

**PERAN RUGI LABA PER 31 DESEMBER 1996-31 DESEMBER 2000 DAN ANALISIS RASIO  
(DALAM JUTA RUPIAH)**

M E R A C A	Bank BNI (1)					Bank CICI (2)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
<b>AKTIVA</b>										
Akiva Lancar	33,127,338	54,518,342	50,896,709	38,224,050	46,740,889	773,661	773,661	1,498,110	1,671,641	5,648,129
- Kas dan Bank	1,153,588	2,748,069	4,562,303	6,551,468	7,818,333	70,702	70,702	131,966	183,672	505,862
- Perempt Dn pd Bank lain	5,081,275	4,499,617	4,497,654	7,839,352	6,831,893	40,557	40,557	269,825	246,840	2,006,978
- Surat Berharga	3,930,630	7,705,341	12,036,033	3,423,294	5,308,532	120,356	120,356	517,583	543,811	1,781,567
- Kredit	22,961,845	39,565,315	29,780,719	20,409,936	26,783,131	542,046	542,046	578,736	697,237	1,343,702
Inventaris	29,002	13,926	12,546	610,939	495,352	-	-	21,646	23,766	31,454
Akiva Tetap	834,327	1,172,646	857,339	649,743	901,699	17,043	17,043	437,770	535,954	665,445
Rupa-nuga Aktiva	851,806	1,469,637	5,594,142	58,033,071	69,862,397	41,671	41,671	1,957,526	2,231,401	6,346,038
<b>TOTAL AKTIVA</b>	<b>34,882,473</b>	<b>57,174,551</b>	<b>57,360,735</b>	<b>97,717,603</b>	<b>117,630,337</b>	<b>832,375</b>	<b>832,375</b>	<b>1,957,526</b>	<b>2,231,401</b>	<b>6,346,038</b>
<b>PASSIVA</b>										
Kewajiban										
Total Deposits	24,930,960	39,095,034	70,771,076	75,912,844	85,998,557	565,033	565,033	1,861,567	1,845,070	2,066,447
- Giro	4,270,927	7,547,977	9,752,939	12,516,482	16,402,374	54,712	54,712	265,603	207,572	284,343
- Deposito	14,760,045	23,751,762	50,414,132	44,756,238	45,907,944	444,324	444,324	1,437,984	1,384,552	2,111,027
- Tabungan	5,899,968	7,795,295	10,604,005	18,040,124	23,688,339	65,997	65,997	137,980	252,946	271,077
Call Money	95,236	44,223	91,358	56,319	920,992	744	744	915	661	1,455
Surat Berharga	6,013,293	13,249,369	20,650,583	17,018,373	17,912,117	95,723	95,723	3,741	3,922	937
Pinjaman Diterima	970,512	1,546,924	6,476,150	6,308,483	4,486,261	16,256	16,256	36,506	210,918	3,433,644
Rupa-nuga Kewajiban	41,356	59,669	28,737	48,242	55,701	-	-	-	-	-
Tambahan Bunga	32,051,359	53,995,219	96,015,904	98,744,261	109,382,728	677,756	677,756	1,902,729	2,060,591	6,167,161
Total Kewajiban	2,831,114	3,179,332	40,655,169	1,026,458	8,497,609	154,619	154,619	54,787	170,810	178,077
Mobda (Shareholder Equity)	34,882,473	57,174,551	57,360,735	97,717,603	117,630,337	832,375	832,375	1,957,526	2,231,401	6,346,038
<b>TOTAL PASSIVA</b>										
<b>LAPORAN RUGI LABA</b>										
Pendapatan	2,332,750	5,871,768	13,295,320	9,736,761	11,353,467	162,775	162,775	546,460	416,246	467,385
Biaya Operasi	1,960,616	5,399,199	59,662,593	24,975,007	11,174,882	145,733	145,733	685,366	417,759	422,649
Labarugi Kotor	372,134	472,569	(46,367,263)	(15,238,246)	178,605	17,042	17,042	(130,906)	(1,513)	45,336
Pendapatan/Biaya Lain	(3,310)	(2,377)	(18,215)	461,522	35,695	(221)	(221)	(1,036)	2,710	570
Labarugi Selm Pajak	369,824	470,192	(46,385,478)	(14,776,724)	214,300	16,821	16,821	(139,942)	1,197	45,906
Labarugi Ssdh Pajak	260,410	315,237	(43,903,639)	(13,259,660)	295,473	11,256	11,256	(99,002)	605	55,256

R A S I O	Seesudah Krisis					Seesudah Krisis				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
ROA	0.0075	0.0055	(0.7602)	(0.1357)	0.0025	0.0135	0.0135	(0.0508)	0.0003	0.0056
ROE	0.1303	0.1479	1.1409	14.3958	0.0252	0.1088	(2.5536)	0.0070	0.0070	0.2556
CURRENT RATIO	1.3288	1.3945	0.7192	0.5075	0.5435	1.3692	1.3692	0.8048	0.9060	2.1182
TATLQ	1.0683	1.0589	0.5852	0.9896	1.0777	1.2281	1.2281	1.0286	1.0829	1.0290
DER	11.321	16.983	(2.411)	(96.199)	12.872	4.383	4.383	34.723	12.064	34.477

N E R A C A	Bank Danamon (3)					BANK GLOBAL INTERNASIONAL (4)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
<b>AKTIVA</b>										
Aktiva Lancar	20,980,583	26,451,266	15,650,887	15,734,987	15,546,230	134,209	216,868	310,127	572,117	667,198
- Kas dan Bank	1,023,960	1,292,917	2,988,375	7,656,876	3,995,634	4,752	6,482	39,605	46,018	53,643
- PenempDt Dn pd Bank lain	1,823,025	368,547	15,026	780,666	83,532	42,968	27,363	19,800	74,531	-
- Surat Berharga	1,342,275	349,627	165,519	2,513,710	6,446,856	7,710	1,035	69,480	250,051	372,227
- Kredit	16,771,323	24,440,195	12,462,067	4,783,735	5,081,208	78,779	181,968	187,042	201,517	261,328
Inventaris	46,329	51,285	19,929	316,255	57,970	-	-	-	-	-
Aktiva Tetap	246,109	148,412	230,388	593,274	274,587	5,168	5,559	11,623	18,242	15,115
Rupa-rupa Aktiva	767,118	1,641,463	7,007,366	22,884,637	46,289,271	4,209	20,340	172,822	173,778	151,848
<b>TOTAL AKTIVA</b>	<b>22,020,139</b>	<b>28,292,446</b>	<b>22,908,570</b>	<b>39,529,153</b>	<b>62,168,058</b>	<b>143,586</b>	<b>244,767</b>	<b>494,572</b>	<b>762,137</b>	<b>854,161</b>
<b>PASSIVA</b>										
Kewajiban										
Total Deposits	17,587,268	14,172,690	12,903,412	38,768,740	30,643,895	95,334	142,652	340,490	439,359	484,454
- Giro	2,776,643	2,735,967	899,623	3,557,318	2,777,634	13,105	11,808	23,746	21,283	20,871
- Deposito	11,351,252	8,300,929	10,464,669	28,678,490	21,908,938	80,235	126,803	310,050	392,835	416,733
- Tabungan	3,459,373	3,135,794	1,419,120	6,487,932	5,957,323	1,994	3,041	6,692	25,241	26,850
Call Money	862,651	470,173	130,800	649,038	856,674	977	1,614	3,323	1,807	1,383
Surat Berharga	-	150,000	-	-	-	-	-	-	-	65,950
Pinjaman Ditema	1,360,582	11,750,338	29,781,008	10,878,606	19,004,485	20,760	9,000	84,400	-	-
Rupa-rupa Kewajiban	367,362	423,030	7,894,351	3,875,010	7,132,014	513	3,241	2,475	10,319	14,671
Tambahan Bunga	522	514	595	1,824	2,607	-	-	-	-	-
Total Kewajiban	20,178,596	26,366,745	50,610,166	54,198,218	57,639,755	117,574	157,507	410,686	451,485	546,098
Modal (Shareholder Equity)	1,841,553	1,770,701	(27,701,596)	(14,639,065)	4,528,303	26,012	87,260	83,884	310,652	308,063
<b>TOTAL PASSIVA</b>	<b>22,020,139</b>	<b>28,137,446</b>	<b>22,908,570</b>	<b>39,529,153</b>	<b>62,168,058</b>	<b>143,586</b>	<b>244,767</b>	<b>494,572</b>	<b>762,137</b>	<b>854,161</b>
<b>LAPORAN RUGI/LABA</b>										
Pendapatan	2,788,935	4,836,272	6,373,589	4,327,206	6,207,063	19,611	47,507	135,155	115,293	67,682
Biaya Operasi	2,521,930	4,788,430	34,179,247	9,442,494	4,922,417	18,349	38,432	162,604	124,124	85,105
Labarugi Kotor	267,005	46,842	(27,805,658)	(5,120,288)	284,646	1,262	9,075	(27,649)	(6,831)	2,576
Pendapatan/Biaya Lain	14,209	(28,463)	(66,799)	(87,648)	21,638	127	(44)	25,948	11,705	42
Labarugi Sblm Pajak	281,214	18,379	(27,871,457)	(5,207,934)	306,284	1,389	8,031	(1,700)	2,874	2,618
Labarugi Ssdh Pajak	201,655	(5,022)	25,704,749	(7,002,005)	340,053	1,012	6,248	(1,318)	1,768	1,791

