660.714	198.330	462.384	70,0
		2016	717.418	212.170	505.248	70,4
		2017	678.025	224.460	453.565	66,9
4	Bank Central Asia, Tbk	2014	43.771.256	20.545.897	23.225.359	53,1
		2015	47.081.728	25.219.058	21.862.670	46,4
		2016	50.425.826	27.940.220	22.485.606	44,6
		2017	53.767.939	25.190.321	28.577.618	53,1
5	Bank CIMB Niaga, Tbk	2014	20.812.884	6.830.462	13.982.422	67,2
		2015	22.318.759	7.682.958	14.635.801	65,6
		2016	21.324.648	7.432.899	13.891.749	65,1
		2017	20.403.384	7.569.451	12.833.933	62,9
6	Bank Danamon Indonesia, Tbk	2014	22.991.485	14.379.667	8.611.818	37,5
		2015	22.420.658	14.312.975	8.107.683	36,2
		2016	20.654.674	13.537.384	7.117.290	34,5
		2017	20.052.217	12.933.937	7.118.280	35,5
7	Bank	2014	215.312	201.381	13.931	6,5

	Himpunan Saudara 1906, Tbk	2015	770.669	608.108	162.561	21,1
		2016	905.246	725.368	179.878	19,9
		2017	1.990.350	735.937	1.254.413	63,0
8	Bank Internasional Indonesia, Tbk	2014	13.399.814	6.890.750	6.509.064	48,6
		2015	13.905.475	7.644.460	6.261.015	45,0
		2016	13.546.449	6.126.213	7.420.236	54,8
		2017	14.802.881	7.929.910	6.872.971	46,4
9	Bank Mayapada Internasional, Tbk	2014	3.564.517	682.312	2.882.205	80,9
		2015	5.002.093	867.181	4.134.912	82,7
		2016	5.963.824	1.471.750	4.492.074	75,3
		2017	6.984.499	1.746.498	5.238.001	75,0
10	Bank Mega, Tbk	2014	5.978.672	3.496.023	2.482.649	41,5
		2015	6.458.281	4.058.750	2.399.531	37,2
		2016	6.151.919	1.470.563	4.681.356	76,1
		2017	6.393.586	1.604.085	4.789.501	74,9
11	Bank Nusantara Parahyangan, Tbk	2014	1.080.295	307.309	772.986	71,6
		2015	1.006.416	360.676	645.740	64,2
		2016	905.311	469.228	436.083	48,2
		2017	824.899	523.536	301.363	36,5
12	Bank Pan Indonesia, Tbk	2014	15.130.197	4.288.921	10.841.276	71,7
		2015	16.442.162	4.431.261	12.010.901	73,0
		2016	16.914.404	4.523.843	12.390.561	73,3
		2017	17.028.525	4.736.186	12.292.339	72,2
13	Bank Permata, Tbk	2014	14.221.627	5.373.380	8.848.247	62,2
		2015	14.806.228	8.055.934	6.750.294	45,6
		2016	14.398.570	8.869.500	5.529.070	38,4
		2017	9.726.541	7.629.053	2.097.488	21,6
14	Bank Sinarmas, Tbk	2014	1.794.506	1.037.636	756.870	42,2
		2015	2.104.164	1.538.467	565.697	26,9
		2016	2.572.081	1.931.533	640.548	24,9
		2017	2.465.077	2.057.618	407.459	16,5
Rata-rata SRQ by Out Interest Tahun 2014						55,5
Rata-rata SRQ by Out Interest Tahun 2015						52,8
Rata-rata SRQ by Out Interest Tahun 2016						53,4
Rata-rata SRQ by Out Interest Tahun 2017						53,1
Menurun						

Sumber : Laporan Keuangan Bank Swasta Devisa, Data Diolah (2014-2016)

LAMPIRAN 12

**Perhitungan *Strategic Response Quotient*
by Personalia (SRQ *by Personalia*)
Bank Swasta Devisa yang Terdaftar di
Bursa Efek Indonesia
Tahun 2014-2017**

