

## LAMPIRAN



## LAMPIRAN A

### NERACA PT. BPR Gunung Kinibalu Periode 1994 - 1998

URAIAN	1994	1995	1996	1997	1998
	63,520,800	140,230,800	121,968,790	217,716,830	146,960,000
	31,328,530	158,888,360	143,311,100	132,014,010	325,150,000
ANG	2,015,894,630	4,536,826,220	5,330,278,100	5,935,844,880	6,138,770,000
PIUTANG	93,720,000	93,720,000	113,000,000	148,396,120	150,600,000
TARIS	176,608,000	189,985,500	299,885,000	388,085,000	411,840,000
SUTAN	68,390,000	106,285,500	158,335,000	204,940,000	253,980,000
RUPA AKTIVA	11,235,000	96,475,000	139,373,500	286,739,000	545,710,000
A TANAH					119,100,000
SH	2,136,476,960	4,922,400,380	5,763,481,490	6,607,063,600	7,282,950,000
VA					
JIBAN LAIN	21,516,500	93,991,230	4,337,210	5,515,690	9,910,000
NGAN	232,966,400	335,228,670	564,930,430	797,165,980	760,510,000
SITO	373,000,000	2,288,000,000	1,774,000,000	2,414,500,000	3,492,500,000
BANK PASSIVA	600,000,000	681,662,580	1,698,256,910	1,672,306,320	1,380,260,000
MAN DITERIMA	38,912,500	12,880,000	19,440,000		
RUPA PASIVA	2,838,050	33,262,500	8,989,450	18,497,500	12,700,000
L	650,000,000	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
NGAN	52,094,300	85,131,510	286,837,740	257,797,020	295,919,770
	165,149,210	392,243,890	406,689,750	441,281,090	331,150,230
SH	2,136,476,960	4,922,400,380	5,763,481,490	6,607,063,600	7,282,950,000

ER : PT. BPR GUNUNG KINIBALU SEMARANG

## LAMPIRAN B

### Laba Rugi PT. BPR Gunung Kinibalu Semarang Tahun 1994 -1998

	1994	1995	1996	1997	1998
<b>OPERAS</b>					
unga Pinjmn	683,371,480	1,228,699,650	1,638,016,860	1,912,914,980	2,139,887,140
unga Bank	8,280,140	22,559,830	19,113,550	11,202,720	33,197,150
unga Lain	6,666,900	32,919,460	55,639,350	73,886,060	32,656,160
dan Ongkos	96,888,770	237,488,750	249,428,500	227,062,250	237,379,750
ain-lain					6,224,230
	795.207,290	1,521,667.690	1,962,198,260	2,225,066,010	2,449,344,430
<b>OPERAS</b>					
unga					
a Pinjaman	39,079,450	90,302,580	203,658,280	316,750,930	284,950,980
a Deposito	84,670,580	309,986,020	366,218,690	359,346,650	781,124,310
a Tabungan	33,680,320	56,120,520	69,339,230	111,385,750	156,961,140
a Lainnya	310,000	2,859,850	1,954,250	1,793,500	
erja	212,008,880	306,977,500	360,233,500	413,070,850	414,575,250
suransi	1,162,250	8,427,100	9,675,810	10,997,700	10,729,570
	15,000,000	18,780,000	20,040,000	26,920,000	30,360,000
Non PPH)	957,000	1,476,000	2,733,500	7,700,500	2,418,750
in Perbaikan	12,191,000	18,696,500	24,500,000	54,779,250	53,029,500
<b>ISUTAN</b>					
a dan Invent	28,610,000	37,895,500	52,150,000	46,605,000	44,545,000
ng	35,508,500		40,006,880	65,899,610	
1 Js Pihak III	52,058,960	68,124,380	55,127,900	55,119,880	118,346,150
Operas Lain	28,680,000	13,070,000	176,352,240	179,662,390	120,781,460
ion Operas	44,426,140	77,808,850	50,250,000		
	588,343,080	1,010,524,800	1,432,240,280	1,650,032,010	2,017,822,110
	206,864,210	511,142,890	529,957,980	575,034,000	431,522,320
	41,715,000	118,899,000	123,268,230	133,752,910	100,378,140
	165,149,210	392,243,890	406,689,750	441,281,090	331,144,180

ER : PT. BPR GUNUNG KINIBALU SEMARANG



## LAMPIRAN C

### Dana Berbiaya : Deposito + tabungan

	1994	1995	1996	1997	1998
Deposito	373,000,000.00	2,288,000,000.00	1,774,000,000.00	2,414,500,000.00	3,492,500,000.00
Tabungan	232,966,400.00	335,228,670.00	564,930,430.00	797,165,980.00	760,510,000.00
<b>Dana Berbiaya</b>	<b>605,966,400.00</b>	<b>2,623,228,670.00</b>	<b>2,338,930,430.00</b>	<b>3,211,665,980.00</b>	<b>4,253,010,000.00</b>

### Biaya non bunga : total biaya - biaya bunga

	1994	1995	1996	1997	1998
total biaya	588343080	1010524800	1432240280	1650032010	2017822110
biaya bunga	157740350	459268970	641170450	789276830	1223036430
<b>biaya non bunga</b>	<b>430602730</b>	<b>551255830</b>	<b>791069830</b>	<b>860755180</b>	<b>794785680</b>

