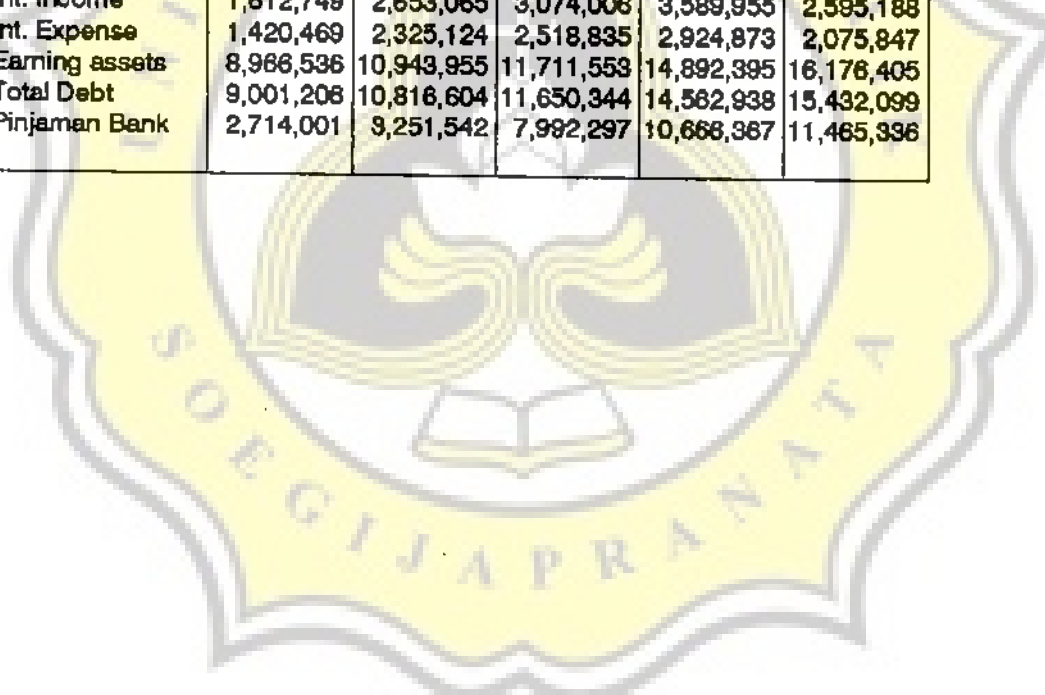




LAMPIRAN I

**PERFORMANCE PT. BANK PASAR
GUNUNG KINI BALU – SEMARANG
(Dalam Ribuan)**

KETERANGAN	TAHUN				
	1990	1991	1992	1993	1994
Liquid Assets	249,212	58,574	37,100	32,843	32,335
Short Tm. Brw	238,687	290	29,009	243,933	177,874
Cash assets	249,212	58,574	37,100	32,843	32,335
Total Deposits	8,794,744	7,409,774	3,508,452	3,879,750	3,683,185
Bad Debt	56,995	56,701	331,024	328,284	461,110
Total Loans	8,639,673	10,494,787	11,185,845	14,415,943	15,535,354
Equity Capital	243,714	284,123	748,689	1,015,305	1,208,678
Total Assests	9,244,920	11,100,727	12,399,033	15,578,243	16,640,777
Opr. Income	1,721,815	2,792,298	3,246,830	3,746,757	2,674,287
Opr. Expense	1,654,023	2,740,942	2,894,504	3,316,912	2,350,914
Net Income	45,275	40,409	54,232	60,595	2,087,705
EBIT	1,480,897	2,378,091	2,800,164	3,068,879	2,399,220
In. &Fs. on Loans	1,721,490	2,763,361	3,220,810	3,736,262	2,674,152
Int. Income	1,612,749	2,653,065	3,074,006	3,589,955	2,595,188
Int. Expense	1,420,469	2,325,124	2,518,835	2,924,873	2,075,847
Earning assets	8,966,536	10,949,955	11,711,553	14,892,395	16,176,405
Total Debt	9,001,208	10,816,604	11,650,344	14,562,938	15,432,099
Pinjaman Bank	2,714,001	9,251,542	7,992,297	10,668,367	11,465,336



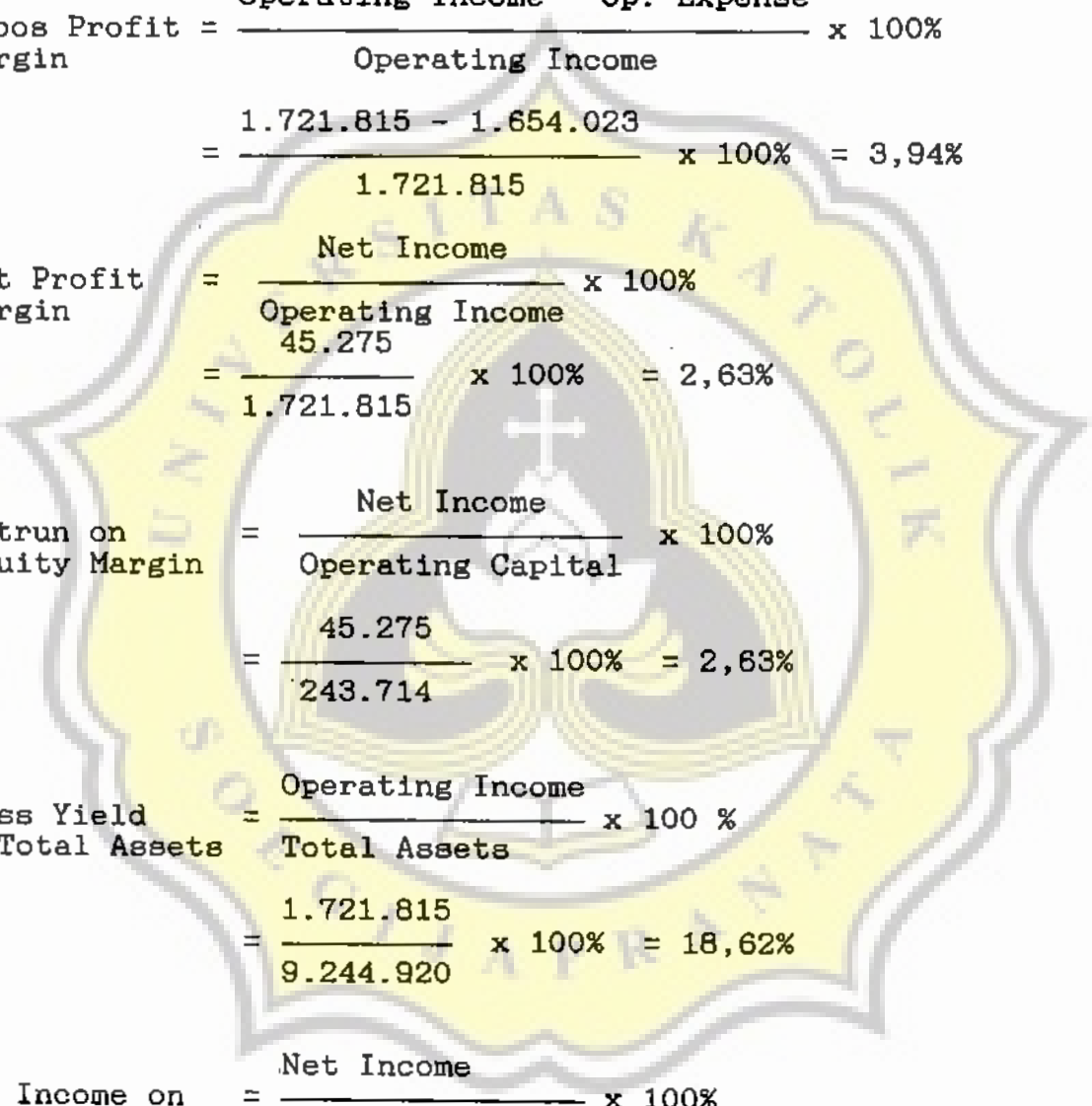
PT. BANK PASAR GUNUNG KIRBALU
LAPORAN RUGI LABA
PERBANDINGAN PER 31 DESEMBER
(DALAM RIBUAN)

