<table>
<thead>
<tr>
<th>No</th>
<th>Nama Perusahaan</th>
<th>Industri Perbankan (Banking) Tahun 1999 &amp; Tahun 2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PT Bank Victoria Tbk.</td>
<td>Tahun 2001: 1.05 % NIK: 0.018 Tahun 2000: 1.06 % NIK: 0.06</td>
</tr>
<tr>
<td>2</td>
<td>PT Bank Swadesi Tbk.</td>
<td>Tahun 2001: 1.24 % NIK: 0.04 Tahun 2000: 1.20 % NIK: 0.04</td>
</tr>
<tr>
<td>3</td>
<td>PT Bank Danpac Tbk.</td>
<td>Tahun 2001: 1.47 % NIK: 0.04 Tahun 2000: 1.24 % NIK: 0.04</td>
</tr>
</tbody>
</table>

*Sumber: Indonesia Capital Market Directory Year Data*
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PT. Dana Supra E. Tbk.</td>
<td>71.28</td>
<td>20.7</td>
<td>142.0</td>
<td>(97)</td>
<td>69.21</td>
<td>20.57</td>
</tr>
<tr>
<td>2</td>
<td>PT. Indocitra Finance Tbk.</td>
<td>145.0</td>
<td>42.0</td>
<td>337.0</td>
<td>(0.03)</td>
<td>2.0</td>
<td>67.2</td>
</tr>
<tr>
<td>3</td>
<td>PT. Marine Utillama F. Tbk.</td>
<td>205.0</td>
<td>42.0</td>
<td>48.0</td>
<td>(2)</td>
<td>1.42</td>
<td>617.8</td>
</tr>
<tr>
<td>4</td>
<td>PT. Cilipan Finance I. Tbk.</td>
<td>226.24</td>
<td>42.0</td>
<td>54.0</td>
<td>13.2</td>
<td>2.0</td>
<td>1.45</td>
</tr>
<tr>
<td>5</td>
<td>PT. Rekadsana Perdana Tbk.</td>
<td>30.94</td>
<td>27.33</td>
<td>88.0</td>
<td>(3)</td>
<td>27.33</td>
<td>93.0</td>
</tr>
</tbody>
</table>

