

LAMPIRAN

Hasil Output SPSS Uji Independent Test

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
ROA									
Equal variances assumed	.223	.643	-1.020	18	.321	-.31500	.30896	-.96410	.33410
Equal variances not assumed			-1.020	17.599	.321	-.31500	.30896	-.96516	.33516
EVA									
Equal variances assumed	.409	.530	.611	18	.549	82.51400	134.94420	-200.99324	366.02124
Equal variances not assumed			.611	18.000	.549	82.51400	134.94420	-200.99346	366.02146



Laporan Keuangan Bank BNI Tbk

BBNI Bank Negara Indonesia (Persero) Tbk.

Financial Data and Ratios

Book End : December

Public Accountant : Purwanto, Sungkoro & Surja (Member of Ernst & Young Global Limited)

BALANCE SHEET

(Million Rp except Par Value)

	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
Cash on Hand	11,435,686	12,890,427	11,167,643	11,577,664	14,421,597
Placements with Other Banks	14,527,422	33,416,808	33,661,668	28,592,738	25,897,877
Marketable Securities	12,738,296	9,927,494	23,764,750	36,729,021	32,175,611
Loans	270,651,986	314,066,531	376,594,527	441,313,566	443,438,235
Investment	37,434	35,793	57,169	713,423	712,608
Fixed Assets	6,222,050	20,756,594	21,972,223	22,804,689	22,667,737
Other Assets	3,369,915	4,482,111	6,793,167	10,380,886	10,481,186
Total Assets	416,573,708	508,595,288	603,031,880	709,330,084	734,189,082
Growth (%)		22.09%	18.57%	17.63%	3.50%

Deposits	302,666,680	358,184,938	425,188,266	504,430,731	509,504,020
Taxes Payable	317,563	749,396	150,770	80,425	628,931
Fund Borrowings	11,212,265	22,523,581	32,695,422	44,722,165	51,978,459
Other Liabilities	5,218,778	7,583,784	11,148,956	14,730,714	14,316,094
Total Liabilities	341,148,654	412,727,677	492,701,125	584,086,818	608,196,144
Growth (%)		20.98%	19.38%	18.55%	4.13%

Authorized Capital	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000
Paid up Capital	9,054,807	9,054,807	9,054,807	9,054,807	9,054,807
Paid up Capital (Shares)	18,649	18,649	18,649	18,649	18,649
Par Value	700 x 700 x 175	700 x 700 x 175	700 x 700 x 175	700 x 700 x 175	700 x 700 x 175
Retained Earnings	35,078,159	41,537,950	50,798,322	60,313,505	63,238,639
Total Equity	61,021,308	78,438,222	89,254,000	100,903,304	100,355,520
Growth (%)		28.54%	13.79%	13.05%	-0.54%

INCOME STATEMENTS

	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
Total Interest Income	33,364,942	36,895,081	43,768,439	48,177,849	26,151,476
Growth (%)		10.58%	18.63%	10.07%	

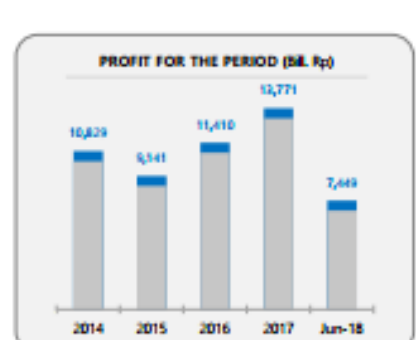
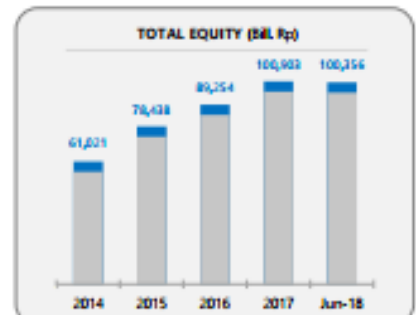
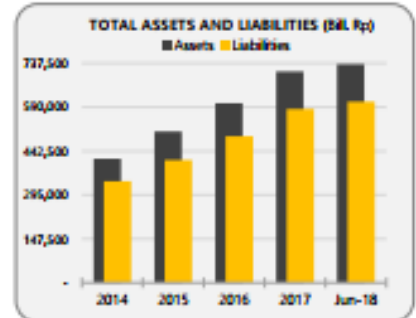
Interest Expenses	10,988,641	11,334,885	13,773,377	16,240,086	8,706,171
Other Operating Revenue	10,715,356	8,872,380	9,962,683	11,507,024	5,857,840
Other Operating Expenses	16,103,374	16,509,898	19,216,843	20,863,357	10,793,484
Income from Operations	13,346,291	11,412,081	14,229,332	17,222,663	9,360,033
Growth (%)		-14.49%	24.69%	21.04%	

