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LAMPIRAN

LAMPIRAN 1

TABEL 1
UJI MULTIKOLINEARITAS

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
CAR	0.36	2.774
LDR	0.177	5.649
NIM	0.156	6.425
BOPO	0.56	1.785

a. Dependent Variable: NPL

TABEL 2
UJI AUTOKORELASI

Model Summary^b

Model	Durbin-Watson
1	1.930

b. Dependent Variable: NPL

Diagram 1
UJI HETEROSKEDASTISITAS

Scatterplot

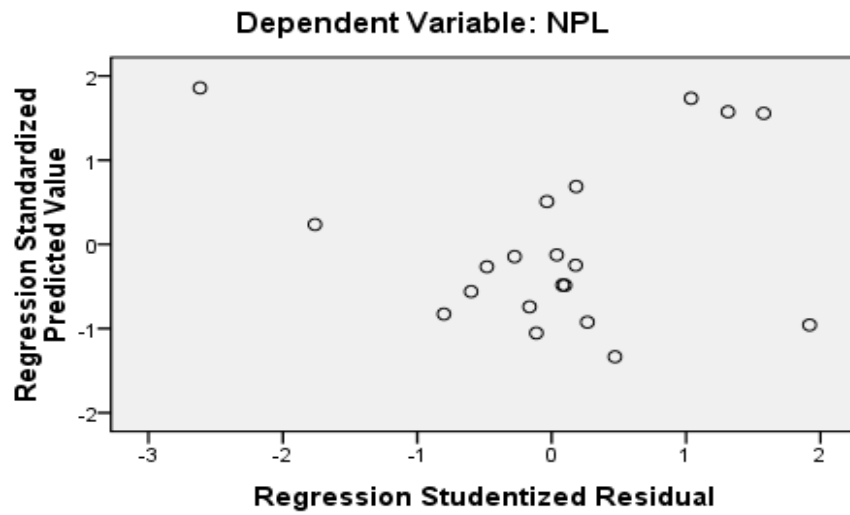


Diagram 2
UJI NORMALITAS

Histogram

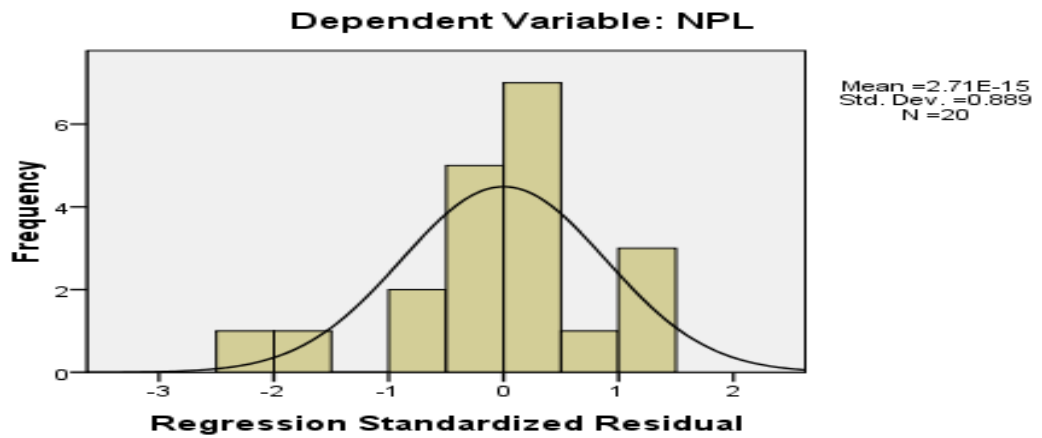
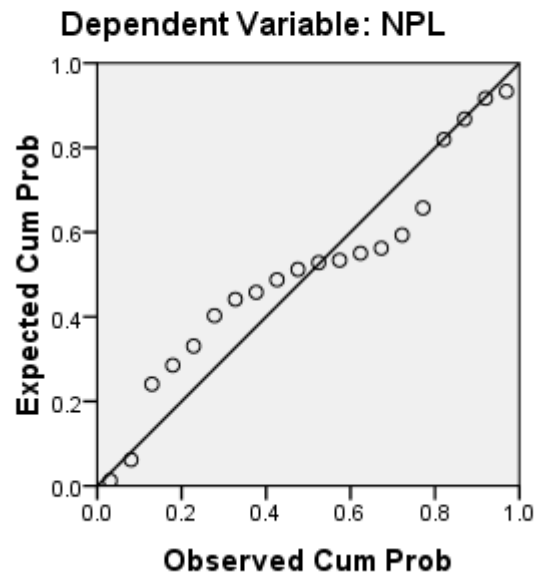