*Agenn Peredelhian (Credh, Agenci) Tahun 1999 s/d Tahun 2001.*

Perkembangannya Rasio Kenegaran Kelembapan Solvabilitias (TATL)
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PL. Asuransi H.A.P. (AHAPI) Tbk.</td>
<td>1.45 (3.82)</td>
<td>0.08 (0.83)</td>
<td>1.19 (1.31)</td>
<td>1.71 (0.18)</td>
<td>0.12 (0.12)</td>
<td>0.72 (1.72)</td>
<td>0.44 (1.44)</td>
<td>0.32 (0.32)</td>
</tr>
<tr>
<td>2</td>
<td>PL. Asuransi Ramayana Tbk.</td>
<td>1.89 (4.65)</td>
<td>0.08 (0.83)</td>
<td>1.19 (1.31)</td>
<td>1.71 (0.18)</td>
<td>0.12 (0.12)</td>
<td>0.72 (1.72)</td>
<td>0.44 (1.44)</td>
<td>0.32 (0.32)</td>
</tr>
<tr>
<td>3</td>
<td>PL. Masakapi R.I. Tbk.</td>
<td>1.84 (1.84)</td>
<td>0.14 (0.14)</td>
<td>1.19 (1.31)</td>
<td>1.71 (0.18)</td>
<td>0.12 (0.12)</td>
<td>0.72 (1.72)</td>
<td>0.44 (1.44)</td>
<td>0.32 (0.32)</td>
</tr>
<tr>
<td>4</td>
<td>PL. Pool Asuransi I. Tbk.</td>
<td>1.33 (1.33)</td>
<td>0.22 (0.22)</td>
<td>1.19 (1.31)</td>
<td>1.71 (0.18)</td>
<td>0.12 (0.12)</td>
<td>0.72 (1.72)</td>
<td>0.44 (1.44)</td>
<td>0.32 (0.32)</td>
</tr>
<tr>
<td>5</td>
<td>PL. Asuransi Bina Dana A. Tbk.</td>
<td>1.44 (1.44)</td>
<td>0.04 (0.04)</td>
<td>1.19 (1.31)</td>
<td>1.71 (0.18)</td>
<td>0.12 (0.12)</td>
<td>0.72 (1.72)</td>
<td>0.44 (1.44)</td>
<td>0.32 (0.32)</td>
</tr>
<tr>
<td>6</td>
<td>PL. Asuransi Binatang Tbk.</td>
<td>1.68 (1.68)</td>
<td>0.04 (0.04)</td>
<td>1.19 (1.31)</td>
<td>1.71 (0.18)</td>
<td>0.12 (0.12)</td>
<td>0.72 (1.72)</td>
<td>0.44 (1.44)</td>
<td>0.32 (0.32)</td>
</tr>
<tr>
<td>7</td>
<td>PL. Asuransi Daman M. Tbk.</td>
<td>2.70 (2.70)</td>
<td>0.08 (0.08)</td>
<td>1.19 (1.31)</td>
<td>1.71 (0.18)</td>
<td>0.12 (0.12)</td>
<td>0.72 (1.72)</td>
<td>0.44 (1.44)</td>
<td>0.32 (0.32)</td>
</tr>
<tr>
<td>8</td>
<td>PL. Lippo General I. Tbk.</td>
<td>10.50 (10.50)</td>
<td>0.38 (0.38)</td>
<td>1.19 (1.31)</td>
<td>1.71 (0.18)</td>
<td>0.12 (0.12)</td>
<td>0.72 (1.72)</td>
<td>0.44 (1.44)</td>
<td>0.32 (0.32)</td>
</tr>
<tr>
<td>----</td>
<td>----------------</td>
<td>------------</td>
<td>------------</td>
<td>------------</td>
<td>------------</td>
<td>----------------</td>
<td>------------</td>
<td>------------</td>
<td>------------</td>
</tr>
<tr>
<td>1</td>
<td>PT. Asia Kapitalindo S. Tbk</td>
<td>3.49%</td>
<td>3.28%</td>
<td>3.27%</td>
<td>3.22%</td>
<td>(5)</td>
<td>3.21%</td>
<td>3.13%</td>
<td>3.11%</td>
</tr>
<tr>
<td>2</td>
<td>PT. Bahaik Capitol 1. Tbk</td>
<td>75.46%</td>
<td>42.25%</td>
<td>71.21%</td>
<td>60.21%</td>
<td>(4)</td>
<td>51.49%</td>
<td>37.41%</td>
<td>37.41%</td>
</tr>
<tr>
<td>3</td>
<td>PT. United Capital 1. Tbk</td>
<td>1.75%</td>
<td>37.91%</td>
<td>37.91%</td>
<td>37.91%</td>
<td>95%</td>
<td>37.91%</td>
<td>37.91%</td>
<td>37.91%</td>
</tr>
<tr>
<td>4</td>
<td>PT. Trimaran Securities Tbk</td>
<td>2.15%</td>
<td>3.76%</td>
<td>3.76%</td>
<td>3.76%</td>
<td>(3)</td>
<td>3.76%</td>
<td>3.76%</td>
<td>3.76%</td>
</tr>
<tr>
<td>5</td>
<td>PT. Panin Securities Tbk</td>
<td>1.10%</td>
<td>2.94%</td>
<td>2.94%</td>
<td>1.84%</td>
<td>2.94%</td>
<td>2.94%</td>
<td>2.94%</td>
<td>2.94%</td>
</tr>
<tr>
<td>6</td>
<td>PT. Bahaik Investama Tbk</td>
<td>2.19%</td>
<td>1.92%</td>
<td>1.92%</td>
<td>0.27%</td>
<td>(2)</td>
<td>1.92%</td>
<td>1.92%</td>
<td>1.92%</td>
</tr>
<tr>
<td>No.</td>
<td>Nama Perusahaan</td>
<td>Tahun 1999</td>
<td>% Naik/ Turun</td>
<td>Tahun 2000</td>
<td>% Naik/ Turun</td>
<td>Tahun 2001</td>
<td>% Naik/ Turun</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----</td>
<td>---------------------------------</td>
<td>------------</td>
<td>--------------</td>
<td>------------</td>
<td>--------------</td>
<td>------------</td>
<td>--------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>PT Bank Danapac Tbk. 2</td>
<td>4.20</td>
<td>13</td>
<td>4.97</td>
<td>18</td>
<td>5.68</td>
<td>24</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>PT Bank Swadesi Tbk.</td>
<td>4.12</td>
<td>93</td>
<td>5.11</td>
<td>4.12</td>
<td>16.38</td>
<td>2.14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>PT Bank Victoria I Tbk.</td>
<td>7.12</td>
<td>16.38</td>
<td>7.26</td>
<td>19.23</td>
<td>2.85</td>
<td>17</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sumber: Indonesian Capital Market Directory yang dikeluarkan Perusahaan Bursa Efek Jakarta