	1990	1991	1992	1993	1994	RATA-RATA
I. PENDAPATAN						
1. Pendapatan Operasional	1.014.748,00	2.053.755,00	3.074.005,00	3.586.963,00	2.595.199,00	2.704.892,8
1.2 Provisi	108.741,00	110.298,00	146.804,00	146.907,00	78.964,00	
1.3 Pend. Rupa-rupa	325,00	28.937,00	26.020,00	10.495,00	135,00	
Jumlah Pen. Operasional	1.721.815,00	2.792.298,00	3.246.830,00	3.746.767,00	2.674.287,00	2.836.397,4
2. Pendapatan Non Operasional (Bukan Pend. Usaha Bank)	5.045,00	1.011,00	3.327,00	8.785,00	0,00	
Jumlah Pendapatan	1.726.860,00	2.793.309,00	3.250.157,00	3.755.522,00	2.674.287,00	840.147,0
II. BIAYA						
1. Biaya Usaha Bank						
1.1 By. Bunga Provisi	1.420.469,00	2.325.124,00	2.518.895,00	2.924.873,00	2.076.847,00	2.253,029,6
1.2 By. Tenaga Kerja	108.130,00	191.595,00	215.331,00	225.210,00	145.331,00	
1.3 By. Penyusutan	21.939,00	36.763,00	27.284,00	28.799,00	12.268,00	
1.4 By. Rupa-rupa	105.485,00	188.460,00	133.054,00	138.031,00	117.488,00	
Jumlah Pen. Operasional	1.654.023,00	2.740.942,00	2.894.564,00	3.316.912,00	2.350.914,00	2.591.459,0
2. Biaya Non Operasional (Bukan Biaya Usaha Bank)	12.409,00	0,00	274.324,00	294.804,00	0,00	
Jumlah Biaya	3.320.455,00	5.481.884,00	6.063.392,00	6.928.428,00	4.701.828,00	2.707.726,4
Labas sebelum pajak	60.428,00	62.967,00	81.329,00	144.006,00	323.373,00	
Tekanan Pajak	15.153,00	12.559,00	27.087,00	53.408,00	114.668,00	44.576,8
Labas setelah pajak	45.275,00	40.409,00	54.232,00	90.598,00	208.705,00	87.943,8

L A M P I R A N

Periode Tahun 1990 (Dalam Ribuan)

a. Rasio-rasio Profitabilitas



- Gross Profit Margin = $\frac{\text{Operating Income} - \text{Op. Expense}}{\text{Operating Income}} \times 100\%$
 $= \frac{1.721.815 - 1.654.023}{1.721.815} \times 100\% = 3,94\%$

- Net Profit Margin = $\frac{\text{Net Income}}{\text{Operating Income}} \times 100\%$
 $= \frac{45.275}{1.721.815} \times 100\% = 2,63\%$

- Return on Equity Margin = $\frac{\text{Net Income}}{\text{Operating Capital}} \times 100\%$
 $= \frac{45.275}{243.714} \times 100\% = 2,63\%$

- Gross Yield On Total Assets = $\frac{\text{Operating Income}}{\text{Total Assets}} \times 100\%$
 $= \frac{1.721.815}{9.244.920} \times 100\% = 18,62\%$

- Net Income on Total Assets = $\frac{\text{Net Income}}{\text{Total Assets}} \times 100\%$
 $= \frac{45.275}{9.244.920} \times 100\% = 0,49\%$

$$\begin{aligned}
 \text{- Rate of return on Loan} &= \frac{\text{Interest and fees on loan}}{\text{Total Loan}} \times 100\% \\
 &= \frac{1.721.490}{8.639.673} \times 100\% = 19,92\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Interest Margin on Earning Assets} &= \frac{\text{Interest Income} - \text{Interest Expense}}{\text{Earning Assets}} \times 100\% \\
 &= \frac{1.612.749 - 1.420.469}{8.966.563} \times 100\% = 2,14\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Interest Margin on Loan} &= \frac{\text{Interest Income} - \text{Interest Expense}}{\text{Total Loan}} \times 100\% \\
 &= \frac{1.612.749 - 1.420.469}{8.639.673} \times 100\% = 2,23\%
 \end{aligned}$$

$$\begin{aligned}
 \text{ROI} &= \frac{\text{Operating Income}}{\text{Total Assets}} \times \frac{\text{EBIT}}{\text{Operating Income}} \times 100\% \\
 &= \frac{1.480.897}{1.721.815} \times \frac{1.721.815}{9.244.920} \times 100\% = 16,02\%
 \end{aligned}$$

b. Ratio Liquiditas

$$\begin{aligned}
 \text{- Banking Ratio} &= \frac{\text{Total Loan}}{\text{Total Deposits}} \\
 &= \frac{8.639.673}{8.794.744} = 98,24\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Cash ratio} &= \frac{\text{Liquid assets (cash assets)}}{\text{Pinjaman yang harus segera dibayar}}
 \end{aligned}$$

$$= \frac{249.212}{238.607} = 645,51\%$$

- Quick ratio = $\frac{\text{Cash Assets}}{\text{Total Deposits}}$

$$= \frac{249.212}{8.794.744} = 2,83\%$$

c. Ratio Resiko Usaha Bank

- Credit Risk Ratio = $\frac{\text{Bad Debts}}{\text{Total Loans}}$

$$= \frac{56.995}{8.639.673} = 0,66\%$$

- Liquidity Risk = $\frac{\text{Liquid assets} - \text{Short Term Borrowing}}{\text{Total Deposit}}$

$$= \frac{249.212 - 38.607}{8.794.744} = 2,39\%$$

- Deposit Risk Rati = $\frac{\text{Equity Capital}}{\text{Total Deposit}}$

$$= \frac{243.714}{8.794.744} = 2,77\%$$

d. Ratio Permodalan

- Primary Ratio = $\frac{\text{Equity Capital}}{\text{Total Assets}}$

$$= \frac{243.714}{9.244.920} = 2,64\%$$

$$\begin{aligned} \text{- Capital Ratio}_1 &= \frac{\text{Equity Capital}}{\text{Total Loans}} \\ &= \frac{243.714}{8.638.673} = 2,82\% \end{aligned}$$

e. Performance Profitabilitas Analysis

$$\begin{aligned} \text{- ROTA} &= \frac{\text{EBIT}}{\text{Total Assest}} \\ &= \frac{1.480.897}{9.244.920} = 0,1602 \end{aligned}$$

$$\begin{aligned} \text{- Leverage Managemen (LM)} &= \frac{\text{Debt}}{\text{Total Equity}} \\ &= \frac{9.001.206}{243.714} = 32,9335 \end{aligned}$$

$$\begin{aligned} \text{- Cost of Debt (CoD)} &= \frac{\text{Total Interst Expense}}{\text{Total Debt}} \\ &= \frac{1.420.469}{9.001.206} = 0,1578 \end{aligned}$$

$$\begin{aligned} \text{- Spread Management (SM)} &= \text{ROTA} - \text{COD} \\ &= 0,1602 - 0,1578 = 0,0024 \\ \text{- Debt Management} &= \text{LM} - \text{SM} \\ &= 36,9335 \times 0,0024 = 0,0886 \end{aligned}$$

$$\begin{aligned}
 \text{- Return on Equity (ROTA)} &= (\text{LM} \times \text{ROTA}) + \text{ROTA} \\
 &= (36,9335 \times 0,1602) + 0,1602 = 6,0769
 \end{aligned}$$