Diagram 3
UJI NORMALITAS

Normal P-P Plot of Regression Standardized Residual



LAMPIRAN 2

FINANCIAL RATIOS June 30, 2002 and 2001

NO	RATIO	Bank	
		June 30, 2002 (Audited)	June 30, 2001 (Unaudited) (Restated)
I.	Capital		
	1. CAR	20.84%	28.40%
	2. Premises and Equipment to Capital ⁴⁾	0.58%	7.52%
II.	Earning Assets		
	1. Non-Performing Earning Assets	4.24%	5.04%
	2. NPL	0.40%	14.35%
	3. Allowance for Losses on Earning Assets	5.33%	0.60%
	4. Compliance for Allowance for Losses on Earning Assets	102.00%	230.03%
III.	Profitability		
	1. ROA	2.28%	1.18%
	2. ROE	31.07%	20.05%
	3. NIM	2.88%	2.95%
	4. Operating Expenses to Operating Income	85.53%	95.35%
IV.	Liquidity		
	LDR	26.55%	27.87%
V.	Compliance		
	1. a. Percentage Violation of Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	b. Percentage of Lending in Excess of the Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	2. Reserve Requirement (Rupiah)	5.10%	5.12%
	3. Net Open Position	7.53%	0.60%

⁴⁾ Premises and equipment are computed after deducted by accumulated depreciation.

FINANCIAL RATIOS December 31, 2002 and 2001

NO	KEYS RATIOS	Bank	
		Dec 31, 2002 (Audited)	Dec 31, 2001 (Audited)
I.	Capital		
	1. CAR	23.30%	26.44%
	2. Premises and Equipment to Capital ⁴⁾	10.87%	10.54%
II.	Earning Assets		
	1. Non-Performing Earning Assets	2.60%	4.71%
	2. NPL :		
	- Gross NPL	7.39%	0.89%
	- Net NPL	1.88%	3.14%
	3. Allowance for Losses on Earning Assets	4.92%	5.82%
	4. Compliance for Allowance for Losses on Earning Assets	178.04%	132.53%
III.	Rentability		
	1. ROA	2.27%	1.55%
	2. ROE	31.30%	22.32%
	3. NIM	3.04%	2.90%
	4. Operating Expenses to Operating Income	87.15%	94.91%
IV.	Liquidity		
	LDR	34.74%	24.66%
V.	Compliance		
	1. a. Percentage Violation of Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	b. Percentage of Lending in Excess of the Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	2. Reserve Requirement (Rupiah)	5.10%	5.12%
	3. Net Open Position	5.64%	19.38%

⁴⁾ Premises and equipment are computed after deducted by accumulated depreciation.

