



# LAMPIRAN 1

## Perhitungan Indeks Herfindahl

$$IH = \sum_{i=1}^n (NV_i / NV)^2$$

**Perhitungan Indeks Herfindahl Bank Go Publik  
Di Indonesia Tahun 2000**

(dalam juta Rupiah)

No	Nama Bank	Aset		Dana		Kredit	
1.	BNI	$\frac{117.880.337}{432.657.014}$ <sup>2</sup>	0.0742327	$\frac{85.656.511}{322.024.933}$ <sup>2</sup>	0.0707525	$\frac{30.944.601}{97.505.013}$ <sup>2</sup>	0.1007200
2.	BCA	$\frac{96.118.207}{432.657.014}$ <sup>2</sup>	0.0493542	$\frac{86.050.768}{322.024.933}$ <sup>2</sup>	0.0714053	$\frac{7.978.287}{97.505.013}$ <sup>2</sup>	0.0066952
3.	Dananton	$\frac{62.168.058}{432.657.014}$ <sup>2</sup>	0.0206465	$\frac{30.643.849}{322.024.933}$ <sup>2</sup>	0.0090554	$\frac{5.628.071}{97.505.013}$ <sup>2</sup>	0.0033317
4.	BII	$\frac{37.210.267}{432.657.014}$ <sup>2</sup>	0.0073967	$\frac{28.731.872}{322.024.933}$ <sup>2</sup>	0.0079607	$\frac{18.718.433}{97.505.013}$ <sup>2</sup>	0.0368540
5.	Lippo	$\frac{22.627.375}{432.657.014}$ <sup>2</sup>	0.0027351	$\frac{18.691.589}{322.024.933}$ <sup>2</sup>	0.0033691	$\frac{3.822.930}{97.505.013}$ <sup>2</sup>	0.0015372
6.	Niaga	$\frac{18.698.548}{432.657.014}$ <sup>2</sup>	0.0018678	$\frac{14.464.743}{322.024.933}$ <sup>2</sup>	0.0020176	$\frac{6.082.433}{97.505.013}$ <sup>2</sup>	0.0038914
7.	Panin	$\frac{16.600.700}{432.657.014}$ <sup>2</sup>	0.0014722	$\frac{10.900.043}{322.024.933}$ <sup>2</sup>	0.0011457	$\frac{4.912.021}{97.505.013}$ <sup>2</sup>	0.0025375
8.	Universal	$\frac{12.087.693}{432.657.014}$ <sup>2</sup>	0.0007805	$\frac{10.944.371}{322.024.933}$ <sup>2</sup>	0.0011550	$\frac{6.010.399}{97.505.013}$ <sup>2</sup>	0.0037997
9.	Bali	$\frac{11.943.449}{432.657.014}$ <sup>2</sup>	0.0007620	$\frac{8.988.226}{322.024.933}$ <sup>2</sup>	0.0007791	$\frac{1.297.072}{97.505.013}$ <sup>2</sup>	0.0001770
10.	Buana	$\frac{10.610.495}{432.657.014}$ <sup>2</sup>	0.0006014	$\frac{9.596.382}{322.024.933}$ <sup>2</sup>	0.0008880	$\frac{1.810.053}{97.505.013}$ <sup>2</sup>	0.0003446
11.	Mega	$\frac{8.101.163}{432.657.014}$ <sup>2</sup>	0.0003506	$\frac{6.750.721}{322.024.933}$ <sup>2</sup>	0.0004395	$\frac{3.511.726}{97.505.013}$ <sup>2</sup>	0.0012971
12.	CIC	$\frac{6.346.038}{432.657.014}$ <sup>2</sup>	0.0002151	$\frac{2.666.447}{322.024.933}$ <sup>2</sup>	0.000686	$\frac{1.372.480}{97.505.013}$ <sup>2</sup>	0.0001983
13.	NISP	$\frac{5.260.660}{432.657.014}$ <sup>2</sup>	0.0001478	$\frac{3.969.625}{322.024.933}$ <sup>2</sup>	0.0001520	$\frac{3.023.717}{97.505.013}$ <sup>2</sup>	0.0009617
14.	Nusantara Parahyangan	$\frac{1.320.128}{432.657.014}$ <sup>2</sup>	0.0000093	na	na	na	na
15.	Mayapada	$\frac{1.136.595}{432.657.014}$ <sup>2</sup>	0.0000069	$\frac{925.395}{322.024.933}$ <sup>2</sup>	0.0000083	$\frac{435.831}{97.505.013}$ <sup>2</sup>	0.0000200
16.	Victoria	$\frac{1.102.959}{432.657.014}$ <sup>2</sup>	0.0000065	$\frac{922.936}{322.024.933}$ <sup>2</sup>	0.0000082	$\frac{162.836}{97.505.013}$ <sup>2</sup>	0.0000028
17.	Global	$\frac{854.161}{432.657.014}$ <sup>2</sup>	0.0000039	$\frac{464.454}{322.024.933}$ <sup>2</sup>	0.0000021	$\frac{276.200}{97.505.013}$ <sup>2</sup>	0.0000080