Perkembangan Rasio Keuangan Kelompok Leverage (DER)
<table>
<thead>
<tr>
<th>No</th>
<th>Nama Perusahaan</th>
<th>Tahun 1999</th>
<th>%</th>
<th>Tahun 2000</th>
<th>%</th>
<th>Tahun 2001</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pt. Dana Reksa E. Tbk</td>
<td>9.94</td>
<td>0.74</td>
<td>9.94</td>
<td>0.74</td>
<td>10.00</td>
<td>0.93</td>
</tr>
<tr>
<td>2</td>
<td>Pt. Indocitra Finance Tbk</td>
<td>2.20</td>
<td>1.07</td>
<td>2.29</td>
<td>1.09</td>
<td>2.39</td>
<td>1.05</td>
</tr>
<tr>
<td>3</td>
<td>Pt. Miny Ulimana F. Tbk</td>
<td>2.40</td>
<td>1.43</td>
<td>2.49</td>
<td>1.45</td>
<td>9.95</td>
<td>2.95</td>
</tr>
<tr>
<td>4</td>
<td>Pt. Chijpan Finance L. Tbk</td>
<td>0.08</td>
<td>0.08</td>
<td>0.08</td>
<td>0.08</td>
<td>0.08</td>
<td>0.08</td>
</tr>
<tr>
<td>5</td>
<td>Pt. Reksadana Perdana Tbk</td>
<td>10.00</td>
<td>0.92</td>
<td>10.00</td>
<td>0.92</td>
<td>10.00</td>
<td>0.92</td>
</tr>
</tbody>
</table>

Perkembangan Rasio Keuangan Kelompok Lavang (DER) (Laporan 6)

Agensi Perkreditan (Credit Agencies) Tahun 1999 s/d Tahun 2001
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PT. Asuransi H.A.P (AHAP) Tbk.</td>
<td>1.18</td>
<td>1.12</td>
<td>.19</td>
<td>.04</td>
</tr>
<tr>
<td>2</td>
<td>PT. Asuransi Rama Yana Tbk.</td>
<td>2.27</td>
<td>1.41</td>
<td>.5</td>
<td>.08</td>
</tr>
<tr>
<td>3</td>
<td>PT. Maspalami R.T Tbk.</td>
<td>1.53</td>
<td>1.41</td>
<td>.12</td>
<td>.1</td>
</tr>
<tr>
<td>4</td>
<td>PT. Pool Asuransi I. Tbk.</td>
<td>1.47</td>
<td>1.39</td>
<td>.08</td>
<td>.1</td>
</tr>
<tr>
<td>5</td>
<td>PT. Asuransi Bina Dana A. Tbk.</td>
<td>2.19</td>
<td>2.14</td>
<td>.35</td>
<td>.1</td>
</tr>
<tr>
<td>6</td>
<td>PT. Asuransi Bina Marga A. Tbk.</td>
<td>1.38</td>
<td>1.34</td>
<td>.35</td>
<td>.1</td>
</tr>
<tr>
<td>7</td>
<td>PT. Lippo General I. Tbk.</td>
<td>1.05</td>
<td>1.02</td>
<td>.35</td>
<td>.1</td>
</tr>
<tr>
<td>8</td>
<td>PT. Asuransi Dayin M. Tbk.</td>
<td>.53</td>
<td>.51</td>
<td>.03</td>
<td>.01</td>
</tr>
</tbody>
</table>

