



# LAMPIRAN



BANK	TAHUN	TRIWULAN	BULAN	Kredit	Pemb.Syariah	Giro	Tabungan	Simp.Berjangka	Invst Sharing	DPK	LDR
PT BPD Papua	2015	1	3	13,007,569	0	9,850,405	3,945,392	4,748,254	0	18,544,051	70.14
PT BPD Papua	2015	2	6	13,449,132	0	12,915,141	4,032,378	5,459,148	0	22,406,667	60.02
PT BPD Papua	2015	3	9	13,616,826	0	15,427,033	3,878,299	5,168,188	0	24,473,520	55.64
PT BPD Papua	2015	4	12	13,207,177	0	7,251,987	5,877,399	2,657,827	0	15,787,213	83.66
PT BPD Papua	2016	1	3	13,023,685	0	11,188,314	4,115,209	2,696,057	0	17,999,580	72.36
PT BPD Papua	2016	2	6	13,555,003	0	12,829,563	4,604,910	3,639,470	0	21,073,943	64.32
PT BPD Papua	2016	3	9	13,760,441	0	12,359,987	4,721,015	3,859,222	0	20,940,224	65.71
PT BPD Papua	2016	4	12	14,209,840	0	7,033,795	6,287,064	3,157,804	0	16,478,663	86.23
PT BPD Papua	2017	1	3	13,811,777	0	10,434,925	4,404,312	2,990,325	0	17,829,562	77.47
PT BPD Papua	2017	2	6	12,856,431	0	13,541,836	4,907,138	3,225,599	0	21,674,573	59.32
PT BPD Papua	2017	3	9	13,008,959	0	14,005,588	4,744,852	3,030,134	0	21,780,574	59.73
PT BPD Papua	2017	4	12	13,270,908	0	7,641,693	6,572,270	2,349,842	0	16,563,805	80.12
PT BPD Papua	2018	1	3	12,449,940	0	12,832,501	4,490,264	2,455,085	0	19,777,850	62.95
PT BPD Papua	2018	2	6	12,644,018	0	12,000,143	4,793,130	2,522,605	0	19,315,878	65.46
PT BPD Papua	2018	3	9	12,771,648	0	12,406,061	4,995,598	2,619,390	0	20,021,049	63.79
PT BPD Papua	2018	4	12	14,147,217	0	8,151,733	7,361,170	2,416,906	0	17,929,809	78.90
PT BPD Papua	2019	1	3	13,748,253	0	11,298,797	4,792,338	2,859,507	0	18,950,642	72.55
PT BPD Papua	2019	2	6	14,042,056	0	13,685,564	5,563,604	2,837,601	0	22,086,769	63.58
PT BPD Papua	2019	3	9	14,707,906	0	12,238,562	5,563,636	3,197,380	0	20,999,578	70.04
PT BPD Sulawesi Selatan Dan Barat	2015	1	3	7,254,141	478,748	6,324,002	1,329,316	2,540,302	357,119	10,550,739	73.29
PT BPD Sulawesi Selatan Dan Barat	2015	2	6	7,627,675	539,361	7,161,581	1,305,066	2,712,751	347,781	11,527,179	70.85
PT BPD Sulawesi Selatan Dan Barat	2015	3	9	8,013,973	537,598	7,604,105	1,489,753	2,882,961	416,056	12,392,875	69.00
PT BPD Sulawesi Selatan Dan Barat	2015	4	12	8,373,058	543,202	3,406,142	2,056,198	1,744,782	402,460	7,609,582	117.17
PT BPD Sulawesi Selatan Dan Barat	2016	1	3	8,528,642	534,507	7,444,639	1,475,686	3,281,611	388,927	12,590,863	71.98
PT BPD Sulawesi Selatan Dan Barat	2016	2	6	11,029,549	519,944	6,347,446	2,544,781	3,522,871	415,928	12,831,026	90.01

PT BPD Sulawesi Selatan Dan Barat	2016	3	9	11,551,989	488,782	6,031,459	2,008,209	4,972,696	539,013	13,551,377	88.85
PT BPD Sulawesi Selatan Dan Barat	2016	4	12	11,369,745	509,173	3,758,380	2,421,833	4,835,350	517,223	11,532,786	103.00
PT BPD Sulawesi Selatan Dan Barat	2017	1	3	11,447,520	505,825	7,228,006	1,733,552	6,905,130	557,470	16,424,158	72.78
PT BPD Sulawesi Selatan Dan Barat	2017	2	6	12,489,855	511,295	6,501,823	2,731,859	6,180,335	547,999	15,962,016	81.45
PT BPD Sulawesi Selatan Dan Barat	2017	3	9	12,949,849	528,755	5,772,750	2,060,009	6,091,893	531,209	14,455,861	93.24
PT BPD Sulawesi Selatan Dan Barat	2017	4	12	13,352,644	651,493	3,157,744	2,645,858	5,362,694	564,551	11,730,847	119.38
PT BPD Sulawesi Selatan Dan Barat	2018	1	3	13,611,669	686,269	6,565,156	2,166,650	5,631,227	734,440	15,097,473	94.70
PT BPD Sulawesi Selatan Dan Barat	2018	2	6	14,173,720	697,093	6,858,260	2,430,003	5,889,420	685,542	15,863,225	93.74
PT BPD Sulawesi Selatan Dan Barat	2018	3	9	14,670,325	611,481	6,397,632	2,445,483	6,699,838	677,059	16,220,012	94.22
PT BPD Sulawesi Selatan Dan Barat	2018	4	12	15,230,189	741,491	2,709,629	3,586,567	6,352,647	687,152	13,335,995	119.76
PT BPD Sulawesi Selatan Dan Barat	2019	1	3	15,323,918	753,036	7,053,650	2,491,306	6,146,335	618,631	16,309,922	98.57
PT BPD Sulawesi Selatan Dan Barat	2019	2	6	16,089,273	768,899	8,451,631	3,485,573	5,423,304	665,237	18,025,745	93.52
PT BPD Sulawesi Selatan Dan Barat	2019	3	9	17,048,639	812,337	8,234,080	3,005,458	6,342,784	742,999	18,325,321	97.47
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	1	3	11,068,429	52,210	6,275,570	3,824,031	5,396,223	518,123	16,013,947	69.44
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	2	6	11,461,505	56,145	6,018,222	3,975,093	7,662,487	647,295	18,303,097	62.93
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	3	9	11,587,572	57,070	6,255,083	4,306,625	6,937,016	683,955	18,182,679	64.04
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	4	12	11,499,235	57,007	1,958,251	4,987,033	4,412,735	751,772	12,109,791	95.43
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	1	3	11,915,708	54,334	5,546,766	4,235,371	5,592,525	760,867	16,135,529	74.18
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	2	6	12,294,748	62,022	4,572,683	4,910,552	4,910,668	868,744	15,262,647	80.96
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	3	9	12,357,849	113,626	4,778,493	4,772,158	5,100,952	861,789	15,513,392	80.39
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	4	12	12,537,202	108,238	2,133,180	5,618,447	5,327,626	1,141,987	14,221,240	88.92
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	1	3	11,944,463	790,266	6,174,032	5,074,800	5,683,823	986,579	17,919,234	71.07
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	2	6	12,323,878	802,159	6,109,560	5,932,221	5,818,233	921,163	18,781,177	69.89
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	3	9	12,483,611	816,343	5,837,402	5,523,260	6,408,813	1,009,532	18,779,007	70.82
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	4	12	12,714,329	846,390	2,499,317	6,586,534	6,993,276	1,093,796	17,172,923	78.97
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	1	3	12,882,030	811,520	5,652,417	5,830,004	5,426,082	1,119,121	18,027,624	75.96

PT BPD Sumatera Selatan Dan Bangka Belitung	2018	2	6	13,026,261	857,459	5,794,497	6,411,976	4,488,160	1,056,553	17,751,186	78.21
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	3	9	12,829,690	895,501	6,588,429	6,167,482	4,664,490	1,126,141	18,546,542	74.00
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	4	12	13,530,691	956,537	4,638,628	7,390,652	6,807,675	1,216,317	20,053,272	72.24
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	1	3	13,586,338	937,380	7,763,133	6,170,589	4,595,101	1,374,177	19,903,000	72.97
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	2	6	13,941,688	1,028,336	8,480,525	6,637,681	4,904,294	1,309,641	21,332,141	70.18
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	3	9	14,924,974	1,196,396	7,315,223	6,891,458	4,968,407	1,109,695	20,284,783	79.48