R A S I O	Bank Danamon (3)					BANK GLOBAL INTERNASIONAL (4)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
ROA	0.0032	(0.0002)	1.1221	(0.1771)	0.0055	0.0070	0.0255	(0.0027)	0.0023	0.0021
ROE	0.1527	0.0104	1.0061	0.3558	0.0676	0.0534	0.1036	(0.0203)	0.0093	0.0085
CURRENT RATIO	1.1918	1.8664	1.2324	0.4059	0.5073	1.4078	1.5236	0.9108	1.3022	1.4796
TATLR	1.0913	1.0730	0.4526	0.7297	1.0786	1.2212	1.5540	1.2043	1.6881	1.5641
DER	10.957	14.891	(1.827)	(3.700)	12.729	4.520	1.805	4.896	1.453	1.773



NERACA	Bank Niaga (5)					Bank Internasional Indonesia (BII) (6)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
<b>AKTIVA</b>										
Aktiva Lancar	7,191,707	10,207,843	11,567,572	6,117,687	8,286,315	17,003,413	22,922,109	31,943,890	36,218,866	26,693,912
- Kas dan Bank	248,916	430,209	1,066,157	976,431	1,513,399	746,282	1,181,872	2,991,681	4,748,808	3,753,090
- Penempt Dn pd Bank lain	359,734	340,073	687,831	910,000	822,847	728,172	1,184,043	7,627,862	3,842,958	2,071,350
- Surat Berharga	870,604	568,105	291,310	464,406	654,814	4,055,217	4,077,522	10,347,298	17,580,520	4,207,554
- Kredit	5,712,453	8,869,456	9,522,274	3,766,850	5,297,255	11,479,742	16,478,672	10,977,049	10,046,580	16,661,618
Invantis	38,812	38,768	3,620	2,240	2,838	103,905	154,628	115,243	143,360	714,203
Aktiva Tetap	365,398	108,036	109,032	302,044	297,731	240,618	372,798	452,239	1,513,428	1,327,874
Rupa-rupa Aktiva	276,230	610,540	594,013	229,414	10,109,664	359,097	1,248,145	2,730,477	2,309,585	8,474,278
<b>TOTAL AKTIVA</b>	<b>7,872,147</b>	<b>10,965,187</b>	<b>12,274,237</b>	<b>6,651,365</b>	<b>18,698,548</b>	<b>17,707,033</b>	<b>24,697,680</b>	<b>35,241,838</b>	<b>40,105,239</b>	<b>37,210,267</b>

PASSIVA	Bank Niaga (5)					Bank Internasional Indonesia (BII) (6)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
<b>Kewajiban</b>										
Total Deposits	5,678,033	7,332,827	10,333,041	12,577,696	14,436,880	12,854,893	14,233,269	26,912,735	26,101,066	28,784,422
- Giro	674,969	1,265,502	1,139,798	1,480,900	1,869,620	2,100,719	2,811,379	3,507,910	6,684,839	8,209,511
- Deposito	3,985,579	5,312,338	8,539,939	9,665,519	10,696,562	9,124,027	9,788,962	21,568,371	16,134,841	15,694,179
- Tabungan	817,485	754,487	653,304	1,401,479	1,870,698	1,630,147	1,622,928	1,756,458	3,281,386	4,886,732
Call Money	8,264	17,461	51,505	36,993	18,079	82,392	130,033	222,474	182,236	378,219
Surat Berharga	1,341,625	2,556,921	4,433,375	2,126,283	2,728,560	2,609,958	5,119,395	5,765,308	5,102,318	4,144,903
Pinjaman Diterima	214,684	337,390	597,887	341,600	425,868	712,214	2,474,557	10,803,743	6,568,785	1,564,083
Rupa-rupa Kewajiban	15,409	9,075	(11,466)	(11,000)	(6,574)					
Tambahan Bunga	7,258,023	10,253,674	15,404,343	15,071,774	17,602,813	18,454,157	22,141,954	43,918,984	39,249,105	34,871,627
Total Kewajiban	614,124	711,519	(3,191,106)	(6,420,389)	1,995,735	1,252,876	2,555,736	(8,677,126)	1,936,134	2,338,640
Modal (Shareholder Equity)	7,872,147	10,965,187	12,273,237	6,651,395	18,698,548	17,707,033	24,697,680	35,241,838	40,105,239	37,210,267
<b>TOTAL PASSIVA</b>	<b>7,872,147</b>	<b>10,965,187</b>	<b>12,273,237</b>	<b>6,651,395</b>	<b>18,698,548</b>	<b>17,707,033</b>	<b>24,697,680</b>	<b>35,241,838</b>	<b>40,105,239</b>	<b>37,210,267</b>

LAPORAN RUGI-LABA	Bank Niaga (5)					Bank Internasional Indonesia (BII) (6)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
Pendapatan	1,117,639	1,497,870	2,908,986	1,652,433	1,874,346	2,332,750	3,945,532	6,081,584	5,400,708	4,063,942
Biaya Operasi	984,918	1,429,151	6,892,563	7,448,032	1,607,435	1,960,616	3,586,075	19,836,863	7,609,162	3,974,189
Labar/Rugi Kotor	132,921	68,519	(3,983,576)	(5,795,599)	66,911	372,134	358,957	(11,755,284)	(2,208,554)	69,753
Pendapatan/Blays Lain	7,353	6,600	(26,957)	191,627	21	3,310	(271)	(17,209)	150,920	291,580
Labar/Rugi Slim Pajak	140,274	75,119	(4,010,535)	(5,603,972)	66,932	368,824	358,566	(11,772,493)	(2,057,634)	381,333
Labar/Rugi Ssdh Pajak	97,977	44,575	(3,989,561)	(5,604,333)	64,829	260,410	244,406	(10,790,097)	(2,092,809)	267,487

RASIO	Bank Niaga (5)					Bank Internasional Indonesia (BII) (6)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
ROA	0.0124	0.0041	(0.3250)	(0.8426)	0.0035	0.0147	0.0099	(0.3062)	(0.0521)	0.0072
ROE	0.2284	0.1056	1.2809	0.6655	0.0611	0.2944	0.1403	1.3567	1.0628	0.1631
CURRENT RATIO	1.2666	1.3921	1.1195	0.4664	0.5741	1.3227	1.6116	1.1859	1.3876	0.9274
TATLR	1.0846	1.0694	0.7968	0.4413	1.0622	1.0761	1.1154	0.8024	1.6506	1.0671
DER	11.818	14.411	(4.920)	(1.790)	16.065	13.133	8.664	(5.061)	19.755	14.911

NERACA	Bank Bali (T)					Bank Plikte (B)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
<b>AKTIVA</b>										
Aktiva Lancar	7,166,539	11,118,204	8,471,162	4,451,725	4,676,979	263,215	349,910	954,429	681,317	511,843
- Kas dan Bank	272,272	527,935	716,443	836,431	1,011,331	15,720	20,458	44,609	58,282	56,986
- Penempt Dn pd Bank lain	768,495	2,217,232	2,448,857	1,926,869	2,106,472	18,402	52,989	555,762	279,468	(559)
- Surat Berharga	867,710	1,510,792	1,525,971	301,185	762,609	39,550	33,508	78,779	168,847	46,122
- Kredit	5,257,062	6,862,245	3,779,881	1,387,240	1,004,667	209,543	242,955	275,279	374,920	409,294
Inventaris	90,476	102,131	72,531	71,828	74,188	-	-	-	-	9,046
Aktiva Tetap	281,033	488,657	940,855	940,343	631,995	6,565	14,233	24,486	22,962	23,102
Rupa-rupa Aktiva	462,638	883,578	618,446	962,613	6,360,267	32,409	12,148	43,797	98,064	136,811
<b>TOTAL AKTIVA</b>	<b>7,999,688</b>	<b>12,592,570</b>	<b>10,102,984</b>	<b>6,426,509</b>	<b>11,943,449</b>	<b>322,189</b>	<b>376,291</b>	<b>1,022,712</b>	<b>1,002,343</b>	<b>680,802</b>

NERACA	Bank Bali (T)					Bank Plikte (B)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
<b>PASSIVA</b>										
Kewajiban										
Total Deposits	4,927,014	7,934,648	9,244,931	7,505,150	9,012,236	234,866	274,172	693,349	645,104	665,186
- Giro	661,417	1,650,994	2,329,616	1,602,045	1,580,036	69,684	26,416	105,764	67,194	74,643
- Deposito	3,070,108	4,408,773	5,196,364	4,367,690	6,966,169	124,519	212,573	483,713	625,219	432,319
- Tabungan	1,195,489	1,774,861	1,718,951	1,535,415	1,466,031	40,663	33,163	103,872	152,691	148,206
Call Money	434,536	471,245	506,287	777,695	763,957	2,941	5,818	212,233	47,522	31,095
Surat Berharga	433,527	949,010	488,137	241,274	10,141	-	-	-	-	-
Pinjaman Diterima	1,408,578	2,178,667	1,303,955	1,362,828	1,443,900	-	-	14,908	658	1,431
Rupa-rupa Kewajiban	160,759	290,142	234,214	228,676	210,594	6,138	6,860	-	5,061	3,993
Tambahan Bunga	19,535	25,446	21,427	24,394	29,602	-	-	-	-	-
<b>Total Kewajiban</b>	<b>7,383,959</b>	<b>11,749,168</b>	<b>11,798,951</b>	<b>10,140,217</b>	<b>11,470,330</b>	<b>243,946</b>	<b>286,840</b>	<b>920,490</b>	<b>698,345</b>	<b>691,677</b>
Modal (Shareholder Equity)	615,729	843,412	(1,695,967)	(3,713,706)	473,119	78,243	89,451	102,222	103,998	(10,875)
<b>TOTAL PASSIVA</b>	<b>7,999,688</b>	<b>12,592,570</b>	<b>10,102,984</b>	<b>6,426,509</b>	<b>11,943,449</b>	<b>322,189</b>	<b>376,291</b>	<b>1,022,712</b>	<b>1,002,343</b>	<b>680,802</b>