Periode Tahun 1991 (Dalam Ribuan)

a. Rasio-rasio Profitabilitas

$$\begin{aligned}
 \text{- Gross Profit Margin} &= \frac{\text{Operating Income} - \text{Op. Expense}}{\text{Operating Income}} \times 100\% \\
 &= \frac{2.792.988 - 2.740.942}{2.792.298} \times 100\% = 1,84\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Net Profit Margin} &= \frac{\text{Net Income}}{\text{Operating Income}} \times 100\% \\
 &= \frac{40.409}{2.792.298} \times 100\% = 1,45\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Return on Equity Margin} &= \frac{\text{Net Income}}{\text{Operating Capital}} \times 100\% \\
 &= \frac{40.409}{284.123} \times 100\% = 14,22\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Gross Yield On Total Assets} &= \frac{\text{Operating Income}}{\text{Total Assets}} \times 100\% \\
 &= \frac{2.792.298}{11.100.727} \times 100\% = 25,15\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Net Income on Total Assets} &= \frac{\text{Net Income}}{\text{Total Assets}} \times 100\%
 \end{aligned}$$

$$= \frac{40.409}{11.494.787} \times 100\% = 0,36\%$$

- Rate of return on Loan = $\frac{\text{Interest and fees on loan}}{\text{Total Loan}} \times 100\%$

$$= \frac{2.763.561}{10.494.787} \times 100\% = 26,33\%$$

- Interest Margin on Earning Assets = $\frac{\text{Interest Income} - \text{Interest Expense}}{\text{Earning Assets}} \times 100\%$

$$= \frac{2.653.065 - 2.325.124}{10.943.955} \times 100\% = 3,00\%$$

- Interest Margin on Loan = $\frac{\text{Interest Income} - \text{Interest Expense}}{\text{Total Loan}} \times 100\%$

$$= \frac{-2.653.065 - 2.325.124}{10.494.787} \times 100\% = 3,12\%$$

ROI = $\frac{\text{Operating Income}}{\text{Total Assets}} \times \frac{\text{EBIT}}{\text{Operating Income}} \times 100\%$

$$= \frac{2.378.091}{2.792.298} \times \frac{2.792.298}{11.100.727} \times 100\% = 21,42\%$$

b. Ratio Likuiditas

- Banking Ratio = $\frac{\text{Total Loan}}{\text{Total Deposits}}$

$$= \frac{10.494.787}{7.409.744} = 141,63\%$$

- Cash ratio = $\frac{\text{Liquid assets (cash assets)}}{\text{Pinjaman yang harus segera dibayar}}$

$$= \frac{58.574}{290} = 201,989\%$$

- Quick ratio = $\frac{\text{Cash Assets}}{\text{Total Deposits}}$

$$= \frac{58.574}{7.409.774} = 0,79\%$$

c. Ratio Resiko Usaha Bank

- Credit Risk Ratio = $\frac{\text{Bad Debts}}{\text{Total Loans}}$

$$= \frac{56.701}{10.494.787} = 0,54\%$$

- Liquidity Risk = $\frac{\text{Liquid assets} - \text{Short Term Borrowing}}{\text{Total Deposit}}$

$$= \frac{58.574 - 290}{7.409.774} = 0,79\%$$

- Deposit Risk Rati = $\frac{\text{Equity Capital}}{\text{Total Deposit}}$

$$= \frac{284.123}{7.409.774} = 3,83\%$$

d. Ratio Permodalan

$$\begin{aligned} \text{- Primary Ratio} &= \frac{\text{Equity Capital}}{\text{Total Assets}} \\ &= \frac{284.123}{11.100.727} = 2,56\% \end{aligned}$$

$$\begin{aligned} \text{- Capital Ratio}_1 &= \frac{\text{Equity Capital}}{\text{Total Loans}} \\ &= \frac{284.123}{10.494.787} = 2,71\% \end{aligned}$$

e. Performance Profitabilitas Analysis

$$\begin{aligned} \text{- ROTA} &= \frac{\text{EBIT}}{\text{Total Assest}} \\ &= \frac{2.378.091}{11.100.727} = 0,2142 \end{aligned}$$

$$\begin{aligned} \text{- Leverage Managemen (LM)} &= \frac{\text{Debt}}{\text{Total Equity}} \\ &= \frac{10.816.604}{284.123} = 38,0701 \end{aligned}$$

$$\begin{aligned} \text{- Cost of Debt (CoD)} &= \frac{\text{Total Interst Expense}}{\text{Total Debt}} \\ &= \frac{2.325.124}{10.816.604} = 0,2149 \end{aligned}$$

$$\begin{aligned} \text{- Spread Management (SM)} &= \text{ROTA} - \text{COD} \\ &= 0,2142 - 0,2149 = (-9,0007) \end{aligned}$$

$$\begin{aligned}
 \text{- Debt Management} &= \text{LM} - \text{SM} \\
 &= 38,0701 \times (-9,0007) = (-0,2665)
 \end{aligned}$$

$$\begin{aligned}
 \text{- Return on Equity (ROTA)} &= (\text{LM} \times \text{ROTA}) + \text{ROTA} \\
 &= (38,0701 \times 0,2142) + 0,2142 = 8,3688
 \end{aligned}$$

Periode Tahun 1992 (Dalam Ribuan)

a. Rasio-rasio Profitabilitas

$$\begin{aligned}
 \text{- Gross Profit Margin} &= \frac{\text{Operating Income} - \text{Op. Expense}}{\text{Operating Income}} \times 100\% \\
 &= \frac{3.246.830 - 2.894.504}{3.246.830} \times 100\% = 10,85\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Net Profit Margin} &= \frac{\text{Net Income}}{\text{Operating Income}} \times 100\% \\
 &= \frac{54.232}{3.246.830} \times 100\% = 1,67\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Return on Equity Margin} &= \frac{\text{Net Income}}{\text{Operating Capital}} \times 100\% \\
 &= \frac{54.232}{748.689} \times 100\% = 7,24\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Gross Yield On Total Assets} &= \frac{\text{Operating Income}}{\text{Total Assets}} \times 100\% \\
 &= \frac{3.246.830}{12.399.033} \times 100\% = 26,19\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Net Income on Total Assets} &= \frac{\text{Net Income}}{\text{Total Assets}} \times 100\% \\
 &= \frac{54.232}{12.399.033} \times 100\% = 0,44\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Rate of return on Loan} &= \frac{\text{Interest and fees on loan}}{\text{Total Loan}} \times 100\% \\
 &= \frac{3.220.810}{11.185.845} \times 100\% = 28,79\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Interest Margin on Earning Assets} &= \frac{\text{Interest Income} - \text{Interest Expense}}{\text{Earning Assets}} \times 100\% \\
 &= \frac{3.074.006 - 2.518.835}{11.711.553} \times 100\% = 4,74\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Interest Margin on Loan} &= \frac{\text{Interest Income} - \text{Interest Expense}}{\text{Total Loan}} \times 100\% \\
 &= \frac{3.074.066 - 2.518.835}{11.185.845} \times 100\% = 4,96\%
 \end{aligned}$$

$$\begin{aligned}
 \text{ROI} &= \frac{\text{Operating Income}}{\text{Total Assets}} \times \frac{\text{EBIT}}{\text{Operating Income}} \times 100\% \\
 &= \frac{2.600.164}{3.246.830} \times \frac{3.246.830}{12.399.033} \times 100\% = 20,97\%
 \end{aligned}$$

b. Ratio Liquiditas

$$\text{- Banking Ratio} = \frac{\text{Total Loan}}{\text{Total Deposits}}$$

$$= \frac{11.185.845}{3.508.452} = 318,82\%$$

- Cash ratio = $\frac{\text{Liquid assets (cash assets)}}{\text{Pinjaman yang harus segera dibayar}} \times 100\%$

$$= \frac{37.100}{29.009} = 127,89\%$$

- Quick ratio = $\frac{\text{Cash Assets}}{\text{Total Deposits}}$

$$= \frac{37.100}{3.508.452} = 1,06\%$$

c. Ratio Resiko Usaha Bank

- Credit Risk Ratio = $\frac{\text{Bad Debts}}{\text{Total Loans}}$

$$= \frac{331.024}{11.185.845} = 2,96\%$$

- Liquidity Risk = $\frac{\text{Liquid assets} - \text{Short Term Borrowing}}{\text{Total Deposit}}$

