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LAMPIRAN

LAMPIRAN 1**BIODATA****Identitas Diri**

Nama Lengkap : Alief Muhammad MY
NIM : A021181311
Tempat, tanggal lahir : Makassar, 16 Juni 2001
Jenis Kelamin : Lak-laki
Agama : Islam
Alamat : Jl. Rapocini raya Ir5A no 46
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Riwayat Pendidikan

2006 – 2012 : SD Inpres Cilallang
2012 – 2015 : SMP Negeri 13 Makassar
2015 – 2018 : SMA Negeri 3 Makassar

Pengalaman Organisasi

1. Ikatan Mahasiswa Manajemen Universitas Hasanuddin periode 2020-2021

2. Himpunan Pengusaha Mudah (HIPMI PT) Universitas Hasanuddin
Periode 2020-2021

Makkassar,2022

Alief Muhammad MY

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| | | LAMPIRAN 2 | | | |
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| | | RETURN ON EQUITY | | | |
| | | | | | |
| | | LABA SETELAH PAJAK | | | |
| KODE | TAHUN | LABA SETELAH PAJAK | TOTAL EKUITAS | ROE | |
| BBNI | 2011 | 5,808 | 37,843 | 20,10% | |
| | 2012 | 7,048 | 43,525 | 20% | |
| | 2013 | 9,054 | 47,684 | 22,50% | |
| | 2014 | 10,829 | 61,021 | 23,60% | |
| | 2015 | 9,14 | 78,438 | 17,20% | |
| | 2016 | 11,41 | 89,254 | 15,50% | |
| | 2017 | 13,771 | 100,903 | 15,60% | |
| | 2018 | 15,092 | 110,374 | 16,10% | |
| | 2019 | 15,509 | 125,004 | 14% | |
| | 2020 | 3.321 | 112,872 | 2,90% | |
| | | | | | |
| BBRI | 2011 | 15,088 | 49,82 | 42,49% | |
| | 2012 | 18,687 | 64,882 | 38,66% | |
| | 2013 | 21,354 | 79,327 | 34,11% | |
| | 2014 | 24,227 | 97,373 | 31,19% | |
| | 2015 | 25,411 | 113,127 | 29,89% | |
| | 2016 | 7,761,784 | 147,534,097 | 23,08% | |
| | 2017 | 7,978,187 | 168,007.778 | 20,03% | |
| | 2018 | 9,335,208 | 185,275,331 | 20,49% | |
| | 2019 | 8,950,228 | 208,784,336 | 19,41% | |
| | 2020 | 8,064,453 | 199,804,628 | 11,05% | |
| | | | | | |
| BMRI | 2011 | 12,695,885 | 62,654,408 | 25,57% | |
| | 2012 | 16,043,618 | 75,755,589 | 27,23% | |
| | 2013 | 18,829,934 | 88,790,596 | 27,31% | |
| | 2014 | 20,654,783 | 104,844,562 | 25,81% | |
| | 2015 | 21,152,398 | 119,491,841 | 23,03% | |
| | 2016 | 11,666,667 | 14,650,163 | 11,12% | |
| | 2017 | 11,666,667 | 21,443,042 | 14,53% | |
| | 2018 | 11,666,667 | 25,851,937 | 16,23% | |
| | 2019 | 11,666,667 | 28,455,592 | 15,08% | |
| | 2020 | 11,666,667 | 17,119,253 | 9,36% | |

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|------|------|-----------|------------|--------|
| | | | | |
| BBTN | 2011 | 1,119 | 13,86 | 17,65% |
| | 2012 | 1,364 | 12,253 | 18,23% |
| | 2013 | 1,562 | 11,557 | 16,05% |
| | 2014 | 1,146 | 10,279 | 10,95% |
| | 2015 | 1,851 | 7,322 | 16,84% |
| | 2016 | 2,618,905 | 19,130,536 | 10,02% |
| | 2017 | 3,027,466 | 21,663,267 | 1,00% |
| | 2018 | 2,807,923 | 23,840,195 | 14,89% |
| | 2019 | 209,263 | 23,836,195 | 18,11% |
| | 2020 | 1,602,358 | 19,987,845 | 18,35% |