LAPORAN RUGI-LABA	1997		1998		1999		2000		
	1997	1998	1998	1999	1999	2000	1999	2000	
Pendapatan	1,193,728	1,819,037	4,805,802	1,390,572	529,796	43,942	299,839	212,877	76,058
Biaya Operasi	1,029,296	1,727,664	7,468,032	3,464,032	1,888,316	35,553	287,139	210,503	252,343
Labar/Rugi Kotor	164,432	91,423	(2,662,230)	(2,073,460)	(958,520)	8,389	11,700	2,174	(176,285)
Pendapatan/Biaya Lain	14,944	15,280	(10,960)	14,780	(155,706)	101	(125)	(78)	14,776
Labar/Rugi Sblm Pajak	179,376	106,703	(2,673,160)	(2,058,680)	(1,114,226)	8,450	11,575	2,096	(161,509)
Labar/Rugi Ssdh Pajak	131,978	69,878	(2,563,280)	(2,019,900)	(1,074,052)	5,841	7,466	1,777	(113,030)

RASIO	1997		1998		1999		2000	
	Saat Kritis	Sesudah Kritis	Saat Kritis	Sesudah Kritis	Saat Kritis	Sesudah Kritis	Saat Kritis	Sesudah Kritis
ROA	0.0165	(0.2537)	(0.3143)	(0.0699)	0.0079	0.0018	0.0018	(0.1660)
ROE	0.2919	1.5762	0.6643	(2.3551)	0.1132	0.0202	0.1132	14.6314
CURRENT RATIO	1.4543	0.9163	0.5932	0.5412	1.3765	1.0629	1.3765	0.7312
TATLR	1.0934	1.0718	0.8563	1.0412	1.1111	1.1111	1.1111	0.9643
DER	11.992	13.931	(6.957)	24.244	9.005	6.638	9.005	(63.602)

N E R A C A	Bank Universal (B)					Interpao Bank (10)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
<b>AKTIVA</b>										
Akiva Lancar	3.262,609	5.369,452	5.088,425	9.424,229	7.010,760	995,396	1.100,203	1.433,163	530,750	712,206
- Kas dan Bank	162,645	341,565	330,606	635,470	643,278	23,939	42,590	51,285	86,184	69,720
- Prior Dana pd Bank lain	67,204	216,604	74,736	365,604	180,532	69,109	-	4,896	32,207	132,181
- Surat Berharga	374,661	304,925	915,812	4.608,719	263,105	28,743	12,966	668,890	26,560	99,751
- Kredit	2.657,999	4.506,338	3.767,271	3.594,436	5.723,845	853,605	1.044,647	688,292	396,779	410,554
Inventaris	59	59	59	115,400	117,760	183	-	-	-	-
Akiva Tetap	78,865	102,396	107,271	109,932	147,243	1,868	2,066	1,270	1,243	1,148
Rupa-rupa Akiva	124,304	268,689	692,214	931,687	4.611,930	23,536	22,201	44,932	53,058	7,219
<b>TOTAL AKTIVA</b>	<b>3.465,937</b>	<b>5.740,596</b>	<b>5.887,969</b>	<b>10.581,248</b>	<b>12.087,693</b>	<b>1.020,983</b>	<b>1.124,470</b>	<b>1.479,365</b>	<b>585,051</b>	<b>720,573</b>
<b>PASSIVA</b>										
Kewajiban										
Total Deposits	2.946,250	4.662,832	7.591,609	9.100,014	10.944,334	250,206	236,036	139,547	36,407	37,623
- Giro	691,310	1.275,043	1.347,596	1.210,960	2.061,931	5,810	7,118	3,720	1,439	3,947
- Deposito	1.789,445	2.854,562	5.412,461	6.872,836	7.655,645	244,396	228,917	135,827	33,968	33,676
- Tabungan	465,495	533,207	831,552	1.016,218	1.006,760	106,257	126,531	1,099,575	1,591	2,655
Call Money	100,630	136,315	667,857	77,974	77,635	-	-	246,347	133,572	-
Surat Berharga	-	-	429,072	469,332	677,974	367,045	143,393	714,225	361,958	614,063
Prijsaman Ditenima	225,467	312,678	204,763	678,678	99,321	14,548	16,786	28,750	9,230	21,706
Rupa-rupa Kewajiban	30,713	93,432	-	-	-	-	-	151	172	155
Tambahan Bunga	-	-	-	-	-	-	-	-	-	-
Total Kewajiban	3.303,060	5.205,267	9.893,341	10.325,998	11.799,264	917,387	1.020,448	2.228,595	541,930	676,195
Modal (Shareholder Equity)	162,777	535,339	(3.105,372)	255,250	388,429	103,596	104,022	(749,230)	43,121	44,378
<b>TOTAL PASSIVA</b>	<b>3.465,837</b>	<b>5.740,596</b>	<b>5.787,969</b>	<b>10.581,248</b>	<b>12.087,693</b>	<b>1.020,983</b>	<b>1.124,470</b>	<b>1.479,365</b>	<b>585,051</b>	<b>720,573</b>
<b>LAPORAN RUGI/LABA</b>										
Pendapatan	577,567	862,121	1.598,188	1.105,537	1.397,505	131,356	163,891	284,331	160,766	86,400
Biaya Operasi	545,474	844,503	5.463,359	2.534,882	1.450,056	106,950	148,007	1,137,001	331,245	65,193
Labai/Rugi Kotor	32,093	17,618	(3.884,210)	(1.429,345)	(52,553)	24,406	15,884	(852,670)	(170,479)	1,207
Pendapatan/Biaya Lain	(785)	207	(100,518)	26,284	45,697	96	70	118	351	46
Labai/Rugi Sbm Pajak	31,308	17,825	(3.984,728)	(1.454,061)	(6,856)	24,502	15,954	(852,552)	(170,128)	1,255
Labai/Rugi Sadt Pajak	21,937	10,393	(3.626,199)	(1.702,376)	3,483	16,374	10,426	(817,980)	(170,128)	1,255
<b>RASIO</b>										
ROA	0.0063	0.0018	(0.6159)	(0.1609)	0.0003	0.0190	0.0093	(0.5529)	(0.3908)	0.0017
ROE	0.1923	0.0333	1.2832	(5.6007)	(0.0236)	0.2365	0.1534	1.1379	(3.9454)	0.0393
CURRENT RATIO	1.1074	1.1515	0.6703	1.0356	0.6405	3.9783	4.6612	10.2701	14.9900	18.9301
TATLP	1.0493	1.1028	0.6671	1.5247	1.0244	1.1129	1.1019	0.6636	1.0796	1.0666
DER	20.292	9.723	(2.864)	40.454	40.805	8.855	9.810	(2.9751)	2.568	15.037



NERACA	Lippo Bank (11)					Bank Mayapada Internasional (12)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
<b>AKTIVA</b>										
Akiva Lancar	9,677,459	12,338,547	10,722,559	11,203,134	11,967,445	420,511	596,399	716,818	501,617	522,008
- Kas dan Bank	553,573	1,178,593	1,987,341	2,115,912	2,393,993	19,328	27,839	46,289	92,515	69,631
- Prpt Dana pd Bank lain	888,347	749,389	884,647	9,276,336	2,006,066	31,317	12,155	99,854	40,383	28,346
- Surat Berharga	781,370	226,057	3,323,560	2,793,049	4,152,078	7,795	3,632	69,150	59,275	15,527
- Kredit	7,454,169	10,184,508	4,516,931	3,017,835	3,413,308	362,071	554,773	501,525	309,444	408,305
Inventaris	64,965	90,823	74,383	30,570	30,802					
Akiva Tetap	238,040	279,050	943,890	898,925	821,139	38,796	56,644	60,376	78,685	78,421
Rupa-rupa Aktiva	201,939	252,078	3,329,318	11,846,736	9,607,989	31,323	31,545	105,249	386,880	535,166
<b>TOTAL AKTIVA</b>	<b>10,182,424</b>	<b>12,960,508</b>	<b>15,080,150</b>	<b>23,779,365</b>	<b>22,627,375</b>	<b>480,630</b>	<b>586,588</b>	<b>903,443</b>	<b>957,190</b>	<b>1,136,595</b>
<b>PASSIVA</b>										
<b>Kewajiban</b>										
Total Deposits	6,713,590	11,200,181	18,548,197	18,066,385	18,691,589	416,923	466,215	716,016	765,672	925,354
- Giro	1,835,962	3,214,702	3,541,840	4,548,951	4,958,859	33,364	28,240	44,382	73,974	118,397
- Deposito	4,275,246	5,346,171	12,152,777	6,759,354	6,889,439	362,020	412,587	646,552	643,934	743,171
- Tabungan	2,602,382	2,639,308	2,854,560	4,758,080	6,643,291	21,639	25,388	26,082	47,764	63,826
Call Money	120,925	184,593	336,656	439,952	923,895	1,099	787	1,115	4,121	7,708
Surat Berharga	314,331	356,845	808,812	626,679	281,685		16,300	5,000	3,000	35,569
Pinjaman Diterima	126,645	175,841	431,471	2,333,009	197,270	5,566	9,509	13,203	25,388	3,758
Rupa-rupa Kewajiban										
Tambahan Burang										
Total Kewajiban	9,275,491	11,957,460	20,128,146	21,465,925	20,094,439	423,586	492,811	735,334	796,181	972,450
Modal Sah/holder Equity)	906,933	1,003,048	(5,047,956)	2,313,440	2,532,936	67,042	193,777	168,109	159,009	164,145
<b>TOTAL PASSIVA</b>	<b>10,182,424</b>	<b>12,960,508</b>	<b>15,080,150</b>	<b>23,779,365</b>	<b>22,627,375</b>	<b>480,630</b>	<b>686,588</b>	<b>903,443</b>	<b>957,190</b>	<b>1,136,595</b>