18.	Interpacific	$\frac{720.573}{432.657.014}$ <sup>2</sup>	0.0000028	$\frac{37.628}{322.024.933}$ <sup>2</sup>	0.0000001	$\frac{662.788}{97.505.013}$ <sup>2</sup>	0.0000462
19.	Pikko	$\frac{680.802}{432.657.014}$ <sup>2</sup>	0.0000025	$\frac{655.183}{322.024.933}$ <sup>2</sup>	0.0000041	$\frac{437.719}{97.505.013}$ <sup>2</sup>	0.0000202
20.	Artaniaga Kencana	$\frac{647.956}{432.657.014}$ <sup>2</sup>	0.0000022	$\frac{540.432}{322.024.933}$ <sup>2</sup>	0.0000028	$\frac{233.715}{97.505.013}$ <sup>2</sup>	0.0000057
21.	Danpac	$\frac{540.847}{432.657.014}$ <sup>2</sup>	0.0000016	$\frac{423.815}{322.024.933}$ <sup>2</sup>	0.0000017	$\frac{183.691}{97.505.013}$ <sup>2</sup>	0.0000035

Sumber : Data Sekunder Diolah



# LAMPIRAN 2

## Perhitungan Kinerja Industri ( Solvabilitas, Rentabilitas Dan Likuiditas )

$$\text{CAR} = \frac{\text{Equity Capital} - \text{Fixed Asset}}{\text{Loans} + \text{Securities}} \times 100 \%$$

$$\text{LDR} = \frac{\text{Kredit yang diberikan}}{\text{Dana Masyarakat}} \times 100 \%$$