Non-Operating Revenues	178,019	54,067	73,573	-57,276	-44,984
Income Before Tax	13,524,310	11,466,148	14,302,905	17,165,387	9,315,049
Provision for Income Tax	2,694,931	2,325,616	2,892,709	3,394,795	1,865,906
Profit for the period	10,829,379	9,140,532	11,410,196	13,770,592	7,449,143
Growth (%)		-15.60%	24.83%	20.69%	

Period Attributable	10,782,628	9,066,581	11,338,748	13,616,476	7,436,693
Comprehensive Income	11,914,732	20,862,547	12,332,684	15,617,639	4,217,983
Comprehensive Attributable	11,867,981	20,788,596	12,259,504	15,403,290	7,240,243

RATIOS

	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
Dividend (Rp)	144.55	122.53	212.81	255.56	-
EPS (Rp)	578.20	486.18	608.02	730.16	398.78
BV (Rp)	3,272.16	4,206.11	4,786.08	5,410.75	5,381.38
DAR (x)	0.82	0.81	0.82	0.82	0.83
DER(x)	5.59	5.26	5.52	5.79	6.06
ROA (%)	2.60	1.80	1.89	1.94	1.01
RDE (%)	17.75	11.65	12.78	13.65	7.42
OPM (%)	40.00	30.93	32.51	35.75	35.79
NPM (%)	32.46	24.77	26.07	28.58	28.48
Payout Ratio (%)	25.00	25.20	35.00	35.00	-
Yield (%)	2.37	2.46	3.85	2.58	-



Laporan Keuangan Bank BRI Tbk

BBRI Bank Rakyat Indonesia (Persero) Tbk.

Financial Data and Ratios

Book End : December

Public Accountant : Purwanto, Sungkoro & Surja (Member of Ernst & Young Global Limited)

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
<i>(Million Rp except Par Value)</i>					
Cash on Hand	22,469,167	28,771,635	25,212,034	24,797,782	28,954,347
Placements with Other Banks	62,035,442	49,834,664	78,142,754	55,105,687	37,887,183
Marketable Securities	84,168,460	124,873,547	133,039,936	204,929,704	169,312,940
Loans	479,211,143	547,318,355	621,286,679	689,559,288	737,837,921
Investment	251,573	269,130	2,439	73,621	78,040
Fixed Assets	5,917,470	8,039,280	24,515,059	24,746,306	25,730,564
Other Assets	8,792,889	13,514,846	14,490,711	25,230,455	28,216,036
Total Assets	801,955,021	878,426,312	1,083,644,426	1,126,248,442	1,153,228,286
Growth (%)		9.54%	14.25%	12.22%	2.40%

Deposits	630,977,238	282,157,299	756,755,912	847,249,817	846,200,528
Taxes Payable	59,805	1,497,262	942,401	564,798	839,300
Fund Borrowings	24,986,862	35,480,358	35,008,781	29,403,009	34,879,883
Other Liabilities	3,487,261	7,392,766	10,111,453	13,285,656	15,220,353
Total Liabilities	704,217,592	765,299,133	856,831,636	958,900,948	986,549,641
Growth (%)		8.67%	11.96%	11.91%	2.88%

Authorized Capital	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000
Paid up Capital	6,167,291	6,167,291	6,167,291	6,167,291	6,167,291
Paid up Capital (Shares)	24,669	24,669	24,669	123,346	24,669
Par Value	250	250	250	50	250
Retained Earnings	88,761,688	106,733,021	125,309,471	143,827,697	146,665,302
Total Equity	97,737,429	113,127,179	146,812,590	167,347,494	166,679,645
Growth (%)		15.75%	29.78%	13.99%	-0.40%

