

**LAMPIRAN 1**  
**DATA RASIO KEUANGAN PERBANKAN**

*Capital Adequacy Ratio*

**Sebelum dan Sesudah Merger dan Akuisisi**

Tahun Ke-	BBCA	BTPN	BMRI	SDRA	BBKP	BBRI
<b>-3</b>	2011	2011	2011	2012	2012	2013
	12,7	20,5	15,34	42,52	16,34	16,99
<b>-2</b>	2012	2012	2012	2013	2013	2014
	14,2	21,5	15,48	27,91	15,12	18,31
<b>-1</b>	2013	2013	2013	2014	2014	2015
	15,7	23,1	14,93	21,71	14,2	20,59
<b>Rata-rata</b>	<b>14,20</b>	<b>21,70</b>	<b>15,25</b>	<b>30,72</b>	<b>15,22</b>	<b>18,63</b>
<b>1</b>	2015	2015	2015	2016	2016	2017
	18,7	23,8	18,6	17,23	15,03	22,96
<b>2</b>	2016	2016	2016	2017	2017	2018
	21,9	25,1	21,36	24,86	14,13	-
<b>3</b>	2017	2017	2017	2018	2018	2019
	23,1	24,6	21,64	-	-	-
<b>Rata-rata</b>	<b>21,24</b>	<b>24,50</b>	<b>20,54</b>	<b>20,70</b>	<b>14,58</b>	<b>22,96</b>

**Beban Operasional Pendapatan Operasional**  
**Sebelum dan Sesudah Merger dan Akuisisi**

Tahun Ke-	BBCA	BTPN	BMRI	SDRA	BBKP	BBRI
<b>-3</b>	2011	2011	2011	2012	2012	2013
	60,9	74,1	67,22	42,41	81,42	60,58
<b>-2</b>	2012	2012	2012	2013	2013	2014
	62,4	74,3	63,93	33,28	82,38	65,42
<b>-1</b>	2013	2013	2013	2014	2014	2015
	61,5	75,5	62,41	56,04	89,21	67,96
<b>Rata-rata</b>	<b>61,60</b>	<b>74,63</b>	<b>64,52</b>	<b>43,91</b>	<b>84,34</b>	<b>64,65</b>
<b>1</b>	2015	2015	2015	2016	2016	2017
	63,2	82,1	69,67	79,29	86,97	69,14
<b>2</b>	2016	2016	2016	2017	2017	2018
	60,4	81,9	80,94	73,05	91,04	-
<b>3</b>	2017	2017	2017	2018	2018	2019
	58,6	86,5	71,78	-	-	-
<b>Rata-rata</b>	<b>60,73</b>	<b>83,50</b>	<b>74,13</b>	<b>76,17</b>	<b>89,05</b>	<b>69,14</b>

*Non Performing Loan*

Sebelum dan Sesudah Merger dan Akuisisi

Tahun Ke-	BBCA	BTPN	BMRI	SDRA	BBKP	BBRI
<b>-3</b>	2011	2011	2011	2012	2012	2013
	0,5	0,36	0,45	0,57	1,56	1,55
<b>-2</b>	2012	2012	2012	2013	2013	2014
	0,4	0,31	0,37	0,41	1,56	1,69
<b>-1</b>	2013	2013	2013	2014	2014	2015
	0,4	0,38	0,37	1,81	2,07	2,02
<b>Rata-rata</b>	<b>0,43</b>	<b>0,35</b>	<b>0,40</b>	<b>0,93</b>	<b>1,73</b>	<b>1,75</b>
<b>1</b>	2015	2015	2015	2016	2016	2017
	0,7	0,4	0,6	0,98	2,79	2,10
<b>2</b>	2016	2016	2016	2017	2017	2018
	1,3	0,38	1,38	0,9	4,37	-
<b>3</b>	2017	2017	2017	2018	2018	2019
	1,5	0,4	1,06	-	-	-
<b>Rata-rata</b>	<b>1,17</b>	<b>0,40</b>	<b>1,01</b>	<b>0,94</b>	<b>3,58</b>	<b>2,10</b>

*Loan to Deposits Ratio*

**Sebelum dan Sesudah Merger dan Akuisisi**

Tahun Ke-	BBCA	BTPN	BMRI	SDRA	BBKP	BBRI
-3	2011	2011	2011	2012	2012	2013
	60,9	85,1	75,65	118,1	83,81	88,54
-2	2012	2012	2012	2013	2013	2014
	68,6	86,21	77,66	140,72	85,8	81,68
-1	2013	2013	2013	2014	2014	2015
	75,4	88,03	82,87	101,2	83,89	86,88
<b>Rata-rata</b>	<b>64,75</b>	<b>86,56</b>	<b>78,73</b>	<b>120,06</b>	<b>84,50</b>	<b>85,71</b>
1	2015	2015	2015	2016	2016	2017
	81,1	97,2	87,05	110,45	86,04	88,13
2	2016	2016	2016	2017	2017	2018
	77,1	95,4	85,86	111,07	81,34	-
3	2017	2017	2017	2018	2018	2019
	78,2	96,2	87,16	-	-	-
<b>Rata-rata</b>	<b>78,08</b>	<b>96,27</b>	<b>86,69</b>	<b>110,76</b>	<b>83,69</b>	<b>88,13</b>