### Hasil Bunga : Pendapatan Bunga Pinjaman + Pendapatan Bunga Bank + Pendapatan Lainnya

	1994	1995	1996	1997	1998
Pndpt Bunga Pjm	683,371,480	1,228,699,650	1,638,016,860	1,912,914,980	2,139,887,140
Pndpt Bunga Bank	8,280,140	22,559,830	19,113,550	11,202,720	33,197,150
Pndpt Lainnya	6,666,900	32,919,460	55,639,350	73,886,060	32,656,160
<b>Hasil Bunga</b>	<b>698,318,520</b>	<b>1,284,178,940</b>	<b>1,712,769,760</b>	<b>1,998,003,760</b>	<b>2,205,740,450</b>

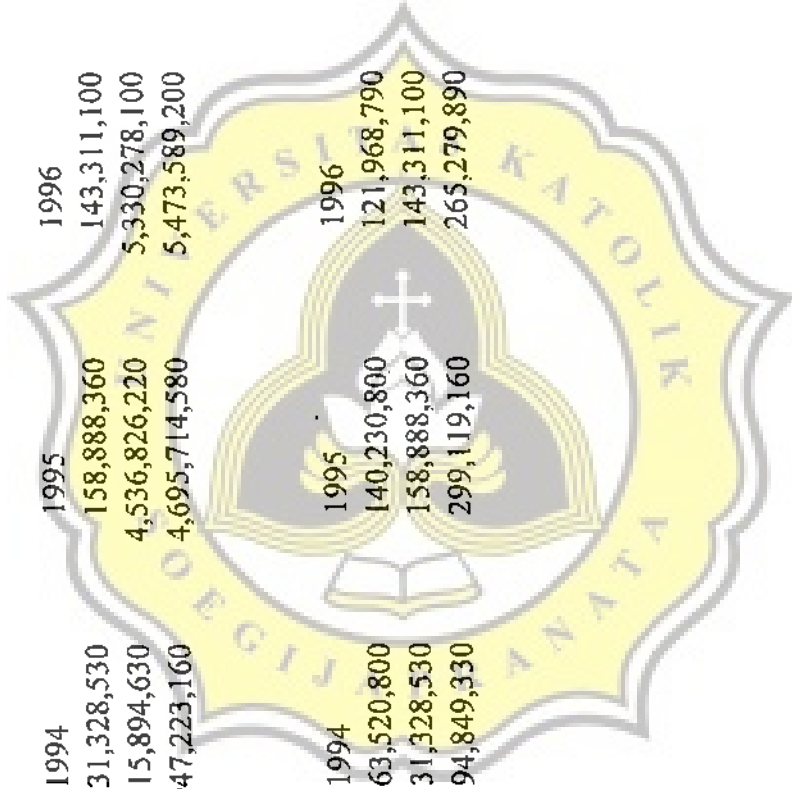
	1994	1995	1996	1997	1998
Bg Pinjaman	39,079,450	90,302,580	203,658,280	316,750,930	284,950,980
Bg Deposito	84,670,580	309,986,020	366,218,690	359,346,650	781,124,310
Bg Tabungan	33,680,320	56,120,520	69,339,230	111,385,750	156,961,140
Bg Lainnya	310,000	2,859,850	1,954,250	1,793,500	
<b>Biaya Bunga</b>	<b>157,740,350</b>	<b>459,268,970</b>	<b>641,170,450</b>	<b>789,276,830</b>	<b>1,223,036,430</b>

**Aktiva Produktif : Piutang + Bank**

	1994	1995	1996	1997	1998
Bank	31,328,530	158,888,360	143,311,100	132,014,010	325,150,000
Piutang	2,015,894,630	4,536,826,220	5,330,278,100	5,935,844,880	6,138,770,000
<b>Aktiva Produktif</b>	<b>2,047,223,160</b>	<b>4,695,714,580</b>	<b>5,473,589,200</b>	<b>6,067,858,890</b>	<b>6,463,920,000</b>

**Liquid Asset : Kas + Bank**

	1994	1995	1996	1997	1998
Kas	63,520,800	140,230,800	121,968,790	217,716,830	146,960,000
Bank	31,328,530	158,888,360	143,311,100	132,014,010	325,150,000
<b>Liquid Asset</b>	<b>94,849,330</b>	<b>299,119,160</b>	<b>265,279,890</b>	<b>349,730,840</b>	<b>472,110,000</b>



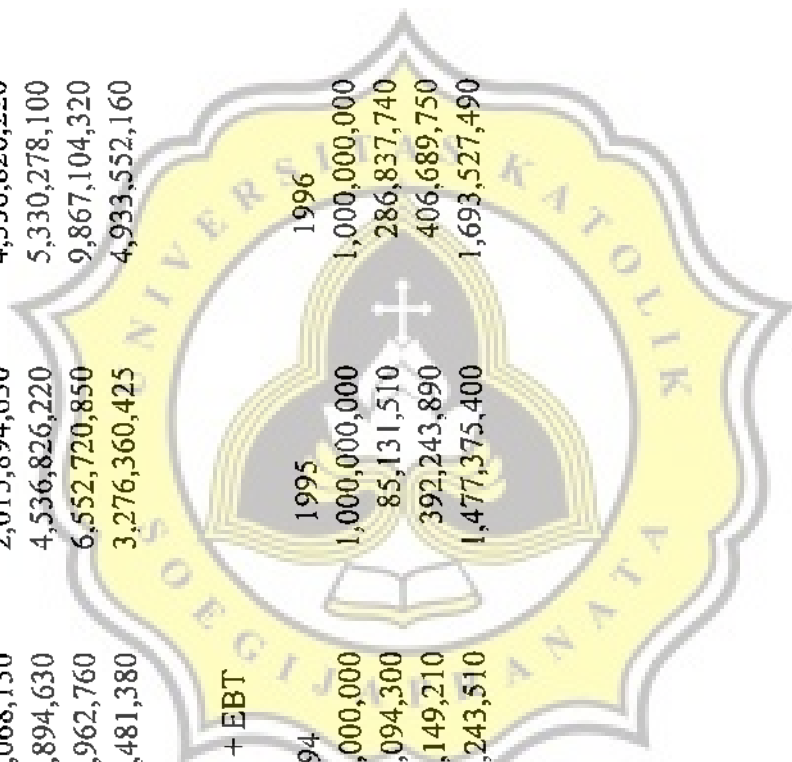
	1994	1995	1996	1997	1998
Tabungan	232,966,400	335,228,670	564,930,430	797,165,980	760,510,000
Deposito	373,000,000	2,288,000,000	1,774,000,000	2,414,500,000	3,492,500,000
<b>Total Deposito</b>	<b>605,966,400</b>	<b>2,623,228,670</b>	<b>2,338,930,430</b>	<b>3,211,665,980</b>	<b>4,253,010,000</b>