FINANCIAL RATIOS
As of June 30, 2003 and 2002

NO	KEYS RATIOS	Bank	
		June 30, 2003	June 30, 2002
I.	Capital		
	1. CAR	26.41%	29.84%
	2. Premises and Equipment to Capital #)	24.49%	9.58%
II.	Earning Assets		
	1. Non-Performing Earning Assets	2.69%	4.24%
	2. NPL :		
	- Gross NPL	7.43%	9.30%
	- Net NPL	2.02%	4.83%
	3. Allowance for Possible Losses on Earning Assets	4.89%	5.33%
	4. Compliance for Allowance for Possible Losses on Earning Assets	158.84%	162.91%
III.	Rentability		
	1. ROA	2.44%	2.28%
	2. ROE	30.39%	31.07%
	3. NIM	2.98%	2.88%
	4. Operating Expenses to Operating Income #)	81.18%	85.53%
IV.	Liquidity		
	LDR	35.38%	26.84%
V.	Compliance		
	1. a. Percentage Violation of Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	b. Percentage of Lending in Excess of the Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	2. Reserve Requirement (Rupiah)	5.26%	5.11%
	3. Net Open Position	10.54%	7.53%

FINANCIAL RATIOS
As of December 31, 2003 and 2002

NO	KEYS RATIOS	Bank	
		December 31, 2003	December 31, 2002
I.	Capital		
	1. CAR	27.72%	23.39%
	2. Premises and Equipment to Capital #)	20.61%	10.87%
II.	Earning Assets		
	1. Non-Performing Earning Assets	3.54%	2.66%
	2. NPL :		
	- Gross NPL	8.84%	7.39%
	- Net NPL	1.75%	1.61%
	3. Allowance for Possible Losses on Earning Assets	4.93%	4.92%
	4. Compliance for Allowance for Possible Losses on Earning Assets	141.08%	178.04%
III.	Rentability		
	1. ROA	2.78%	2.27%
	2. ROE	27.53%	31.30%
	3. NIM	3.42%	3.04%
	4. Operating Expenses to Operating Income #)	76.36%	87.15%
IV.	Liquidity		
	LDR	41.54%	34.74%
V.	Compliance		
	1. a. Percentage Violation of Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	b. Percentage of Lending in Excess of the Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	2. Reserve Requirement (Rupiah)	6.05%	5.19%
	3. Net Open Position	2.86%	5.64%

FINANCIAL RATIOS
As of June 30, 2004 and 2003

NO	KEY RATIOS	Bank	
		June 30, 2004	June 30, 2003
I.	Capital		
	1. CAR	27.52%	30.73%
	2. Premises and Equipment to Capital ^{*)}	19.66%	21.18%
II.	Earning Assets		
	1. Non-Performing Earning Assets	3.79%	2.69%
	2. NPL :		
	- Gross NPL	8.56%	7.43%
	- Net NPL	1.75%	2.02%
	3. Allowance for Possible Losses on Earning Assets	5.02%	4.89%
	4. Compliance for Allowance for Possible Losses on Earning Assets	132.59%	158.84%
III.	Rentability		
	1. ROA	3.76%	2.44%
	2. ROE	31.59%	29.25%
	3. NIM	4.57%	2.98%
	4. Operating Expenses to Operating Income ^{**)}	62.00%	81.18%
IV.	Liquidity		
	LDR	46.32%	35.38%
V.	Compliance		
	1. a. Percentage Violation of Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	b. Percentage of Lending in Excess of the Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	2. Reserve Requirement (Rupiah)	5.08%	5.26%
	3. Net Open Position	3.80%	9.06%

FINANCIAL RATIOS
December 31, 2004 and 2003

NO	KEY RATIOS (%)	Bank	
		December 31, 2004	December 31, 2003
I.	Capital		
	1. CAR	25.28%	27.72%
	2. Premises and Equipment to Capital ^{*)}	19.21%	20.61%
II.	Earning Assets		
	1. Non-Performing Earning Assets	3.65%	3.54%
	2. NPL:		
	- Gross NPL	7.43%	8.84%
	- Net NPL	1.62%	1.75%
	3. Allowance for Possible Losses on Earning Assets	4.87%	4.93%
	4. Compliance for Allowance for Possible Losses on Earning Assets	132.84%	141.08%
III.	Rentability		
	1. ROA	3.19%	2.78%
	2. ROE	26.42%	27.53%
	3. NIM	4.38%	3.42%
	4. Operating Expenses to Operating Income ^{**)}	66.60%	76.36%
IV.	Liquidity		
	LDR	51.84%	41.54%
V.	Compliance		
	1. a. Percentage Violation of Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	b. Percentage of Lending in Excess of the Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	2. Reserve Requirement (Rupiah)	9.08%	6.65%
	3. Net Open Position ^{***)}	3.32%	2.86%
	4. Net Open Position on Balance Sheet ^{****)}	2.01%	-