Sumber: Indonesian Capital Market Directory yang diterbitkan
<table>
<thead>
<tr>
<th>No</th>
<th>Nama Perusahaan</th>
<th>Sekuritas (Securities) Tahun 1999 s/d Tahun 2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PT. Asia Kapitalindo S. Tbk.</td>
<td>1.34 1.0 0.4 0.04 0.40</td>
</tr>
<tr>
<td>2</td>
<td>PT. Bhashi Capital I Tbk.</td>
<td>1.34 1.31 0.3 31 0.3</td>
</tr>
<tr>
<td>3</td>
<td>PT. United Capital I Tbk.</td>
<td>1.34 0.67 2.0 77 1.7</td>
</tr>
<tr>
<td>4</td>
<td>PT. Trimergah Securities Tbk.</td>
<td>1.34 0.3 1.31 0.67 2.0</td>
</tr>
<tr>
<td>5</td>
<td>PT. Panin Securities Tbk.</td>
<td>1.34 0.3 1.31 0.67 2.0</td>
</tr>
<tr>
<td>6</td>
<td>Pt. Bhashi Investama Tbk.</td>
<td>1.34 0.3 1.31 0.67 2.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>(%)</th>
<th>2001 Turn</th>
<th>2000 Turn</th>
<th>2000 Turn</th>
<th>1999 Turn</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.39</td>
<td>0.7</td>
<td>1.09</td>
<td>0.25</td>
<td>0.84</td>
</tr>
<tr>
<td>2</td>
<td>0.22</td>
<td>1.3</td>
<td>0.14</td>
<td>0.74</td>
<td>2.46</td>
</tr>
<tr>
<td>3</td>
<td>0.19</td>
<td>0.12</td>
<td>0.04</td>
<td>1.16</td>
<td>0.02</td>
</tr>
<tr>
<td>4</td>
<td>0.28</td>
<td>0.7</td>
<td>1.09</td>
<td>0.25</td>
<td>0.84</td>
</tr>
<tr>
<td>5</td>
<td>0.95</td>
<td>0.7</td>
<td>1.09</td>
<td>0.25</td>
<td>0.84</td>
</tr>
<tr>
<td>6</td>
<td>0.4</td>
<td>1.09</td>
<td>0.25</td>
<td>0.84</td>
<td></td>
</tr>
<tr>
<td>-----</td>
<td>-----------------</td>
<td>----------------</td>
<td>-----------</td>
<td>-----------</td>
<td>-----------</td>
</tr>
<tr>
<td>1</td>
<td>PTE Bank Dangcep Tbk.</td>
<td>3.95</td>
<td>1.71</td>
<td>6.91</td>
<td>4.65</td>
</tr>
<tr>
<td>2</td>
<td>PTE Bank Swadesi Tbk.</td>
<td>2.67</td>
<td>2.75</td>
<td>2.96</td>
<td>4.76</td>
</tr>
<tr>
<td>3</td>
<td>PTE Bank Victoria I Tbk.</td>
<td>0.35</td>
<td>4.16</td>
<td>10.22</td>
<td>4.41</td>
</tr>
</tbody>
</table>

Sumber: Indonesia Capital Market Directory (Yang dilanjutkan)
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pt. Dana Super E. Tbk.</td>
<td>2,57</td>
<td>8,5</td>
<td>16%</td>
<td>1,72</td>
<td>122%</td>
</tr>
<tr>
<td>2</td>
<td>Pt. Indocitra Finance Tbk.</td>
<td>2,20</td>
<td>8,5</td>
<td>16%</td>
<td>1,72</td>
<td>122%</td>
</tr>
<tr>
<td>3</td>
<td>Pt. Mahny Unilauna P. Tbk.</td>
<td>2,25</td>
<td>9,5 (246)</td>
<td>6,25%</td>
<td>1,16</td>
<td>25%</td>
</tr>
<tr>
<td>4</td>
<td>Pt. Citipian Finance I. Tbk.</td>
<td>1,82</td>
<td>3,58</td>
<td>1,75%</td>
<td>1,44</td>
<td>17%</td>
</tr>
<tr>
<td>5</td>
<td>Pt. Rexusdana Perdana Tbk.</td>
<td>3,72</td>
<td>8,5</td>
<td>21%</td>
<td>1,75</td>
<td>19%</td>
</tr>
</tbody>
</table>