**Rata-rata Volume Usaha = ( Piutang 1 + Piutang 2 ) / 2**

	1994	1995	199+D716	1997	1998
Piutang 1	1,311,068,130	2,015,894,630	4,536,826,220	5,330,278,100	5,935,844,880
Piutang 2	2,015,894,630	4,536,826,220	5,330,278,100	5,935,844,880	6,138,770,000
Total Piutang	3,326,962,760	6,552,720,850	9,867,104,320	11,266,122,980	12,074,614,880
<b>Rata-rata Vol Usaha</b>	<b>1,663,481,380</b>	<b>3,276,360,425</b>	<b>4,933,552,160</b>	<b>5,633,061,490</b>	<b>6,037,307,440</b>

<sup>5</sup>**Total Equity = Modal + Cadangan + EBT**

	1994	1995	1996	1997	1998
Modal	650,000,000	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
Cadangan	52,094,300	85,131,510	286,837,740	257,797,020	295,919,770
EAT	165,149,210	392,243,890	406,689,750	441,281,090	331,150,230
<b>Total Equity</b>	<b>867,243,510</b>	<b>1,477,375,400</b>	<b>1,693,527,490</b>	<b>1,699,078,110</b>	<b>1,627,070,000</b>



**Biaya Dana : biaya bunga deposito**

	1994	1995	1996	1997	1998
Bi. Bunga depo	84,670,580.00	309,986,020.00	366,218,690.00	359,346,650.00	781,124,310.00
Bi. Bunga tabungan	33,680,320.00	56,120,520.00	69,339,230.00	111,385,750.00	156,961,140.00
Biaya dana	118,350,900.00	366,106,540.00	435,557,920.00	470,732,400.00	938,085,450.00

**Total Debt : Kewajiban lain + Tabungan + Deposito + Antar Bank Pas + Pinjaman Diterima**

	1994	1995	1996	1997	1998
Tabungan	232,966,400	335,228,670	564,930,430	797,165,980	760,510,000
Deposito	373,000,000	2,288,000,000	1,774,000,000	2,414,500,000	3,492,500,000
Pinjaman Diterima	38,912,500	12,880,000	19,440,000	5,515,690	9,910,000
Kewajiban lain	21,516,500	93,991,230	4,337,210	1,672,306,320	1,380,260,000
Antar bank Pas	600,000,000	681,662,580	1,698,256,910	4,889,487,990	5,643,180,000
<b>Total Debt</b>	<b>1,266,395,400</b>	<b>3,411,762,480</b>	<b>4,060,964,550</b>	<b>9,778,056,980</b>	<b>11,285,360,000</b>



## LAMPIRAN D

### Perhitungan Sumber Dana

#### Periode 1994-1998

a. COF

Biaya Dana

Dana Berbiaya

Tahun 1994	<u>118.350.900</u>
	605.966.400
	= 0,19
Tahun 1995	<u>366.106.540</u>
	2.623.228.670
	= 0,14
Tahun 1996	<u>435.557.920</u>
	2.338.930.430
	= 0,19
Tahun 1997	<u>470.732.400</u>
	3.211.665.980
	= 0,15
Tahun 1998	<u>938.085.450</u>
	4.253.010.000
	= 0,22

b. NIM ( Dalam Rupiah )