**LAMPIRAN 2 :  
PERHITUNGAN LAR**



BANK	TAHUN	TRIWULAN	BULAN	Kredit	Pemb.Syariah	TOTAL Kredit	Aset	LAR
PT BPD Papua	2015	1	3	13,007,569	0	13,007,569	21,687,515	59.98
PT BPD Papua	2015	2	6	13,449,132	0	13,449,132	25,630,584	52.47
PT BPD Papua	2015	3	9	13,616,826	0	13,616,826	27,824,520	48.94
PT BPD Papua	2015	4	12	13,207,177	0	13,207,177	20,357,639	64.88
PT BPD Papua	2016	1	3	13,023,685	0	13,023,685	21,852,814	59.60
PT BPD Papua	2016	2	6	13,555,003	0	13,555,003	24,731,601	54.81
PT BPD Papua	2016	3	9	13,760,441	0	13,760,441	24,647,659	55.83
PT BPD Papua	2016	4	12	14,209,840	0	14,209,840	21,057,734	67.48
PT BPD Papua	2017	1	3	13,811,777	0	13,811,777	21,924,808	63.00
PT BPD Papua	2017	2	6	12,856,431	0	12,856,431	25,476,968	50.46
PT BPD Papua	2017	3	9	13,008,959	0	13,008,959	24,749,687	52.56
PT BPD Papua	2017	4	12	13,270,908	0	13,270,908	20,400,813	65.05
PT BPD Papua	2018	1	3	12,449,940	0	12,449,940	23,370,262	53.27
PT BPD Papua	2018	2	6	12,644,018	0	12,644,018	22,780,768	55.50
PT BPD Papua	2018	3	9	12,771,648	0	12,771,648	23,881,562	53.48
PT BPD Papua	2018	4	12	14,147,217	0	14,147,217	22,456,759	63.00
PT BPD Papua	2019	1	3	13,748,253	0	13,748,253	22,979,987	59.83
PT BPD Papua	2019	2	6	14,042,056	0	14,042,056	26,126,859	53.75
PT BPD Papua	2019	3	9	14,707,906	0	14,707,906	25,151,272	58.48
PT BPD Sulawesi Selatan Dan Barat	2015	1	3	7,254,141	478,748	7,732,889	13,498,487	57.29
PT BPD Sulawesi Selatan Dan Barat	2015	2	6	7,627,675	539,361	8,167,036	14,169,901	57.64
PT BPD Sulawesi Selatan Dan Barat	2015	3	9	8,013,973	537,598	8,551,571	15,317,000	55.83
PT BPD Sulawesi Selatan Dan Barat	2015	4	12	8,373,058	543,202	8,916,260	11,520,292	77.40
PT BPD Sulawesi Selatan Dan Barat	2016	1	3	8,528,642	534,507	9,063,149	15,716,026	57.67

PT BPD Sulawesi Selatan Dan Barat	2016	2	6	11,029,549	519,944	11,549,493	16,184,561	71.36
PT BPD Sulawesi Selatan Dan Barat	2016	3	9	11,551,989	488,782	12,040,771	17,068,521	70.54
PT BPD Sulawesi Selatan Dan Barat	2016	4	12	11,369,745	509,173	11,878,918	16,242,239	73.14
PT BPD Sulawesi Selatan Dan Barat	2017	1	3	11,447,520	505,825	11,953,345	21,326,188	56.05
PT BPD Sulawesi Selatan Dan Barat	2017	2	6	12,489,855	511,295	13,001,150	21,134,091	61.52
PT BPD Sulawesi Selatan Dan Barat	2017	3	9	12,949,849	528,755	13,478,604	19,118,417	70.50
PT BPD Sulawesi Selatan Dan Barat	2017	4	12	13,352,644	651,493	14,004,137	17,545,955	79.81
PT BPD Sulawesi Selatan Dan Barat	2018	1	3	13,611,669	686,269	14,297,938	21,124,937	67.68
PT BPD Sulawesi Selatan Dan Barat	2018	2	6	14,173,720	697,093	14,870,813	22,511,902	66.06
PT BPD Sulawesi Selatan Dan Barat	2018	3	9	14,670,325	611,481	15,281,806	23,020,039	66.38
PT BPD Sulawesi Selatan Dan Barat	2018	4	12	15,230,189	741,491	15,971,680	20,576,423	77.62
PT BPD Sulawesi Selatan Dan Barat	2019	1	3	15,323,918	753,036	16,076,954	23,628,505	68.04
PT BPD Sulawesi Selatan Dan Barat	2019	2	6	16,089,273	768,899	16,858,172	25,624,153	65.79
PT BPD Sulawesi Selatan Dan Barat	2019	3	9	17,048,639	812,337	17,860,976	25,744,808	69.38
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	1	3	11,068,429	52,210	11,120,639	18,887,747	58.88
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	2	6	11,461,505	56,145	11,517,650	20,936,386	55.01
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	3	9	11,587,572	57,070	11,644,642	20,710,966	56.22
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	4	12	11,499,235	57,007	11,556,242	16,515,086	69.97
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	1	3	11,915,708	54,334	11,970,042	19,038,125	62.87
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	2	6	12,294,748	62,022	12,356,770	18,870,338	65.48
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	3	9	12,357,849	113,626	12,471,475	19,332,052	64.51
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	4	12	12,537,202	108,238	12,645,440	18,911,354	66.87
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	1	3	11,944,463	790,266	12,734,729	22,000,394	57.88
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	2	6	12,323,878	802,159	13,126,037	22,597,128	58.09
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	3	9	12,483,611	816,343	13,299,954	22,672,328	58.66



PT BPD Sumatera Selatan Dan Bangka Belitung	2017	4	12	12,714,329	846,390	13,560,719	22,145,410	61.23
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	1	3	12,882,030	811,520	13,693,550	21,763,940	62.92
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	2	6	13,026,261	857,459	13,883,720	21,737,430	63.87
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	3	9	12,829,690	895,501	13,725,191	23,220,742	59.11
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	4	12	13,530,691	956,537	14,487,228	25,672,240	56.43
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	1	3	13,586,338	937,380	14,523,718	25,110,128	57.84
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	2	6	13,941,688	1,028,336	14,970,024	26,216,442	57.10
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	3	9	14,924,974	1,196,396	16,121,370	26,116,952	61.73



**LAMPIRAN 3 :  
PERHITUNGAN NPL**



BANK	TAHUN	TRIWULAN	BULAN	KL	D	M	KREDIT BERMASALAH	KREDIT	NPL
PT BPD Papua	2015	1	3	50,335	49,797	269,088	369,220	13,007,569	2.84
PT BPD Papua	2015	2	6	52,360	182,550	303,737	538,647	13,449,132	4.01
PT BPD Papua	2015	3	9	247,104	154,756	421,392	823,252	13,616,826	6.05
PT BPD Papua	2015	4	12	23,017	121,066	569,003	713,086	13,207,177	5.40
PT BPD Papua	2016	1	3	34,520	111,807	593,798	740,125	13,023,685	5.68
PT BPD Papua	2016	2	6	68,857	131,524	670,230	870,611	13,555,003	6.42
PT BPD Papua	2016	3	9	56,721	100,107	814,837	971,665	13,760,441	7.06
PT BPD Papua	2016	4	12	615,051	31,014	796,724	1,442,789	14,209,840	10.15
PT BPD Papua	2017	1	3	394,319	132,380	785,391	1,312,090	13,811,777	9.50
PT BPD Papua	2017	2	6	403,238	506,338	337,120	1,246,696	12,856,431	9.70
PT BPD Papua	2017	3	9	112,434	97,608	686,447	896,489	13,008,959	6.89
PT BPD Papua	2017	4	12	63,834	193,821	784,219	1,041,874	13,270,908	7.85
PT BPD Papua	2018	1	3	74,005	182,198	791,863	1,048,066	12,449,940	8.42
PT BPD Papua	2018	2	6	85,269	148,150	982,412	1,215,831	12,644,018	9.62
PT BPD Papua	2018	3	9	47,931	73,469	797,257	918,657	12,771,648	7.19
PT BPD Papua	2018	4	12	35,593	55,020	619,247	709,860	14,147,217	5.02
PT BPD Papua	2019	1	3	31,328	64,878	644,726	740,932	13,748,253	5.39
PT BPD Papua	2019	2	6	56,932	91,898	600,176	749,006	14,042,056	5.33
PT BPD Papua	2019	3	9	30,565	54,272	650,510	735,347	14,707,906	5.00
PT BPD Sulawesi Selatan Dan Barat	2015	1	3	3,303	4,951	56,180	64,434	7,254,141	0.89
PT BPD Sulawesi Selatan Dan Barat	2015	2	6	3,759	5,838	57,132	66,729	7,627,675	0.87
PT BPD Sulawesi Selatan Dan Barat	2015	3	9	3,223	3,872	56,152	63,247	8,013,973	0.79
PT BPD Sulawesi Selatan Dan Barat	2015	4	12	3,426	3,465	51,181	58,072	8,373,058	0.69
PT BPD Sulawesi Selatan Dan Barat	2016	1	3	2,093	3,392	53,094	58,579	8,528,642	0.69
PT BPD Sulawesi Selatan Dan Barat	2016	2	6	3,338	4,013	50,706	58,057	11,029,549	0.53
PT BPD Sulawesi Selatan Dan Barat	2016	3	9	3,393	5,114	51,503	60,010	11,551,989	0.52
PT BPD Sulawesi Selatan Dan Barat	2016	4	12	3,474	5,937	51,037	60,448	11,369,745	0.53