*Grafik: Pendekatan Credil Agemesis*  
*Perkembangan Rasio Keuangan Kelompok Permutualitas (ROI)*
<table>
<thead>
<tr>
<th>No</th>
<th>Nama Perusahaan</th>
<th>Tahun</th>
<th>NAIK %</th>
<th>Turn. Tahun 2001</th>
<th>NAIK %</th>
<th>Turn. Tahun 2000</th>
<th>ROI 1999</th>
<th>Tahun</th>
<th>NAIK %</th>
<th>Turn. Tahun 2001</th>
<th>NAIK %</th>
<th>Turn. Tahun 2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>A.S.R.A. H.A.P (AHP) Tbk.</td>
<td>1999</td>
<td>2.81</td>
<td>4.66</td>
<td>2.45</td>
<td>1.66</td>
<td>2.21</td>
<td>1.89</td>
<td>2.08</td>
<td>1.96</td>
<td>1.84</td>
<td>1.49</td>
</tr>
<tr>
<td>2</td>
<td>A.S.R.A. Ramayana Tbk.</td>
<td>1999</td>
<td>2.30</td>
<td>1.56</td>
<td>1.52</td>
<td>1.44</td>
<td>1.58</td>
<td>2.30</td>
<td>2.06</td>
<td>1.96</td>
<td>1.76</td>
<td>1.84</td>
</tr>
<tr>
<td>3</td>
<td>A.S.R.A. Maskapai R.I.Tlk.</td>
<td>1999</td>
<td>2.81</td>
<td>4.66</td>
<td>2.45</td>
<td>1.66</td>
<td>2.21</td>
<td>1.89</td>
<td>2.08</td>
<td>1.96</td>
<td>1.84</td>
<td>1.49</td>
</tr>
<tr>
<td>4</td>
<td>A.S.R.A. Poal A.S.R.A. Tbk.</td>
<td>1999</td>
<td>2.81</td>
<td>4.66</td>
<td>2.45</td>
<td>1.66</td>
<td>2.21</td>
<td>1.89</td>
<td>2.08</td>
<td>1.96</td>
<td>1.84</td>
<td>1.49</td>
</tr>
<tr>
<td>5</td>
<td>A.S.R.A. Bima Dana A. Tbk.</td>
<td>1999</td>
<td>2.81</td>
<td>4.66</td>
<td>2.45</td>
<td>1.66</td>
<td>2.21</td>
<td>1.89</td>
<td>2.08</td>
<td>1.96</td>
<td>1.84</td>
<td>1.49</td>
</tr>
<tr>
<td>6</td>
<td>A.S.R.A. Bintang Tbk.</td>
<td>1999</td>
<td>2.81</td>
<td>4.66</td>
<td>2.45</td>
<td>1.66</td>
<td>2.21</td>
<td>1.89</td>
<td>2.08</td>
<td>1.96</td>
<td>1.84</td>
<td>1.49</td>
</tr>
<tr>
<td>7</td>
<td>A.S.R.A. Dayani M. Tbk.</td>
<td>1999</td>
<td>2.81</td>
<td>4.66</td>
<td>2.45</td>
<td>1.66</td>
<td>2.21</td>
<td>1.89</td>
<td>2.08</td>
<td>1.96</td>
<td>1.84</td>
<td>1.49</td>
</tr>
<tr>
<td>8</td>
<td>PT. Lippo General L.Tbk.</td>
<td>1999</td>
<td>2.81</td>
<td>4.66</td>
<td>2.45</td>
<td>1.66</td>
<td>2.21</td>
<td>1.89</td>
<td>2.08</td>
<td>1.96</td>
<td>1.84</td>
<td>1.49</td>
</tr>
</tbody>
</table>