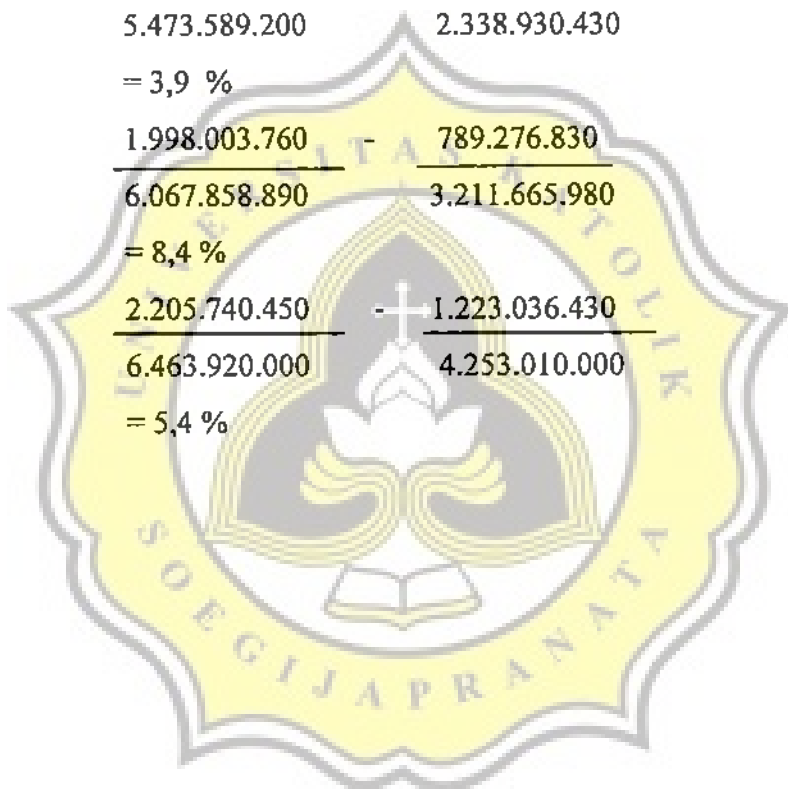
Hasil Bunga - Biaya Bunga

Tahun 1994	698.318.520	-	157.740.350	=	540.578.170
Tahun 1995	1.284.178.940	-	459.268.970	=	824.909.970
Tahun 1996	1.712.769.760	-	641.170.450	=	1.071.599.310
Tahun 1997	1.998.003.760	-	789.276.830	=	1.205.726.930
Tahun 1998	2.205.740.450	-	1.223.036.430	=	982.704.020



c. Spread

	<u>Hasil Bunga</u>	-	<u>Biaya Bunga</u>	X 100 %
Aktiva Produktif	<u>Dana Berbiaya</u>			
Tahun 1994	<u>698.318.520</u>	-	<u>157.740.350</u>	
	2.047.223.160		605.966.400	
	= 8 %			
Tahun 1995	<u>1.284.178.940</u>	-	<u>459.268.970</u>	
	4.695.714.580		2.623.228.670	
	= 9,8 %			
Tahun 1996	<u>1.712.769.760</u>	-	<u>641.170.450</u>	
	5.473.589.200		2.338.930.430	
	= 3,9 %			
Tahun 1997	<u>1.998.003.760</u>	-	<u>789.276.830</u>	
	6.067.858.890		3.211.665.980	
	= 8,4 %			
Tahun 1998	<u>2.205.740.450</u>	-	<u>1.223.036.430</u>	
	6.463.920.000		4.253.010.000	
	= 5,4 %			



## LAMPIRAN E

### Perhitungan Rasio - Rasio Keuangan

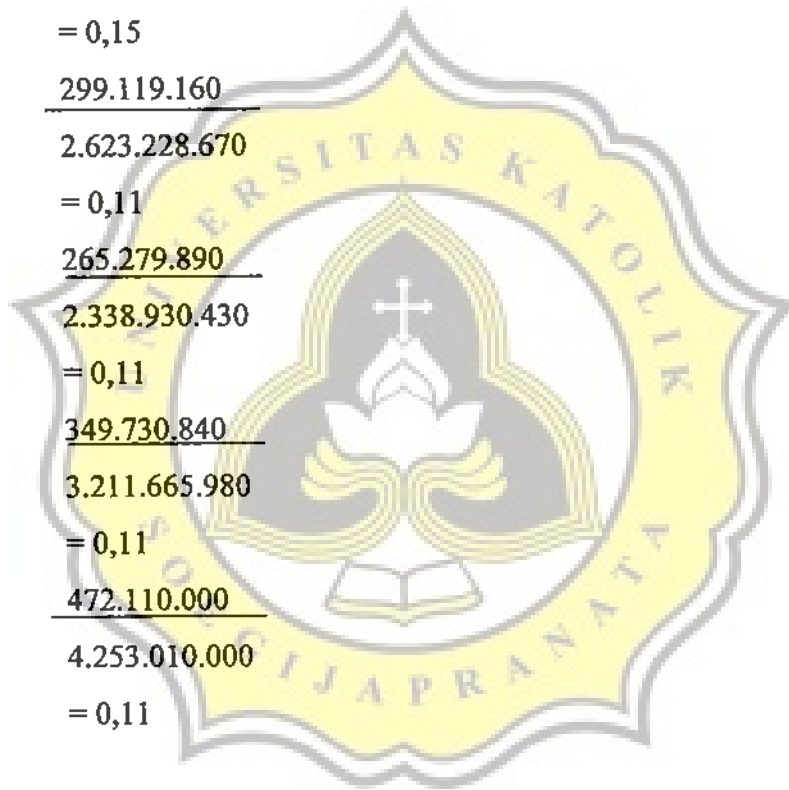
Periode 1994-1998

a. Quick Rasio

Liquid Asset

Total Deposito

Tahun 1994	<u>94.849.330</u>
	605.966.400
	= 0,15
Tahun 1995	<u>299.119.160</u>
	2.623.228.670
	= 0,11
Tahun 1996	<u>265.279.890</u>
	2.338.930.430
	= 0,11
Tahun 1997	<u>349.730.840</u>
	3.211.665.980
	= 0,11
Tahun 1998	<u>472.110.000</u>
	4.253.010.000
	= 0,11