PT BPD Sulawesi Selatan Dan Barat	2017	1	3	5,331	3,984	57,511	66,826	11,447,520	0.58
PT BPD Sulawesi Selatan Dan Barat	2017	2	6	8,973	9,019	58,601	76,593	12,489,855	0.61
PT BPD Sulawesi Selatan Dan Barat	2017	3	9	6,004	9,952	60,221	76,177	12,949,849	0.59
PT BPD Sulawesi Selatan Dan Barat	2017	4	12	7,864	9,123	61,150	78,137	13,352,644	0.59
PT BPD Sulawesi Selatan Dan Barat	2018	1	3	15,351	10,504	70,518	96,373	13,611,669	0.71
PT BPD Sulawesi Selatan Dan Barat	2018	2	6	11,015	15,842	67,010	93,867	14,173,720	0.66
PT BPD Sulawesi Selatan Dan Barat	2018	3	9	7,182	12,243	69,183	88,608	14,670,325	0.60
PT BPD Sulawesi Selatan Dan Barat	2018	4	12	8,447	9,180	63,829	81,456	15,230,189	0.53
PT BPD Sulawesi Selatan Dan Barat	2019	1	3	10,052	16,516	76,207	102,775	15,323,918	0.67
PT BPD Sulawesi Selatan Dan Barat	2019	2	6	28,337	50,883	123,439	202,659	16,089,273	1.26
PT BPD Sulawesi Selatan Dan Barat	2019	3	9	11,554	57,179	167,728	236,461	17,048,639	1.39
PTBPD Sumatera Selatan Dan Bangka Belitung	2015	1	3	109,854	54,403	659,584	823,841	11,068,429	7.44
PTBPD Sumatera Selatan Dan Bangka Belitung	2015	2	6	98,800	43,736	664,397	806,933	11,461,505	7.04
PTBPD Sumatera Selatan Dan Bangka Belitung	2015	3	9	57,657	62,122	665,005	784,784	11,587,572	6.77
PTBPD Sumatera Selatan Dan Bangka Belitung	2015	4	12	44,325	33,489	428,843	506,657	11,499,235	4.41
PTBPD Sumatera Selatan Dan Bangka Belitung	2016	1	3	46,358	24,327	456,633	527,318	11,915,708	4.43
PTBPD Sumatera Selatan Dan Bangka Belitung	2016	2	6	86,923	29,828	627,795	744,546	12,294,748	6.06
PTBPD Sumatera Selatan Dan Bangka Belitung	2016	3	9	94,601	15,196	686,669	796,466	12,357,849	6.45
PTBPD Sumatera Selatan Dan Bangka Belitung	2016	4	12	19,681	12,584	749,118	781,383	12,537,202	6.23
PTBPD Sumatera Selatan Dan Bangka Belitung	2017	1	3	26,070	19,896	756,033	801,999	11,944,463	6.71
PTBPD Sumatera Selatan Dan Bangka Belitung	2017	2	6	18,906	20,730	762,601	802,237	12,323,878	6.51
PTBPD Sumatera Selatan Dan Bangka Belitung	2017	3	9	24,341	16,155	772,560	813,056	12,483,611	6.51

PT BPD Sumatera Selatan Dan Bangka Belitung	2017	4	12	19,242	73,318	772,554	865,114	12,714,329	6.80
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	1	3	15,810	21,475	820,899	858,184	12,882,030	6.66
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	2	6	21,478	13,633	720,723	755,834	13,026,261	5.80
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	3	9	25,703	20,786	719,887	766,376	12,829,690	5.97
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	4	12	62,319	14,640	721,655	798,614	13,530,691	5.90
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	1	3	150,169	43,168	729,865	923,202	13,586,338	6.80
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	2	6	143,531	22,626	765,091	931,248	13,941,688	6.68
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	3	9	32,681	20,563	910,208	963,452	14,924,974	6.46







LAMPIRAN 4:  
PERHITUNGAN IRR

## IRSA

BANK	TAHUN	TRIWULAN	BULAN	PBL	Srt.Berharga	Repo	Reverse Repo	Tag.Akseptasi	Kredit	Pemb.Syariah	Penyertaan	IRSA
PT BPD Papua	2015	1	3	4,591,399	1,424,978	-	172,807	-	13,007,569	0	0	19,196,753
PT BPD Papua	2015	2	6	5,656,263	4,140,430	-	-	-	13,449,132	0	0	23,245,825
PT BPD Papua	2015	3	9	5,355,264	2,423,224	-	3,930,147	-	13,616,826	0	0	25,325,461
PT BPD Papua	2015	4	12	2,257,717	1,427,487	-	822,169	-	13,207,177	0	0	17,714,550
PT BPD Papua	2016	1	3	3,237,825	1,798,842	-	2,234,074	-	13,023,685	0	0	20,294,426
PT BPD Papua	2016	2	6	3,857,743	2,765,548	-	833,367	-	13,555,003	0	0	21,011,661
PT BPD Papua	2016	3	9	4,184,626	3,633,576	-	522,807	-	13,760,441	0	0	22,101,450
PT BPD Papua	2016	4	12	1,470,126	1,433,337	-	511,138	-	14,209,840	0	0	17,624,441
PT BPD Papua	2017	1	3	2,441,391	1,835,663	-	1,681,279	-	13,811,777	0	0	19,770,110
PT BPD Papua	2017	2	6	3,480,062	3,600,140	-	930,093	-	12,856,431	0	0	20,866,726
PT BPD Papua	2017	3	9	3,660,649	3,233,180	-	2,663,122	-	13,008,959	0	0	22,565,910
PT BPD Papua	2017	4	12	2,316,303	1,601,658	-	1,007,587	-	13,270,908	0	0	18,196,456
PT BPD Papua	2018	1	3	4,319,925	2,318,009	-	1,704,069	-	12,449,940	0	0	20,791,943
PT BPD Papua	2018	2	6	3,874,964	2,555,239	-	1,052,849	-	12,644,018	0	0	20,127,070
PT BPD Papua	2018	3	9	4,277,163	1,267,649	-	2,532,358	-	12,771,648	0	0	20,848,818
PT BPD Papua	2018	4	12	1,987,875	975,161	-	1,315,052	-	14,147,217	0	0	18,425,305
PT BPD Papua	2019	1	3	2,705,734	1,098,384	-	3,051,135	-	13,748,253	0	0	20,603,506
PT BPD Papua	2019	2	6	4,967,273	818,276	-	3,381,545	-	14,042,056	0	0	23,209,150
PT BPD Papua	2019	3	9	3,096,646	798,152	-	2,933,568	-	14,707,906	0	0	21,536,272

PT BPD Sulawesi Selatan Dan Barat	2015	1	3	3,546,404	580,257	-	-	-	7,254,141	478,748	82	11,859,632
PT BPD Sulawesi Selatan Dan Barat	2015	2	6	3,684,177	611,265	-	-	-	7,627,675	539,361	82	12,462,560
PT BPD Sulawesi Selatan Dan Barat	2015	3	9	3,963,920	642,709	-	-	-	8,013,973	537,598	82	13,158,282
PT BPD Sulawesi Selatan Dan Barat	2015	4	12	470,247	593,572	-	-	-	8,373,058	543,202	82	9,980,161
PT BPD Sulawesi Selatan Dan Barat	2016	1	3	3,841,910	993,501	-	-	-	8,528,642	534,507	82	13,898,642
PT BPD Sulawesi Selatan Dan Barat	2016	2	6	1,083,404	1,165,000	-	-	-	11,029,549	519,944	82	13,797,979
PT BPD Sulawesi Selatan Dan Barat	2016	3	9	1,530,617	811,555	-	-	-	11,551,989	488,782	82	14,383,025
PT BPD Sulawesi Selatan Dan Barat	2016	4	12	487,915	561,479	-	-	-	11,369,745	509,173	82	12,928,394
PT BPD Sulawesi Selatan Dan Barat	2017	1	3	4,455,474	2,363,272	-	-	-	11,447,520	505,825	82	18,772,173
PT BPD Sulawesi Selatan Dan Barat	2017	2	6	1,148,990	2,808,934	342,296	-	-	12,489,855	511,295	82	17,301,452
PT BPD Sulawesi Selatan Dan Barat	2017	3	9	1,607,533	1,921,125	-	-	-	12,949,849	528,755	82	17,007,344
PT BPD Sulawesi Selatan Dan Barat	2017	4	12	471,114	811,584	98,268	-	-	13,352,644	651,493	82	15,385,185
PT BPD Sulawesi Selatan Dan Barat	2018	1	3	2,359,841	1,706,323	-	-	-	13,611,669	686,269	82	18,364,184
PT BPD Sulawesi Selatan Dan Barat	2018	2	6	3,754,641	1,517,364	232,724	-	-	14,173,720	697,093	82	20,375,624
PT BPD Sulawesi Selatan Dan Barat	2018	3	9	3,702,276	1,955,096	-	-	-	14,670,325	611,481	82	20,939,260
PT BPD Sulawesi Selatan Dan Barat	2018	4	12	921,249	1,168,168	148,151	-	-	15,230,189	741,491	82	18,209,330
PT BPD Sulawesi Selatan Dan Barat	2019	1	3	3,013,483	2,232,358	-	-	-	15,323,918	753,036	82	21,322,877
PT BPD Sulawesi Selatan Dan Barat	2019	2	6	4,246,678	2,501,834	-	-	-	16,089,273	768,899	82	23,606,766