LAPORAN RUGI-LABA	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
	Pendapatan	1,517,847	2,189,656	4,215,905	2,865,245	2,162,650	79,127	133,495	253,851	122,483
Biaya Operasi	1,392,164	2,012,108	12,538,228	4,499,168	1,973,125	70,366	117,968	295,749	167,741	115,834
Labai/Rugi Kotor	125,683	177,548	(8,323,323)	(1,833,923)	189,525	8,761	15,527	(42,098)	(45,258)	(29,643)
Pendapatan/Biaya Lain	35,609	(6,731)	(29,411)	6,664	22,958	(98)	171	129	15,944	629
Labai/Rugi Sblm Pajak	161,292	170,817	(8,352,734)	(1,827,259)	212,483	8,663	15,698	(41,969)	29,315	(29,014)
Labai/Rugi Ssdh Pajak	118,505	118,106	(7,702,126)	(1,639,625)	246,418	6,092	4,314	(46,552)	(16,342)	(20,485)

RASIO	Saadahan Krisis					Saadahan Krisis				
	Sblm Krisis	Saat Krisis	Sblm Krisis	Saat Krisis	Sblm Krisis	Saat Krisis	Sblm Krisis	Saat Krisis	Sblm Krisis	Saat Krisis
ROA	0,0114	0,0091	(0,5108)	(0,0690)	0,0109	0,0124	(0,0515)	(0,0169)	(0,0180)	(0,1766)
ROE	0,1778	0,1703	1,6547	(0,7898)	0,0839	0,1392	(0,2497)	0,1735	0,1735	(0,1766)
CURRENT RATIO	1,1106	1,1016	0,5751	0,6231	0,6403	1,0086	1,2835	1,0011	0,6551	0,6641
TATL	1,0978	1,0639	0,7492	1,1078	1,1261	1,5833	1,3932	1,2266	1,2117	1,1686
DER	10,327	11,921	(3,987)	9,279	7,933	6,318	4,374	4,723	4,924	5,924

NERACA	Bank NISP (13)					Pan Indonesia Bank (Pamim) Bank (14)				
	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000
<b>AKTIVA</b>										
Aktiva Lancar	1,071,781	1,499,052	2,362,456	3,672,292	4,814,831	5,114,857	7,490,051	9,998,039	10,562,307	13,613,062
- Kas dan Bank	60,257	96,080	168,362	269,240	367,311	177,147	306,600	719,925	594,823	822,924
- Piapt Dana pd Bank lain	91,498	119,760	140,459	156,544	79,154	1,368,542	1,578,562	1,213,681	2,635,041	7,805,502
- Surat Berharga	53,175	130,467	1,158,586	1,952,333	1,439,818	423,529	1,463,007	3,521,862	3,702,642	579,924
- Kredit	866,851	1,152,755	897,049	1,274,175	2,926,548	3,145,639	4,141,862	4,542,571	3,429,801	4,404,712
Inventaris	17,365	41,416	41,416	41,157	120,436	23,332	87,902	57,103	207,258	228,224
Aktiva Tetap	55,706	85,471	93,150	101,895	129,140	102,506	122,304	131,198	141,751	208,923
Rupa-rupa Aktiva	54,078	77,729	172,194	219,181	196,253	133,901	189,865	220,968	423,293	2,550,545
<b>TOTAL AKTIVA</b>	<b>1,198,930</b>	<b>1,703,668</b>	<b>2,569,216</b>	<b>4,034,325</b>	<b>5,260,660</b>	<b>5,374,596</b>	<b>7,890,122</b>	<b>10,407,308</b>	<b>11,334,609</b>	<b>16,600,754</b>
<b>PASSIVA</b>										
Kewajiban										
Total Deposits	922,389	909,809	1,706,261	2,740,548	3,369,624	3,070,908	4,151,969	6,346,717	6,578,181	10,900,254
- Giro	76,455	113,808	245,472	379,931	538,309	406,978	696,278	1,800,812	2,036,059	2,386,300
- Deposito	673,220	624,379	1,226,627	1,947,031	2,787,956	2,238,224	3,045,741	3,930,373	3,468,481	7,172,654
- Tabungan	172,714	171,422	234,162	513,536	643,358	425,706	409,940	615,732	1,073,641	1,341,390
Call Money	7,376	17,155	21,372	30,998	12,281	678,183	576,067	114,831	70,079	585,400
Surat Berharga		150,000	150,000	400,000	397,150		36,536			449,600
Prijaman Diterima	125,108	421,247	433,117	496,995	392,655	903,488	1,884,268	2,495,508	1,722,261	1,828,750
Rupa-rupa Kewajiban	15,991	32,580	45,540	40,232	106,902	141,035	209,256	90,046	90,844	169,900
Tambahan Bunga					2,670					
Total Kewajiban	1,070,664	1,530,591	2,356,950	3,708,773	4,881,282	4,793,614	6,658,086	9,047,502	8,461,365	13,933,900
Modal/Shareholder Equity)	128,066	173,077	312,926	325,552	379,378	580,982	1,032,036	2,369,806	2,873,244	2,666,850
<b>TOTAL PASSIVA</b>	<b>1,198,930</b>	<b>1,703,668</b>	<b>2,669,216</b>	<b>4,034,325</b>	<b>5,260,660</b>	<b>5,374,596</b>	<b>7,890,122</b>	<b>11,407,308</b>	<b>11,334,609</b>	<b>16,600,754</b>
<b>LAPORAN RUGI-LABA</b>										
Pendapatan	179,284	278,332	733,126	570,471	546,379	774,077	1,201,136	2,959,311	1,786,495	1,576,421
Biaya Operasi	152,968	243,405	698,595	544,045	496,190	656,957	1,082,996	2,942,764	1,753,232	1,562,315
Labai/Rugi Kotor	26,316	34,927	34,531	26,426	50,219	117,120	116,140	16,547	32,263	14,106
Pendapatan/Biaya Lain	139	(952)	338	(1,408)	20,473	(88)	(1,552)	(10,825)	5,403	6,100
Labai/Rugi Sblm Pajak	26,455	33,975	34,869	25,016	70,692	17,032	146,588	5,722	37,666	20,148
Labai/Rugi Sdhd Pajak	19,301	24,182	28,310	19,491	60,290	80,179	101,546	4,096	34,340	28,636
<b>RASIO</b>										
ROA	0,0161	0,0142	0,0069	0,0048	0,0115	0,0149	0,0129	0,0004	0,0030	0,0017
ROE	0,2066	0,1963	0,1114	0,0766	0,1863	0,2014	0,1420	0,0024	0,0131	0,0076
CURRENT RATIO	1,1620	1,6480	1,3846	1,3400	1,2129	1,6656	1,8040	1,5753	1,6057	1,2489
TATLR	1,1196	1,1131	1,1328	1,0878	1,0777	1,1212	1,1505	1,1503	1,3386	1,1914
DER	8,362	8,843	7,539	11,392	12,867	8,351	6,645	3,834	2,945	5,225

LAMPIRAN 2 : ROA TAHUN 1996-2000

NO	BANK	1996			1997				
		$\mu_1$	$ \mu_1 - \mu_2 $	$ \mu_1 - \mu_3 $	$\mu_2$	$\mu_3$	$ \mu_2 - \mu_3 $		
1	Bank BNI	0.0075	(0.0126	(0.0051)	0.000026	0.0055	0.0108	(0.0052)	0.000028
2	Bank CIC	0.0135	0.0126	0.0009	0.000001	0.0135	0.0103	0.0028	0.000008
3	Bank Danamon	0.0092	0.0126	(0.0034)	0.000012	(0.0002)	0.0108	(0.0103)	0.000120
4	Bank Global Internasional	0.0070	0.0126	(0.0055)	0.000031	0.0255	0.0108	0.0148	0.000218
5	Bank Niaga	0.0124	0.0126	(0.0001)	0.000000	0.0041	0.0105	(0.0067)	0.000045
6	Bank Internasional Indonesia	0.0147	0.0126	0.0021	0.000004	0.0089	0.0102	(0.0009)	0.000001
7	Bank Bali	0.0165	0.0126	0.0039	0.000015	0.0055	0.0102	(0.0052)	0.000027
8	Bank Pikkto	0.0181	0.0126	0.0055	0.000031	0.0332	0.0102	0.0224	0.000503
9	Bank Universal	0.0063	0.0126	(0.0063)	0.000039	0.0018	0.0102	(0.0088)	0.000080
10	Interpac Bank	0.0160	0.0126	0.0035	0.000012	0.0093	0.0103	(0.0015)	0.000002
11	Lippo Bank	0.0114	0.0126	(0.0011)	0.000001	0.0081	0.0103	(0.0016)	0.000003
12	Bank Mayapada	0.0124	0.0126	(0.0002)	0.000000	0.0063	0.0103	(0.0045)	0.000020
13	Bank NISP	0.0161	0.0126	0.0035	0.000012	0.0142	0.0108	0.0034	0.000012
14	Parlin Bank	0.0149	0.0126	0.0023	0.000005	0.0129	0.0102	0.0021	0.000004
J U M L A H		0.1762			0.000190	0.1506			0.001070
RATA-RATA		0.01259				0.01076			