b. LDR / Banking Ratio

Total Loan

Total Deposit

Tahun 1994 2.015.894.630

605.966.400

= 3,33

Tahun 1995 4.536.826.220

2.623.228.670

= 1,73

Tahun 1996 5.330.278.100

2.338.930.430

= 2,28

Tahun 1997 5.935.844.880

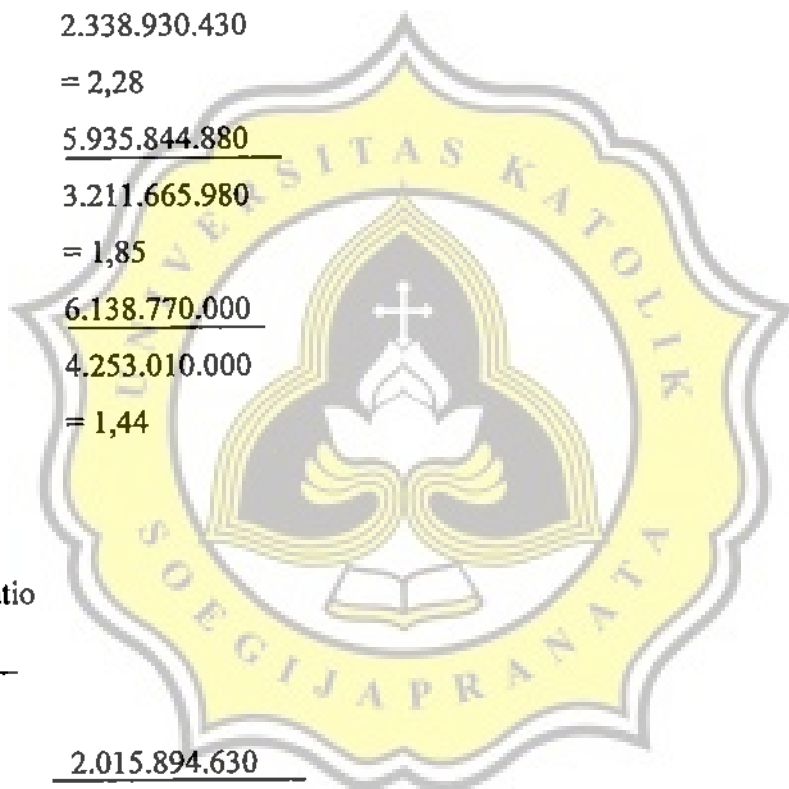
3.211.665.980

= 1,85

Tahun 1998 6.138.770.000

4.253.010.000

= 1,44



c. Asset to Loan Ratio

Total Loan

Total Asset

Tahun 1994 2.015.894.630

2.136.476.960

= 0,9

Tahun 1995 4.536.826.220

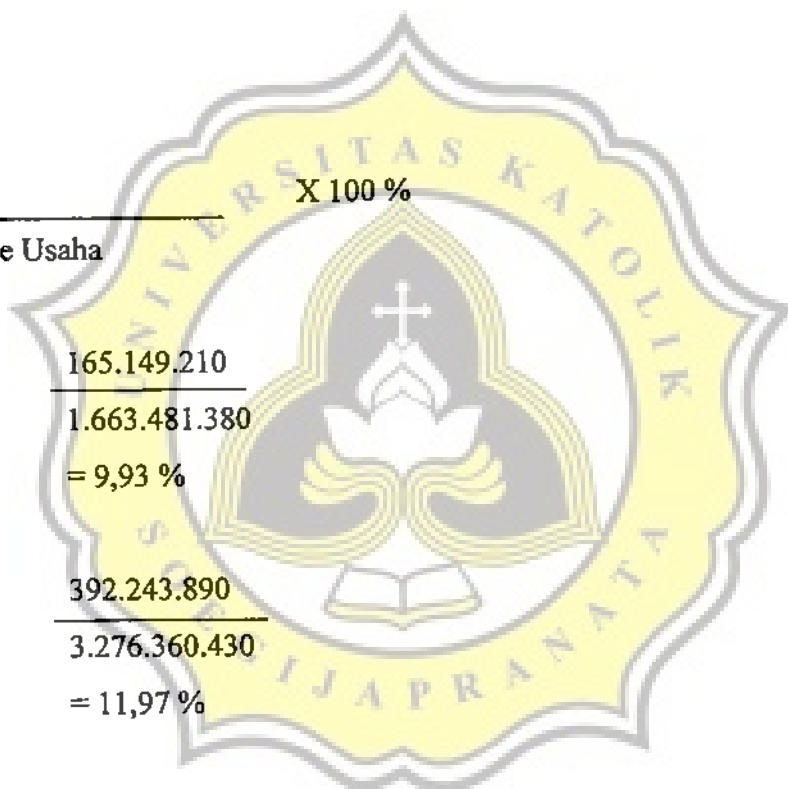
4.922.400.380

= 0,9

Tahun 1996	<u>5.330.278.100</u>
	5.763.481.490
	= 0,93
Tahun 1997	<u>5.935.844.880</u>
	6.607.063.600
	= 0,9
Tahun 1998	<u>6.138.770.000</u>
	7.282.950.000
	= 0,8

d. ROA

<u>EAT</u>	X 100 %
Rata-Rata Volume Usaha	
Tahun 1994	<u>165.149.210</u>
	1.663.481.380
	= 9,93 %
Tahun 1995	<u>392.243.890</u>
	3.276.360.430
	= 11,97 %
Tahun 1996	<u>406.689.750</u>
	4.933.552.160
	= 8,24 %



Tahun 1997            441.281.090  
                                  5.633.061.490  
                                  = 7,83 %