PT BPD Sulawesi Selatan Dan Barat	2019	3	9	3,377,849	1,020,764	-	1,450,454	-	17,048,639	812,337	82	23,710,125
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	1	3	1,846,754	-	2,586,001	-	479,252	11,068,429	52,210	1,250	16,033,896
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	2	6	3,513,938	-	1,659,593	-	290,969	11,461,505	56,145	1,250	16,983,400
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	3	9	1,865,944	-	2,076,674	-	1,777,099	11,587,572	57,070	1,250	17,365,609
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	4	12	511,268	-	2,427,467	-	781,535	11,499,235	57,007	1,250	15,277,762
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	1	3	1,093,684	-	3,607,774	-	393,010	11,915,708	54,334	1,250	17,065,760
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	2	6	512,087	-	2,961,361	-	478,577	12,294,748	62,022	1,250	16,310,045
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	3	9	528,664	-	848,311	-	43,880	12,357,849	113,626	1,250	13,893,580
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	4	12	336,461	-	898,382	-	107,282	12,537,202	108,238	1,250	13,988,815
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	1	3	1,162,830	-	895,452	-	775,189	11,944,463	790,266	1,250	15,569,450
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	2	6	1,050,828	-	838,637	-	401,784	12,323,878	802,159	1,250	15,418,536
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	3	9	1,169,696	-	1,210,603	-	76,097	12,483,611	816,343	1,250	15,757,600
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	4	12	1,335,356	-	1,598,686	-	1,165,277	12,714,329	846,390	1,250	17,661,288
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	1	3	866,657	-	1,433,768	-	1,416,552	12,882,030	811,520	1,250	17,411,777

PT BPD Sumatera Selatan Dan Bangka Belitung	2018	2	6	1,137,361	-	1,111,951	-	867,854	13,026,261	857,459	1,250	17,002,136
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	3	9	1,826,384	-	1,468,937	-	1,603,127	12,829,690	895,501	1,250	18,624,889
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	4	12	1,973,076	-	1,399,024	-	428,859	13,530,691	956,537	1,250	18,289,437
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	1	3	2,542,609	-	1,289,115	-	733,697	13,586,338	937,380	1,250	19,090,389
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	2	6	2,951,739	-	1,343,212	-	47,903	13,941,688	1,028,336	1,250	19,314,128
PT BPD Sumatera Selatan Dan Bangka Belitung	2019	3	9	991,102	3,372,036	-	96,370	-	14,924,974	1,196,396	1,250	20,582,128

## IRSL

Giro	Tabungan	Simp.Berjangka	Invst Sharing	Pinjaman BI	Pinjaman BL	Hutang Akseptasi	SB Diterbitkan	Pinjaman	IRSL	IRR
9,850,405	3,945,392	4,748,254	-	143	48,020	0	0	35,327	18,627,541	103.06
12,915,141	4,032,378	5,459,148	-	143	31,395	0	0	35,265	22,473,470	103.44
15,427,033	3,878,299	5,168,188	-	143	43,505	0	0	35,255	24,552,423	103.15
7,251,987	5,877,399	2,657,827	-	143	319,151	0	0	35,000	16,141,507	109.75
11,188,314	4,115,209	2,696,057	-	143	60,218	0	0	24,988	18,084,929	112.22
12,829,563	4,604,910	3,639,470	-	143	36,004	0	0	24,980	21,135,070	99.42
12,359,987	4,721,015	3,859,222	-	143	64,193	0	0	24,984	21,029,544	105.10
7,033,795	6,287,064	3,157,804	-	0	390,817	0	0	25,000	16,894,480	104.32
10,434,925	4,404,312	2,990,325	-	0	33,865	0	0	24,995	17,888,422	110.52
13,541,836	4,907,138	3,225,599	-	0	152,835	0	0	24,993	21,852,401	95.49
14,005,588	4,744,852	3,030,134	-	0	56,700	0	0	10,200	21,847,474	103.29





7,641,693	6,572,270	2,349,842	-	0	91,770	0	0	8,595	16,664,170	109.20
12,832,501	4,490,264	2,455,085	-	0	267,288	0	0	8,599	20,053,737	103.68
12,000,143	4,793,130	2,522,605	-	0	37,401	0	0	6,858	19,360,137	103.96
12,406,061	4,995,598	2,619,390	-	0	243,475	0	0	12,839	20,277,363	102.82
8,151,733	7,361,170	2,416,906	-	0	214,007	0	0	48,757	18,192,573	101.28
11,298,797	4,792,338	2,859,507	-	0	141,966	0	0	54,879	19,147,487	107.60
13,685,564	5,563,604	2,837,601	-	0	162,558	0	0	61,024	22,310,351	104.03
12,238,562	5,563,636	3,197,380	-	-	87,123	-	-	66,814	21,153,515	101.81
6,324,002	1,329,316	2,540,302	357,119	65	3,422	-	449,521	100,000	11,103,747	106.81
7,161,581	1,305,066	2,712,751	347,781	64	4,095	-	449,719	100,000	12,081,057	103.16
7,604,105	1,489,753	2,882,961	416,056	40	6,746	-	449,861	100,000	12,949,522	101.61
3,406,142	2,056,198	1,744,782	402,460	17	700,010	-	449,942	100,000	8,859,551	112.65
7,444,639	1,475,686	3,281,611	388,927	17	6,290	-	449,994	100,000	13,147,164	105.72
6,347,446	2,544,781	3,522,871	415,928	17	379,770	-	-	100,000	13,310,813	103.66
6,031,459	2,008,209	4,972,696	539,013	17	80,363	-	549,089	100,000	14,280,846	100.72
3,758,380	2,421,833	4,835,350	517,223	17	613,212	-	995,622	100,000	13,241,637	97.63
7,228,006	1,733,552	6,905,130	557,470	17	303,263	-	995,857	600,000	18,323,295	102.45
6,501,823	2,731,859	6,180,335	547,999	17	504,548	-	996,204	600,000	18,062,785	95.79
5,772,750	2,060,009	6,091,893	531,209	17	79,536	-	996,658	600,000	16,132,072	105.43
3,157,744	2,645,858	5,362,694	564,551	17	1,010,789	-	996,990	580,000	14,318,643	107.45
6,565,156	2,166,650	5,631,227	734,440	0	1,092,521	-	997,312	580,000	17,767,306	103.36
6,858,260	2,430,003	5,889,420	685,542	0	1,516,672	-	997,625	560,000	18,937,522	107.59
6,397,632	2,445,483	6,699,838	677,059	0	1,777,970	-	997,926	560,000	19,555,908	107.07
2,709,629	3,586,567	6,352,647	687,152	-	1,138,831	-	1,744,530	540,000	16,759,356	108.65
7,053,650	2,491,306	6,146,335	618,631	0	1,672,101	-	1,744,984	40,000	19,767,007	107.87


 UNDIKSHA

8,451,631	3,485,573	5,423,304	665,237	0	2,011,240	-	1,745,852	20,000	21,802,837	108.27
8,234,080	3,005,458	6,342,784	742,999	0	1,461,404	-	1,746,661	145,000	21,678,386	109.37
6,275,570	3,824,031	5,396,223	518,123	17	408,364	-	-	275,000	16,697,328	96.03
6,018,222	3,975,093	7,662,487	647,295	17	23,135	-	-	25,000	18,351,249	92.55
6,255,083	4,306,625	6,937,016	683,955	17	26,111	-	-	25,000	18,233,807	95.24
1,958,251	4,987,033	4,412,735	751,772	17	1,620,477	-	-	275,000	14,005,285	109.09
5,546,766	4,235,371	5,592,525	760,867	17	511,575	-	-	11,000	16,658,121	102.45
4,572,683	4,910,552	4,910,668	868,744	17	913,294	-	-	11,000	16,186,958	100.76
4,778,493	4,772,158	5,100,952	861,789	17	1,115,129	-	-	10,993	16,639,531	83.50
2,133,180	5,618,447	5,327,626	1,141,987	17	849,767	-	-	445,316	15,516,340	90.16
6,174,032	5,074,800	5,683,823	986,579	17	521,330	-	-	252,871	18,693,452	83.29
6,109,560	5,932,221	5,818,233	921,163	17	34,085	-	-	232,444	19,047,723	80.95
5,837,402	5,523,260	6,408,813	1,009,532	17	41,203	-	-	218,017	19,038,244	82.77
2,499,317	6,586,534	6,993,276	1,093,796	-	242,805	-	-	950,601	18,366,329	96.16
5,652,417	5,830,004	5,426,082	1,119,121	17	70,192	-	-	87,309	18,185,142	95.75
5,794,497	6,411,976	4,488,160	1,056,553	17	72,896	-	-	69,434	17,893,533	95.02
6,588,429	6,167,482	4,664,490	1,126,141	17	561,916	-	-	65,171	19,173,646	97.14
4,638,628	7,390,652	6,807,675	1,216,317	-	249,242	-	-	907,104	21,209,618	86.23
7,763,133	6,170,589	4,595,101	1,374,177	17	1,048,575	-	-	151,275	21,102,867	90.46
8,480,525	6,637,681	4,904,294	1,309,641	17	536,026	-	-	156,275	22,024,459	87.69
7,315,223	6,891,458	4,968,407	1,109,695	17	1,282,060	-	-	184,423	21,751,283	94.62