Asuransi (Insurance) Tahun 1999 & 2000 (ROI)
<table>
<thead>
<tr>
<th>No</th>
<th>Name Perusahaan</th>
<th>1999 Turn</th>
<th>2000 Turn</th>
<th>% Turn</th>
<th>2000 NAI</th>
<th>% NAI</th>
<th>1999 Turn</th>
<th>2000 Turn</th>
<th>% Turn</th>
<th>2000 NAI</th>
<th>% NAI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PT. Asia Capital &amp; Trust.</td>
<td>5.10</td>
<td>13.94</td>
<td>13.94</td>
<td>8.84</td>
<td>7.34</td>
<td>2.64</td>
<td>14.86</td>
<td>12.22</td>
<td>9.04</td>
<td>13.96</td>
</tr>
<tr>
<td>2</td>
<td>PT. Bhakti Capital &amp; Trust.</td>
<td>3.74</td>
<td>13.96</td>
<td>13.96</td>
<td>10.22</td>
<td>1.22</td>
<td>2.64</td>
<td>14.86</td>
<td>12.22</td>
<td>9.04</td>
<td>13.96</td>
</tr>
<tr>
<td>3</td>
<td>PT. United Capital &amp; Trust.</td>
<td>3.74</td>
<td>13.96</td>
<td>13.96</td>
<td>10.22</td>
<td>1.22</td>
<td>2.64</td>
<td>14.86</td>
<td>12.22</td>
<td>9.04</td>
<td>13.96</td>
</tr>
<tr>
<td>4</td>
<td>PT. Trimanda Securities Tbk.</td>
<td>8.13</td>
<td>5.17</td>
<td>5.17</td>
<td>2.52</td>
<td>30</td>
<td>3.57</td>
<td>7.87</td>
<td>7.60</td>
<td>6.97</td>
<td>0.26</td>
</tr>
<tr>
<td>5</td>
<td>PT. Parnas Securities Tbk.</td>
<td>6.3</td>
<td>7.60</td>
<td>7.60</td>
<td>6.97</td>
<td>0.26</td>
<td>3.1</td>
<td>5.79</td>
<td>7.87</td>
<td>7.60</td>
<td>6.97</td>
</tr>
<tr>
<td>6</td>
<td>PT. Bhakti Investama Tbk.</td>
<td>20.43</td>
<td>11.54</td>
<td>11.54</td>
<td>8.89</td>
<td>44</td>
<td>3.37</td>
<td>5.37</td>
<td>0.92</td>
<td>0.92</td>
<td>None</td>
</tr>
</tbody>
</table>

*Sumatera: Indonesia Capital Market Directory, Yangi Dahliah*
<table>
<thead>
<tr>
<th>No</th>
<th>Nama Perusahaan</th>
<th>Perbankan (Banking) Tahun 1999 &amp; 2001</th>
<th>Perkembangan Rasio Keuangan Kelompok Profibilitas (ROE)</th>
<th>Tahun</th>
<th>NALI</th>
<th>%</th>
<th>Tahun</th>
<th>NALI</th>
<th>%</th>
<th>Tahun</th>
<th>NALI</th>
<th>%</th>
<th>7.18</th>
<th>0.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>----</td>
<td>-----------------------------</td>
<td>-------------------</td>
<td>-----------</td>
<td>------------</td>
<td>------------------</td>
<td>------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Pt. Dana Supra E. Tbk.</td>
<td>6.92%</td>
<td>23.32</td>
<td>1.74%</td>
<td>1.66%</td>
<td>2.61%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Pt. Indocitra Finance Tbk.</td>
<td>-6.42%</td>
<td>-17.48</td>
<td>11.06%</td>
<td>8.32%</td>
<td>1.81%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Pt. Manyi Utama E. Tbk.</td>
<td>-10.66%</td>
<td>-10.56</td>
<td>18.98%</td>
<td>-2.28%</td>
<td>-1.10%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Pt. Chipin Finance L. Tbk.</td>
<td>-3.21%</td>
<td>9.73%</td>
<td>-0.66%</td>
<td>3.82%</td>
<td>-1.48%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Pt. Krescenda Pertiama Tbk.</td>
<td>4.15%</td>
<td>2.67</td>
<td>-3.82%</td>
<td>1.98%</td>
<td>5.65%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Nama Perusahaan (Cetak Agensi) Tahun 1999 s/d Tahun 2001

Perkembangan Rasio Keuangan Rapor Keuangan Perusahaan (ROE)