FINANCIAL RATIOS
As of June 30, 2005 and 2004

NO	KEYS RATIOS	Bank	
		June 30, 2005 (Audited)	June 30, 2004 (Audited)
I.	Capital		
	1. CAR by considering credit risk	23.74%	27.52%
	2. CAR by considering credit risk and market risk	23.25%	25.58%
	3. Premises and Equipment to Capital	27.25%	26.88%
II.	Earning Assets		
	1. Non-Performing Earning Assets	12.23%	3.79%
	2. Allowance for Possible Losses on Earning Assets	5.89%	5.02%
	3. Compliance for Allowance for Possible Losses on Earning Assets	101.38%	132.59%
	4. Compliance for Allowance for Possible Losses on non Earning Assets	-	-
	5. Gross NPL	25.93%	8.56%
	6. Net NPL	16.22%	1.75%
III.	Rentability		
	1. ROA	0.76%	3.76%
	2. ROE	5.42%	31.59%
	3. NIM	3.93%	4.60%
	4. Operating Expenses to Operating Income *)	90.73%	62.00%
IV.	Liquidity		
	LDR	54.69%	46.32%
V.	Compliance		
	1. a. Percentage Violation of Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	b. Percentage of Lending in Excess of the Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	2 Reserve Requirement (Rupiah)	9.24%	5.08%
	3 Net Open Position **)	1.46%	3.80%
	4 Net Open Position on Balance Sheet ***)	5.70%	-

FINANCIAL RATIOS
As of December 31, 2005 and 2004

NO	KEYS RATIOS	BANK	
		December 31, 2005 (Audited)	December 31, 2004 (Audited)
I.	Capital		
	1. CAR by considering credit risk	23.65%	25.28%
	2. CAR by considering credit risk and market risk	23.21%	24.48%
	3. Premises and Equipment to Capital	28.21%	26.93%
II.	Earning Assets		
	1. Non-Performing Earning Assets	12.32%	3.65%
	2. Allowance for Possible Losses on Earning Assets	6.11%	4.86%
	3. Compliance for Allowance for Possible Losses on Earning Assets	102.94%	132.84%
	4. Compliance for Allowance for Possible Losses on non Earning Assets	-	-
	5. Gross NPL	26.66%	7.42%
	6. Net NPL	16.14%	1.62%
III.	Rentability		
	1. ROA	0.47%	3.19%
	2. ROE	2.76%	26.41%
	3. NIM	3.81%	4.41%
	4. Operating Expenses to Operating Income *)	95.02%	66.60%
IV.	Liquidity		
	LDR	49.97%	51.86%
V.	Compliance		
	1. a. Percentage Violation of Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	b. Percentage of Lending in Excess of the Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	2 Reserve Requirement (Rupiah)	11.30%	9.08%
	3 Net Open Position **)	2.58%	3.32%
	4 Net Open Position on Balance Sheet ***)	10.41%	2.01%