$$\text{ROA} = \frac{\text{Laba bersih}}{\text{Total asset}} \times 100 \%$$

**Perhitungan Rasio Solvabilitas, Rentabilitas, Likuiditas  
Bank Go Publik di Indonesia Tahun 2000**

No	Nama Bank	Solvabilitas (CAR %)	Likuiditas (LDR %)		Rentabilitas (ROA %)	
1.	BNI	14.11	<u>30.944.601</u> 85.656.511	36.13	<u>295.473</u> 116.454.516	0.25
2.	BCA	35.66	<u>7.978.287</u> 86.050.768	9.27	<u>-1.802.092</u> 95.862.541	1.88
3.	Danamou	58.84	<u>5.628.071</u> 30.643.849	18.37	<u>333.934</u> 62.159.479	0.54
4.	BII	9.13	<u>18.718.433</u> 28.731.872	65.15	<u>267.487</u> 36.775.336	0.72
5.	Lippo	22.19	<u>3.822.930</u> 18.691.589	20.45	<u>246.418</u> 22.760.986	1.08
6.	Niaga	21.20	<u>6.082.433</u> 14.464.743	42.05	<u>64.831</u> 18.504.709	0.35
7.	Panin	44.04	<u>4.912.021</u> 10.900.043	45.05	<u>28.857</u> 16.600.700	0.17
8.	Universal	4.32	<u>6.010.399</u> 10.944.334	54.92	<u>3.483</u> 12.087.693	0.03
9.	Bali	11.83	<u>1.297.072</u> 8.988.226	14.43	<u>-1.063.490</u> 11.706.008	-9.08
10.	Buana	23.54	<u>1.810.053</u> 9.596.382	18.83	<u>101.523</u> 10.610.495	0.96
11.	Mega	15.83	<u>3.511.726</u> 6.750.721	52.02	<u>90.013</u> 8.096.999	1.11
12.	CIC	8.92	<u>1.372.480</u> 2.666.447	51.47	<u>35.256</u> 6.346.038	0.55
13.	NISP	12.58	<u>3.023.717</u> 3.969.625	76.17	<u>60.438</u> 5.255.365	1.15
14.	Nusantara Parahyangan	36.00	na	na	<u>11.145</u> 1.320.128	0.84
15.	Mayapada	14.42	<u>435.831</u> 925.395	47.10	<u>-20.489</u> 1.136.595	-1.80
16.	Victoria	24.32	<u>162.836</u> 922.936	17.64	<u>4.554</u> 1.101.539	0.41
17.	Global	46.04	<u>276.200</u> 464.454	59.47	<u>1.791</u> 854.161	0.21

18.	Interpacific	na	<u>662.788</u> 37.623	1791.66	<u>1.257</u> 720.573	0.17
19.	Pikko	16.03	<u>437.719</u> 655.168	66.81	<u>-113.030</u> 680.802	-1.66
20.	Artaniaga Kencana	40.48	<u>233.715</u> 540.432	43.25	<u>4.040</u> 647.956	0.62
21.	Danpac	36.54	<u>183.691</u> 423.815	43.34	<u>8.612</u> 540.847	1.59

Sumber : Data Sekunder Diolah



# LAMPIRAN 3



**Analisis Regresi**



	car	ldr	roa	aset	dana	kredit
1	14.11	36.13	.25	.0752328	.0707525	.1007200
2	35.66	9.27	1.88	.0493542	.0714053	.0066952
3	58.84	18.37	.54	.0206465	.0090554	.0033317
4	9.13	65.15	.72	.0073967	.0079607	.0368540
5	22.19	20.45	1.08	.0027351	.0033691	.0015372
6	21.20	42.05	.35	.0018678	.0020176	.0038914
7	44.07	45.05	.17	.0014722	.0011457	.0025378
8	4.32	54.92	.03	.0007805	.0011550	.0037997
9	11.83	14.43	-9.08	.0007620	.0007791	.0001770
10	23.54	18.83	.96	.0006014	.0008880	.0003446
11	15.83	52.02	1.10	.0003506	.0004395	.0012971
12	8.92	51.47	.55	.0002151	.0006860	.0001983
13	12.58	76.17	1.15	.0001478	.0001520	.0009617
14	36.00	.00	.84	.0000093	.0000000	.0000000
15	14.42	47.10	-1.80	.0000069	.0000083	.0000200
16	24.32	17.64	.40	.0000065	.0000082	.0000028
17	46.04	59.47	.21	.0000039	.0000021	.0000080
18	.00	1791.66	.17	.0000028	.0000001	.0000462
19	16.03	66.81	-1.66	.0000025	.0000041	.0000202
20	40.48	43.25	.62	.0000022	.0000028	.0000057
21	36.54	43.34	1.59	.0000016	.0000017	.0000035

\*\*\*\*\* MULTIPLE REGRESSION \*\*\*\*\*

Listwise Deletion of Missing Data

	Mean	Std Dev	Label
CAR	23.621	15.540	Solvabilitas CAR (%)
ASET	.008	.019	Aset

N of Cases = 21

Correlation, 1-tailed Sig:

	CAR	ASET
CAR	1.000	.082 .362
ASET	.082 .362	1.000

\*\*\*\*\* MULTIPLE REGRESSION \*\*\*\*\*

Equation Number 1 Dependent Variable.. CAR Solvabilitas CAR (%)

Descriptive Statistics are printed on Page 3

Block Number 1. Method: Enter ASET

Variable(s) Entered on Step Number

1.. ASET Aset

Multiple R	.08203
R Square	.00673
Adjusted R Square	-.04555
Standard Error	15.88995

Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	1	32.50069	32.50069
Residual	19	4797.31876	252.49046

F = .12672 Signif F = .7237

----- Variables in the Equation -----

Variable	B	SE B	Beta	T	Sig T
ASET	66.505444	185.367401	.082032	.359	.7237
(Constant)	23.109658	3.749408		6.164	.0000

End Block Number 1 All requested variables entered.