$$= \frac{37.100 - 29.009}{3.508.452} = 0,23\%$$

- Deposit Risk Rati = $\frac{\text{Equity Capital}}{\text{Total Deposit}}$

$$= \frac{748.689}{3.508.452} = 21,34\%$$

d. Ratio Permodalan

$$\begin{aligned} \text{- Primary Ratio} &= \frac{\text{Equity Capital}}{\text{Total Assets}} \\ &= \frac{748.689}{12.399.033} = 6,04\% \end{aligned}$$

$$\begin{aligned} \text{- Capital Ratio}_1 &= \frac{\text{Equity Capital}}{\text{Total Loans}} \\ &= \frac{748.689}{11.185.845} = 6,69\% \end{aligned}$$

e. Performance Profitabilitas Analysis

$$\begin{aligned} \text{- ROTA} &= \frac{\text{EBIT}}{\text{Total Assest}} \\ &= \frac{2.600.164}{12.399.033} = 0,2097 \end{aligned}$$

$$\begin{aligned} \text{- Leverage Managemen (LM)} &= \frac{\text{Debt}}{\text{Total Equity}} \\ &= \frac{11.650.344}{748.689} = 15,5609 \end{aligned}$$

$$\begin{aligned} \text{- Cost of Debt (CoD)} &= \frac{\text{Total Interst Expense}}{\text{Total Debt}} \\ &= \frac{2.518.835}{11.650.344} = 0,2162 \end{aligned}$$

$$\begin{aligned} \text{- Spread Management (SM)} &= \text{ROTA} - \text{COD} \\ &= 0,2097 - 0,2162 = (-0,0065) \end{aligned}$$

- Debt Management = LM - SM
= 15,5609 x (-0,0065) = (-0,10114)
- Return on Equity (ROTA) = (LM x ROTA) + ROTA
= (15,5609 x 0,2097) + 0,2097 = 3,4728

Periode Tahun 1993 (Dalam Ribuan)

a. Rasio-rasio Profitabilitas

- Gross Profit Margin = $\frac{\text{Operating Income} - \text{Op. Expense}}{\text{Operating Income}} \times 100\%$
= $\frac{3.746.757 - 3.316.912}{3.746.757} \times 100\% = 11,47\%$
- Net Profit Margin = $\frac{\text{Net Income}}{\text{Operating Income}} \times 100\%$
= $\frac{90.595}{3.746.757} \times 100\% = 2,42\%$
- Return on Equity Margin = $\frac{\text{Net Income}}{\text{Operating Capital}} \times 100\%$
= $\frac{90.595}{1.015.305} \times 100\% = 8,92\%$
- Gross Yield On Total Assets = $\frac{\text{Operating Income}}{\text{Total Assets}} \times 100\%$
= $\frac{3.746.757}{15.578.243} \times 100\% = 24,05\%$

$$\begin{aligned}
 \text{- Net Income on Total Assets} &= \frac{\text{Net Income}}{\text{Total Assets}} \times 100\% \\
 &= \frac{90.595}{15.578.243} \times 100\% = 0,58\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Rate of return on Loan} &= \frac{\text{Interest and fees on loan}}{\text{Total Loan}} \times 100\% \\
 &= \frac{3.736.262}{14.415.943} \times 100\% = 25,92\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Interest Margin on Earning Assets} &= \frac{\text{Interest Income} - \text{Interest Expense}}{\text{Earning Assets}} \times 100\% \\
 &= \frac{3.589.955 - 2.924.873}{14.892.395} \times 100\% = 4,47\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Interest Margin on Loan} &= \frac{\text{Interest Income} - \text{Interest Expense}}{\text{Total Loan}} \times 100\% \\
 &= \frac{3.589.955 - 2.924.873}{14.415.943} \times 100\% = 4,61\%
 \end{aligned}$$

$$\begin{aligned}
 \text{ROI} &= \frac{\text{Operating Income}}{\text{Total Assets}} \times \frac{\text{EBIT}}{\text{Operating Income}} \times 100\% \\
 &= \frac{3.068.879}{3.746.757} \times \frac{3.746.757}{15.578.243} \times 100\% = 19,30\%
 \end{aligned}$$

b. Ratio Liquiditas

$$\text{- Banking Ratio} = \frac{\text{Total Loan}}{\text{Total Deposits}}$$

$$= \frac{14.415.943}{3.679.750} = 319,76\%$$

- Cash ratio = $\frac{\text{Liquid assets (cash assets)}}{\text{Pinjaman yang harus segera dibayar}}$

$$= \frac{32.843}{43.933} = 74,76\%$$

- Quick ratio = $\frac{\text{Cash Assets}}{\text{Total Deposits}}$

$$= \frac{32.843}{3.679.750} = 0,89\%$$

c. Ratio Resiko Usaha Bank

- Credit Risk Ratio = $\frac{\text{Bad Debts}}{\text{Total Loans}}$

$$= \frac{328.264}{14.415.943} = 2,28\%$$

- Liquidity Risk = $\frac{\text{Liquid assets} - \text{Short Term Borrowing}}{\text{Total Deposit}}$

$$= \frac{32.843 - 43.933}{3.679.750} = \text{Negatif}$$

- Deposit Risk Rati = $\frac{\text{Equity Capital}}{\text{Total Deposit}}$

$$= \frac{1.015.305}{15.578.243} = 27,59\%$$

- Debt Management = LM - SM
= 14,3434 x (-0,0039) = Negatif
(-0,0562)
- Return on Equity (ROTA) = (LM x ROTA) + ROTA
= (14,3434 x 0,1969) + 0,1969
= 3,0211

Periode Tahun 1994 (Dalam Ribuan)

a. Rasio-rasio Profitabilitas

- Gross Profit Margin = $\frac{\text{Operating Income} - \text{Op. Expense}}{\text{Operating Income}} \times 100\%$
= $\frac{2.674.287 - 2.359.914}{2.674.287} \times 100\% = 12,09\%$
- Net Profit Margin = $\frac{\text{Net Income}}{\text{Operating Income}} \times 100\%$
= $\frac{208.705}{2.674.287} \times 100\% = 7,80\%$
- Return on Equity Margin = $\frac{\text{Net Income}}{\text{Operating Capital}} \times 100\%$
= $\frac{280.705}{1.208.678} \times 100\% = 17,27\%$
- Gross Yield On Total Assets = $\frac{\text{Operating Income}}{\text{Total Assets}} \times 100\%$
= $\frac{2.674.287}{16.640.777} \times 100\% = 16,07\%$

$$\begin{aligned}
 \text{- Net Income on Total Assets} &= \frac{\text{Net Income}}{\text{Total Assets}} \times 100\% \\
 &= \frac{208.705}{16.640.777} \times 100\% = 1,25\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Rate of return on Loan} &= \frac{\text{Interest and fees on loan}}{\text{Total Loan}} \times 100\% \\
 &= \frac{2.674.152}{15.535.354} \times 100\% = 17,21\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Interest Margin on Earning Assets} &= \frac{\text{Interest Income} - \text{Interest Expense}}{\text{Earning Assets}} \times 100\% \\
 &= \frac{2.595.188 - 2.075.847}{16.176.405} \times 100\% = 3,21\%
 \end{aligned}$$

$$\begin{aligned}
 \text{- Interest Margin on Loan} &= \frac{\text{Interest Income} - \text{Interest Expense}}{\text{Total Loan}} \times 100\% \\
 &= \frac{2.595.188 - 2.075.847}{15.535.354} \times 100\% = 3,34\%
 \end{aligned}$$