Lampiran 12

Perhitungan *Strategic Response Quotient by Personalia*
(SRQ by Personalia)
Bank Swasta Devisa yang Terdaftar di Bursa Efek Indonesia
Tahun 2014-2017
(Dinyatakan dalam jutaan Rupiah)

No.	Nama Bank Swasta Devisa	Tahun	Biaya Personalia (Rp)	Biaya Non Bunga (Rp)	SRQ by Personalia (%)
			A	B	A : B x 100%
1	Bank Artha Graha Internasional, Tbk	2014	92.270	855.073	10,8
		2015	108.786	1.019.380	10,7
		2016	120.860	1.025.364	11,8
		2017	88.979	1.170.829	7,6
2	Bank Bukopin, Tbk	2014	944.805	2.316.694	40,8
		2015	1.178.227	2.542.289	46,3
		2016	1.373.607	2.911.604	47,2
		2017	767.409	2.965.685	25,9
3	Bank Bumi Arta, Tbk	2014	20.499	175.821	11,7
		2015	26.403	198.330	13,3
		2016	24.605	212.169	11,6
		2017	25.566	224.461	11,4
4	Bank Central Asia, Tbk	2014	41.050.670	20.545.897	199,8
		2015	47.876.172	25.219.088	189,8
		2016	53.779.420	27.940.220	192,5
		2017	56.981.683	27.822.940	204,8
5	Bank CIMB Niaga, Tbk	2014	2.129.884	6.830.462	31,2
		2015	1.686.149	7.682.956	21,9
		2016	2.384.461	7.432.899	32,1
		2017	2.578.427	7.569.451	34,1
6	Bank Danamon Indonesia, Tbk	2014	4.063.362	14.063.362	28,9
		2015	3.943.595	14.312.975	27,6
		2016	4.934.212	13.537.384	36,4
		2017	5.585.514	12.933.937	43,2
7	Bank	2014	192.048	201.381	95,4

	Himpunan Saudara 1906, Tbk	2015	365.455	608.108	60,1
		2016	413.901	725.368	57,1
		2017	588.178	735.937	79,9
8	Bank Internasional Indonesia, Tbk	2014	1.923.566	6.890.750	27,9
		2015	2.613.939	7.644.460	34,2
		2016	2.103.853	6.126.213	34,3
		2017	2.731.981	7.929.910	34,5
9	Bank Mayapada Internasional, Tbk	2014	95.491	682.312	14,0
		2015	48.971	867.181	5,6
		2016	41.511	1.419.924	2,9
		2017	49.025	1.746.498	2,8
10	Bank Mega, Tbk	2014	1.396.354	3.496.023	39,9
		2015	1.934.831	4.058.750	47,7
		2016	1.733.801	3.931.165	44,1
		2017	2.179.146	4.069.169	53,6
11	Bank Nusantara Parahyangan, Tbk	2014	41.017	348.326	11,8
		2015	42.119	402.795	10,5
		2016	41.146	510.375	8,1
		2017	43.793	523.535	8,4
12	Bank Pan Indonesia, Tbk	2014	1.878.122	4.288.921	43,8
		2015	1.017.918	4.431.261	23,0
		2016	1.295.280	2.007.242	64,5
		2017	1.546.391	4.736.186	32,7
13	Bank Permata, Tbk	2014	7.419.603	4.195.228	176,9
		2015	8.349.469	8.055.939	103,6
		2016	8.152.220	16.786.254	48,6
		2017	8.580.185	7.629.053	112,5
14	Bank Sinarmas, Tbk	2014	1.238.731	1.037.836	119,4
		2015	1.777.420	1.538.467	115,5
		2016	2.425.163	1.931.533	125,6
		2017	2.465.077	2.057.618	119,8
Rata-rata SRQ by Personalia Tahun 2014					60,9
Rata-rata SRQ by Personalia Tahun 2015					50,7
Rata-rata SRQ by Personalia Tahun 2016					51,2
Rata-rata SRQ by Personalia Tahun 2017					55,1
Menurun					

Sumber : Laporan Keuangan Bank Swasta Devisa, Data Diolah (2014-2016)