| LAMPIRAN 3 CAR (CAPITAL ADEQUACY RATIO) | | | | |
|--|-------|---------------|---------------|--------|
| KODE | TAHUN | MODAL SENDIRI | ASET BANK | CAR |
| BBNI | 2011 | 37,843 | 299,058 | 17,63% |
| | 2012 | 43,525 | 333,303 | 16,70% |
| | 2013 | 47,684 | 386,655 | 15,10% |
| | 2014 | 61,021 | 416,574 | 16,20% |
| | 2015 | 78,438 | 508,595 | 19,50% |
| | 2016 | 89,254 | 891,337 | 19,40% |
| | 2017 | 100,903 | 845,605 | 23,40% |
| | 2018 | 110,374 | 808,572 | 24,50% |
| | 2019 | 125,004 | 709,33 | 22% |
| | 2020 | 112,872 | 603,032 | 15,70% |
| BBRI | 2011 | 49,82 | 469,899 | 14,96% |
| | 2012 | 64,882 | 551,337 | 16,95% |
| | 2013 | 79,327 | 626,101 | 16,99% |
| | 2014 | 97,373 | 801,984 | 18,31% |
| | 2015 | 113,127 | 878,426 | 20,59% |
| | 2016 | 147,534,097 | 25,212,037 | 22,91% |
| | 2017 | 168,007.778 | 24,798,037 | 22,96% |
| | 2018 | 185,275,331 | 27,421,625 | 21,21% |
| | 2019 | 208,784,336 | 30,219,214 | 22,55% |
| | 2020 | 199,804,628 | 32,161,564 | 20,61% |
| BMRI | 2011 | 62,654,408 | 551,891,704 | 15,34% |
| | 2012 | 75,755,589 | 635,618,708 | 15,48% |
| | 2013 | 88,790,596 | 733,099,762 | 14,93% |
| | 2014 | 104,844,562 | 855,039,673 | 16,60% |
| | 2015 | 119,491,841 | 910,063,409 | 18,60% |
| | 2016 | 14,650,163 | 1,038,706,009 | 21,36% |
| | 2017 | 21,443,042 | 1,124,700,847 | 21,64% |
| | 2018 | 25,851,937 | 1,202,252,094 | 20,96% |
| | 2019 | 28,455,592 | 1,318,246,335 | 21,39% |
| | 2020 | 17,119,253 | 1,429,334,484 | 19,90% |
| BBTN | 2011 | 13,86 | 89,121 | 15,03% |
| | 2012 | 12,253 | 111,749 | 17,69% |
| | 2013 | 11,557 | 131,17 | 15,62% |

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|--|------|------------|-------------|--------|
| | 2014 | 10,279 | 144,582 | 14,64% |
| | 2015 | 7,322 | 171,808 | 16,97% |
| | 2016 | 19,130,536 | 214,168,479 | 20,34% |
| | 2017 | 21,663,267 | 261,365,267 | 18,87% |
| | 2018 | 23,840,195 | 306,436,194 | 18,21% |
| | 2019 | 23,836,195 | 311,776,828 | 17,32% |
| | 2020 | 19,987,845 | 361,208,406 | 19,34% |