$$\begin{aligned}
 \text{ROI} &= \frac{\text{Operating Income}}{\text{Total Assets}} \times \frac{\text{EBIT}}{\text{Operating Income}} \times 100\% \\
 &= \frac{2.399.220}{2.647.287} \times \frac{2.674.287}{16.640.777} \times 100\% = 14,42\%
 \end{aligned}$$

b. Ratio Liquiditas

$$\begin{aligned} \text{- Banking Ratio} &= \frac{\text{Total Loan}}{\text{Total Deposits}} \\ &= \frac{15.535.354}{3.683.183} = 421,79\% \end{aligned}$$

$$\begin{aligned} \text{- Cash ratio} &= \frac{\text{Liquid assets (cash assets)}}{\text{Pinjaman yang harus segera dibayar}} \\ &= \frac{32.335}{177.874} = 18,18\% \end{aligned}$$

$$\begin{aligned} \text{- Quick ratio} &= \frac{\text{Cash Assets}}{\text{Total Deposits}} \\ &= \frac{32.335}{3.683.185} = 0,88\% \end{aligned}$$

c. Ratio Resiko Usaha Bank

$$\begin{aligned} \text{- Credit Risk Ratio} &= \frac{\text{Bad Debts}}{\text{Total Loans}} \\ &= \frac{461.110}{15.535.354} = 2,97\% \end{aligned}$$

$$\begin{aligned} \text{- Liquidity Risk} &= \frac{\text{Liquid assets} - \text{Short Term Borrowing}}{\text{Total Deposit}} \\ &= \frac{32.335 - 177.874}{3.683.185} = \text{Negatif} \end{aligned}$$

$$\begin{aligned} \text{- Deposit Risk Rati} &= \frac{\text{Equity Capital}}{\text{Total Deposit}} \end{aligned}$$

$$= \frac{1.208.678}{3.683.185} = 32,816$$

d. Ratio Permodalan

- Primary Ratio = $\frac{\text{Equity Capital}}{\text{Total Assets}}$

$$= \frac{1.208.678}{16.640.777} = 7,26\%$$

- Capital Ratio₁ = $\frac{\text{Equity Capital}}{\text{Total Loans}}$

$$= \frac{1.208.678}{15.535.354} = 7,78\%$$

e. Performance Profitabilitas Analysis

- ROTA = $\frac{\text{EBIT}}{\text{Total Assest}}$

$$= \frac{2.399.220}{16.640.777} = 0,1442$$

- Leverage Managemen (LM) = $\frac{\text{Debt}}{\text{Total Equity}}$

$$= \frac{15.432.099}{1.208.678} = 12,7677$$

- Cost of Debt (CoD) = $\frac{\text{Total Interst Expense}}{\text{Total Debt}}$

$$= \frac{2.075.847}{15.432.099} = 0,1345$$

- Spread Management (SM) = ROTA - COD
= 0,1442 - 0,1345 = 0,0097
- Debt Management = LM - SM
= 12,7677 x 0,0097 = 0,1238
- Return on Equity (ROTA) = (LM x ROTA) + ROTA
= (12,7677 x 0,1442) + 0,1442
= 1,9853





LAMPIRAN II

PERHITUNGAN ANALISA KESEHATAN
BANK PASAR GUNUNG KINIBALU SEMARANG.

TAHUN 1990

1. PERMODALAN

* Rasio CAR

$$\frac{\text{Jumlah modal inti}}{\text{ATMR}} \times 100\%$$

$$= \frac{221.076,5}{9.071.500,2} \times 100\%$$

$$= 2,44\%$$

* Nilai Kredit Komponen

$$(2,44\% : 0,1\%) + 1 = 124,4$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 25\% = 25$$

2. Kualitas Aktiva Produktif

** Rasio aktiva produktif yang diklasifikasikan terhadap aktiva produktif

$$50\% \text{ KL} + 75\% \text{ D} + 100\% \text{ M}$$

$$= \frac{\quad}{\quad} \times 100\%$$

$$L + \text{KL} + \text{D} + \text{M}$$

$$= \frac{60.375 + 119.925 + 2.586}{8.966.536} \times 100\%$$

$$= \frac{74.886}{8.966.536} \times 100\%$$

$$= 0,84\%$$

* Nilai Kredit Komponen

$$22,5\% - 0,84\% = 21,66$$

$$21,66 : 0,15\% = 144,4$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 25\% = 25$$

** Rasio cadangan penghapusan aktiva produktif terhadap aktiva produktif yang diklasifikasikan

Penyisihan penghapusan aktiva produktif

$$= \frac{\quad}{50\% \text{ KL} + 75\% \text{ D} + 100\% \text{ M}} \times 100\%$$

$$= \frac{56.995}{156.136} \times 100\%$$

$$= 36,5\%$$

* Nilai Kredit Komponen maksimal = 100

* Nilai Kredit Faktor

$$100 \times 5\% = 5$$

3. Rentabilitas

** ROA

$$\begin{aligned} & \text{Laba sebelum pajak} \\ & = \frac{\quad}{\text{Total Assets}} \times 100\% \end{aligned}$$

$$= \frac{60.423}{9.244.920} \times 100\%$$

$$= 0,65\%$$

* Nilai Kredit Komponen

$$= \frac{0,65\%}{0,015\%} = 43,3$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$43,3 \times 5\% = 2,16\%$$

** Rasio Efisiensi

$$\begin{aligned} & \text{Jumlah beban operasional} \\ & = \frac{\quad}{\text{Jumlah pendapatan Operasional}} \times 100\% \end{aligned}$$

$$= \frac{1.654.023}{1.721.918} \times 100\%$$

$$= 96,1\%$$

* Nilai Kredit Komponen

$$100\% - 96,1\% = 3,9\%$$

$$\frac{3,9\%}{0,08} = 48,75$$

0,08%

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$48,75 \times 5\% = 2,39$$

5. Likuiditas

Kredit yang diberikan

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

Dana yang diterima

$$= \frac{3.066.536}{9.015.320,5} \times 100\%$$

$$= 99,4\%$$

* Nilai Kredit Komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 10\% = 10$$



PERHITUNGAN ANALISA KESEHATAN
BANK PASAR GUNUNG KINIBALU SEMARANG
TAHUN 1991

1. PERMODALAN

* Rasio CAR

$$\begin{aligned} & \text{Jumlah modal inti} \\ & = \frac{\text{Jumlah modal inti}}{\text{ATMR}} \times 100\% \\ & = \frac{263.918,5}{11.152.936,9} \times 100\% \\ & = 2,37\% \end{aligned}$$

* Nilai Kredit Komponen

$$(2,37\% : 0,1\%) + 1 = 123,7$$

- Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 25\% = 25$$

2. Kualitas Aktiva Produktif

** Rasio aktiva produktif yang diklasifikasikan terhadap aktiva produktif

$$\begin{aligned} & 50\% \text{ KL} + 75\% \text{ D} + 100\% \text{ M} \\ & = \frac{\text{50\% KL} + 75\% \text{ D} + 100\% \text{ M}}{\text{L} + \text{KL} + \text{D} + \text{M}} \times 100\% \end{aligned}$$

$$\text{L} + \text{KL} + \text{D} + \text{M}$$

$$= \frac{87.500 + 15.000 + 4.455}{10.943.955} \times 100\%$$

$$= \frac{106.955}{10.943.955} \times 100\%$$

$$= 0,98\%$$

* Nilai Kredit Komponen

$$22,5\% - 0,98\% = 21,52\%$$

$$21,52\% : 0,15\% = 143,47$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 25\% = 25$$

** Rasio cadangan penghapusan aktiva produktif terhadap aktiva produktif yang diklasifikasikan Penyisihan penghapusan aktiva produktif

$$= \frac{\quad}{50\% \text{ KL} + 75\% \text{ D} + 100\% \text{ M}} \times 100\%$$

$$= \frac{56.701}{127.205} \times 100\%$$

$$= 44,6\%$$

* Nilai Kredit Komponen maksimal = 100

* Nilai Kredit Faktor

$$100 \times 5\% = 5$$

3. Rentabilitas

** ROA

$$\begin{aligned} & \text{Laba sebelum pajak} \\ & = \frac{\quad}{\text{Total Assets}} \times 100\% \\ & = \frac{52.967}{11.1001727} \times 100\% \\ & = 0,48\% \end{aligned}$$