NO	BANK	1998			1999				
		$\mu_1$	$ \mu_1 - \mu_2 $	$ \mu_1 - \mu_3 $	$\mu_2$	$\mu_3$	$ \mu_2 - \mu_3 $		
1	Bank BNI	(0.7602)	(0.1636)	(0.5966)	0.355942	(0.1357)	(0.1676)	0.0319	0.001018
2	Bank CIC	(0.0506)	(0.1636)	0.1130	0.012765	0.0003	(0.1676)	0.1679	0.028183
3	Bank Danamon	1.1221	(0.1636)	1.2856	1.852805	(0.1771)	(0.1676)	(0.0095)	0.000091
4	Bank Global Internasional	(0.0027)	(0.1636)	0.1606	0.025886	0.0023	(0.1676)	0.1699	0.028875
5	Bank Niaga	(0.3250)	(0.1636)	(0.1615)	0.026075	(0.8426)	(0.1676)	(0.6750)	0.455590
6	Bank Internasional Indonesia	(0.3062)	(0.1636)	(0.1426)	0.020339	(0.0521)	(0.1676)	0.1155	0.013347
7	Bank Bali	(0.2537)	(0.1636)	(0.0902)	0.008128	(0.3143)	(0.1676)	(0.1467)	0.021521
8	Bank Pikkto	0.0073	(0.1636)	0.1709	0.029192	0.0016	(0.1676)	0.1694	0.028690
9	Bank Universal	(0.6159)	(0.1636)	(0.4523)	0.204584	(0.1609)	(0.1676)	0.0067	0.000045
10	Interpac Bank	(0.5529)	(0.1636)	(0.3894)	0.151609	(0.5529)	(0.1676)	(0.3853)	0.148471
11	Lippo Bank	(0.5108)	(0.1636)	(0.3472)	0.120545	(0.0690)	(0.1676)	0.0987	0.009733
12	Bank Mayapada	(0.0515)	(0.1636)	0.1120	0.012551	(0.0515)	(0.1676)	0.1161	0.013475
13	Bank NISP	0.0099	(0.1636)	0.1734	0.030072	0.0048	(0.1676)	0.1724	0.029735
14	Parlin Bank	0.0004	(0.1636)	0.1640	0.026880	0.0004	(0.1676)	0.1680	0.028224
J U M L A H		(2.2888)			2.677374	(2.3465)			0.806998
RATA-RATA		-0.16356				-0.16761			



LANJUTAN LAMPIRAN 2

NO	BANK	2000			
		$\mu_q$	$\mu_q$	$[\mu_q - \mu_q]$	$[\mu_q - \mu_q]^2$
1	Bank BNI	0.0025	(0.0158)	0.0123	0.000336
2	Bank CIB	0.0056	(0.0158)	0.0214	0.000457
3	Bank Danamon	0.0055	(0.0158)	0.0213	0.000454
4	Bank Global Internasional	0.0021	(0.0158)	0.0179	0.000321
5	Bank Niaga	0.0035	(0.0158)	0.0193	0.000372
6	Bank Internasional Indonesia	0.0072	(0.0158)	0.0230	0.000530
7	Bank Bali	(0.0899)	(0.0158)	(0.0741)	0.005491
8	Bank Pikkoo	(0.1660)	(0.0158)	(0.1502)	0.022559
9	Bank Universal	0.0003	(0.0158)	0.0161	0.000260
10	Interpac Bank	0.0017	(0.0158)	0.0176	0.000309
11	Lippo Bank	0.0109	(0.0158)	0.0267	0.000714
12	Bank Mayapada	(0.0180)	(0.0158)	(0.0022)	0.000005
13	Bank NISP	0.0115	(0.0158)	0.0273	0.000745
14	Panin Bank	0.0017	(0.0158)	0.0176	0.000308
JUMLAH		(0.2216)		0.0176	0.032861
RATA-RATA		-0.01583			

LAMPIRAN 3 : ROE TAHUN 1996-2000

NO	BANK	1996			1997				
		$\mu_1$	$\mu_2$	$ \mu_1 - \mu_2 $	$\mu_1$	$\mu_2$	$ \mu_1 - \mu_2 $		
1	Bank BNI	0.1303	0.1794	(0.0491)	0.002414	0.1479	0.1231	0.0248	0.000617
2	Bank CIC	0.1088	0.1794	(0.0706)	0.004987	0.1088	0.1231	(0.0143)	0.000203
3	Bank Danamon	0.1527	0.1794	(0.0267)	0.000713	0.0104	0.1231	(0.1127)	0.012695
4	Bank Global Internasional	0.0534	0.1794	(0.1260)	0.015879	0.1035	0.1231	(0.0196)	0.000382
5	Bank Niaga	0.2284	0.1794	0.0490	0.002401	0.1056	0.1231	(0.0175)	0.000305
8	Bank Internasional Indonesia	0.2944	0.1794	0.1150	0.013219	0.1403	0.1231	0.0173	0.000298
7	Bank Bali	0.2913	0.1794	0.1119	0.012525	0.1265	0.1231	0.0035	0.000012
8	Bank Pikko	0.1085	0.1794	(0.0709)	0.005027	0.2035	0.1231	0.0804	0.006468
9	Bank Universal	0.1923	0.1794	0.0129	0.000167	0.0333	0.1231	(0.0898)	0.008056
10	Interpac Bank	0.2365	0.1794	0.0571	0.003261	0.1534	0.1231	0.0303	0.000919
11	Lippo Bank	0.1778	0.1794	(0.0016)	0.000002	0.1703	0.1231	0.0472	0.002232
12	Bank Mayapada	0.1292	0.1794	(0.0502)	0.002519	0.0810	0.1231	(0.0420)	0.001768
13	Bank NISP	0.2066	0.1794	0.0272	0.000738	0.1863	0.1231	0.0732	0.005365
14	Panin Bank	0.2014	0.1794	0.0220	0.000485	0.1420	0.1231	0.0190	0.000360
J U M L A H		2.5117			0.084338	1.7227			0.039681
RATA-RATA		0.1794				0.12305			

NO	BANK	1998			1999				
		$\mu_1$	$\mu_2$	$ \mu_1 - \mu_2 $	$\mu_1$	$\mu_2$	$ \mu_1 - \mu_2 $		
1	Bank BNI	1.1409	0.5600	0.5810	0.337505	14.3952	0.6873	13.7065	187.924284
2	Bank CIC	(2.5538)	0.5600	(3.1138)	9.695893	0.0070	0.6873	(0.6803)	0.462785
3	Bank Danamon	1.0061	0.5600	0.4461	0.199036	0.3558	0.6873	(0.3315)	0.109916
4	Bank Global Internasional	(0.0203)	0.5600	(0.5803)	0.336705	0.0093	0.6873	(0.6780)	0.459738
5	Bank Niaga	1.2809	0.5600	0.7209	0.519858	0.6655	0.6873	(0.0218)	0.000474
6	Bank Internasional Indonesia	1.3567	0.5600	0.7967	0.634779	(1.0628)	0.6873	(1.7500)	3.062657
7	Bank Bali	1.5782	0.5600	1.0182	1.032865	0.5543	0.6873	(0.1329)	0.017674
8	Bank Pikko	0.1132	0.5600	(0.4468)	0.199597	0.0202	0.6873	(0.6671)	0.445072
9	Bank Universal	1.2832	0.5600	0.7232	0.522983	(5.5007)	0.6873	(6.1880)	38.291588
10	Interpac Bank	1.1379	0.5600	0.5779	0.383977	1.1379	0.6873	0.4506	0.203052
11	Lippo Bank	1.6547	0.5600	1.0947	1.198295	(0.7898)	0.6873	(1.4771)	2.181931
12	Bank Mayapada	(0.2497)	0.5600	(0.8097)	0.655534	(0.2497)	0.6873	(0.9369)	0.877865
13	Bank NISP	0.1114	0.5600	(0.4486)	0.201213	0.0768	0.6873	(0.6104)	0.372841
14	Panin Bank	0.0024	0.5600	(0.5576)	0.310887	0.0024	0.6873	(0.6849)	0.469042
J U M L A H		7.8400			16.178725	9.6221			234.878719
RATA-RATA		0.5600				0.68729			

LANJUTAN LAMPIRAN 3

NO	BANK	2000			
		μ <sub>g</sub>	μ <sub>g</sub>	μ <sub>g</sub> -μ <sub>g</sub> 1	μ <sub>g</sub> -μ <sub>g</sub> 2
1	Bank BNI	0.0252	0.9417	(0.9165)	0.839964
2	Bank CIC	0.2566	0.9417	(0.8851)	0.469334
3	Bank Danamon	0.0676	0.9417	(0.8741)	0.764010
4	Bank Global Internasional	0.0085	0.9417	(0.9332)	0.870892
5	Bank Niaga	0.0611	0.9417	(0.8806)	0.775508
6	Bank Internasional Indonesia	0.1631	0.9417	(0.7787)	0.606306
7	Bank Bafid	(2.3551)	0.9417	(3.2968)	10.868753
8	Bank Pijko	14.8514	0.9417	13.9097	193.479424
9	Bank Universal	(0.0238)	0.9417	(0.9655)	0.932160
10	Interpac Bank	0.0283	0.9417	(0.9134)	0.834362
11	Lippo Bank	0.0839	0.9417	(0.8578)	0.735886
12	Bank Mayapada	(0.1768)	0.9417	(1.1185)	3.250981
13	Bank NISP	0.1863	0.9417	(0.7554)	0.570595
14	Panin Bank	0.0076	0.9417	(0.9342)	0.872655
JUMLAH		13.1840			213.870611
RATA-RATA		0.94171			



