

## DAFTAR PUSTAKA

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Defenisi Bank (<http://www.scribd.com/doc/11320386/Definisi-Bank>)

### **Biaya Operasional Pendapatan Operasional (BOPO)**

(<http://wartawarga.gunadarma.ac.id/2010/05/biaya-operasional-pendapatan-operasional-bopo/>) diakses

Direksi No. 31 / 147 / Kep / Dir. Surat Keputusan Direksi Bank Indonesia Tentang Kualitas Aktiva Produktif Direksi Bank Indonesia

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# **LAMPIRAN**

**PERTUMBUHAN AKTIVA PRODUKTIF PADA PT. BANK MANDIRI (PERSERO) TBK  
SELAMA KURUN WAKTU PER SEMESTER TAHUN 2001-2010**

TAHUN	AKTIVA PRODUKTIF				JUMLAH	PERTUMBUHAN	LN
	KREDIT YANG DIBERIKAN	SURAT BERHARGA	PENEMPATAN	PENYERTAAN			
Jun-01	24.142.231	7.670.606	808.277	115.221	32.736.335		17,30
Des-01	27.718.862	24.485.760	437.340	95.653	52.737.615	61,10	17,78
Jun-02	31.163.930	19.467.631	791.821	95.377	51.518.759	-2,31	17,76
Des-02	39.510.744	11.805.072	15.026	149.903	51.480.745	-0,07	17,76
Jun-03	41.331.925	22.440.813	422.542	110.219	64.305.499	24,91	17,98
Des-03	48.193.170	15.402.241	351.869	102.415	64.049.695	-0,40	17,98
Jun-04	51.418.190	16.521.260	1.814.200	102.092	69.855.742	9,06	18,06
Des-04	61.625.909	17.307.590	3.573.299	86.994	82.593.792	18,23	18,23
Jun-05	69.489.552	13.134.307	3.613.310	134.451	86.371.620	4,57	18,27
Des-05	74.287.765	17.631.306	4.318.958	141.364	96.379.393	11,59	18,38
Jun-06	76.662.035	13.378.337	1.539.827	149.884	91.730.083	-4,82	18,33
Des-06	82.217.962	16.864.429	3.738.812	158.495	102.979.698	12,26	18,45
Jun-07	80.233.819	9.019.407	7.166.921	178.245	96.598.392	-6,20	18,39
Des-07	96.717.423	37.603.928	195.100	198.848	134.715.299	39,46	18,72
Jun-08	111.686.976	8.513.787	1.448.934	108.954	121.758.651	-9,62	18,62
Des-08	135.237.036	37.109.737	406.556	159.829	172.913.158	42,01	18,97
Jun-09	147.152.491	21.802.200	382.916	199.774	169.537.381	-1,95	18,95
Des-09	165.692.141	36.520.788	1.292.394	188.954	203.694.277	20,15	19,13
Jun-10	216.301.029	134.991.971	25.329.308	180.160	376.802.468	84,98	19,75
Des-10	244.026.984	146.202.216	21.459.351	7.533	411.696.084	9,26	19,84

**PERTUMBUHAN DANA PIHAK KETIGA PADA PT. BANK MANDIRI (PERSERO) TBK  
SELAMA KURUN WAKTU PER SEMESTER TAHUN 2001 - 2010**

TAHUN	DANA PIHAK KETIGA			JUMLAH	PERTUMBUHAN	LN
	SIMPANAN GIRO	SIMPANAN TABUNGAN	DEPOSITO BERJANGKA			
Jun-01	29.437.551	19.834.842	91.400.391	140.672.784		18,76
Des-01	31.205.917	22.304.803	106.242.553	159.753.273	13,56	18,89
Jun-02	27.326.048	24.681.656	106.056.942	158.064.646	-1,06	18,88
Des-02	24.901.714	29.926.190	100.757.884	155.585.788	-1,57	18,86
Jun-03	27.980.606	32.546.064	97.198.645	157.725.315	1,38	18,88
Des-03	29.007.415	41.307.433	81.747.939	152.062.787	-3,59	18,84
Jun-04	31.216.239	43.534.956	70.180.633	144.931.828	-4,69	18,79
Des-04	28.904.192	53.533.402	68.885.972	151.323.566	4,41	18,83
Jun-05	31.712.896	49.541.777	75.289.993	156.544.666	3,45	18,87
Des-05	31.228.043	47.153.178	96.464.748	174.845.969	11,69	18,98
Jun-06	29.448.010	46.999.579	92.094.722	168.542.311	-3,61	18,94
Des-06	35.450.121	60.303.561	83.539.150	179.292.832	6,38	19,00
Jun-07	34.660.735	65.582.797	73.507.255	173.750.787	-3,09	18,97
Des-07	52.048.475	85.358.814	78.535.764	215.943.053	24,28	19,19
Jun-08	43.759.349	93.314.454	69.837.227	206.911.030	-4,18	19,15
Des-08	53.265.848	94.954.012	103.233.269	251.453.129	21,53	19,34
Jun-09	47.302.486	97.127.000	105.661.376	250.090.862	-0,54	19,34
Des-09	53.882.457	113.795.011	117.658.029	285.335.497	14,09	19,47
Jun-10	73.336.190	113.752.253	139.489.543	326.577.986	14,45	19,60
Des-10	68.372.347	133.585.356	160.254.451	362.212.154	10,91	19,71