\*\*\*\*\* MULTIPLE REGRESSION \*\*\*\*\*

Listwise Deletion of Missing Data

	Mean	Std Dev	Label
CAR	23.621	15.540	Solvabilitas CAR (%)
DANA	.008	.021	Dana

N of Cases = 21

Correlation, 1-tailed Sig:

	CAR	DANA
CAR	1.000	.054 .407
DANA	.054 .407	1.000

\*\*\*\*\* MULTIPLE REGRESSION \*\*\*\*\*

Equation Number 1 Dependent Variable.. CAR Solvabilitas CAR (%)

Descriptive Statistics are printed on Page 5

Block Number 1. Method: Enter DANA

Variable(s) Entered on Step Number 1.. DANA Dana

Multiple R .05449  
 R Square .00297  
 Adjusted R Square -.04951  
 Standard Error 15.91999

Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	1	14.34224	14.34224
Residual	19	4815.47722	253.44617

F = .05659 Signif F = .8145

----- Variables in the Equation -----

Variable	B	SE B	Beta	T	Sig T
DANA	40.150858	168.783205	.054493	.238	.8145
(Constant)	23.296717	3.732571		6.241	.0000

End Block Number 1 All requested variables entered.

\*\*\*\*\* MULTIPLE REGRESSION \*\*\*\*\*

Listwise Deletion of Missing Data

	Mean	Std Dev	Label
CAR	23.621	15.540	Solvabilitas CAR (%)
KREDIT	.008	.023	Kredit

N of Cases = 21

Correlation, 1-tailed Sig:

	CAR	KREDIT
CAR	1.000	-.192 .203
KREDIT	-.192 .203	1.000

\*\*\*\*\* MULTIPLE REGRESSION \*\*\*\*\*

Equation Number 1 Dependent Variable.. CAR Solvabilitas CAR (%)

Descriptive Statistics are printed on Page 7

Block Number 1. Method: Enter KREDIT

Variable(s) Entered on Step Number  
1.. KREDIT Kredit

Multiple R .19158  
R Square .03670  
Adjusted R Square -.01400  
Standard Error 15.64837

Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	1	177.26233	177.26233
Residual	19	4652.55713	244.87143

F = .72390 Signif F = .4055

----- Variables in the Equation -----

Variable	B	SE B	Beta	T	Sig T
KREDIT	-130.912732	153.866021	-.191577	-.851	.4055
(Constant)	24.634145	3.616256		6.812	.0000

End Block Number 1 All requested variables entered.

\*\*\*\*\* MULTIPLE REGRESSION \*\*\*\*\*

Listwise Deletion of Missing Data

	Mean	Std Dev	Label
LDR	122.551	383.005	Likuiditas LDR (%)
ASET	.008	.019	Aset

N of Cases = 21

Correlation, 1-tailed Sig:

	LDR	ASET
LDR	1.000	-.105 .325
ASET	-.105 .325	1.000

\*\*\*\*\* MULTIPLE REGRESSION \*\*\*\*\*

Equation Number 1 Dependent Variable.. LDR Likuiditas LDR (%)

Descriptive Statistics are printed on Page 9

Block Number 1. Method: Enter ASET

Variable(s) Entered on Step Number  
1.. ASET Aset

Multiple R .10526  
R Square .01108  
Adjusted R Square -.04097  
Standard Error 390.77179

Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	1	32504.45815	32504.45815
Residual	19	2901349.25371	152702.59230

F = .21286 Signif F = .6498

----- Variables in the Equation -----

Variable	B	SE B	Beta	T	Sig T
ASET	-2103.208544	4558.627194	-.105257	-.461	.6498
(Constant)	138.735959	92.206911		1.505	.1489

End Block Number 1 All requested variables entered.