Tahun 1998            331.150.230  
                                  6.037.307.440  
                                  = 5,49 %

e. ROE

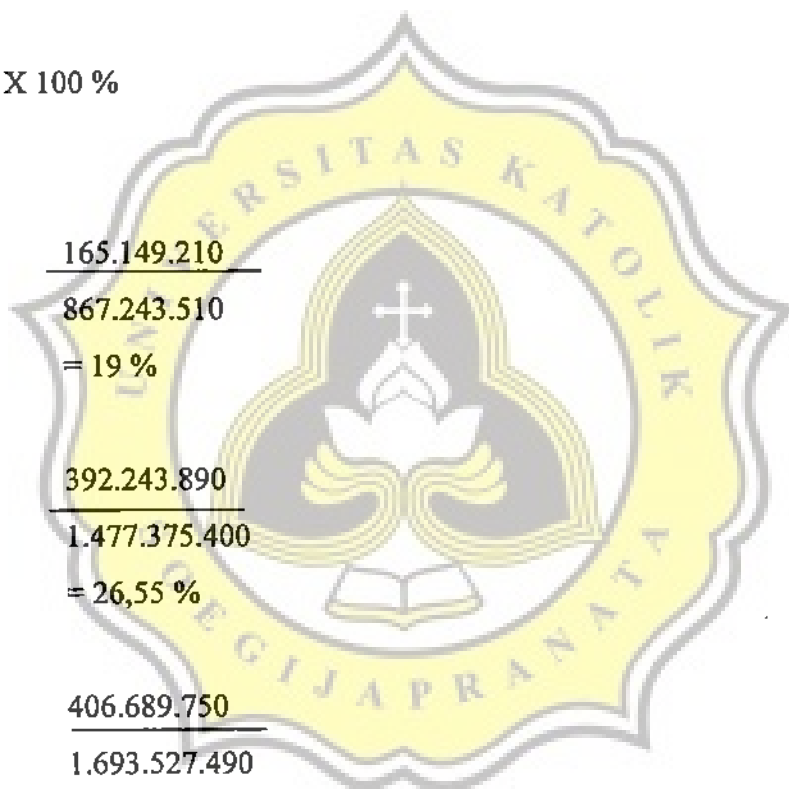
EAT                    X 100 %  
 Total Equity

Tahun 1994            165.149.210  
                                  867.243.510  
                                  = 19 %

Tahun 1995            392.243.890  
                                  1.477.375.400  
                                  = 26,55 %

Tahun 1996            406.689.750  
                                  1.693.527.490  
                                  = 24 %

Tahun 1997            441.281.090  
                                  1.699.078.110  
                                  = 25,97 %