**PERTUMBUHAN RASIO BOPO PADA PT. BANK MANDIRI (PERSERO) TBK  
SELAMA KURUN WAKTU PER SEMESTER TAHUN 2001-2010**

TAHUN	KINERJA OPERASIONAL (RASIO BOPO)	/100
Jun-01	95,35	0,95
Des-01	94,91	0,95
Jun-02	85,53	0,86
Des-02	87,15	0,87
Jun-03	81,18	0,81
Des-03	76,36	0,76
Jun-04	62	0,62
Des-04	66,6	0,67
Jun-05	90,73	0,91
Des-05	95,02	0,95
Jun-06	91,76	0,92
Des-06	90,13	0,90
Jun-07	77,28	0,77
Des-07	75,85	0,76
Jun-08	71,84	0,72
Des-08	73,65	0,74
Jun-09	75,61	0,76
Des-09	70,71	0,71
Jun-10	70,67	0,71
Des-10	65,63	0,66

## Regression

### Notes

Output Created		23-Jan-2012 15:26:46
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	20
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 RasioBOPO /METHOD=ENTER AktivaProduktif.
Resources	Processor Time	00 00:00:00,000
	Elapsed Time	00 00:00:00,017
	Memory Required	1380 bytes
	Additional Memory Required for	0 bytes
	Residual Plots	

[DataSet0]

### Variables Entered/Removed<sup>b</sup>

Model	Variables Entered	Variables Removed	Method
1	AktivaProduktif	.	Enter

a. All requested variables entered.

b. Dependent Variable: RasioBOPO



**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,563 <sup>a</sup>	,317	,279	,08999

a. Predictors: (Constant), AktivaProduktif

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,068	1	,068	8,350	,010 <sup>a</sup>
	Residual	,146	18	,008		
	Total	,213	19			

a. Predictors: (Constant), AktivaProduktif

b. Dependent Variable: RasioBOPO

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,482	,582		4,262	,000
	AktivaProduktif	-,091	,032	-,563	-2,890	,010

a. Dependent Variable: RasioBOPO

## Regression

### Notes

Output Created		23-Jan-2012 15:28:34
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	20
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 AktivaProduktif /METHOD=ENTER DanaPihak3.
Resources	Processor Time	00 00:00:00,015
	Elapsed Time	00 00:00:00,062
	Memory Required	1380 bytes
	Additional Memory Required for Residual Plots	0 bytes

[DataSet0]

### Variables Entered/Removed<sup>b</sup>

Model	Variables Entered	Variables Removed	Method
1	DanaPihak3 <sup>a</sup>	.	Enter

a. All requested variables entered.

b. Dependent Variable: AktivaProduktif

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,949 <sup>a</sup>	,901	,896	,21117

a. Predictors: (Constant), DanaPihak3

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7,319	1	7,319	164,127	,000 <sup>a</sup>
	Residual	,803	18	,045		
	Total	8,122	19			

a. Predictors: (Constant), DanaPihak3

b. Dependent Variable: AktivaProduktif

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-23,264	3,255		-7,147	,000
	DanaPihak3	2,187	,171	,949	12,811	,000

a. Dependent Variable: AktivaProduktif

## Regression

### Notes

Output Created		23-Jan-2012 15:29:04
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	20
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		<pre> REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT RasioBOPO /METHOD=ENTER DanaPihak3. </pre>
Resources	Processor Time	00 00:00:00,031
	Elapsed Time	00 00:00:00,046
	Memory Required	1380 bytes
	Additional Memory Required for Residual Plots	0 bytes

[DataSet0]

### Variables Entered/Removed<sup>b</sup>

Model	Variables Entered	Variables Removed	Method
1	DanaPihak3 <sup>a</sup>	.	Enter

a. All requested variables entered.

b. Dependent Variable: RasioBOPO

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,485 <sup>a</sup>	,235	,193	,09520

a. Predictors: (Constant), DanaPihak3

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,050	1	,050	5,545	,030 <sup>a</sup>
	Residual	,163	18	,009		
	Total	,213	19			

a. Predictors: (Constant), DanaPihak3

b. Dependent Variable: RasioBOPO

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,255	1,467		2,900	,010
	DanaPihak3	-,181	,077	-,485	-2,355	,030

a. Dependent Variable: RasioBOPO

## Two-stage Least Squares Analysis

### Notes

Output Created		23-Jan-2012 15:30:06
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	20
	Date	<none>
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables across all equations.
Syntax		2SLS RasioBOPO WITH DanaPihak3 /INSTRUMENTS AktivaProduktif /CONSTANT.
Resources	Processor Time	00 00:00:00,015
	Elapsed Time	00 00:00:00,015
Time Series Settings (TSET)	Amount of Output	PRINT = DEFAULT
	Saving New Variables	NEWVAR = NONE
	Treatment of User-Missing Values	MISSING = EXCLUDE
	Equations Include	CONSTANT

[DataSet0]

### Model Description

		Type of Variable
Equation 1	RasioBOPO	dependent
	DanaPihak3	predictor
	AktivaProduktif	instrumental

MOD\_2

**Model Summary**

Equation 1	Multiple R	,538
	R Square	,290
	Adjusted R Square	,250
	Std. Error of the Estimate	,096

**ANOVA**

		Sum of Squares	df	Mean Square	F	Sig.
Equation 1	Regression	,068	1	,068	7,350	,014
	Residual	,166	18	,009		
	Total	,233	19			

**Coefficients**

		Unstandardized Coefficients		Beta	t	Sig.
		B	Std. Error			
Equation 1	(Constant)	5,022	1,557		3,224	,005
	DanaPihak3	-,221	,082	-,593	-2,711	,014