* Nilai Kredit Komponen

$$= \frac{0,48\%}{0,015\%} = 32$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$32 \times 5\% = 1,6\%$$

** Rasio Efisiensi

$$\begin{aligned} & \text{Jumlah beban operasional} \\ & = \frac{\quad}{\text{Jumlah pendapatan Operasional}} \times 100\% \\ & = \frac{2.740.342}{2.792.293} \times 100\% \\ & = 98,1\% \end{aligned}$$

* Nilai Kredit Komponen

$$100\% - 98,1\% = 1,9\%$$

$$\frac{1,9\%}{0,08\%} = 23,75$$

0,08%

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$23,75 \times 5\% = 1,19\%$$

5. Likuiditas

Kredit yang diberikan

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

Dana yang diterima

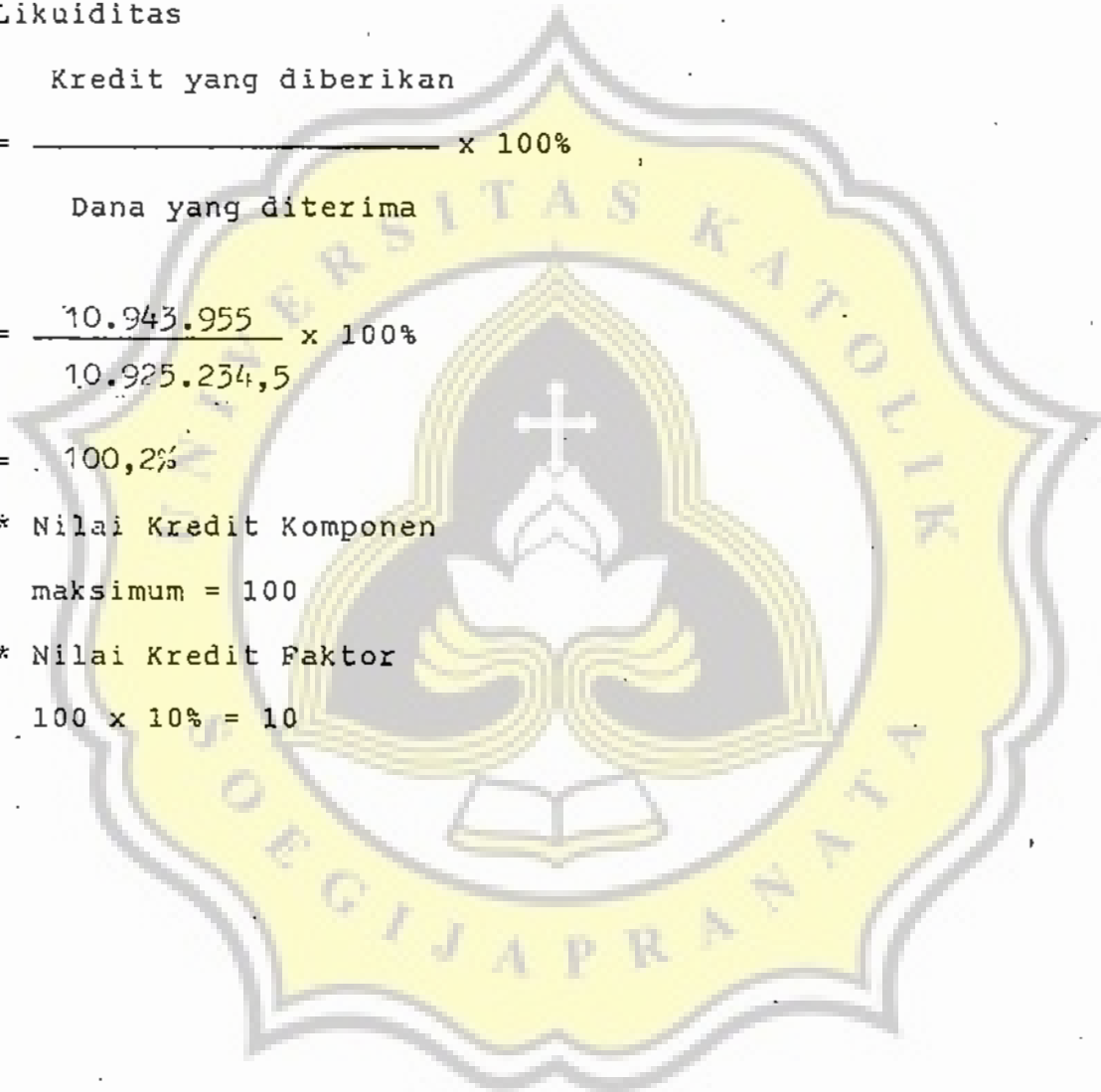
$$= \frac{10.943.955}{10.925.234,5} \times 100\%$$

$$= 100,2\%$$

* Nilai Kredit Komponen
maksimum = 100

* Nilai Kredit Faktor

$$100 \times 10\% = 10$$



PERHITUNGAN ANALISA KESEHATAN
BANK PASAR GUNUNG KINIBALU SEMARANG
TAHUN 1992

1. PERMODALAN

* Rasio CAR

$$\begin{aligned} & \text{Jumlah modal inti} \\ & = \frac{\text{Jumlah modal inti}}{\text{ATMR}} \times 100\% \\ & = \frac{721.573}{12.577.093,8} \times 100\% \\ & = 5,74\% \end{aligned}$$

* Nilai Kredit Komponen

$$(5,74\% : 0,1\%) + 1 = 157,4$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 25\% = 25$$

2. Kualitas Aktiva Produktif

** Rasio aktiva produktif yang diklasifikasikan terhadap aktiva produktif

$$\begin{aligned} & 50\% \text{ KL} + 75\% \text{ D} + 100\% \text{ M} \\ & = \frac{50\% \text{ KL} + 75\% \text{ D} + 100\% \text{ M}}{\text{L} + \text{KL} + \text{D} + \text{M}} \times 100\% \end{aligned}$$

$$\text{L} + \text{KL} + \text{D} + \text{M}$$

$$= \frac{92.500 + 19.914,75 + 7.553}{11.711.553} \times 100\%$$

$$= \frac{119.967,75}{11.711.553} \times 100\%$$

$$= 1,02\%$$

* Nilai Kredit Komponen

$$22,5\% - 1,02\% = 21,48\%$$

$$21,48\% : 0,15\% = 143,2$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 25\% = 25$$

** Rasio cadangan penghapusan aktiva produktif terhadap aktiva produktif yang diklasifikasikan

Penyisihan penghapusan aktiva produktif

$$= \frac{50\% \text{ KL} + 75\% \text{ D} + 100\% \text{ M}}{119.967,75} \times 100\%$$

$$= \frac{331.025}{119.967,75} \times 100\%$$

$$= 276\%$$

* Nilai Kredit Komponen maksimal = 100

* Nilai Kredit Faktor

$$100 \times 5\% = 5$$

3. Rentabilitas

** ROA

$$\begin{aligned} & \text{Laba sebelum pajak} \\ & = \frac{\quad}{\text{Total Assets}} \times 100\% \\ & = \frac{81.329}{12.399.033} \times 100\% \\ & = 0,66\% \end{aligned}$$

* Nilai Kredit Komponen

$$= \frac{0,66\%}{0,015\%} = 44$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$44 \times 5\% = 2,2\%$$

** Rasio Efisiensi

$$\begin{aligned} & \text{Jumlah beban operasional} \\ & = \frac{\quad}{\text{Jumlah pendapatan Operasional}} \times 100\% \\ & = \frac{2.894.504}{3.246.830} \times 100\% \\ & = 89,1\% \end{aligned}$$