FINANCIAL RATIOS
As of June 30, 2006 and 2005

NO	KEYS RATIOS	BANK	
		June 30, 2006	June 30, 2005
I.	Capital		
	1. CAR by considering credit risk	25.13%	23.72%
	2. CAR by considering credit risk and market risk	24.58%	23.23%
	3. Premises and Equipment to Capital	26.97%	27.27%
II.	Earning Assets		
	1. Non-performing earning assets	12.09%	12.18%
	2. Allowance for possible losses on earning assets	6.55%	5.83%
	3. Compliance for allowance for possible losses on earning assets	102.10%	101.39%
	4. Compliance for allowance for possible losses on non earning assets	-	-
	5. Gross NPL	26.45%	25.83%
	6. Net NPL	14.74%	16.24%
III.	Rentability		
	1. ROA	0.93%	0.76%
	2. ROE	7.49%	5.41%
	3. NIM	4.17%	4.03%
	4. Operating Expenses to Operating Income *)	91.76%	90.73%
IV.	Liquidity		
	LDR	52.36%	54.62%
V.	Compliance		
	1. a. Percentage Violation of Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	b. Percentage of Lending in Excess of the Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	2. Reserve Requirement (Rupiah)	11.06%	9.24%
	3. Net Open Position **)	3.18%	1.46%
	4. Net Open Position on Balance Sheet ***)	11.44%	5.70%

FINANCIAL RATIOS
As of June 30, 2007 and 2006

NO	KEYS RATIOS	BANK	
		June 30, 2007	June 30, 2006
I.	Capital		
	1. CAR by considering credit risk	25.13%	25.13%
	2. CAR by considering credit risk and market risk	24.40%	24.57%
	3. Premises and equipment to capital	27.43%	26.98%
II.	Earning Assets		
	1. Non-performing earning assets	7.60%	12.09%
	2. Allowance for possible losses on earning assets	7.08%	6.53%
	3. Compliance for allowance for possible losses on earning assets	105.16%	102.10%
	4. Compliance for allowance for possible losses on non earning assets	126.78%	-
	5. Gross NPL	16.18%	26.45%
	6. Net NPL	3.89%	14.74%
III.	Rentability		
	1. ROA	2.42%	0.93%
	2. ROE	18.83%	7.49%
	3. NIM	5.63%	4.17%
	4. Operating Expenses to Operating Income *)	77.28%	91.76%
IV.	Liquidity		
	LDR	53.64%	52.36%
V.	Compliance		
	1. a. Percentage violation of Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	b. Percentage of lending in excess of the Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	2. Reserve requirement (Rupiah)	11.48%	11.06%
	3. Net Open Position **)	7.91%	3.18%
	4. Net Open Position on Balance Sheet	15.05%	11.44%

FINANCIAL RATIOS
As of December 31, 2007 and 2006

NO	KEY RATIOS	BANK	
		December 31, 2007	December 31, 2006
I.	Capital		
	1. CAR by considering credit risk	21.11%	25.30%
	2. CAR by considering credit risk and market risk	20.75%	24.62%
II.	Earning Assets		
	1. Non-performing earning assets	4.52%	8.25%
	2. Allowance for possible losses on earning assets	5.20%	6.72%
III.	Rentability		
	1. ROA	2.40%	1.12%
	2. ROE	19.07%	11.12%
	3. NIM	5.20%	4.44%
IV.	Liquidity		
	LDR	52.02%	55.02%
V.	Compliance		
	1. a. Percentage violation of Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	b. Percentage of lending in excess of the Legal Lending Limit		
	a.1. Related parties	-	-
a.2. Third parties	-	-	
2. Reserve requirement (Rupiah)	14.00%	11.73%	
3. Net Open Position (**)	1.33%	4.55%	
4. Net Open Position on Balance Sheet	5.56%	11.69%	

FINANCIAL RATIOS
As of June 30, 2008 and 2007

NO	KEY RATIOS	BANK	
		June 30, 2008	June 30, 2007
I.	Capital		
	1. CAR by considering credit risk	17.72%	25.13%
	2. CAR by considering credit risk and market risk	17.58%	24.40%
II.	Earning Assets		
	1. Non-performing earning assets	2.82%	7.60%
	2. Allowance for possible losses on earning assets	3.80%	7.08%
III.	Rentability		
	1. ROA	2.62%	2.42%
	2. ROE	21.65%	18.83%
	3. NIM	5.28%	5.63%
IV.	Liquidity		
	LDR	59.53%	53.64%
V.	Compliance		
	1. a. Percentage violation of Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	b. Percentage of lending in excess of the Legal Lending Limit		
	b.1. Related parties	-	-
b.2. Third parties	-	-	
2. Reserve requirement (Rupiah)	11.08%	11.48%	
3. Net Open Position (**)	8.84%	7.91%	
4. Net Open Position on Balance Sheet	5.70%	15.05%	