Tahun 1998	<u>331.150.230</u>
	1.627.070.000
	= 20,35 %

f. Total Asset to Total Debt Rasio

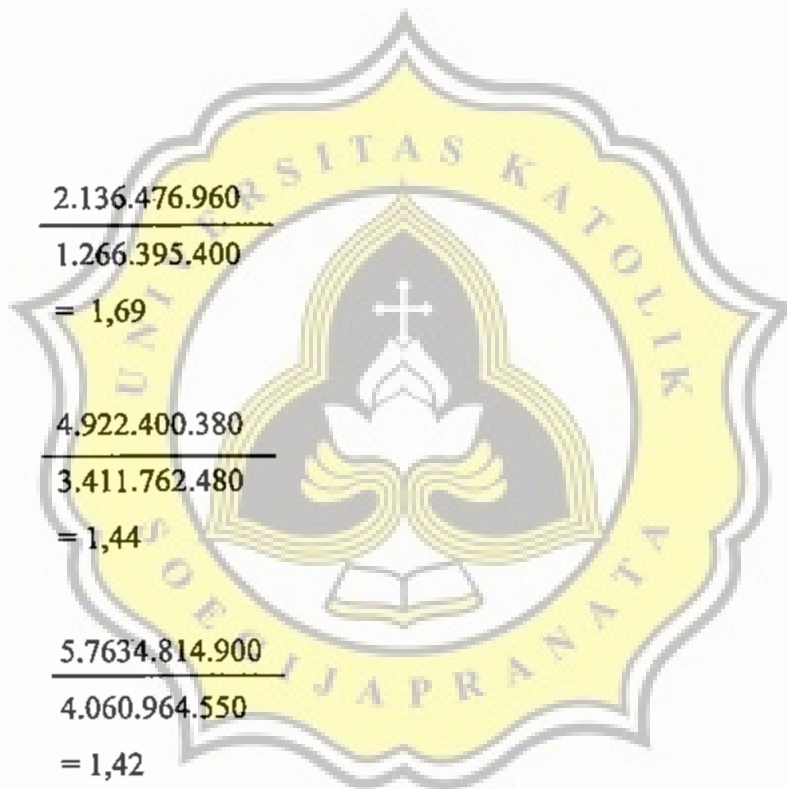
<u>Total Asset</u>
Total Debt

Tahun 1994	<u>2.136.476.960</u>
	1.266.395.400
	= 1,69

Tahun 1995	<u>4.922.400.380</u>
	3.411.762.480
	= 1,44

Tahun 1996	<u>5.7634.814.900</u>
	4.060.964.550
	= 1,42

Tahun 1997	<u>6.607.063.600</u>
	4.889.487.990
	= 1,35



Tahun 1998	<u>7.882.950.000</u>
	5.643.180.000
	= 1,29

g. Total Cost to Income Rasio

Total Cost  
Total Income

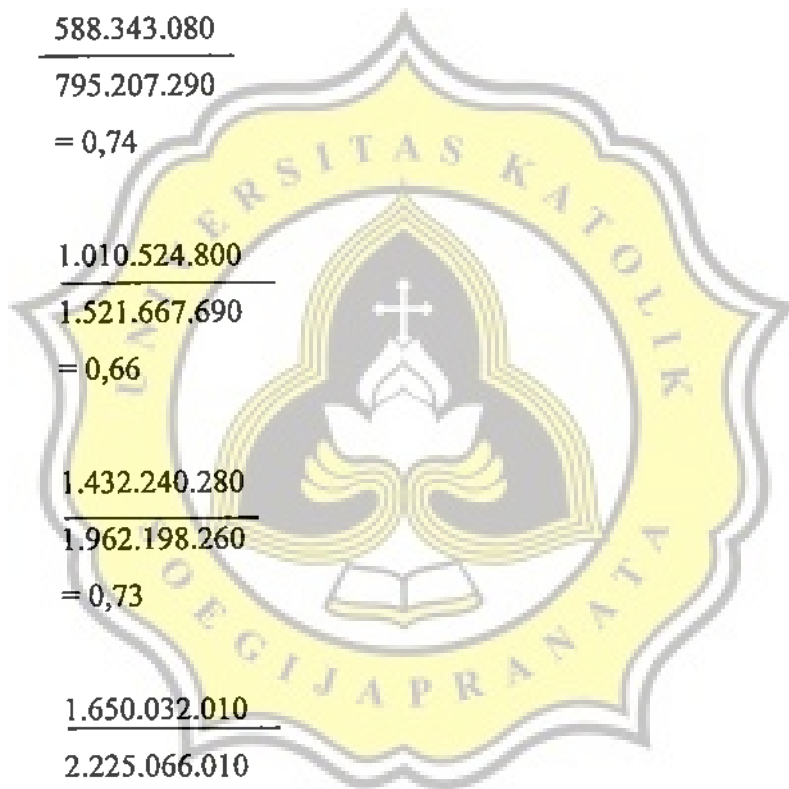
Tahun 1994	<u>588.343.080</u>
	795.207.290
	= 0,74

Tahun 1995	<u>1.010.524.800</u>
	1.521.667.690
	= 0,66

Tahun 1996	<u>1.432.240.280</u>
	1.962.198.260
	= 0,73

Tahun 1997	<u>1.650.032.010</u>
	2.225.066.010
	= 0,74

Tahun 1998	<u>2.017.822.110</u>
	2.449.344.430
	= 0,82



h. Provision to Loan Losses Rasio

$$\frac{\text{Provision to Loan Losses}}{\text{Total Loan}} \times 100 \%$$

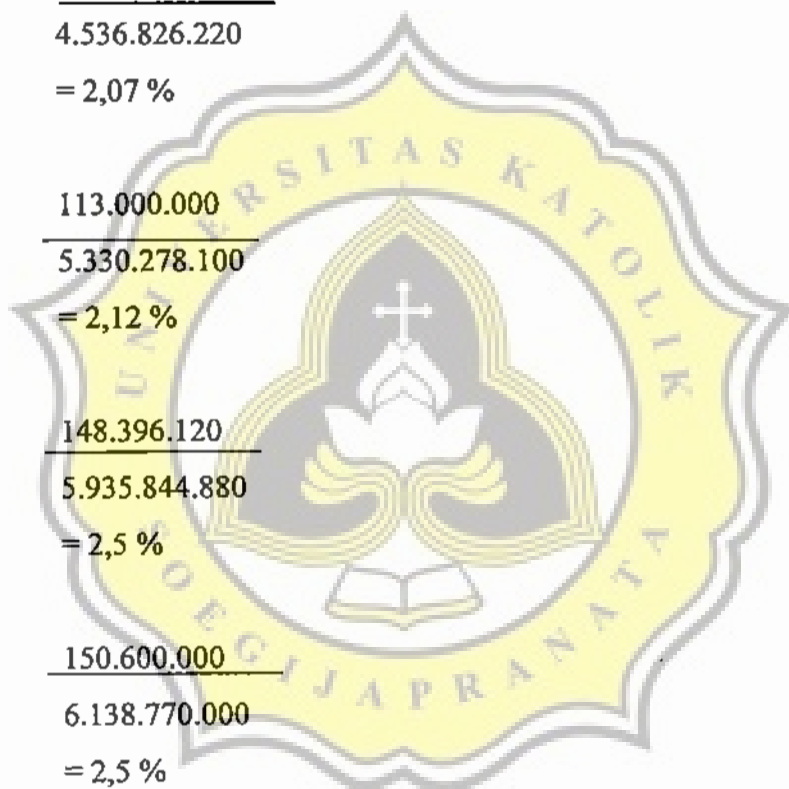
$$\begin{aligned} \text{Tahun 1994} & \quad \frac{93.720.000}{2.015.894.630} \\ & = 4,65 \% \end{aligned}$$

$$\begin{aligned} \text{Tahun 1995} & \quad \frac{93.720.000}{4.536.826.220} \\ & = 2,07 \% \end{aligned}$$

$$\begin{aligned} \text{Tahun 1996} & \quad \frac{113.000.000}{5.330.278.100} \\ & = 2,12 \% \end{aligned}$$

$$\begin{aligned} \text{Tahun 1997} & \quad \frac{148.396.120}{5.935.844.880} \\ & = 2,5 \% \end{aligned}$$

$$\begin{aligned} \text{Tahun 1998} & \quad \frac{150.600.000}{6.138.770.000} \\ & = 2,5 \% \end{aligned}$$