LAMPIRAN 4 : CURRENT RATIO TAHUN 1996-2000

NO	BANK	1996				1997			
		$\mu_1$	$\mu_2$	$[\mu_1 - \mu_2]$	$[\mu_1 - \mu_2]^2$	$\mu_3$	$\mu_4$	$[\mu_3 - \mu_4]$	$[\mu_3 - \mu_4]^2$
1	Bank BNI	1.3288	1.4700	(0.1412)	0.019938	1.3945	1.6788	(0.2842)	0.080798
2	Bank CIC	1.3692	1.4700	(0.1007)	0.010147	1.3692	1.6788	(0.3095)	0.095806
3	Bank Danamon	1.1918	1.4700	(0.2782)	0.077372	1.8664	1.6788	0.1876	0.035193
4	Bank Global Internasional	1.4078	1.4700	(0.0622)	0.003867	1.5236	1.6788	(0.1552)	0.024074
5	Bank Niaga	1.2666	1.4700	(0.2034)	0.041363	1.3921	1.6788	(0.2867)	0.082187
6	Bank Internasional Indonesia	1.3227	1.4700	(0.1472)	0.021681	1.6116	1.6788	(0.0672)	0.004511
7	Bank Bali	1.4543	1.4700	(0.0156)	0.000244	1.4191	1.6788	(0.2597)	0.067418
8	Bank Plikko	1.2059	1.4700	(0.2641)	0.069752	1.2762	1.6788	(0.4025)	0.162018
9	Bank Universal	1.1074	1.4700	(0.3626)	0.131468	1.1515	1.6788	(0.5272)	0.277955
10	Interpac Bank	3.9783	1.4700	2.5083	6.281820	4.6612	1.6788	2.9824	8.894880
11	Lippo Bank	1.1106	1.4700	(0.3593)	0.129130	1.1016	1.6788	(0.5771)	0.333066
12	Bank Mayapada	1.0086	1.4700	(0.4614)	0.212651	1.2835	1.6788	(0.3852)	0.156208
13	Bank NISP	1.1620	1.4700	(0.3080)	0.094865	1.6480	1.6788	(0.0307)	0.000945
14	Parin Bank	1.6656	1.4700	0.1956	0.038267	1.8040	1.6788	0.1252	0.015681
J U M L A H		20.5795	1.4700	0.1956	7.142569	23.5028	1.6788		10.230741
R A T A - R A T A		1.46896				1.67876			

NO	BANK	1998				1999			
		$\mu_1$	$\mu_2$	$[\mu_1 - \mu_2]$	$[\mu_1 - \mu_2]^2$	$\mu_3$	$\mu_4$	$[\mu_3 - \mu_4]$	$[\mu_3 - \mu_4]^2$
1	Bank BNI	0.7192	1.6954	(0.9762)	0.953056	0.5075	1.5770	(1.0694)	1.143714
2	Bank CIC	0.8048	1.6954	(0.8907)	0.793279	0.9060	1.5770	(0.6710)	0.450212
3	Bank Danamon	1.2224	1.6954	(0.4730)	0.223748	0.4059	1.5770	(1.1711)	1.371387
4	Bank Global Internasional	0.9108	1.6954	(0.7846)	0.615588	0.9060	1.5770	(0.6710)	0.450212
5	Bank Niaga	1.1195	1.6954	(0.5759)	0.331713	0.4884	1.5770	(1.0886)	1.188405
6	Bank Internasional Indonesia	1.1869	1.6954	(0.5085)	0.258548	1.3876	1.5770	(0.1893)	0.035851
7	Bank Bali	0.9163	1.6954	(0.7791)	0.607024	0.5932	1.5770	(0.9838)	0.967915
8	Bank Plikko	1.2765	1.6954	(0.3189)	0.101678	1.0429	1.5770	(0.5341)	0.285297
9	Bank Universal	0.6703	1.6954	(1.0251)	1.050933	1.0358	1.5770	(0.5414)	0.293065
10	Interpac Bank	10.2701	1.6954	8.5747	73.525310	10.2701	1.5770	8.6931	75.570460
11	Lippo Bank	0.5781	1.6954	(1.1174)	1.248491	0.6201	1.5770	(0.9569)	0.915606
12	Bank Mayapada	1.0011	1.6954	(0.6943)	0.482052	1.0011	1.5770	(0.5759)	0.331618
13	Bank NISP	1.3846	1.6954	(0.3108)	0.096621	1.3400	1.5770	(0.2370)	0.056168
14	Parin Bank	1.5753	1.6954	(0.1201)	0.014427	1.5753	1.5770	(0.0017)	0.000003
J U M L A H		23.7369	1.6954	0.1201	80.302467	22.0778	1.5770		83.060912
R A T A - R A T A		1.69542				1.57698			

LANJUTAN LAMPIRAN 4

NO	BANK	2000			
		$\mu_q$	$\mu_q$	$(\mu_q - \mu_q)$	$(\mu_q - \mu_q)^2$
1	Bank BNI	0.5435	2.1935	(1.6500)	2.722545
2	Bank CIB	2.1182	2.1935	(0.0753)	0.005670
3	Bank Danamon	0.5073	2.1935	(1.6862)	2.843279
4	Bank Global Internasional	1.4796	2.1935	(0.7139)	0.509709
5	Bank Niaga	0.5741	2.1935	(1.6194)	2.622503
6	Bank Internasional Indonesia	0.9274	2.1935	(1.2661)	1.603131
7	Bank Bali	0.5412	2.1935	(1.6524)	2.730329
8	Bank Pikko	0.7812	2.1935	(1.4123)	1.994541
9	Bank Universal	0.6406	2.1935	(1.5529)	2.411816
10	Interpac Bank	18.9301	2.1935	16.7365	280.112034
11	Lippo Bank	0.6403	2.1935	(1.5533)	2.412627
12	Bank Mayapada	0.5641	2.1935	(1.6294)	2.655036
13	Bank NISP	1.2129	2.1935	(0.9806)	0.961582
14	Panin Bank	1.2489	2.1935	(0.9446)	0.892356
JUMLAH		30.7093			304.476960
RATA-RATA		2.19352			

LAMPIRAN 5 : TOTAL ASSET to TOTAL LIABILITAS RATIO TAHUN 1996-2000

NO	BANK	1996				1997			
		$\mu_1$	$\mu_2$	$ \mu_1 - \mu_2 $	$ \mu_1 - \mu_2  \cdot \sigma$	$\mu_3$	$\mu_4$	$ \mu_3 - \mu_4 $	$ \mu_3 - \mu_4  \cdot \sigma$
1	Bank BNI	1.0883	1.1323	(0.0440)	0.001938	1.0589	1.1734	(0.1145)	0.013120
2	Bank CIC	1.2281	1.1323	0.0958	0.009175	1.2281	1.1734	0.0547	0.002993
3	Bank Danamon	1.0913	1.1323	(0.0411)	0.001888	1.0730	1.1734	(0.1004)	0.010078
4	Bank Global Internasional	1.2212	1.1323	0.0889	0.007901	1.5540	1.1734	0.3806	0.144843
5	Bank Niaga	1.0846	1.1323	(0.0477)	0.002279	1.0694	1.1734	(0.1040)	0.010823
6	Bank Internasional Indonesia	1.0761	1.1323	(0.0562)	0.003158	1.1154	1.1734	(0.0580)	0.003364
7	Bank Bali	1.0834	1.1323	(0.0490)	0.002397	1.0718	1.1734	(0.1016)	0.010331
8	Bank Pikko	1.3207	1.1323	0.1884	0.035491	1.3118	1.1734	0.1384	0.019161
9	Bank Universal	1.0493	1.1323	(0.0831)	0.006900	1.1028	1.1734	(0.0706)	0.004981
10	Interpac Bank	1.1129	1.1323	(0.0194)	0.000977	1.1019	1.1734	(0.0715)	0.005110
11	Lippo Bank	1.0978	1.1323	(0.0346)	0.001195	1.0839	1.1734	(0.0895)	0.008017
12	Bank Mayapada	1.1583	1.1323	0.0259	0.000672	1.3832	1.1734	0.2198	0.048304
13	Bank NISP	1.1196	1.1323	(0.0128)	0.000163	1.1131	1.1734	(0.0603)	0.003642
14	Panin Bank	1.1212	1.1323	(0.0112)	0.000124	1.1505	1.1734	(0.0229)	0.000526
J U M L A H		15.8529			0.073460	16.4270			0.285295
RATA-RATA		1.13235				1.17342			

NO	BANK	1998				1999			
		$\mu_1$	$\mu_2$	$ \mu_1 - \mu_2 $	$ \mu_1 - \mu_2  \cdot \sigma$	$\mu_3$	$\mu_4$	$ \mu_3 - \mu_4 $	$ \mu_3 - \mu_4  \cdot \sigma$
1	Bank BNI	0.5852	0.8874	(0.3022)	0.091342	0.8896	0.9996	(0.1100)	0.000100
2	Bank CIC	1.0288	0.8874	0.1414	0.019980	1.0829	0.9996	0.0833	0.006933
3	Bank Danamon	0.4526	0.8874	(0.4348)	0.189051	0.7297	0.9996	(0.2699)	0.072834
4	Bank Global Internasional	1.2043	0.8874	0.3169	0.100365	1.6881	0.9996	0.6884	0.473951
5	Bank Niaga	0.7968	0.8874	(0.0906)	0.008216	0.4413	0.9996	(0.5583)	0.311713
6	Bank Internasional Indonesia	0.8024	0.8874	(0.0850)	0.007228	1.0506	0.9996	0.0510	0.002800
7	Bank Bali	0.8503	0.8874	(0.0371)	0.000973	0.6338	0.9996	(0.3859)	0.133855
8	Bank Pikko	1.1111	0.8874	0.2236	0.049999	1.1158	0.9996	0.1161	0.013488
9	Bank Universal	0.6621	0.8874	(0.2254)	0.050797	1.0247	0.9996	0.0251	0.000630
10	Interpac Bank	0.6638	0.8874	(0.2236)	0.050013	0.6638	0.9996	(0.3353)	0.112772
11	Lippo Bank	0.7492	0.8874	(0.1382)	0.019110	1.1078	0.9996	0.1081	0.011696
12	Bank Mayapada	1.2286	0.8874	0.3412	0.116396	1.2286	0.9996	0.2290	0.052436
13	Bank NISP	1.1328	0.8874	0.2454	0.060200	1.0878	0.9996	0.0882	0.007771
14	Panin Bank	1.1503	0.8874	0.2628	0.069090	1.1503	0.9996	0.1507	0.022701
J U M L A H		12.4243			0.832761	13.9848			1.223481
RATA-RATA		0.88745				0.99963			