Lampliran 14
<table>
<thead>
<tr>
<th>No</th>
<th>Nama Perusahaan</th>
<th>1999</th>
<th>2000</th>
<th>2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PT. Avastiana Ramayana Tbk.</td>
<td>2.61</td>
<td>5.93</td>
<td>12.7</td>
</tr>
<tr>
<td>2</td>
<td>PT. Avastiana H.A.P. (AHAP) Tbk.</td>
<td>13.12</td>
<td>3.32</td>
<td>3.32</td>
</tr>
<tr>
<td>3</td>
<td>PT. Mekarjaya R.I. Tbk.</td>
<td>9.50</td>
<td>2.40</td>
<td>1.75</td>
</tr>
<tr>
<td>4</td>
<td>PT. Pool Asuransi 1 Tbk.</td>
<td>9.92</td>
<td>5.87</td>
<td>5.72</td>
</tr>
<tr>
<td>5</td>
<td>PT. Asuransi Bina Dana A. Tbk.</td>
<td>11.92</td>
<td>52.67</td>
<td>28.83</td>
</tr>
<tr>
<td>6</td>
<td>PT. Asuransi Bina M. Tbk.</td>
<td>1.93</td>
<td>6.49</td>
<td>5.42</td>
</tr>
<tr>
<td>7</td>
<td>PT. Asuransi Daya M. Tbk.</td>
<td>1.43</td>
<td>1.33</td>
<td>1.84</td>
</tr>
<tr>
<td>8</td>
<td>PT. Lippo General I Tbk.</td>
<td>26.33</td>
<td>40.94</td>
<td>13.91</td>
</tr>
</tbody>
</table>

Asuransi (Insurance) (Tahun 1999 s/d Tahun 2001)

Perkembangan Rasio Keuangan Kelompok Profesionalis (ROE)
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PT. Asia Kapitalindo S. Tbk.</td>
<td>7.14</td>
<td>12.91</td>
<td>20.05</td>
<td>18.1</td>
<td>19.43</td>
<td>16.75</td>
<td>625</td>
<td>19.43</td>
<td>16.75</td>
<td>625</td>
<td>19.43</td>
<td>16.75</td>
<td>625</td>
<td>19.43</td>
<td>16.75</td>
<td>625</td>
<td>19.43</td>
<td>16.75</td>
<td>625</td>
<td>19.43</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>PT. Timah Securities Tbk.</td>
<td>13.57</td>
<td>6.97</td>
<td>8.6</td>
<td>69</td>
<td>11.52</td>
<td>11.02</td>
<td>11.02</td>
<td>11.52</td>
<td>11.02</td>
<td>11.02</td>
<td>11.52</td>
<td>11.02</td>
<td>11.02</td>
<td>11.52</td>
<td>11.02</td>
<td>11.02</td>
<td>11.52</td>
<td>11.02</td>
<td>11.02</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>PT. Panin Securities Tbk.</td>
<td>11.82</td>
<td>6.97</td>
<td>8.6</td>
<td>69</td>
<td>11.52</td>
<td>11.02</td>
<td>11.02</td>
<td>11.52</td>
<td>11.02</td>
<td>11.02</td>
<td>11.52</td>
<td>11.02</td>
<td>11.02</td>
<td>11.52</td>
<td>11.02</td>
<td>11.02</td>
<td>11.52</td>
<td>11.02</td>
<td>11.02</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>PT. Baha Investama Tbk.</td>
<td>37.63</td>
<td>24.09</td>
<td>13.54</td>
<td>36</td>
<td>24.09</td>
<td>18.1</td>
<td>19.43</td>
<td>16.75</td>
<td>625</td>
<td>19.43</td>
<td>16.75</td>
<td>625</td>
<td>19.43</td>
<td>16.75</td>
<td>625</td>
<td>19.43</td>
<td>16.75</td>
<td>625</td>
<td>19.43</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sumatera : Indonesia Capital Market Directory Ya'g diolah

Perkebunan Rasio Keuangan Kelompok Perusahaan (ROE)

Lampiran 16
PERNYATAAN KEASLIAN SKRIPSI

Saya yang bertanda tangan di bawah ini:

Nama : Yunita Aristina
NIM  : 99.30.3857
Fakultas : Ekonomi
Jurusan : Manajemen


Semarang,

(Yunita Aristina)