FINANCIAL RATIOS
As of December 31, 2008 and 2007

NO	KEY RATIOS	BANK	
		December 31, 2008	December 31, 2007
I.	Capital		
	1. CAR by considering credit risk	15,72%	21,11%
	2. CAR by considering credit risk and market risk	15,66%	20,75%
	3. Premises and equipment to capital	31,43%	28,33%
II.	Earning Assets		
	1. Non-performing earning assets	2,08%	4,52%
	2. Allowance for possible losses on earning assets	3,97%	5,20%
	3. Compliance for allowance for possible losses on earning assets	103,76%	104,22%
	4. Compliance for allowance for possible losses on non earning assets	124,50%	154,50%
	5. Gross NPL	4,69%	7,33%
	6. Net NPL	0,97%	1,32%
III.	Rentability		
	1. ROA	2,69%	2,40%
	2. ROE	22,74%	19,07%
	3. NIM	5,48%	5,20%
	4. Operating Expenses to Operating Income *)	73,65%	75,85%
IV.	Liquidity		
	LDR	56,89%	52,02%
V.	Compliance		
	1. a. Percentage violation of Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	b. Percentage of lending in excess of the Legal Lending Limit		
	b.1. Related parties	-	-
	b.2. Third parties	-	-
	2. Reserve requirement (Rupiah)	5,47%	14,00%
	3. Net Open Position **)	9,89%	5,56%
	4. Net Open Position on Balance Sheet	3,38%	1,33%

FINANCIAL RATIOS
As at 31 December 2009 and 2008

NO	KEY RATIOS	BANK	
		31 December 2009 (Audited)	31 December 2008 (Audited)
I.	Capital		
	1. CAR by considering credit risk	15,55%	15,72%
	2. CAR by considering credit risk and market risk	15,43%	15,66%
	3. Premises and equipment to capital	30,25%	31,43%
II.	Earning Assets		
	1. Non-performing earning assets	1,72%	2,96%
	2. Allowance for possible losses on earning assets	3,55%	3,97%
	3. Compliance for allowance for possible losses on earning assets	107,28%	103,76%
	4. Compliance for allowance for possible losses on non earning assets	173,86%	124,50%
	5. Gross NPL	2,62%	4,69%
	6. Net NPL	0,32%	0,97%
III.	Rentability		
	1. ROA	3,13%	2,69%
	2. ROE	30,07%	22,74%
	3. NIM	5,19%	5,48%
	4. Operating Expenses to Operating Income *)	70,71%	73,65%
IV.	Liquidity		
	LDR	59,15%	56,89%
V.	Compliance		
	1. a. Percentage violation of Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	b. Percentage of lending in excess of the Legal Lending Limit		
	b.1. Related parties	-	-
	b.2. Third parties	-	-
	2. Reserve requirement (Rupiah) **)	5,00%	5,47%
	3. Net Open Position ***)	3,44%	9,89%
	4. Net Open Position on Balance Sheet	9,09%	3,38%