LANJUTAN LAMPIRAN 5

NO	BANK	1996			
		$\mu_1$	$\mu_2$	$(\mu_1 - \mu_2)$	$(\mu_1 - \mu_2)^2$
1	Bank BNI	1.0777	1.1113	(0.0336)	0.001130
2	Bank CIC	1.0290	1.1113	(0.0823)	0.006772
3	Bank Danamon	1.0786	1.1113	(0.0327)	0.001072
4	Bank Global Internasional	1.5641	1.1113	0.4528	0.205040
5	Bank Niaga	1.0622	1.1113	(0.0491)	0.002408
6	Bank Internasional Indonesia	1.0671	1.1113	(0.0442)	0.001957
7	Bank Bali	1.0412	1.1113	(0.0701)	0.004908
8	Bank Piko	0.9843	1.1113	(0.1270)	0.016136
9	Bank Universal	1.0244	1.1113	(0.0869)	0.007544
10	Interpac Bank	1.0656	1.1113	(0.0457)	0.002086
11	Lippo Bank	1.1261	1.1113	0.0147	0.000218
12	Bank Mayapada	1.1688	1.1113	0.0575	0.003305
13	Bank NISP	1.0777	1.1113	(0.0336)	0.001128
14	Panin Bank	1.1914	1.1113	0.0801	0.006414
JUMLAH		15.5682			0.260118
RATA-RATA		1.11130			

LAMPIRAN 6 : DER TAHUN 1996-2000

NO	BANK	1996				1997			
		$\mu_1$	$\mu_2$	$ \mu_1 - \mu_2 $	$ \mu_1 - \mu_2 $	$\mu_2$	$\mu_3$	$ \mu_2 - \mu_3 $	$ \mu_2 - \mu_3 $
1	Bank BNI	11.3211	9.5392	1.7819	3.175129	16.9332	9.1257	7.8575	61.739732
2	Bank CIC	4.3834	9.5392	(5.1558)	26.582573	4.3834	9.1257	(4.7423)	22.489776
3	Bank Danamon	10.9574	9.5392	1.4182	2.011154	14.8906	9.1257	5.7648	33.233335
4	Bank Global Internasional	4.5200	9.5392	(5.0192)	25.192892	1.8050	9.1257	(7.3207)	53.592674
5	Bank Niaga	11.8185	9.5392	2.2793	5.195092	14.4111	9.1257	5.2854	27.934944
6	Bank Internasional Indonesia	13.1331	9.5392	3.5939	12.916016	8.6637	9.1257	(0.4621)	0.213507
7	Bank Bali	11.9922	9.5392	2.4530	6.017205	13.9305	9.1257	4.8048	23.085870
8	Bank Plikko	3.1178	9.5392	(6.4214)	41.234678	3.2067	9.1257	(5.9191)	35.035282
9	Bank Universal	20.2919	9.5392	10.7527	115.820775	9.7233	9.1257	0.5976	0.357076
10	Interpac Bank	8.8554	9.5392	(0.6838)	0.467575	9.8099	9.1257	0.6942	0.468119
11	Lippo Bank	10.2273	9.5392	0.6881	0.473473	11.9211	9.1257	2.7954	7.814215
12	Bank Mayapada	6.3182	9.5392	(3.2210)	10.374678	2.5432	9.1257	(6.5825)	43.329918
13	Bank NISP	8.3618	9.5392	(1.1774)	1.386293	8.8434	9.1257	(0.2823)	0.079706
14	Panin Bank	8.2509	9.5392	(1.2883)	1.659822	6.6452	9.1257	(2.4805)	6.153041
J U M L A H		133.5491			252.307155	127.7603			315.527194
RATA-RATA		9.53922				9.12573			

NO	BANK	1998				1999			
		$\mu_1$	$\mu_2$	$ \mu_1 - \mu_2 $	$ \mu_1 - \mu_2 $	$\mu_3$	$\mu_4$	$ \mu_3 - \mu_4 $	$ \mu_3 - \mu_4 $
1	Bank BNI	(2.4109)	2.3829	(4.7938)	22.960226	(96.1890)	0.2750	(96.4740)	9.307.237263
2	Bank CIC	34.7232	2.3829	32.3404	1,045.899878	-12.0636	0.2750	11.7886	138.972202
3	Bank Danamon	(1.8270)	2.3829	(4.2098)	17.722730	(3.7003)	0.2750	(3.9752)	15.802595
4	Bank Global Internasional	4.8958	2.3829	2.5130	6.315386	1.4533	0.2750	1.1763	1.388508
5	Bank Niaga	(4.9198)	2.3829	(7.3026)	53.328517	(1.7899)	0.2750	(2.0649)	4.263857
6	Bank Internasional Indonesia	(5.0615)	2.3829	(7.4443)	55.417977	19.7554	0.2750	19.4804	379.486183
7	Bank Bali	(6.9571)	2.3829	(9.3399)	87.234195	(2.7305)	0.2750	(3.0055)	9.032909
8	Bank Plikko	9.0048	2.3829	6.6220	43.850252	8.6381	0.2750	8.3631	69.941478
9	Bank Universal	(2.8639)	2.3829	(5.2467)	27.528046	40.4544	0.2750	40.1795	1,614.388359
10	Interpac Bank	(2.9745)	2.3829	(5.3574)	28.701463	(2.9745)	0.2750	(3.2495)	10.558318
11	Lippo Bank	(3.9874)	2.3829	(6.3702)	40.579833	9.2788	0.2750	9.0038	81.068303
12	Bank Mayapada	4.3742	2.3829	1.9913	3.965233	4.3742	0.2750	4.0992	16.803059
13	Bank NISP	7.5299	2.3829	5.1470	26.491835	11.3923	0.2750	11.1173	123.583543
14	Panin Bank	3.8340	2.3829	1.4511	2.105812	3.8240	0.2750	3.5590	12.066522
J U M L A H		33.3601			1,462.120784	3.8500			11,785.204101
RATA-RATA		2.38286				0.27500			

LANJUTAN LAMPIRAN 6

NO	BANK	1996			
		$\mu_q$	$\mu_q$	$(\mu_q - \mu_q)$	$(\mu_q - \mu_q)^2$
1	Bank BNI	12.8722	10.1117	2.7605	7.620498
2	Bank CIC	34.4771	10.1117	24.3655	593.675266
3	Bank Danamon	12.7288	10.1117	2.6171	6.849338
4	Bank Global Internasional	1.7727	10.1117	(8.3390)	69.538408
5	Bank Niaga	16.0648	10.1117	5.9532	35.440507
6	Bank Internasional Indonesia	14.9111	10.1117	4.7994	23.034422
7	Bank Bali	24.2441	10.1117	14.1324	199.725227
8	Bank Pikko	(63.6025)	10.1117	(73.7141)	5.433.773676
9	Bank Universal	40.9087	10.1117	30.7971	948.458890
10	Interpac Bank	16.2372	10.1117	5.1255	26.270904
11	Lippo Bank	7.9333	10.1117	(2.1784)	4.745394
12	Bank Mayapada	5.9243	10.1117	(4.1873)	17.533823
13	Bank NISP	12.8665	10.1117	2.7549	7.589404
14	Panin Bank	5.2249	10.1117	(4.8868)	23.880788
J U M L A H		141.5631			7.298.137443
R A T A - R A T A		10.11165			



## Lampiran 7 : Pengujian Hipotesis ROA

### PENGUJIAN HIPOTESIS

#### A. MENGHITUNG STANDAR DEVIASI

$$S^2 = \frac{1}{n-1} \sum_{i=1}^n (H_i - H_s)$$

##### 1. STANDAR DEVIASI TAHUN 1996

$$= \frac{1}{14-1} (0.000190)$$

$$= \frac{0.00001463}{14}$$

##### 2. STANDAR DEVIASI TAHUN 1997

$$= \frac{1}{14-1} (0.001070)$$

$$= \frac{0.00008229}{14}$$

##### 3. STANDAR DEVIASI TAHUN 1998

$$= \frac{1}{14-1} (2.677374)$$

$$= \frac{0.20595183}{14}$$

##### 4. STANDAR DEVIASI TAHUN 1999

$$= \frac{1}{14-1} (0.806996)$$

$$= \frac{0.06207675}{14}$$

##### 5. STANDAR DEVIASI TAHUN 2000

$$= \frac{1}{14-1} (0.032861)$$

$$= \frac{0.00252774}{14}$$

#### B. MENGUJI HIPOTESIS

$$t = \frac{\bar{y}_1 - \bar{y}_2}{\sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}}$$