**LAMPIRAN 5 :  
PERHITUNGAN BOPO**



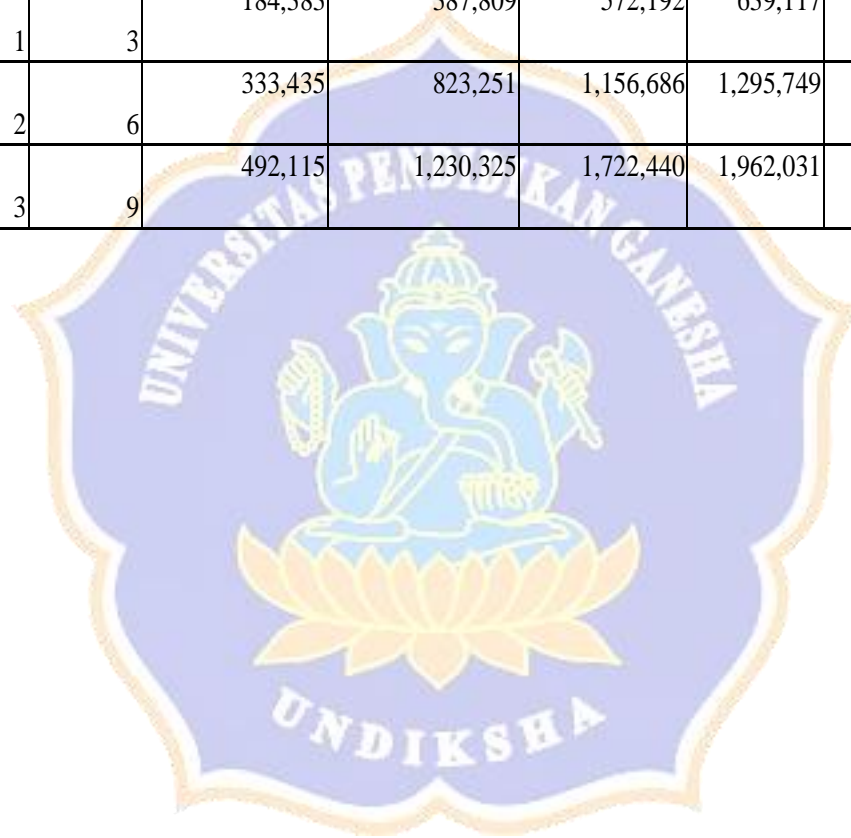
BANK	TAHUN	TRIWULAN	BULAN	Beban Bunga	Beban Ops Lain	Beban Operasional	Pendapatan bunga	Pdptn ops lain	Pendapatan Ops	BOPO	Laba Operasional
PT BPD Papua	2015	1	3	128,094	220,483	348,577	496,998	79,689	576,687	60.44	228,110
PT BPD Papua	2015	2	6	280,201	724,121	1,004,322	1,071,554	62,036	1,133,590	88.60	129,268
PT BPD Papua	2015	3	9	439,390	1,084,357	1,523,747	1,660,487	120,687	1,781,174	85.55	257,427
PT BPD Papua	2015	4	12	578,640	1,307,649	1,886,289	2,249,425	169,775	2,419,200	77.97	532,911
PT BPD Papua	2016	1	3	95,912	290,678	386,590	502,852	71,936	574,788	67.26	188,198
PT BPD Papua	2016	2	6	210,337	676,530	886,867	1,030,713	80,479	1,111,192	79.81	224,325
PT BPD Papua	2016	3	9	330,800	994,913	1,325,713	1,564,778	109,382	1,674,160	79.19	348,447
PT BPD Papua	2016	4	12	445,924	1,564,746	2,010,670	2,088,661	187,912	2,276,573	88.32	265,903
PT BPD Papua	2017	1	3	104,363	491,901	596,264	456,328	96,815	553,143	107.80	(43,121)
PT BPD Papua	2017	2	6	217,873	1,163,570	1,381,443	953,754	76,226	1,029,980	134.12	(351,463)
PT BPD Papua	2017	3	9	331,633	1,796,139	2,127,772	1,610,869	123,103	1,733,972	122.71	(393,800)
PT BPD Papua	2017	4	12	431,052	1,742,261	2,173,313	2,114,796	188,753	2,303,549	94.35	130,236
PT BPD Papua	2018	1	3	82,909	424,772	507,681	449,798	73,807	523,605	96.96	15,924
PT BPD Papua	2018	2	6	170,532	814,017	984,549	900,614	122,473	1,023,087	96.23	38,538
PT BPD Papua	2018	3	9	260,810	1,138,522	1,399,332	1,370,422	226,482	1,596,904	87.63	197,572
PT BPD Papua	2018	4	12	351,763	1,654,114	2,005,877	1,892,775	392,666	2,285,441	87.77	279,564
PT BPD Papua	2019	1	3	90,646	360,057	450,703	462,666	78,958	541,624	83.21	90,921
PT BPD Papua	2019	2	6	187,603	732,946	920,549	931,318	143,295	1,074,613	85.66	154,064
PT BPD Papua	2019	3	9	298,475	1,087,993	1,386,468	1,452,643	221,132	1,673,775	82.83	287,307
PT BPD Sulawesi Selatan Dan Barat	2015	1	3	102,925	141,328	244,253	369,993	36,412	406,405	60.10	162,152
PT BPD Sulawesi Selatan Dan Barat	2015	2	6	226,910	301,042	527,952	783,673	57,317	840,990	62.78	313,038
PT BPD Sulawesi Selatan Dan Barat	2015	3	9	349,908	469,594	819,502	1,218,992	78,902	1,297,894	63.14	478,392



PT BPD Sulawesi Selatan Dan Barat	2015	4	12	469,781	737,401	1,207,182	1,664,158	227,524	1,891,682	63.82	684,500
PT BPD Sulawesi Selatan Dan Barat	2016	1	3	119,191	123,693	242,884	424,164	21,864	446,028	54.45	203,144
PT BPD Sulawesi Selatan Dan Barat	2016	2	6	261,255	331,919	593,174	975,387	67,998	1,043,385	56.85	450,211
PT BPD Sulawesi Selatan Dan Barat	2016	3	9	418,483	510,241	928,724	1,442,138	118,553	1,560,691	59.51	631,967
PT BPD Sulawesi Selatan Dan Barat	2016	4	12	579,927	655,302	1,235,229	1,900,909	153,417	2,054,326	60.13	819,097
PT BPD Sulawesi Selatan Dan Barat	2017	1	3	214,081	234,439	448,520	469,604	145,565	615,169	72.91	166,649
PT BPD Sulawesi Selatan Dan Barat	2017	2	6	479,056	387,429	866,485	987,975	240,282	1,228,257	70.55	361,772
PT BPD Sulawesi Selatan Dan Barat	2017	3	9	684,161	549,194	1,233,355	1,500,859	291,847	1,792,706	68.80	559,351
PT BPD Sulawesi Selatan Dan Barat	2017	4	12	884,923	773,582	1,658,505	2,005,719	354,155	2,359,874	70.28	701,369
PT BPD Sulawesi Selatan Dan Barat	2018	1	3	194,385	156,358	350,743	491,197	69,070	560,267	62.60	209,524
PT BPD Sulawesi Selatan Dan Barat	2018	2	6	401,392	407,687	809,079	1,019,767	151,233	1,171,000	69.09	361,921
PT BPD Sulawesi Selatan Dan Barat	2018	3	9	628,101	560,890	1,188,991	1,570,229	217,700	1,787,929	66.50	598,938
PT BPD Sulawesi Selatan Dan Barat	2018	4	12	875,110	774,159	1,649,269	2,145,834	293,599	2,439,433	67.61	790,164
PT BPD Sulawesi Selatan Dan Barat	2019	1	3	261,449	176,892	438,341	562,057	68,121	630,178	69.56	191,837
PT BPD Sulawesi Selatan Dan Barat	2019	2	6	503,798	432,333	936,131	1,143,325	172,531	1,315,856	71.14	379,725

PT BPD Sulawesi Selatan Dan Barat	2019	3	9	762,128	670,802	1,432,930	1,760,889	315,860	2,076,749	69.00	643,819
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	1	3	156,037	244,786	400,823	451,268	47,779	499,047	80.32	98,224
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	2	6	359,597	508,937	868,534	972,002	104,352	1,076,354	80.69	207,820
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	3	9	556,426	781,283	1,337,709	1,481,781	151,254	1,633,035	81.92	295,326
PT BPD Sumatera Selatan Dan Bangka Belitung	2015	4	12	741,867	975,477	1,717,344	1,974,093	134,668	2,108,761	81.44	391,417
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	1	3	157,342	262,295	419,637	470,935	44,880	515,815	81.35	96,178
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	2	6	320,143	524,617	844,760	947,125	88,214	1,035,339	81.59	190,579
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	3	9	470,492	778,227	1,248,719	1,435,387	131,888	1,567,275	79.67	318,556
PT BPD Sumatera Selatan Dan Bangka Belitung	2016	4	12	636,681	1,046,129	1,682,810	1,923,843	156,019	2,079,862	80.91	397,052
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	1	3	157,470	279,135	436,605	501,384	43,211	544,595	80.17	107,990
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	2	6	322,613	569,196	891,809	1,018,503	80,533	1,099,036	81.14	207,227
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	3	9	480,463	874,941	1,355,404	1,547,440	143,721	1,691,161	80.15	335,757
PT BPD Sumatera Selatan Dan Bangka Belitung	2017	4	12	680,840	1,125,875	1,806,715	2,050,698	185,058	2,235,756	80.81	429,041
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	1	3	149,084	288,897	437,981	529,105	53,693	582,798	75.15	144,817
PT BPD Sumatera Selatan Dan Bangka Belitung	2018	2	6	275,390	639,116	914,506	1,061,928	99,848	1,161,776	78.72	247,270