\* \* \* \* MULTIPLE REGRESSION \* \* \* \*

Listwise Deletion of Missing Data

	Mean	Std Dev	Label
LDR	122.551	383.005	Likuiditas LDR (%)
DANA	.008	.021	Dana

N of Cases = 21

Correlation, 1-tailed Sig:

	LDR	DANA
LDR	1.000	-.102 .329
DANA	-.102 .329	1.000

\* \* \* \* MULTIPLE REGRESSION \* \* \* \*

Equation Number 1    Dependent Variable..    LDR    Likuiditas LDR (%)

Descriptive Statistics are printed on Page 11

Block Number 1.    Method: Enter    DANA

Variable(s) Entered on Step Number  
1..    DANA    Dana

Multiple R                    .10239  
R Square                      .01048  
Adjusted R Square          -.04160  
Standard Error              390.88936

Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	1	30758.43113	30758.43113
Residual	19	2903095.28073	152794.48846

F = .20131                    Signif F = .6587

----- Variables in the Equation -----

Variable	B	SE B	Beta	T	Sig T
DANA	-1859.381282	4144.195254	-.102391	-.449	.6587
(Constant)	137.588794	91.647179		1.501	.1497

End Block Number 1    All requested variables entered.

\* \* \* \* MULTIPLE REGRESSION \* \* \* \*

Listwise Deletion of Missing Data

	Mean	Std Dev	Label
LDR	122.551	383.005	Likuiditas LDR (8)
KREDIT	.008	.023	Kredit

N of Cases = 21

Correlation, 1-tailed Sig:

	LDR	KREDIT
LDR	1.000	-.075 .374
KREDIT	-.075 .374	1.000

\* \* \* \* MULTIPLE REGRESSION \* \* \* \*

Equation Number 1      Dependent Variable..      LDR      Likuiditas LDR (8)

Descriptive Statistics are printed on Page 13

Block Number 1.      Method: Enter      KREDIT

Variable(s) Entered on Step Number  
1..      KREDIT      Kredit

Multiple R	.07452
R Square	.00555
Adjusted R Square	-.04679
Standard Error	391.86203

Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	1	16292.53478	16292.53478
Residual	19	2917561.17707	153555.85142

F = .10610      Signif F = .7482

----- Variables in the Equation -----

Variable	B	SE B	Beta	T	Sig T
KREDIT	-1255.070133	3853.069579	-.074520	-.326	.7482
(Constant)	132.260418	90.557267		1.461	.1605

End Block Number 1      All requested variables entered.

\*\*\* MULTIPLE REGRESSION \*\*\*

Listwise Deletion of Missing Data

	Mean	Std Dev	Label
ROA	.003	2.256	Rentabilitas (ROA)
ASET	.008	.019	Aset

N of Cases = 21

Correlation, 1-tailed Sig:

	ROA	ASET
ROA	1.000	.145 .265
ASET	.145 .265	1.000

\*\*\* MULTIPLE REGRESSION \*\*\*

Equation Number 1      Dependent Variable.. ROA      Rentabilitas (ROA)

Descriptive Statistics are printed on Page 15

Block Number 1. Method: Enter      ASET

Variable(s) Entered on Step Number  
1..      ASET      Aset

Multiple R	.14540
R Square	.02114
Adjusted R Square	-.03038
Standard Error	2.28983

Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	1	2.15173	2.15173
Residual	19	99.62333	5.24333

F = .41038      Signif F = .5294

----- Variables in the Equation -----

Variable	B	SE B	Beta	T	Sig T
ASET	17.112170	26.712504	.145403	.641	.5294
(Constant)	-.128348	.540311		-.238	.8148

End Block Number 1      All requested variables entered.