##### 1. TAHUN 1996 DENGAN TAHUN 1997

$$t = \frac{0.0126 - 0.0108}{\sqrt{\frac{0.00001463}{14} + \frac{0.00008229}{14}}}$$

$$t = \frac{0.0018}{\sqrt{0.00001045 + 0.000005878}}$$

$$t = 0.6947$$

##### 2. TAHUN 1996 DENGAN TAHUN 1998

$$t = \frac{0.0126 - (0.1636)}{\sqrt{\frac{0.00001463}{14} + \frac{0.20595183}{14}}}$$

$$t = \frac{0.1761}{\sqrt{0.00001045 + 0.014710845}}$$

$$t = 1.4522$$

##### 3. TAHUN 1996 DENGAN TAHUN 1999

$$t = \frac{0.0126 - (0.1676)}{\sqrt{\frac{0.00001463}{14} + \frac{0.06207675}{14}}}$$

$$t = \frac{0.1802}{\sqrt{0.00001045 + 0.004434054}}$$

$$t = 2.7058$$

##### 4. TAHUN 1996 DENGAN TAHUN 2000

$$t = \frac{0.0126 - (0.0158)}{\sqrt{\frac{0.00001463}{14} + \frac{0.00252774}{14}}}$$

$$t = \frac{0.0284}{\sqrt{0.00001045 + 0.000180533}}$$

$$t = 2.1085$$

## Lampiran 8 : Pengujian Hipotesis ROE

### PENGUJIAN HIPOTESIS

#### A. MENGHITUNG STANDAR DEVIASI

$$S^2 = \frac{1}{n-1} \sum_{i=1}^n (I_1 - I_2)$$

##### 1. STANDAR DEVIASI TAHUN 1996

$$= \frac{1}{14-1} (0.064338)$$

$$= \frac{0.00494906}{14}$$

##### 2. STANDAR DEVIASI TAHUN 1997

$$= \frac{1}{14-1} (0.039681)$$

$$= \frac{0.00305242}{14}$$

##### 3. STANDAR DEVIASI TAHUN 1998

$$= \frac{1}{14-1} (16.178725)$$

$$= \frac{1.24451730}{14}$$

##### 4. STANDAR DEVIASI TAHUN 1999

$$= \frac{1}{14-1} (234.878719)$$

$$= \frac{18.067594}{14}$$

##### 6. STANDAR DEVIASI TAHUN 2000

$$= \frac{1}{14-1} (213.870811)$$

$$= \frac{16.45160081}{14}$$

#### B. MENGUJI HIPOTESIS

$$t = \frac{\bar{y}_1 - \bar{y}_2}{\sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}}$$

##### 1. TAHUN 1996 DENGAN TAHUN 1997

$$t = \frac{0.1794 - 0.1231}{\sqrt{\frac{0.00494906}{14} + \frac{0.00305242}{14}}}$$

$$t = \frac{0.0564}{\sqrt{0.000353505 + 0.000218030}}$$

$$t = 2.3573$$

##### 2. TAHUN 1996 DENGAN TAHUN 1998

$$t = \frac{0.1794 - 0.5000}{\sqrt{\frac{0.00494906}{14} + \frac{1.24451730}{14}}}$$

$$t = \frac{(0.3806)}{\sqrt{0.000353505 + 0.088894093}}$$

$$t = (1.2740)$$

##### 3. TAHUN 1996 DENGAN TAHUN 1999

$$t = \frac{0.1794 - 0.6873}{\sqrt{\frac{0.00494906}{14} + \frac{18.06759375}{14}}}$$

$$t = \frac{(0.5079)}{\sqrt{0.000353505 + 1.290542411}}$$

$$t = (0.4470)$$

##### 4. TAHUN 1996 DENGAN TAHUN 2000

$$t = \frac{0.1794 - 0.9417}{\sqrt{\frac{0.00494906}{14} + \frac{16.45160081}{14}}}$$

$$t = \frac{(0.7623)}{\sqrt{0.000353505 + 1.175114344}}$$

$$t = (0.7031)$$

## Lampiran 9 : Pengujian Hipotesis Current Ratio

### PENGUJIAN HIPOTESIS

#### A. MENGHITUNG STANDAR DEVIASI

$$S^2 = \frac{1}{n-1} \sum_{i=1}^n (X_i - \mu_2)^2$$

##### 1. STANDAR DEVIASI TAHUN 1996

$$= \frac{1}{14-1} ( 7.142569 )$$

$$= \frac{0.54942836}{14}$$

##### 2. STANDAR DEVIASI TAHUN 1997

$$= \frac{1}{14-1} ( 10.230741 )$$

$$= \frac{0.78698004}{14}$$

##### 3. STANDAR DEVIASI TAHUN 1998

$$= \frac{1}{14-1} ( 30.302467 )$$

$$= \frac{6.17711287}{14}$$

##### 4. STANDAR DEVIASI TAHUN 1999

$$= \frac{1}{14-1} ( 33.060912 )$$

$$= \frac{6.38930096}{14}$$

##### 5. STANDAR DEVIASI TAHUN 2000

$$= \frac{1}{14-1} ( 304.476960 )$$

$$= \frac{23.42130480}{14}$$

#### B. MENGENAL HIPOTESIS

$$t = \frac{\bar{y}_1 - \bar{y}_2}{\sqrt{\frac{S^2}{n_1} + \frac{S^2}{n_2}}}$$

##### 1. TAHUN 1996 DENGAN TAHUN 1997

$$t = \frac{1.4700 - 1.6788}{\sqrt{\frac{0.54942836}{14} + \frac{0.78698004}{14}}}$$

$$t = \frac{(0.2088)}{\sqrt{0.039244883 + 0.056212860}}$$

$$t = (0.6758)$$

##### 2. TAHUN 1996 DENGAN TAHUN 1998

$$t = \frac{1.4700 - 1.6954}{\sqrt{\frac{0.54942836}{14} + \frac{6.17711287}{14}}}$$

$$t = \frac{(0.2255)}{\sqrt{0.039244883 + 0.441222348}}$$

$$t = (0.3253)$$

##### 3. TAHUN 1996 DENGAN TAHUN 1999

$$t = \frac{1.4700 - 1.5770}{\sqrt{\frac{0.54942836}{14} + \frac{6.38930096}{14}}}$$

$$t = \frac{(0.1070)}{\sqrt{0.039244883 + 0.456378640}}$$

$$t = (0.1520)$$

##### 4. TAHUN 1996 DENGAN TAHUN 2000

$$t = \frac{1.4700 - 2.1935}{\sqrt{\frac{0.54942836}{14} + \frac{23.42130480}{14}}}$$

$$t = \frac{(0.7238)}{\sqrt{0.039244883 + 1.672950329}}$$

$$t = (0.5530)$$

## PERNYATAAN KEASLIAN SKRIPSI

Saya yang bertanda tangan dibawah ini :

N a m a : CHRISTIANA FENNY ARDIANTI

NIM : 94.60.0151

NIRM : 94.6.111.02030.50041

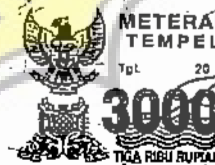
Jurusan : AKUNTANSI

Fakultas : Ekonomi

Judul Skripsi : PENGARUH KRISIS MONETER PADA EFISIENSI PERUSAHAAN PERBANKAN YANG GO PUBLIC DI BURSA EFEK JAKARTA DILIHAT DARI RASIO-RASIO KEUANGAN

Menyatakan bahwa skripsi ini adalah hasil karya saya sendiri, apabila di kemudian hari ditemukan adanya bukti plagiarasi, manipulasi data/atau pemalsuan data maupun bentuk-bentuk kecurangan yang lain. Saya bersedia untuk menerima sanksi dari Fakultas Ekonomi Universitas Katolik Soegijapranata Semarang.

Semarang, Oktober 2002



( Christiana Fenny Ardianti )





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## KARTU KONSULTASI SKRIPSI

Nama : C. FENNY ARDIANTI  
NIM/NIRM : 94.60.151 /94.6.111.02030.50041  
Dosen Pembimbing : Dra. PETNO YUSTINI, MSI  
Judul :



No.	Tanggal	Materi	Paraf Dosen Pembimbing
	02/3/01	Acc topik → pilih obyek yg belum pernah diteliti or pinak lain Susun proposal → perelas bhw panel tim mengacu pd penelitian lain	
	22/3/02	Cele kembali tolak ulur eperiori → buat teri hal 12 213 ; Pengk kembali yg ada scr dan pengaruh lensis the kenerja atau eperiori → pilih alat ulur yg tepat lainnya dsewante	
	11/4/02	Apakah obyek km pernah diteliti sebe- lumnya ? cele di dag. skripsi / proposal LB : Metode Penelitian : Bab III. Cele kembali apakah Banki kb stat ini masih berlaku Perbaikan penulisan	
	1/7/02	tab 4.4. DR naik, pd tabel lain tum → kumpulkan tabel 2 analisis sebalinya 4 meng- indikator, bum scr kumulatif	





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UNIVERSITAS KATOLIK SOEGIJAPRANATA

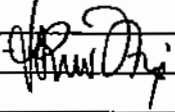
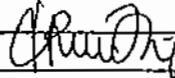
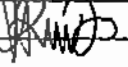
Jl. Pawiyatan Luhur IV/1 Telp. (024)316142, 441555 Bendan Duwur Semarang

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Nama : C. FENNY ARDIANTI  
NIM/NIRM : 94.60.151 / 94.6.111.02030.50041  
Dosen Pembimbing : PURYATI, S.E.  
Judul :



No.	Tanggal	Materi	Paraf Dosen Pembimbing
1	12/3/2001	TOPIK ACC, Konsultasi dgn pembimbing I.	[Signature]
2	19/4/2001	- Latar belakang lebih spesifik - perbaiki rumusan masalah - perbaiki pembatasan masalah - perbaiki kerangka pikir, dsb. dsb. - perbaiki Metodologi Analisis Data	[Signature]
3	29/4/2001	- DIM Latar belakang lebih detail - perbaiki rumusan masalah pada penelitian terdahulu - perbaiki rumusan masalah, batasan masalah & tujuan - perbaiki Metodologi penelitian	[Signature]
4	3/5/2001	- perbaiki rumusan, tujuan; perbaiki latar belakang - perbaiki Bab II	[Signature]

No.	Tanggal	Materi	Paraf Dosen Pembimbing
	16/5-2001	Perbaikan kata dalam, perbaikan dasar-dasar teori & kerangka teori!	
	18/2-2002	Perbaikan penulisan! Dalam kerangka teori tambahkan Review penelitian terdahulu!	
	9/5-2002	- Perbaiki penulisan hasil wawancara teori - Perbaiki cara penulisan - Buat bab 5, lengkapi kesimpulan	
	9/6 2002	ACC Lengkapi syarat untuk Ujian!	