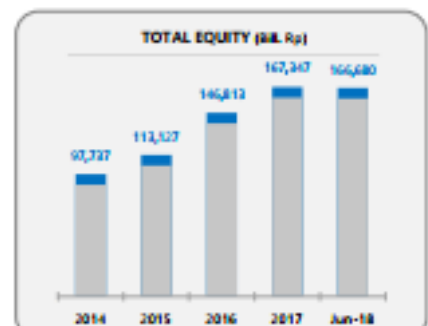
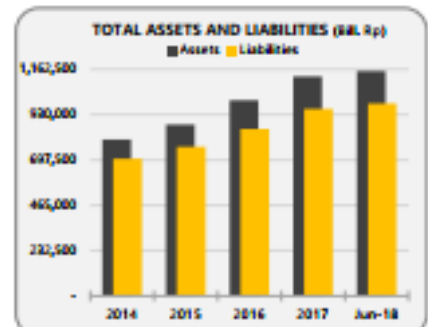
INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
Total Interest Income	75,122,213	85,434,037	93,995,015	102,899,292	53,643,800
Growth (%)		13.73%	10.02%	9.47%	

Interest Expenses	23,679,803	27,154,370	28,576,716	29,893,805	15,399,302
Other Operating Revenue	9,299,140	12,409,041	16,998,789	19,091,067	10,196,235
Other Operating Expenses	26,660,314	31,275,696	34,940,605	38,441,648	19,759,696
Income from Operations	28,361,877	30,512,907	33,964,542	36,895,834	18,466,599
Growth (%)		7.58%	11.31%	8.37%	

Non-Operating Revenues	2,497,196	1,981,111	9,228	216,323	16,971
Income Before Tax	30,859,073	32,494,018	33,973,770	37,022,157	18,483,570
Provision for Income Tax	6,605,228	7,083,230	7,745,779	7,977,623	3,549,434
Profit for the period	24,253,845	25,410,788	26,227,991	29,044,534	14,934,136
Growth (%)		4.77%	3.22%	10.74%	

Period Attributable	24,241,650	25,397,742	26,195,772	28,996,535	14,886,046
Comprehensive Income	24,759,999	24,872,130	41,380,007	30,877,015	10,847,249
Comprehensive Attributable	24,744,791	24,861,081	41,340,376	30,805,784	10,833,062

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
Dividend (Rp)	294.80	311.66	428.61	106.75	-
EPS (Rp)	982.67	1,029.53	1,061.88	235.08	603.43
BV (Rp)	3,961.93	4,585.77	5,951.26	1,356.73	6,756.60
DAR (X)	0.88	0.87	0.85	0.85	0.86
DER(X)	7.21	6.76	5.84	5.73	5.92
ROA (%)	3.02	2.89	2.61	2.58	1.29
ROE (%)	24.82	22.46	17.86	17.36	8.96
OPM (%)	37.75	35.72	36.13	35.77	34.42
NPM (%)	32.29	29.74	27.90	28.23	27.84
Payout Ratio (%)	30.00	30.27	40.36	45.41	-
Yield (%)	2.53	2.73	3.67	2.93	-