## LAMPIRAN 2

### HASIL UJI NORMALITAS PERBANKAN

One-Sample Kolmogorov-Smirnov Test

		CAR_Sebelum	CAR_Sesudah
N		6	6
Normal Parameters <sup>a,b</sup>	Mean	19,2856	20,7503
	Std. Deviation	6,25349	3,38523
Most Extreme Differences	Absolute	,241	,308
	Positive	,241	,134
	Negative	-,208	-,308
Test Statistic		,241	,308
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>	,078 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

One-Sample Kolmogorov-Smirnov Test

		BOPO_Sebelum	BOPO_Sesudah
N		6	6
Normal Parameters <sup>a,b</sup>	Mean	65,6089	75,4464
	Std. Deviation	13,57337	10,07172
Most Extreme Differences	Absolute	,217	,138
	Positive	,195	,138
	Negative	-,217	-,121
Test Statistic		,167	,138
Asymp. Sig. (2-tailed)		,195 <sup>c</sup>	,174 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

**One-Sample Kolmogorov-Smirnov Test**

		NPL_Sebelum	NPL_Sesudah
N		6	6
Normal Parameters <sup>a,b</sup>	Mean	,9322	1,5322
	Std. Deviation	,66112	1,14599
Most Extreme Differences	Absolute	,275	,292
	Positive	,275	,292
	Negative	-,220	-,160
Test Statistic		,275	,292
Asymp. Sig. (2-tailed)		,176 <sup>c</sup>	,120 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

**One-Sample Kolmogorov-Smirnov Test**

		LDR_Sebelum	LDR_Sesudah
N		6	6
Normal Parameters <sup>a,b</sup>	Mean	86,7081	1544,8678
	Std. Deviation	18,22400	3560,66101
Most Extreme Differences	Absolute	,336	,490
	Positive	,336	,490
	Negative	-,164	-,340
Test Statistic		,336	,490
Asymp. Sig. (2-tailed)		,032 <sup>c</sup>	,000 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

**LAMPIRAN 3**  
**HASIL UJI WILCOXON**

**Wilcoxon Signed Ranks Test**

		Ranks		
		N	Mean Rank	Sum of Ranks
CAR_Sesudah - CAR_Sebelum	Negative Ranks	2 <sup>a</sup>	3,50	7,00
	Positive Ranks	4 <sup>b</sup>	3,50	14,00
	Ties	0 <sup>c</sup>		
	Total	6		

a. CAR\_Sesudah < CAR\_Sebelum

b. CAR\_Sesudah > CAR\_Sebelum

c. CAR\_Sesudah = CAR\_Sebelum

Test Statistics <sup>a</sup>	
	CAR_Sesudah - CAR_Sebelum
Z	-,734 <sup>b</sup>
Asymp. Sig. (2-tailed)	,463

a. Wilcoxon Signed Ranks Test

b. Based on negative ranks.

## Wilcoxon Signed Ranks Test

		Ranks		
		N	Mean Rank	Sum of Ranks
BOPO_Sesudah - BOPO_Sebelum	Negative Ranks	1 <sup>a</sup>	1,00	1,00
	Positive Ranks	5 <sup>b</sup>	4,00	20,00
	Ties	0 <sup>c</sup>		
	Total	6		

a. BOPO\_Sesudah < BOPO\_Sebelum

b. BOPO\_Sesudah > BOPO\_Sebelum

c. BOPO\_Sesudah = BOPO\_Sebelum

		Test Statistics <sup>a</sup>
Z	BOPO_Sesudah - BOPO_Sebelum	-1,992 <sup>b</sup>
	Asymp. Sig. (2-tailed)	,056

a. Wilcoxon Signed Ranks Test

b. Based on negative ranks.

## Wilcoxon Signed Ranks Test

		Ranks		
		N	Mean Rank	Sum of Ranks
NPL_Sesudah - NPL_Sebelum	Negative Ranks	0 <sup>a</sup>	,00	,00
	Positive Ranks	6 <sup>b</sup>	3,50	21,00
	Ties	0 <sup>c</sup>		
	Total	6		

a. NPL\_Sesudah < NPL\_Sebelum



b. NPL\_Sesudah > NPL\_Sebelum

c. NPL\_Sesudah = NPL\_Sebelum

**Test Statistics<sup>a</sup>**

	NPL_Sesudah - NPL_Sebelum
Z	-2,201 <sup>b</sup>
Asymp. Sig. (2-tailed)	,028

a. Wilcoxon Signed Ranks Test

b. Based on positive ranks.

### Wilcoxon Signed Ranks Test

		Ranks		
		N	Mean Rank	Sum of Ranks
LDR_Sesudah - LDR_Sebelum	Negative Ranks	2 <sup>a</sup>	2,00	4,00
	Positive Ranks	4 <sup>b</sup>	4,25	17,00
	Ties	0 <sup>a</sup>		
	Total	6		

a. LDR\_Sesudah < LDR\_Sebelum

b. LDR\_Sesudah > LDR\_Sebelum

c. LDR\_Sesudah = LDR\_Sebelum

**Test Statistics<sup>a</sup>**

	LDR_Sesudah - LDR_Sebelum
Z	-1,363 <sup>b</sup>
Asymp. Sig. (2-tailed)	,173

a. Wilcoxon Signed Ranks Test

b. Based on negative ranks.