* Nilai Kredit Komponen

$$100\% - 89,1\% = 10,9\%$$

$$\frac{10,9\%}{0,08\%} = 136,25$$

0,08%

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 5\% = 5$$

5. Likuiditas

Kredit yang diberikan

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

Dana yang diterima

$$= \frac{11.711.555}{12.222.322} \times 100\%$$

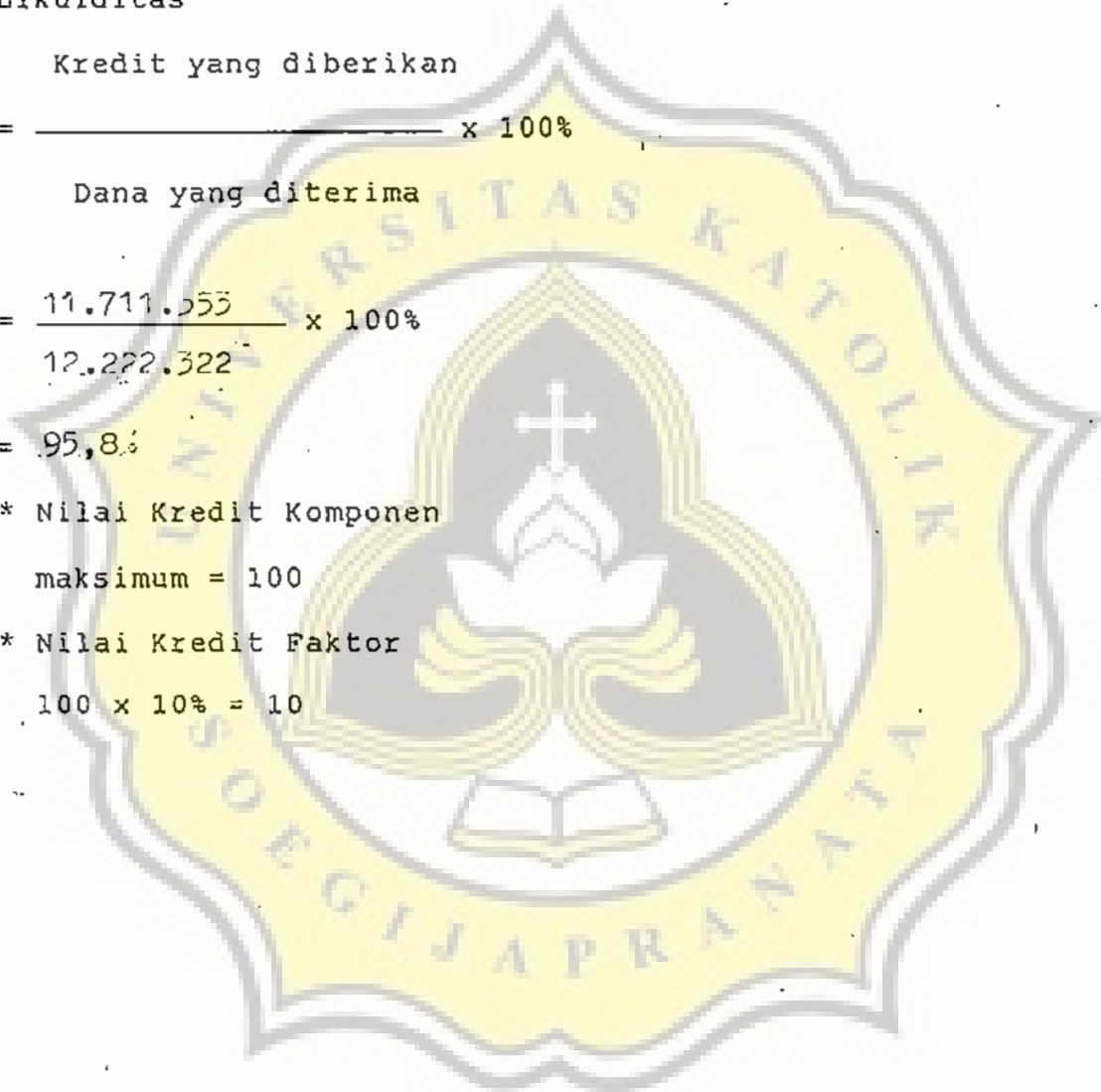
$$= 95,8\%$$

* Nilai Kredit Komponen

maksimum = 100

* Nilai Kredit Faktor

$$100 \times 10\% = 10$$



PERHITUNGAN ANALISA KESEHATAN
BANK PASAR . GUNUNG KINIBALU SEMARANG
TAHUN 1993

1. PERMODALAN

* Rasio CAR

$$\frac{\text{Jumlah modal inti}}{\text{ATMR}} \times 100\%$$

$$= \frac{970.006}{16.019.370} \times 100\%$$

$$= 6,05\%$$

* Nilai Kredit Komponen

$$(6,05\% : 0,1\%) + 1 = 160,5$$

$$\text{Nilai kredit komponen maksimum} = 100$$

* Nilai Kredit Faktor

$$100 \times 25\% = 25$$

2. Kualitas Aktiva Produktif

** Rasio aktiva produktif yang diklasifikasikan terhadap aktiva produktif

$$\frac{50\% \text{ KL} + 75\% \text{ D} + 100\% \text{ M}}{\text{L} + \text{KL} + \text{D} + \text{M}} \times 100\%$$

$$\text{L} + \text{KL} + \text{D} + \text{M}$$

$$= \frac{191.100 + 26.250 + 8.195}{14.892.395} \times 100\%$$

$$= \frac{225.545}{14.892.395} \times 100\%$$

$$= 1,51\%$$

* Nilai Kredit Komponen

$$22,5\% - 1,51\% = 20,99\%$$

$$20,99\% : 0,15\% = 139,9$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 25\% = 25$$

** Rasio cadangan penghapusan aktiva produktif terhadap aktiva produktif yang diklasifikasikan

Penyisihan penghapusan aktiva produktif

$$= \frac{\text{Penyisihan penghapusan aktiva produktif}}{50\% \text{ KL} + 75\% \text{ D} + 100\% \text{ M}} \times 100\%$$

$$= \frac{328.264}{116.191,25} \times 100\%$$

$$= 282,5\%$$

* Nilai Kredit Komponen maksimal = 100

* Nilai Kredit Faktor

$$100 \times 5\% = 5$$

3. Rentabilitas

** ROA

Laba sebelum pajak

$$= \frac{\text{Laba sebelum pajak}}{\text{Modal}} \times 100\%$$

$$= \frac{144.006}{15.578.243} \times 100\%$$

$$= 0,92\%$$

* Nilai Kredit Komponen

$$= \frac{0,92\%}{0,015\%} = 61,33$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$61,33 \times 5\% = 3,06\%$$