Laporan Keuangan Bank BTN Tbk

BBTN BANK TABUNGAN NEGARA (PERSERO) TBK.					
Financial Data and Ratios					Book End : December
Public Accountant : Purwantono, Sungkoro & Surja (Member of Ernst & Young Global Limited)					
BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
<i>(In Million Rp except Par Value)</i>					
Cash on Hand	920,482	1,181,219	1,006,682	1,027,554	1,087,864
Placements with Other Banks	1,496,455	7,839,477	17,581,350	24,697,503	9,750,087
Marketable Securities	5,436,970	1,807,561	4,171,700	7,706,031	9,965,298
Loans	114,345,618	136,905,226	162,330,347	196,634,594	208,900,926
Investment	-	-	-	-	-
Froed Assets	1,488,383	1,553,401	4,659,379	4,837,319	4,856,121
Other Assets	1,007,989	1,553,599	2,189,078	2,688,331	4,190,496
Total Assets	144,582,353	171,807,592	214,168,479	261,365,267	268,044,394
Growth (%)		18.83%	24.66%	22.04%	2.56%
Deposits	107,648,946	129,429,868	163,640,452	197,919,224	179,164,629
Taxes Payable	115,280	-	-	-	-
Fund Borrowings	6,998,213	7,726,728	4,999,616	7,991,053	10,393,210
Other Liabilities	3,079,486	3,835,877	4,629,410	5,612,462	5,605,311
Total Liabilities	132,329,458	157,947,485	195,037,943	239,701,833	229,699,812
Growth (%)		19.36%	23.48%	22.90%	-4.18%
Authorized Capital	10,239,216	10,239,216	10,239,216	10,239,216	10,239,216
Paid up Capital	5,283,848	5,291,173	5,295,000	5,295,000	5,295,000
Paid up Capital (Shares)	10,568	10,582	10,590	10,590	10,590
Par Value	500	500	500	500	500
Retained Earnings	5,131,692	49,525,977	9,008,204	11,511,889	12,330,109
Total Equity	12,252,895	13,860,107	19,130,536	21,663,434	22,379,046
Growth (%)		13.12%	38.03%	13.24%	3.30%
INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
Total Interest Income	12,807,328	14,966,209	17,138,819	19,271,582	10,236,546
Growth (%)		16.86%	14.52%	12.44%	
Interest Expenses	7,342,747	8,155,133	8,975,274	9,930,642	5,551,276
Other Operating Revenue	894,820	1,106,526	1,280,822	1,605,931	1,802,607
Other Operating Expenses	4,010,139	5,383,997	5,386,604	6,170,567	3,485,796
Income from Operations	1,577,367	2,533,605	3,352,232	3,891,903	1,804,254
Growth (%)		60.62%	32.31%	16.10%	
Non-Operating Revenues	1,960	8,281	-22,148	-30,348	9,401
Income Before Tax	1,579,327	2,541,886	3,330,084	3,861,555	1,813,655
Provision for Income Tax	433,755	690,979	711,179	834,089	389,942
Profit for the period	1,145,572	1,850,907	2,618,905	3,027,466	1,423,713
Growth (%)		61.57%	41.49%	15.60%	
Period Attributable	1,145,572	1,850,907	2,618,905	3,027,466	1,423,713
Comprehensive Income	1,120,716	1,811,337	5,631,617	3,056,679	1,321,105
Comprehensive Attributable	1,120,716	1,811,337	5,631,617	3,056,679	1,321,105
RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
Dividend (Rp)	21.11	34.96	49.46	57.18	-
EPS (Rp)	108.40	174.91	247.30	285.88	134.44
BV (Rp)	1,159.47	1,309.74	1,806.47	2,045.65	2,113.22
DAR (%)	0.92	0.92	0.91	0.92	0.86
DER (%)	10.80	11.40	10.20	11.06	10.26
ROA (%)	0.79	1.08	1.22	1.16	0.53
RDE (%)	9.35	13.35	13.69	13.98	6.36
OPM (%)	12.32	16.93	19.56	20.20	17.63
NPM (%)	8.94	12.37	15.28	15.71	13.91
Payout Ratio (%)	19.48	19.99	20.00	20.00	-
Yield (%)	1.75	2.70	2.84	1.60	-

TOTAL ASSETS AND LIABILITIES (Bil. Rp)

Year	Assets (Bil. Rp)	Liabilities (Bil. Rp)
2014	144,582,353	132,329,458
2015	171,807,592	157,947,485
2016	214,168,479	195,037,943
2017	261,365,267	239,701,833
Jun-18	268,044,394	229,699,812

TOTAL EQUITY (Bil. Rp)

Year	Total Equity (Bil. Rp)
2014	12,252,895
2015	13,860,107
2016	19,130,536
2017	21,663,434
Jun-18	22,379,046

TOTAL INTEREST INCOME (Bil. Rp)

Year	Total Interest Income (Bil. Rp)
2014	12,807,328
2015	14,966,209
2016	17,138,819
2017	19,271,582
Jun-18	10,236,546

PROFIT FOR THE PERIOD (Bil. Rp)

Year	Profit for the Period (Bil. Rp)
2014	1,145,572
2015	1,850,907
2016	2,618,905
2017	3,027,466
Jun-18	1,423,713

Laporan Keuangan Bank Mandiri Tbk

BMRI Bank Mandiri (Persero) Tbk.