PTBPD Sumatera Selatan Dan Bangka Belitung	2018	3	9	398,139	967,359	1,365,498	1,597,083	151,235	1,748,318	78.10	382,820
PTBPD Sumatera Selatan Dan Bangka Belitung	2018	4	12	606,367	1,263,734	1,870,101	2,170,137	203,154	2,373,291	78.80	503,190
PTBPD Sumatera Selatan Dan Bangka Belitung	2019	1	3	184,383	387,809	572,192	639,117	53,708	692,825	82.59	120,633
PTBPD Sumatera Selatan Dan Bangka Belitung	2019	2	6	333,435	823,251	1,156,686	1,295,749	119,971	1,415,720	81.70	259,034
PTBPD Sumatera Selatan Dan Bangka Belitung	2019	3	9	492,115	1,230,325	1,722,440	1,962,031	187,010	2,149,041	80.15	426,601





**LAMPIRAN 6 :  
PERHITUNGAN ROA**

BANK	TAHUN	TRIWULAN	BULAN	Laba Sebelum Pajak	Disetahunkan	Aset Sebelum	Aset Skrg	Rata-2 Aset	ROA
PT BPD Papua	2015	1	3	228,265	913,060	20,176,685	21,687,515	20,932,100	4.36
PT BPD Papua	2015	2	6	129,465	258,930	21,687,515	25,630,584	23,659,050	1.09
PT BPD Papua	2015	3	9	257,644	343,525	25,630,584	27,824,520	26,727,552	1.29
PT BPD Papua	2015	4	12	528,300	528,300	27,824,520	20,357,639	24,091,080	2.19
PT BPD Papua	2016	1	3	188,323	753,292	20,357,639	21,852,814	21,105,227	3.57
PT BPD Papua	2016	2	6	224,533	449,066	21,852,814	24,731,601	23,292,208	1.93
PT BPD Papua	2016	3	9	348,664	464,885	24,731,601	24,647,659	24,689,630	1.88
PT BPD Papua	2016	4	12	270,572	270,572	24,647,659	21,057,734	22,852,697	1.18
PT BPD Papua	2017	1	3	-42,911	(171,644)	21,057,734	21,924,808	21,491,271	-0.80
PT BPD Papua	2017	2	6	-350,648	(701,296)	21,924,808	25,476,968	23,700,888	-2.96
PT BPD Papua	2017	3	9	-392,100	(522,800)	25,476,968	24,749,687	25,113,328	-2.08
PT BPD Papua	2017	4	12	144,387	144,387	24,749,687	20,400,813	22,575,250	0.64
PT BPD Papua	2018	1	3	19,616	78,464	20,400,813	23,370,262	21,885,538	0.36
PT BPD Papua	2018	2	6	42,906	85,812	23,370,262	22,780,768	23,075,515	0.37
PT BPD Papua	2018	3	9	203,647	271,529	22,780,768	23,881,562	23,331,165	1.16
PT BPD Papua	2018	4	12	283,793	283,793	23,881,562	22,456,759	23,169,161	1.22
PT BPD Papua	2019	1	3	91,748	366,992	22,456,759	22,979,987	22,718,373	1.62
PT BPD Papua	2019	2	6	155,441	310,882	22,979,987	26,126,859	24,553,423	1.27
PT BPD Papua	2019	3	9	293,555	391,407	26,126,859	25,151,272	25,639,066	1.53
PT BPD Sulawesi Selatan Dan Barat	2015	1	3	159,563	638,252	10,003,340	13,498,487	11,750,914	5.43
PT BPD Sulawesi Selatan Dan Barat	2015	2	6	308,825	617,650	13,498,487	14,169,901	13,834,194	4.46
PT BPD Sulawesi Selatan Dan Barat	2015	3	9	472,089	629,452	14,169,901	15,317,000	14,743,451	4.27
PT BPD Sulawesi Selatan Dan Barat	2015	4	12	674,818	674,818	15,317,000	11,520,292	13,418,646	5.03
PT BPD Sulawesi Selatan Dan Barat	2016	1	3	200,724	802,896	11,520,292	15,716,026	13,618,159	5.90



PT BPD Sulawesi Selatan Dan Barat	2016	2	6	446,077	892,154	15,716,026	16,184,561	15,950,294	5.59
PT BPD Sulawesi Selatan Dan Barat	2016	3	9	646,418	861,891	16,184,561	17,068,521	16,626,541	5.18
PT BPD Sulawesi Selatan Dan Barat	2016	4	12	814,533	814,533	17,068,521	16,242,239	16,655,380	4.89
PT BPD Sulawesi Selatan Dan Barat	2017	1	3	164,105	656,420	16,242,239	21,326,188	18,784,214	3.49
PT BPD Sulawesi Selatan Dan Barat	2017	2	6	365,122	730,244	21,326,188	21,134,091	21,230,140	3.44
PT BPD Sulawesi Selatan Dan Barat	2017	3	9	563,485	751,313	21,134,091	19,118,417	20,126,254	3.73
PT BPD Sulawesi Selatan Dan Barat	2017	4	12	723,977	723,977	19,118,417	17,545,955	18,332,186	3.95
PT BPD Sulawesi Selatan Dan Barat	2018	1	3	205,669	822,676	17,545,955	21,124,937	19,335,446	4.25
PT BPD Sulawesi Selatan Dan Barat	2018	2	6	373,471	746,942	21,124,937	22,511,902	21,818,420	3.42
PT BPD Sulawesi Selatan Dan Barat	2018	3	9	610,697	814,263	22,511,902	23,020,039	22,765,971	3.58
PT BPD Sulawesi Selatan Dan Barat	2018	4	12	802,245	802,245	23,020,039	20,576,423	21,798,231	3.68
PT BPD Sulawesi Selatan Dan Barat	2019	1	3	190,428	761,712	20,576,423	23,628,505	22,102,464	3.45
PT BPD Sulawesi Selatan Dan Barat	2019	2	6	377,402	754,804	23,628,505	25,624,153	24,626,329	3.07
PT BPD Sulawesi Selatan Dan Barat	2019	3	9	639,605	852,807	25,624,153	25,744,808	25,684,481	3.32
PT BPD Sumatera Selatan Dan Bangka Be	2015	1	3	103,311	413,244	16,061,859	18,887,747	17,474,803	2.36
PT BPD Sumatera Selatan Dan Bangka Be	2015	2	6	211,059	422,118	18,887,747	20,936,386	19,912,067	2.12
PT BPD Sumatera Selatan Dan Bangka Be	2015	3	9	308,003	410,671	20,936,386	20,710,966	20,823,676	1.97
PT BPD Sumatera Selatan Dan Bangka Be	2015	4	12	413,549	413,549	20,710,966	16,515,086	18,613,026	2.22
PT BPD Sumatera Selatan Dan Bangka Be	2016	1	3	102,841	411,364	16,515,086	19,038,125	17,776,606	2.31
PT BPD Sumatera Selatan Dan Bangka Be	2016	2	6	201,747	403,494	19,038,125	18,870,338	18,954,232	2.13
PT BPD Sumatera Selatan Dan Bangka Be	2016	3	9	330,915	441,220	18,870,338	19,332,052	19,101,195	2.31
PT BPD Sumatera Selatan Dan Bangka Be	2016	4	12	419,794	419,794	19,332,052	18,911,354	19,121,703	2.20
PT BPD Sumatera Selatan Dan Bangka Be	2017	1	3	115,865	463,460	18,911,354	22,000,394	20,455,874	2.27
PT BPD Sumatera Selatan Dan Bangka Be	2017	2	6	226,840	453,680	22,000,394	22,597,128	22,298,761	2.03
PT BPD Sumatera Selatan Dan Bangka Be	2017	3	9	344,739	459,652	22,597,128	22,672,328	22,634,728	2.03

PT BPD Sumatera Selatan Dan Bangka Be	2017	4	12	411,104	411,104	22,672,328	22,145,410	22,408,869	1.83
PT BPD Sumatera Selatan Dan Bangka Be	2018	1	3	143,781	575,124	22,145,410	21,763,940	21,954,675	2.62
PT BPD Sumatera Selatan Dan Bangka Be	2018	2	6	239,201	478,402	21,763,940	21,737,430	21,750,685	2.20
PT BPD Sumatera Selatan Dan Bangka Be	2018	3	9	369,004	492,005	21,737,430	23,220,742	22,479,086	2.19
PT BPD Sumatera Selatan Dan Bangka Be	2018	4	12	447,556	447,556	23,220,742	25,672,240	24,446,491	1.83
PT BPD Sumatera Selatan Dan Bangka Be	2019	1	3	116,325	465,300	25,672,240	25,110,128	25,391,184	1.83
PT BPD Sumatera Selatan Dan Bangka Be	2019	2	6	250,440	500,880	25,110,128	26,216,442	25,663,285	1.95
PT BPD Sumatera Selatan Dan Bangka Be	2019	3	9	413,403	551,204	26,216,442	26,116,952	26,166,697	2.11