i. Leverage Multiplier

Total Asset  
Total Equity

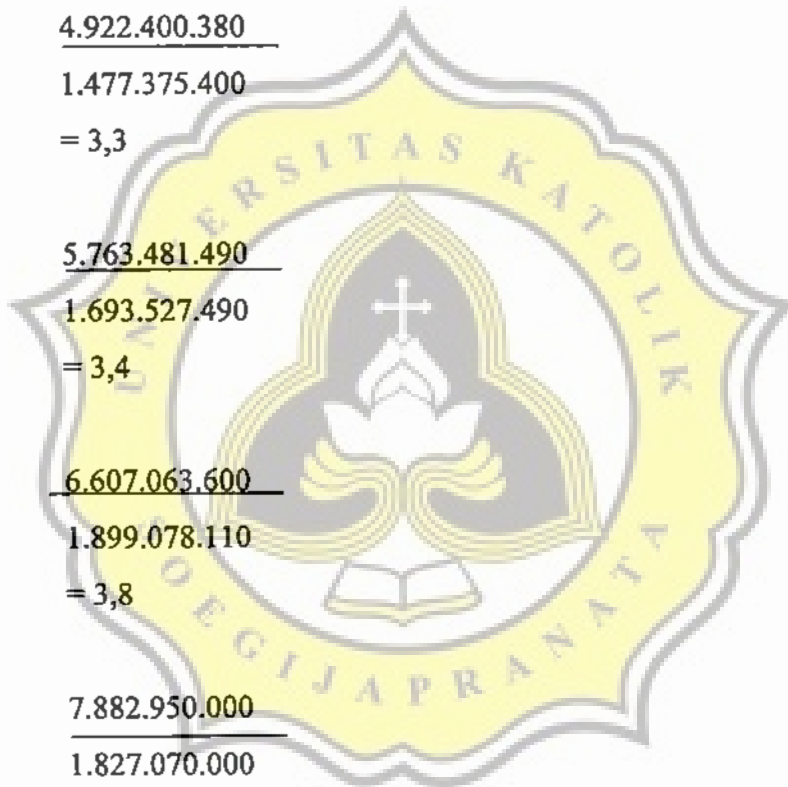
Tahun 1994  $\frac{2.136.476.960}{867.243.510}$   
= 2,5

Tahun 1995  $\frac{4.922.400.380}{1.477.375.400}$   
= 3,3

Tahun 1996  $\frac{5.763.481.490}{1.693.527.490}$   
= 3,4

Tahun 1997  $\frac{6.607.063.600}{1.899.078.110}$   
= 3,8

Tahun 1998  $\frac{7.882.950.000}{1.827.070.000}$   
= 4,5



j. Asset Utilization

Operating Income + Non Operating Income

Total Asset

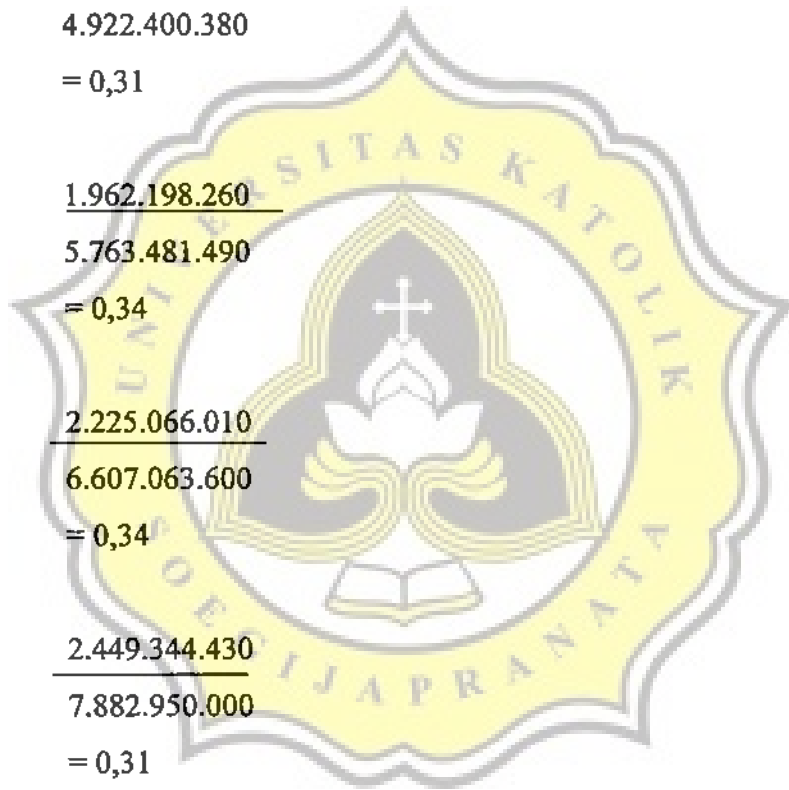
Tahun 1994      795.207.290  
2.136.476.960  
= 0,37

Tahun 1995      1.521.667.690  
4.922.400.380  
= 0,31

Tahun 1996      1.962.198.260  
5.763.481.490  
= 0,34

Tahun 1997      2.225.066.010  
6.607.063.600  
= 0,34

Tahun 1998      2.449.344.430  
7.882.950.000  
= 0,31





## SURAT KETERANGAN

No.001/P-K/BPG/X/1999.

Yang bertanda tangan dibawah ini :

N a m a : USDIN ATMABRATA  
J a b a t a n : Direktur Utama PT. BANK PASAR  
GUNUNG KINIBALU SEMARANG.

Dengan ini menerangkan :

N a m a : RETNO TRIAYUNINGSIH.  
P e k e r j a a n : Mahasiswa UNIVERSITAS  
KATOLIK SUGIAPRANATA  
J u r u s a n : Ekonomi/Manajemen.  
N I M : 95.30.2462

Bahwa yang tersebut diatas telah menjalankan tugas penelitian lapangan dari bulan Juli 1999 s/d September 1999, pada PT. BANK PASAR GUNUNG KINIBALU Semarang, dalam rangka penyusunan tugas akhir dengan judul "ANALISIS PENGELOLAAN SUMBER DAN PENGGUNAAN DANA PADA BPR GUNUNG KINIBALU SEMARANG".

Demikian surat keterangan ini dibuat untuk dapat dipergunakan seperlunya.

Semarang, 01 Oktober 1999.

  
USDIN ATMABRATA  
Direktur Utama