** Rasio Efisiensi

Jumlah beban operasional

$$= \frac{\text{Jumlah beban operasional}}{\text{Jumlah pendapatan Operasional}} \times 100\%$$

$$= \frac{3.316.912}{3.746.757} \times 100\%$$

$$= 88,5\%$$

* Nilai Kredit Komponen

$$100\% - 88,5\% = 11,5\%$$

$$\frac{11,5\%}{0,08\%} = 143,75$$

0,08%

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 5\% = 5$$

5. Likuiditas

Kredit yang diberikan

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

Dana yang diterima

$$= \frac{14.392.395}{15.316.125} \times 100\%$$

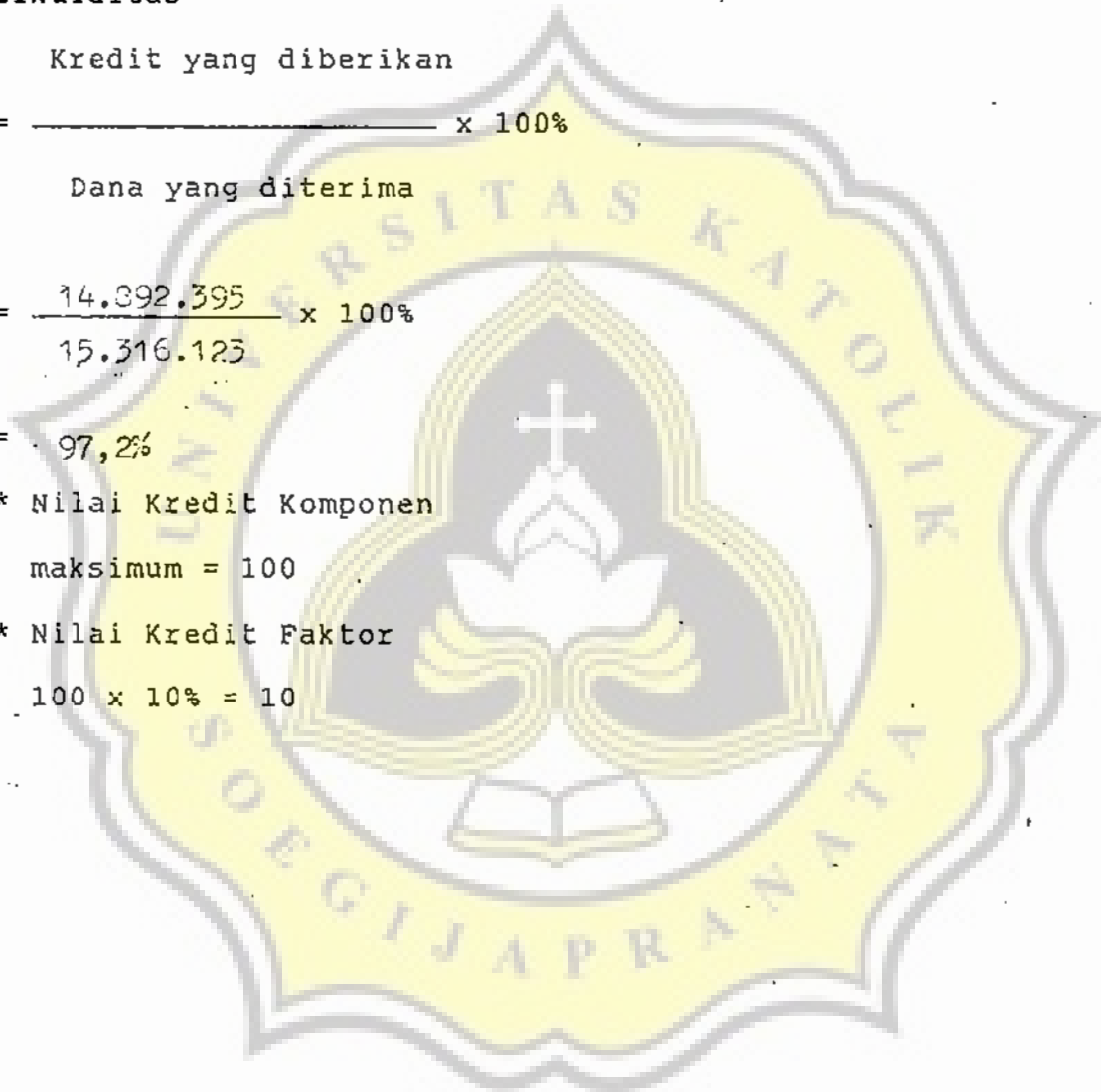
$$= 97,2\%$$

* Nilai Kredit Komponen

maksimum = 100

* Nilai Kredit Faktor

$$100 \times 10\% = 10$$



PERHITUNGAN ANALISA KESEHATAN
BANK PASAR GUNUNG KINIBALU SEMARANG

TAHUN 1994

1. PERMODALAN

* Rasio CAR

$$\begin{aligned} & \text{Jumlah modal inti} \\ & = \frac{\quad}{\text{ATMR}} \times 100\% \end{aligned}$$

$$\begin{aligned} & = \frac{1.104.325,5}{17.249.806,4} \times 100\% \\ & = 6,40\% \end{aligned}$$

* Nilai Kredit Komponen

$$(6,40\% : 0,1\%) + 1 = 164$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 25\% = 25$$

2. Kualitas Aktiva Produktif

** Rasio aktiva produktif yang diklasifikasikan terhadap aktiva produktif

$$\begin{aligned} & 50\% \text{ KL} + 75\% \text{ D} + 100\% \text{ M} \\ & = \frac{\quad}{\text{L} + \text{KL} + \text{D} + \text{M}} \times 100\% \end{aligned}$$

$$= \frac{239.600 + 30.000 + 9.205}{16.176.405} \times 100\%$$

$$= \frac{278.805}{16.176.405} \times 100\%$$

$$= 1,72\%$$

* Nilai Kredit Komponen

$$22,5\% - 1,72\% = 20,78\%$$

$$20,78\% : 0,15\% = 138,5$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 25\% = 25$$

** Rasio cadangan penghapusan aktiva produktif terhadap aktiva produktif yang diklasifikasikan

Penyisihan penghapusan aktiva produktif

$$= \frac{\text{Penyisihan penghapusan aktiva produktif}}{50\% \text{ KL} + 75\% \text{ D} + 100\% \text{ M}} \times 100\%$$

$$= \frac{461.100}{104.753,75} \times 100\%$$

$$= 440,2\%$$

* Nilai Kredit Komponen maksimal = 100

* Nilai Kredit Faktor

$$100 \times 5\% = 5$$

3. Rentabilitas

** ROA

$$\begin{aligned} & \text{Laba sebelum pajak} \\ & = \frac{\quad}{\text{Total Assets}} \times 100\% \\ & = \frac{323.373}{16.640.777} \times 100\% \\ & = 1,94\% \end{aligned}$$

* Nilai Kredit Komponen

$$= \frac{-1,94\%}{0,015\%} = 129,3$$

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 5\% = 5$$

** Rasio Efisiensi

$$\begin{aligned} & \text{Jumlah beban operasional} \\ & = \frac{\quad}{\text{Jumlah pendapatan Operasional}} \times 100\% \\ & = \frac{2.350.914}{2.674.287} \times 100\% \\ & = 87,9\% \end{aligned}$$

* Nilai Kredit Komponen

$$100\% - 87,9\% = 12,1\%$$

$$\frac{12,1\%}{0,08} = 151,25$$

0,08%

Nilai kredit komponen maksimum = 100

* Nilai Kredit Faktor

$$100 \times 5\% = 5$$

5. Likuiditas

Kredit yang diberikan

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

Dana yang diterima

$$= \frac{16.176.409}{16.252.846,5} \times 100\%$$

$$= 99,5\%$$

* Nilai Kredit Komponen

maksimum = 100

* Nilai Kredit Faktor

$$100 \times 10\% = 10$$





LAMPIRAN III



BPR Gunung Kinibalu

SURAT KETERANGAN

No.05/P-K/BPG/XI/1995.

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.

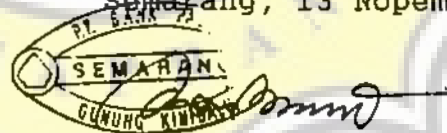
Dengan ini menerangkan :

N a m a : M.D. HARRY WIDIARJO
P e k e r j a a n : Mahasiswa Fakultas Ekonomi
Universitas KATHOLIK SOEGIJAPRNATA
Semarang
J u r u s a n : Managemen
No. NIM / NIRM : 91.30.1103 / 91.6.111.02016.50203.
Tingkat / Semester : V / 9.

Bahwa yang tersebut diatas telah melakukan Penelitian Lapangan pada PT. BANK PASAR GUNUNG KINIBALU Semarang dengan alamat Jl. Imam Bonjol no. 202 Semarang.

Demikian surat keterangan ini dibuat untuk dapat dipergunakan seperlunya.

Semarang, 13 Nopember 1995.



USDIN ATMABRATA
Direktur Utama.