**LAMPIRAN 7 :  
TREN LDR**




Tahun	TW	PT BPD Papua	Tren	PT BPD Sulawesi Selatan Dan Barat	Tren	PT BPD Sumatera Selatan Dan Bangka Belitung	Tren	Rata- Rata LDR	Rata- Rata Tren
2015	I	70.14		73.29		69.44		70.96	
	II	60.02	-10.12	70.85	-2.44	62.93	-6.52	64.60	-6.36
	III	55.64	-4.38	69.00	-1.85	64.04	1.12	62.90	-1.71
	IV	83.66	28.02	117.17	48.17	95.43	31.39	98.75	35.86
2016	I	72.36	-11.30	71.98	-45.19	74.18	-21.24	72.84	-25.91
	II	64.32	-8.03	90.01	18.03	80.96	6.78	78.43	5.59
	III	65.71	1.39	88.85	-1.16	80.39	-0.57	78.32	-0.11
	IV	86.23	20.52	103.00	14.15	88.92	8.53	92.72	14.40
2017	I	77.47	-8.77	72.78	-30.22	71.07	-17.85	73.77	-18.95
	II	59.32	-18.15	81.45	8.67	69.89	-1.18	70.22	-3.55
	III	59.73	0.41	93.24	11.79	70.82	0.93	74.60	4.38
	IV	80.12	20.39	119.38	26.14	78.97	8.14	92.82	18.22
2018	I	62.95	-17.17	94.70	-24.67	75.96	-3.01	77.87	-14.95
	II	65.46	2.51	93.74	-0.96	78.21	2.25	79.14	1.27
	III	63.79	-1.67	94.22	0.47	74.00	-4.21	77.34	-1.80
	IV	78.90	15.11	119.76	25.55	72.24	-1.76	90.30	12.97
2019	I	72.55	-6.36	98.57	-21.19	72.97	0.73	81.36	-8.94
	II	63.58	-8.97	93.52	-5.05	70.18	-2.80	75.76	-5.61
	III	70.04	6.46	97.47	3.94	79.48	9.30	82.33	6.57
<b>Rata-Rata</b>		69.05	-0.01	91.74	1.34	75.27	0.56	78.69	0.63





**LAMPIRAN 8 :  
TREN LAR**

Tahun	TW	PT BPD Papua	Tren	PT BPD Sulawesi Selatan Dan Barat	Tren	PT BPD Sumatera Selatan Dan Bangka Belitung	Tren	Rata- Rata LAR	Rata- Rata Tren
2015	I	59.98		57.29		58.88		58.71	
	II	52.47	-7.50	57.64	0.35	55.01	-3.86	55.04	-3.67
	III	48.94	-3.53	55.83	-1.81	56.22	1.21	53.66	-1.38
	IV	64.88	15.94	77.40	21.57	69.97	13.75	70.75	17.08
2016	I	59.60	-5.28	57.67	-19.73	62.87	-7.10	60.05	-10.70
	II	54.81	-4.79	71.36	13.69	65.48	2.61	63.88	3.84
	III	55.83	1.02	70.54	-0.82	64.51	-0.97	63.63	-0.26
	IV	67.48	11.65	73.14	2.59	66.87	2.36	69.16	5.53
2017	I	63.00	-4.48	56.05	-17.09	57.88	-8.98	58.98	-10.18
	II	50.46	-12.53	61.52	5.47	58.09	0.20	56.69	-2.29
	III	52.56	2.10	70.50	8.98	58.66	0.57	60.57	3.89
	IV	65.05	12.49	79.81	9.31	61.23	2.57	68.70	8.13
2018	I	53.27	-11.78	67.68	-12.13	62.92	-1.68	61.29	-7.41
	II	55.50	2.23	66.06	-1.63	63.87	0.95	61.81	0.52
	III	53.48	-2.02	66.38	0.33	59.11	-4.76	59.66	-2.15
	IV	63.00	9.52	77.62	11.24	56.43	-2.68	65.68	6.03
2019	I	59.83	-3.17	68.04	-9.58	57.84	1.41	61.90	-3.78
	II	53.75	-6.08	65.79	-2.25	57.10	-0.74	58.88	-3.02
	III	58.48	4.73	69.38	3.59	61.73	4.63	63.19	4.31
<b>Rata-Rata</b>		57.49	-0.08	66.83	0.67	60.77	0.16	61.70	0.25


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**LAMPIRAN 9 :  
TREN NPL**



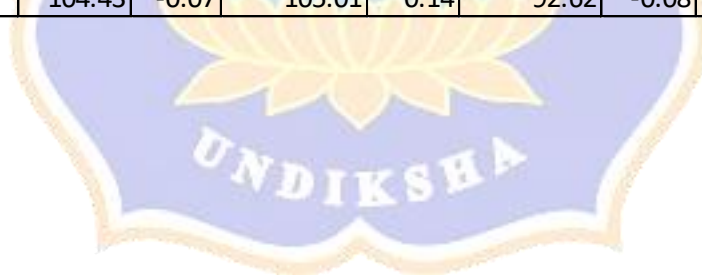
Tahun	TW	PT BPD Papua	Tren	PT BPD Sulawesi Selatan Dan Barat	Tren	PT BPD Sumatera Selatan Dan Bangka Belitung	Tren	Rata- Rata NPL	Rata- Rata Tren
2015	I	2.84		0.89		7.44		3.72	
	II	4.01	1.17	0.87	-0.01	7.04	-0.40	3.97	0.25
	III	6.05	2.04	0.79	-0.09	6.77	-0.27	4.54	0.56
	IV	5.40	-0.65	0.69	-0.10	4.41	-2.37	3.50	-1.04
2016	I	5.68	0.28	0.69	-0.01	4.43	0.02	3.60	0.10
	II	6.42	0.74	0.53	-0.16	6.06	1.63	4.33	0.74
	III	7.06	0.64	0.52	-0.01	6.45	0.39	4.68	0.34
	IV	10.15	3.09	0.53	0.01	6.23	-0.21	5.64	0.96
2017	I	9.50	-0.65	0.58	0.05	6.71	0.48	5.60	-0.04
	II	9.70	0.20	0.61	0.03	6.51	-0.20	5.61	0.01
	III	6.89	-2.81	0.59	-0.02	6.51	0.00	4.66	-0.94
	IV	7.85	0.96	0.59	0.00	6.80	0.29	5.08	0.42
2018	I	8.42	0.57	0.71	0.12	6.66	-0.14	5.26	0.18
	II	9.62	-1.20	0.66	-0.05	5.80	-0.86	5.36	0.10
	III	7.19	-2.42	0.60	-0.06	5.97	-0.17	4.59	-0.77
	IV	5.02	-2.18	0.53	-0.07	5.90	-0.07	3.82	-0.77
2019	I	5.39	0.37	0.67	0.14	6.80	0.89	4.29	0.47
	II	5.33	-0.06	1.26	0.59	6.68	-0.12	4.42	0.14
	III	5.00	-0.33	1.39	0.13	6.46	-0.22	4.28	-0.14
<b>Rata-Rata</b>		6.71	0.12	0.72	0.03	6.30	-0.05	4.58	0.03



**LAMPIRAN 10 :**  
**TREN IRR**



Tahun	TW	PT BPD Papua	Tren	PT BPD Sulawesi Selatan Dan Barat	Tren	PT BPD Sumatera Selatan Dan Bangka Belitung	Tren	Rata-Rata IRR	Rata- Rata Tren
2015	I	103.06		106.81		96.03		101.96	
	II	103.44	0.38	103.16	-3.65	92.55	-3.48	99.71	-2.25
	III	103.15	-0.29	101.61	-1.55	95.24	2.69	100.00	0.29
	IV	109.75	6.60	112.65	11.04	109.09	13.85	110.49	10.49
2016	I	112.22	2.47	105.72	-6.93	102.45	-6.64	106.79	-3.70
	II	99.42	-12.80	103.66	-2.06	100.76	-1.69	101.28	-5.51
	III	105.10	5.68	100.72	-2.94	83.50	-17.26	96.44	-4.84
	IV	104.32	-0.78	97.63	-3.08	90.16	6.66	97.37	0.93
2017	I	110.52	6.20	102.45	4.82	83.29	-6.87	98.75	1.38
	II	95.49	-15.03	95.79	-6.66	80.95	-2.34	90.74	-8.01
	III	103.29	7.80	105.43	9.64	82.77	1.82	97.16	6.42
	IV	109.20	5.91	107.45	2.02	96.16	13.39	104.27	7.11
2018	I	103.68	-5.51	103.36	-4.09	95.75	-0.41	100.93	-3.34
	II	103.96	0.28	107.59	4.23	95.02	-0.73	102.19	1.26
	III	102.82	-1.14	107.07	-0.52	97.14	2.12	102.34	0.15
	IV	101.28	-1.54	108.65	1.58	86.23	-10.91	98.72	-3.62
2019	I	107.60	6.32	107.87	-0.78	90.46	4.23	101.98	3.26
	II	104.03	-3.58	108.27	0.40	87.69	-2.77	100.00	-1.98
	III	101.81	-2.22	109.37	1.10	94.62	6.93	101.94	1.94
<b>Rata-Rata</b>		104.43	-0.07	105.01	0.14	92.62	-0.08	100.69	0.00