FINANCIAL RATIOS
As of June 30, 2009 and 2008

NO	KEY RATIOS	BANK	
		June 30, 2009	June 30, 2008
I.	Capital		
	1. CAR by considering credit risk	14.10%	17.72%
	2. CAR by considering credit risk and market risk	14.02%	17.58%
	3. Premises and equipment to capital	33.61%	29.78%
II.	Earning Assets		
	1. Non-performing earning assets	2.90%	2.82%
	2. Allowance for possible losses on earning assets:	4.25%	3.80%
	3. Compliance for allowance for possible losses on earning assets:	105.24%	113.12%
	4. Compliance for allowance for possible losses on non earning asset:	151.13%	232.46%
	5. Gross NPL	4.78%	4.74%
	6. Net NPL	0.91%	0.84%
III.	Rentability		
	1. ROA	2.67%	2.62%
	2. ROE	24.52%	21.65%
	3. NIM	5.36%	5.28%
	4. Operating Expenses to Operating Income *)	75.61%	71.84%
IV.	Liquidity		
	LDR	59.81%	59.53%
V.	Compliance		
	1. a. Percentage violation of Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	b. Percentage of lending in excess of the Legal Lending Limit		
	b.1. Related parties	-	-
	b.2. Third parties	-	-
	2. Reserve requirement (Rupiah)	5.05%	11.08%
	3. Net Open Position **)	1.02%	8.84%
	4. Net Open Position on Balance Sheet	11.15%	5.70%

CALCULATION OF FINANCIAL RATIOS

As at 30 June 2010 and 2009
(In %)

NO.	RATIOS	BANK	
		30 June 2010	30 June 2009
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR) *)	14.50%	14.02%
2.	Non performing earning assets and non-performing non earning assets to total earning assets and non earning assets	1.68%	3.08%
3.	Non performing earning assets to total earning assets	1.51%	2.90%
4.	Allowance for impairment of financial assets to earning assets	3.17%	4.30%
5.	Gross NPL	2.33%	4.78%
6.	Net NPL	0.53%	0.91%
7.	Return on Asset (ROA)	2.93%	2.67%
8.	Return on Equity (ROE)	30.73%	24.52%
9.	Net Interest Margin (NIM)	5.10%	5.36%
10.	Operating Expenses to Operating Income (BOPO)	70.67%	75.92%
11.	Loan to Deposit Ratio (LDR)	64.22%	60.23%
COMPLIANCE			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	b. Percentage of lending in excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah	5.00%	5.05%
	b. Reserve requirement Foreign currencies	1.01%	1.01%
3.	Net Open Position	1.81%	1.02%

*) As at 30 June 2010 Capital Adequacy Ratio for credit risk, operational risk and market risk and as at 30 June 2009

PERHITUNGAN RASIO KEUANGAN

Per 31 Desember 2010 dan 2009

(Dalam %)

NO.	RASIO	BANK	
		31 Desember 2010	31 Desember 2009
RASIO KINERJA			
1.	Kewajiban Penyediaan Modal Minimum (KPMM) *)	13.36%	15.43%
2.	Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif	1.57%	1.87%
3.	Aset produktif bermasalah terhadap total aset produktif	1.56%	1.86%
4.	Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif	3.21%	3.75%
5.	NPL gross	2.21%	2.62%
6.	NPL net	0.54%	0.32%
7.	Return on Asset (ROA)	3.63%	3.13%
8.	Return on Equity (ROE)	34.86%	30.26%
9.	Net Interest Margin (NIM)	5.39%	5.19%
10.	Biaya Operasional terhadap Pendapatan Operasional (BOPO)	65.63%	70.72%
11.	Loan to Deposit Ratio (LDR)	65.44%	59.15%
KEPATUHAN (COMPLIANCE)			
1.	a. Persentase pelanggaran BMPK		
	i. Pihak terkait	0.00%	0.00%
	ii. Pihak tidak terkait	0.00%	0.00%
	b. Persentase pelampauan BMPK		
	i. Pihak terkait	0.00%	0.00%
	ii. Pihak tidak terkait	0.00%	0.00%
2.	Giro Wajib Minimum (GWM)		
	a. GWM Utama Rupiah	8.00%	5.00%
	b. GWM Valuta asing	1.01%	1.32%
3.	Posisi Devisa Neto (PDN) secara keseluruhan	1.85%	3.44%