Financial Data and Ratios

Book End : December

Public Accountant : Purwanto, Sungkoro & Surja (Member of Ernst & Young Global Limited)

BALANCE SHEET

	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
<i>(Million Rp except Par Value)</i>					
Cash on Hand	20,704,563	25,109,124	22,906,775	24,268,563	28,008,308
Placements with Other Banks	61,117,605	37,320,863	73,616,927	74,600,803	55,189,809
Marketable Securities	40,465,158	43,641,564	55,419,454	59,609,972	58,851,739
Loans	505,394,870	564,393,595	56,551,643	678,292,520	711,401,289
Investment	766,534	646,753	829,945	2,690,202	3,573,766
Fixed Assets	8,928,856	9,761,888	35,663,290	36,618,753	36,522,897
Other Assets	11,239,398	11,292,727	11,557,238	15,014,218	17,837,686
Total Assets	855,039,673	910,063,409	1,028,704,609	1,124,700,847	1,155,547,664
Growth (%)		6.44%	14.14%	8.28%	2.74%

Deposits	600,980,756	634,968,568	711,399,426	753,822,372	751,745,681
Taxes Payable	1,875,141	2,131,616	1,258,792	1,009,832	1,300,602
Fund Borrowings	24,227,104	33,764,671	35,882,757	35,703,679	47,515,194
Other Liabilities	16,370,686	14,189,412	15,810,036	20,496,377	21,752,898
Total Liabilities	750,195,111	736,198,705	824,550,898	888,026,817	916,725,792
Growth (%)		+1.87%	12.00%	7.70%	3.23%

Authorized Capital	16,000,000	16,000,000	16,000,000	32,000,000	16,000,000
Paid up Capital	11,666,667	11,666,667	11,666,667	23,333,333	11,666,667
Paid up Capital (Shares)	23,333	23,333	23,333	46,667	23,333
Par Value	500	500	500	500	500
Retained Earnings	74,042,745	89,224,718	96,930,793	111,357,522	114,247,740
Total Equity	104,844,562	119,491,841	153,369,723	170,006,132	170,040,142
Growth (%)		13.97%	28.35%	10.85%	0.02%

INCOME STATEMENTS

	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
Total Interest Income	62,637,942	71,570,127	76,709,888	79,501,530	38,823,673
Growth (%)		14.26%	7.18%	3.64%	

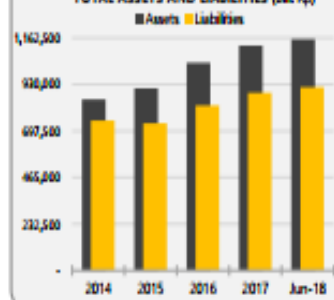
Interest Expenses	23,505,518	26,207,024	24,884,519	27,174,371	12,258,949
Other Operating Revenue	14,687,815	18,378,678	19,286,425	22,281,641	12,346,544
Other Operating Expenses	25,374,351	40,539,879	31,268,198	35,013,749	17,348,301
Income from Operations	25,978,106	26,338,972	18,612,727	27,189,751	15,730,302
Growth (%)		1.39%	+29.33%	45.97%	

Non-Operating Revenues	29,909	30,458	-39,762	-12,888	-31,983
Income Before Tax	26,008,015	26,369,430	18,572,965	27,156,863	15,698,319
Provision for Income Tax	5,353,232	5,217,032	3,922,802	5,713,821	3,119,289
Profit for the period	20,654,783	21,152,398	14,650,163	21,443,042	12,579,030
Growth (%)		2.41%	+30.74%	46.37%	

Period Attributable	18,871,873	20,334,968	13,806,565	20,639,683	12,178,075
Comprehensive Income	21,482,680	20,446,819	40,345,048	23,321,035	9,743,738
Comprehensive Attributable	20,699,770	19,658,155	39,484,138	22,491,109	9,402,846

RATIOS

	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18
Dividend (Rp)	212.91	261.45	266.27	199.03	-
EPS (Rp)	851.65	871.50	591.71	442.28	521.02
BV (Rp)	4,493.34	5,121.08	6,572.99	3,642.99	7,287.52
DAR (x)	0.88	0.81	0.79	0.79	0.79
DER(x)	7.16	6.16	5.38	5.22	5.39
RDA (%)	2.42	2.32	1.41	1.91	1.09
ROE (%)	19.70	17.70	9.55	12.61	7.40
OPM (%)	41.47	36.80	24.26	34.18	40.52
NPM (%)	32.97	29.55	19.10	26.97	32.40
Payout Ratio (%)	25.00	30.00	45.00	45.00	-
Yield (%)	1.98	2.83	2.30	2.49	-

TOTAL ASSETS AND LIABILITIES (BIL Rp)**TOTAL EQUITY (BIL Rp)****TOTAL INTEREST INCOME (BIL Rp)****PROFIT FOR THE PERIOD (BIL Rp)**