\* \* \* \* MULTIPLE REGRESSION \* \* \* \*

Listwise Deletion of Missing Data

	Mean	Std Dev	Label
ROA	.003	2.256	Rentabilitas (ROA)
DANA	.008	.021	Dana

N of Cases = 21

Correlation, 1-tailed Sig:

	ROA	DANA
ROA	1.000	.170 .231
DANA	.170 .231	1.000

\* \* \* \* MULTIPLE REGRESSION \* \* \* \*

Equation Number 1    Dependent Variable..    ROA    Rentabilitas (ROA)

Descriptive Statistics are printed on Page 17

Block Number 1. Method: Enter    DANA

Variable(s) Entered on Step Number  
1..    DANA    Dana

Multiple R	.16957
R Square	.02876
Adjusted R Square	-.02236
Standard Error	2.28091

Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	1	2.92661	2.92661
Residual	19	98.84846	5.20255

F = .56253                      Signif F = .4624

----- Variables in the Equation -----

Variable	B	SE B	Beta	T	Sig T
DANA	18.137136	24.182128	.169575	.750	.4624
(Constant)	-.143347	.534778		-.268	.7915

End Block Number 1 All requested variables entered.

## \* \* \* \* MULTIPLE REGRESSION \* \* \* \*

## Listwise Deletion of Missing Data

	Mean	Std Dev	Label
ROA	.003	2.256	Rentabilitas (ROA)
KREDIT	.008	.023	Kredit

N of Cases = 21

## Correlation, 1-tailed Sig:

	ROA	KREDIT
ROA	1.000	.069 .384
KREDIT	.069 .384	1.000

## \* \* \* \* MULTIPLE REGRESSION \* \* \* \*

Equation Number 1 Dependent Variable.. ROA Rentabilitas (ROA)

Descriptive Statistics are printed on Page 19

Block Number 1. Method: Enter KREDIT

Variable(s) Entered on Step Number  
1.. KREDIT Kredit

Multiple R	.06866
R Square	.00471
Adjusted R Square	-.04767
Standard Error	2.30897

## Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	1	.47976	.47976
Residual	19	101.29531	5.33133

F = .08999 Signif F = .7674

## ----- Variables in the Equation -----

Variable	B	SE B	Beta	T	Sig T
KREDIT	6.810573	22.703433	.068656	.300	.7674
(Constant)	-.049352	.533590		-.092	.9273

End Block Number 1 All requested variables entered.

CATATAN KONSULTASI

CATATAN KONSULTASI

MATERI	TGL.	KETERANGAN	PARAF PEMBIMBING
Latar Belakang Penelitian Perumusan Masalah Tujuan & Manfaat	I 3/10 '01	Tambahan perumusan masalah	[Signature]
	II 5/10 '01	Ace topik setiap bab II	[Signature]
	III		
	IV		
	V		
	VI		

MATERI	TGL.	KETERANGAN	PARAF PEMBIMBING
Landasan Teori Kerangka Pikir Definisi Operasional	I 3/10 '01	Perbaiki bahasa pada seluruh catatan	[Signature]
	II 22/10 '01	ACC Landasan teori, kerangka pikir, dan definisi operasional bab III	[Signature]
	III 23/10 '01	Keterkaitan Struktur teori dengan kinerja bank	[Signature]
	IV		
	V		
	VI		


CATATAN KONSULTASI

CATATAN KONSULTASI



MATERI	TGL.	KETERANGAN	PARAF PEMBIMBING
Metode I Jenis Data Teknik Sampling	I	Pop 2/1 ambil semua	Jok
	II		
	III		
	IV		
	V		
	VI		

MATERI	TGL.	KETERANGAN	PARAF PEMBIMBING
Metodologi II Alat Analisis	I	Pengujian ada/ telaga pengumpul beliun rta	Jok
	II	Rumus manual hitungannya 1/101 P700	Jok
	III	Konjungsi yang kaki berikutnya	Jok
	IV		
	V		
	VI		

CATATAN KONSULTASI

MATERI	TGL.	KETERANGAN	PARAF PEMBIMBING
Gambaran Perusahaan	I	Perincikan sesuai Catatan	
	II		
	III		
	IV		
	V		
	VI		

