**DATA PENDUKUNG**

1. Perhitungan NPL *(Net Performing Loan)*

NPL = $\frac{KREDIT BERMASLAH}{TOTAL KREDIT}$ X100%

NPL = $\frac{kurang lancar+diragukan+macet}{TOTAL KREDIT}$ X100%

1. Bank Rakyat Indonesi (Perseroan) Tbk

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| **Tahun** | **(Dalam Jutaan Rupiah)** | **NPL** | **NPL** |
| **Kurang Lancar** | **diragukan** | **Macet** | **Total Kredit** | **%** |
| 2014 | 1.043.082 | 1.201.996 | 3.974.665 | 479.211.143 | 0,0130 | 1,30 |
| 2015 | 1.160.311 | 1.224.930 | 4.213.597 | 547.318.355 | 0,0121 | 1,21 |
| 2016 | 1.056.103 | 1.128.476 | 4.605.802 | 621.286.679 | 0,0109 | 1,09 |

1. Bank Negara Indonesia (Perseroan) Tbk

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| **Tahun** | **(Dalam Jutaan Rupiah)** | **NPL** | **NPL** |
| **Kurang Lancar** | **diragukan** | **Macet** | **Total Kredit** | **%** |
| 2014 | 392.000 | 851.000 | 4.194.000 | 277.622.000 | 0,0196 | 1,96 |
| 2015 | 2.722.000 | 848.000 | 5.139.000 | 326.105.000 | 0,0267 | 2,67 |
| 2016 | 1.593.966 | 838.648 | 9.211.661 | 393.275.392 | 0,0296 | 2,96 |

**Grafik NPL *(Non Performing Loan)***

1. Perhitungan LDR *(Loan to Deposit Ratio)*

LDR = $\frac{JUMLAH KREDIT YANG DIBERIKAN}{TOTAL DANA PIHAK KETIGA}$ X100%

LDR = $\frac{JUMLAH KREDIT YANG DIBERIKAN}{giro+tabungan+deposito berjangka}$ X100%

1. Bank Rakyat Indonesi (Perseroan) Tbk

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| **Tahun** | **(Dalam Jutaan Rupiah)** | **LDR** | **LDR** |
| **Giro** | **Tabungan** | **Deposito** | **Dana pihak ketiga** | **%** |
| 2014 | 90.052.000 | 236.395.000 | 295.875.000 | 479.211.143 | 0,7700 | 77,00 |
| 2015 | 114.367.000 | 272.471.000 | 282.157.000 | 547.318.355 | 0,8181 | 81,81 |
| 2016 | 142.546.863 | 303.270.288 | 308.709.223 | 621.286.679 | 0,8234 | 82,34 |

1. Bank Negara Indonesia (Perseroan) Tbk

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| **Tahun** | **(Dalam Jutaan Rupiah)** | **LDR** | **LDR** |
| **Giro** | **Tabungan** | **Deposito** | **dana pihak ketiga** | **%** |
| 2014 | 82.743.000 | 119.779.000 | 111.371.000 | 277.622.000 | 0,8844 | 88,44 |
| 2015 | 91.194.000 | 135.065.000 | 144.161.000 | 326.105.000 | 0,8804 | 88,04 |
| 2016 | 122.652.000 | 158.662.000 | 154.230.000 | 393.275.392 | 0,9030 | 90,30 |

**Grafik LDR *(Loan to Deposit Ratio)***

1. *Self Assessment*
2. Bank Rakyat Indonesi (Perseroan) Tbk
3. Bank Negara Indonesia (Perseroan) Tbk

**Grafik GCG (*Good Corporate Governance)***

1. Perhitungan ROA *(Return on Asset)*

ROA = $\frac{LABA SEBELUM PAJAK}{TOTAL ASSET}$ X100%

1. Bank Rakyat Indonesi (Perseroan) Tbk

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| --- | --- | --- | --- |
| **Tahun** | **(Dalam Jutaan Rupiah)** | **ROA** | **ROA** |
| **Laba Sebelum Pajak** | **Total Aset** | **%** |
| 2014 | 30.859.000 | 801.955.000 | 0,0385 | 3,85 |
| 2015 | 32.494.000 | 878.426.000 | 0,0370 | 3,70 |
| 2016 | 33.974.000 | 1.003.644.000 | 0,0339 | 3,39 |

1. Bank Negara Indonesia (Perseroan) Tbk

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| **Tahun** | **(Dalam Jutaan Rupiah)** | **ROA** | **ROA** |
| **Laba Sebelum Pajak** | **Total Aset** | **%** |
| 2014 | 13.524.000 | 416.574.000 | 0,0325 | 3,25 |
| 2015 | 11.466.000 | 508.595.000 | 0,0225 | 2,25 |
| 2016 | 14.303.000 | 603.032.000 | 0,0237 | 2,37 |

**Grafik ROA *(Return on Asset)***

1. Perhitungan CAR *(Capital Adequacy Ratio)*

CAR = $\frac{MODAL }{AKTIVA TERTIMBANG MENURUT RISIKO (ATMR)} X 100\%$

CAR = $\frac{modal inti+modal pelengkap }{AKTIVA TERTIMBANG MENURUT RISIKO (ATMR)} X 100\%$

1. Bank Rakyat Indonesi (Perseroan) Tbk

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| **Tahun** | **(Dalam Jutaan Rupiah)** | **CAR** | **CAR** |
| **Modal Inti** | **Modal Pelengkap** | **ATMR** | **%** |
| 2014 | 82.108.763 | 3.597.794 | 468.182.076 | 0,1831 | 18,31 |
| 2015 | 89.992.393 | 20.588.224 | 537.074.938 | 0,2059 | 20,59 |
| 2016 | 136.670.139 | 6.240.293 | 623.857.728 | 0,2291 | 22,91 |

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| --- | --- | --- | --- |
| **ATMR** | **2014** | **2015** | **2016** |
| ATMR untuk Risiko Kredit | 381.065.044 | 438.295.934 | 502.423.401 |
| ATMR untuk Risiko Operasional | 83.790.585 | 2.572.131 | 9.535.428 |
| ATMR untuk Risiko Pasar | 3.326.447 | 96.206.873 | 111.898.899 |
| Jumlah | 468.182.076 | 537.074.938 | 623.857.728 |

1. Bank Negara Indonesia (Perseroan) Tbk

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| **Tahun** | **(Dalam Jutaan Rupiah)** | **CAR** | **CAR** |
| **Modal Inti** | **Modal Pelengkap** | **ATMR** | **%** |
| 2014 | 47.618.000 | 2.734.000 | 310.486.000 | 0,1622 | 16,22 |
| 2015 | 64.251.000 | 9.548.000 | 378.565.000 | 0,1949 | 19,5 |
| 2016 | 79.645.000 | 4.634.000 | 433.068.000 | 0,1946 | 19,35 |

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| **ATMR** | **2014** | **2015** | **2016** |
| ATMR untuk Risiko Kredit | 268.430.000 | 329.343.000 | 378.716.000 |
| ATMR untuk Risiko Operasional | 41.228.000 | 47.746.000 | 54.098.000 |
| ATMR untuk Risiko Pasar | 828.000 | 1.476.000 | 2.540.000 |
| Jumlah | 310.486.000 | 378.565.000 | 433.068.000 |

**Grafik CAR (*Capital Adequacy Ratio)***