| LAMPIRAN 4 LDR | | | | | |
|----------------|-------|----------------|---------------|-------------|---------|
| KODE | TAHUN | TOTAL PINJAMAN | TOTAL DEPOSIT | EKUITAS | LDR |
| BBRI | 2011 | 294,515 | 153,353 | 49,82 | 76,20% |
| | 2012 | 362,007 | 185,726 | 64,882 | 79,85% |
| | 2013 | 448,345 | 211,948 | 79,327 | 88,54% |
| | 2014 | 510,697 | 295,875 | 97,373 | 81,68% |
| | 2015 | 581,095 | 282,157 | 113,127 | 86,88% |
| | 2016 | 621,286,679 | 308,709 | 147,534,097 | 87,77% |
| | 2017 | 684,046,917 | 344,779,973 | 168,007.778 | 88,13% |
| | 2018 | 779,626,717 | 376,420,017 | 185,275,331 | 89,57% |
| | 2019 | 839,067,353 | 413,223,653 | 208,784,336 | 88,64% |
| | 2020 | 834,293,205 | 452,125,948 | 199,804,628 | 83,66% |
| BBNI | 2011 | 163,533 | 231,296 | 37,843 | 70,37% |
| | 2012 | 200,742 | 257,661 | 43,525 | 77,52% |
| | 2013 | 250,638 | 291,89 | 47,684 | 82,30% |
| | 2014 | 277,622 | 313,893 | 61,021 | 87,81% |
| | 2015 | 326,105 | 353,937 | 78,438 | 87,77% |
| | 2016 | 393,275 | 415,453 | 89,254 | 90,41% |
| | 2017 | 441,314 | 492,747 | 100,903 | 85,88% |
| | 2018 | 497,887 | 552,172 | 110,374 | 88,76% |
| | 2019 | 539,862 | 582,541 | 125,004 | 91,54% |
| | 2020 | 510,174 | 31,881 | 112,872 | 87,26% |
| BMRI | 2011 | 314,381 | 422,25 | 62,654,408 | 76,20% |
| | 2012 | 388,830,299 | 202,216,209 | 75,755,589 | 79,85% |
| | 2013 | 472,435,041 | 236,510,887 | 88,790,596 | 88,54% |
| | 2014 | 529,973,541 | 255,444,999 | 104,844,562 | 81,68% |
| | 2015 | 595,457,650 | 232,513,741 | 119,491,841 | 86,68% |
| | 2016 | 616,706,193 | 273,120,837 | 14,650,163 | 87,77% |
| | 2017 | 678,292,520 | 17,316,192 | 21,443,042 | 88,13% |
| | 2018 | 767,761,095 | 17,316,192 | 25,851,937 | 88,96% |
| | 2019 | 855,846,844 | 17,316,192 | 28,455,592 | 88,64% |
| | 2020 | 807,874,363 | 17,316,192 | 17,119,253 | 83,66% |
| BBTN | 2011 | 71,926 | 65,583 | 13,86 | 102,56% |

| | | | | | |
|--|------|-------------|------------|------------|---------|
| | 2012 | 90,671 | 56,88 | 12,253 | 100,90% |
| | 2013 | 113,47 | 52,854 | 11,557 | 104,42% |
| | 2014 | 130,695 | 45,856 | 10,279 | 108,86% |
| | 2015 | 149,519 | 34,004 | 7,322 | 108,78% |
| | 2016 | 148,100,848 | 26,310,843 | 19,130,536 | 102,66% |
| | 2017 | 176,511,761 | 33,155,848 | 21,663,267 | 103,13% |
| | 2018 | 204,651,014 | 69,986,506 | 23,840,195 | 103,49% |
| | 2019 | 214,807,263 | 61,281,176 | 23,836,195 | 113,50% |
| | 2020 | 217,711,277 | 60,918,288 | 19,987,845 | 93,19% |

| | LAMPIRAN 5 RETURN SAHAM | | | |
|-------|-------------------------|--------|---------|--------|
| TAHUN | BRI | BNI | MANDIRI | BTN |
| 2011 | 4,02% | 2,00% | 2,08% | 0,14% |
| 2012 | 1,14% | 0,57% | 1,89% | 2,77% |
| 2013 | 1,22% | 0,84% | -0,48% | -5,00% |
| 2014 | 4,61% | 3,73% | 2,49% | 3,37% |
| 2015 | 1,42% | -1,16% | -0,95% | 3,03% |
| 2016 | 1,96% | 1,48% | 2,39% | 2,81% |
| 2017 | 5,95% | 5,94% | 4,04% | 6,38% |
| 2018 | 2,00% | 3,53% | -0,34% | -4,87% |
| 2019 | -2,90% | 4,67% | 10,04% | -0,47% |
| 2020 | 1,96% | 2,92% | 0,00% | 4,86% |