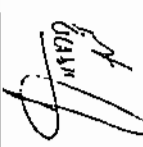


CATATAN KONSULTASI

MATERI	TGL.	KETERANGAN	PARAF PEMBIMBING
Hasil Penelitian & Analisis	I	ACC Perubahan ke bab 2	
	II	12/201 Lampiran format	
	III		
	IV		
	V		
	VI		

CATATAN KONSULTASI

CATATAN KONSULTASI

MATERI	TGL.	KETERANGAN	PARAF PEMBIMBING
Kesimpulan & Saran	I		
	II		
	III		
	IV		
	V		
	VI		

MATERI	TGL.	KETERANGAN	PARAF PEMBIMBING
Kelengkapan Ujian Kata Pengantar Daftar Isi Lampiran Daftar Pustaka	I 24/12-2021	lengkap dgn daftar Pustaka Buat format ujian lengkap	
	II 2/1-2022	ACC Skripsi	
	III	Acc skripsi	
	IV		
	V		
	VI		

## PERNYATAAN KEASLIAN SKRIPSI

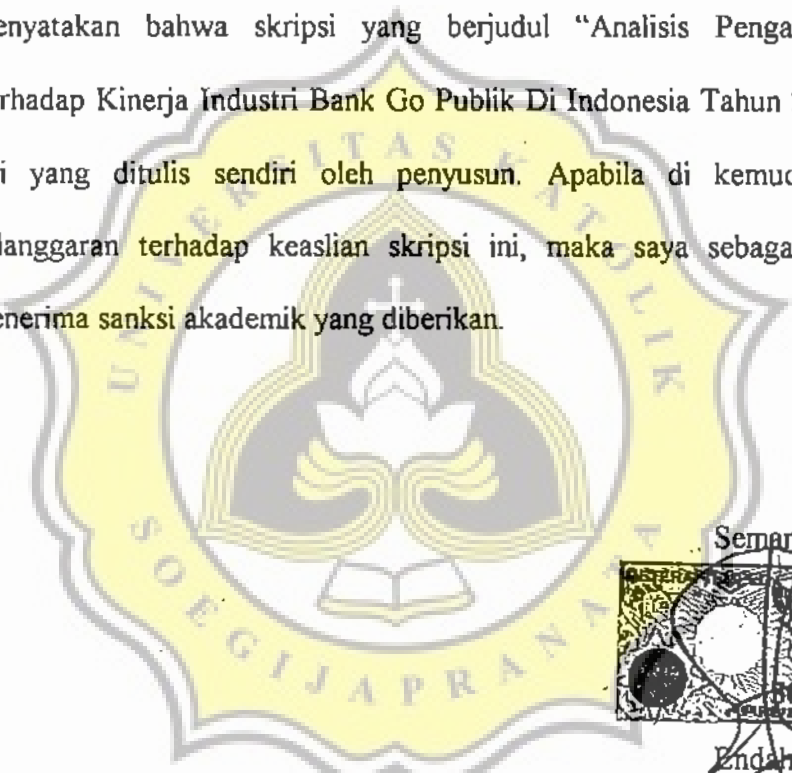
Dengan ini, saya yang bertanda tangan dibawah ini :

Nama : Endah Susanti Nirmalasari

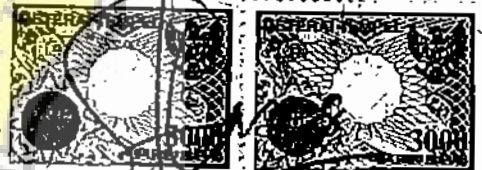
NIM/NIRM : 97.60.0500 / 97.6.111.02030.50075

Jurusan : Akuntansi

Menyatakan bahwa skripsi yang berjudul "Analisis Pengaruh Struktur Pasar Terhadap Kinerja Industri Bank Go Publik Di Indonesia Tahun 2000", adalah skripsi asli yang ditulis sendiri oleh penyusun. Apabila di kemudian hari ditemukan pelanggaran terhadap keaslian skripsi ini, maka saya sebagai penyusun bersedia menerima sanksi akademik yang diberikan.



Semarang, Januari 2002



Endah Susanti Nirmalasari