**LAMPIRAN 11 :**  
**TREN BOPO**



Tahun	TW	PT BPD Papua	Tren	PT BPD Sulawesi Selatan Dan Barat	Tren	PT BPD Sumatera Selatan Dan Bangka Belitung	Tren	Rata- Rata BOPO	Rata- Rata Tren
2015	I	60.44		60.10		80.32		66.95	
	II	88.60	28.15	62.78	2.68	80.69	0.37	77.36	10.40
	III	85.55	-3.05	63.14	0.36	81.92	1.22	76.87	-0.49
	IV	77.97	-7.58	63.82	0.67	81.44	-0.48	74.41	-2.46
2016	I	67.26	-10.71	54.45	-9.36	81.35	-0.08	67.69	-6.72
	II	79.81	12.55	56.85	2.40	81.59	0.24	72.75	5.06
	III	79.19	-0.63	59.51	2.66	79.67	-1.92	72.79	0.04
	IV	88.32	9.13	60.13	0.62	80.91	1.24	76.45	3.66
2017	I	107.80	19.48	72.91	12.78	80.17	-0.74	86.96	10.51
	II	134.12	26.33	70.55	-2.36	81.14	0.97	95.27	8.31
	III	122.71	-11.41	68.80	-1.75	80.15	-1.00	90.55	-4.72
	IV	94.35	-28.36	70.28	1.48	80.81	0.66	81.81	-8.74
2018	I	96.96	2.61	62.60	-7.68	75.15	-5.66	78.24	-3.57
	II	96.23	-0.73	69.09	6.49	78.72	3.56	81.35	3.11
	III	87.63	-8.61	66.50	-2.59	78.10	-0.61	77.41	-3.94
	IV	87.77	0.14	67.61	1.11	78.80	0.69	78.06	0.65
2019	I	83.21	-4.55	69.56	1.95	82.59	3.79	78.45	0.40
	II	85.66	2.45	71.14	1.58	81.70	-0.89	79.50	1.05
	III	82.83	-2.83	69.00	-2.14	80.15	-1.55	77.33	-2.18
<b>Rata-Rata</b>		89.81	1.24	65.20	0.49	80.28	-0.01	78.43	0.58







**LAMPIRAN 12 :  
TREN ROA**

Tahun	TW	PT BPD Papua	Tren	PT BPD Sulawesi Selatan Dan Barat	Tren	PT BPD Sumatera Selatan Dan Bangka Belitung	Tren	Rata-Rata ROA	Rata-Rata Tren
2015	I	4.36		5.43		2.36		4.05	
	II	1.09	-3.27	4.46	-0.97	2.12	-0.24	2.56	-1.49
	III	1.29	0.19	4.27	-0.20	1.97	-0.15	2.51	-0.05
	IV	2.19	0.91	5.03	0.76	2.22	0.25	3.15	0.64
2016	I	3.57	1.38	5.90	0.87	2.31	0.09	3.93	0.78
	II	1.93	-1.64	5.59	-0.30	2.13	-0.19	3.22	-0.71
	III	1.88	-0.05	5.18	-0.41	2.31	0.18	3.13	-0.09
	IV	1.18	-0.70	4.89	-0.29	2.20	-0.11	2.76	-0.37
2017	I	-0.80	-1.98	3.49	-1.40	2.27	0.07	1.65	-1.10
	II	-2.96	-2.16	3.44	-0.05	2.03	-0.23	0.84	-0.82
	III	-2.08	0.88	3.73	0.29	2.03	0.00	1.23	0.39
	IV	0.64	2.72	3.95	0.22	1.83	-0.20	2.14	0.91
2018	I	0.36	-0.28	4.25	0.31	2.62	0.79	2.41	0.27
	II	0.37	0.01	3.42	-0.83	2.20	-0.42	2.00	-0.41
	III	1.16	0.79	3.58	0.15	2.19	-0.01	2.31	0.31
	IV	1.22	0.06	3.68	0.10	1.83	-0.36	2.25	-0.06
2019	I	1.62	0.39	3.45	-0.23	1.83	0.00	2.30	0.05
	II	1.27	-0.35	3.07	-0.38	1.95	0.12	2.09	-0.20
	III	1.53	0.26	3.32	0.26	2.11	0.15	2.32	0.22
<b>Rata-Rata</b>	1.04	-0.16	4.22	-0.12	2.13	-0.01	2.46	-0.10	

**LAMPIRAN 13 :  
TREN KREDIT**



Tahun	TW	PT BPD Papua	Tren	PT BPD Sulawesi Selatan Dan Barat	Tren	PT BPD Sumatera Selatan Dan Bangka Belitung	Tren	Rata-Rata kredit	Rata-Rata Tren
2015	I	13,007,569		7,732,889		11,120,639		10,620,366	
	II	13,449,132	441,563	8,167,036	434,147	11,517,650	397,011	11,044,606	424,240
	III	13,616,826	167,694	8,551,571	384,535	11,644,642	126,992	11,271,013	226,407
	IV	13,207,177	-409,649	8,916,260	364,689	11,556,242	-88,400	11,226,560	-44,453
2016	I	13,023,685	-183,492	9,063,149	146,889	11,970,042	413,800	11,352,292	125,732
	II	13,555,003	531,318	11,549,493	2,486,344	12,356,770	386,728	12,487,089	1,134,797
	III	13,760,441	205,438	12,040,771	491,278	12,471,475	114,705	12,757,562	270,474
	IV	14,209,840	449,399	11,878,918	-161,853	12,645,440	173,965	12,911,399	153,837
2017	I	13,811,777	-398,063	11,953,345	74,427	12,734,729	89,289	12,833,284	-78,116
	II	12,856,431	-955,346	13,001,150	1,047,805	13,126,037	391,308	12,994,539	161,256
	III	13,008,959	152,528	13,478,604	477,454	13,299,954	173,917	13,262,506	267,966
	IV	13,270,908	261,949	14,004,137	525,533	13,560,719	260,765	13,611,921	349,416
2018	I	12,449,940	-820,968	14,297,938	293,801	13,693,550	132,831	13,480,476	-131,445
	II	12,644,018	194,078	14,870,813	572,875	13,883,720	190,170	13,799,517	319,041
	III	12,771,648	127,630	15,281,806	410,993	13,725,191	-158,529	13,926,215	126,698
	IV	14,147,217	1,375,569	15,971,680	689,874	14,487,228	762,037	14,868,708	942,493
2019	I	13,748,253	-398,964	16,076,954	105,274	14,523,718	36,490	14,782,975	-85,733
	II	14,042,056	293,803	16,858,172	781,218	14,970,024	446,306	15,290,084	507,109
	III	14,707,906	665,850	17,860,976	1,002,804	16,121,370	1,151,346	16,230,084	940,000
<b>Rata-Rata</b>		13,436,252	94,463	12,713,456	562,672	13,126,797	277,818	13,092,168	311,651
<b>Persentase</b>									3.12



**LAMPIRAN 14 :  
TREN ASET**

Tahun	TW	PT BPD Papua	Tren	PT BPD Sulawesi	Tren	PT BPD Sumatera	Tren	Rata-Rata Aset	Rata-Rata Tren
2015	I	21,687,515		13,498,487		18,887,747		18,024,583	
	II	25,630,584	3,943,069	14,169,901	671,414	20,936,386	2,048,639	20,245,624	2,221,041
	III	27,824,520	2,193,936	15,317,000	1,147,099	20,710,966	-225,420	21,284,162	1,038,538
	IV	20,357,639	-7,466,881	11,520,292	-3,796,708	16,515,086	-4,195,880	16,131,006	-5,153,156
2016	I	21,852,814	1,495,175	15,716,026	4,195,734	19,038,125	2,523,039	18,868,988	2,737,983
	II	24,731,601	2,878,787	16,184,561	468,535	18,870,338	-167,787	19,928,833	1,059,845
	III	24,647,659	-83,942	17,068,521	883,960	19,332,052	461,714	20,349,411	420,577
	IV	21,057,734	-3,589,925	16,242,239	-826,282	18,911,354	-420,698	18,737,109	-1,612,302
2017	I	21,924,808	867,074	21,326,188	5,083,949	22,000,394	3,089,040	21,750,463	3,013,354
	II	25,476,968	3,552,160	21,134,091	-192,097	22,597,128	596,734	23,069,396	1,318,932
	III	24,749,687	-727,281	19,118,417	-2,015,674	22,672,328	75,200	22,180,144	-889,252
	IV	20,400,813	-4,348,874	17,545,955	-1,572,462	22,145,410	-526,918	20,030,726	-2,149,418
2018	I	23,370,262	2,969,449	21,124,937	3,578,982	21,763,940	-381,470	22,086,380	2,055,654
	II	22,780,768	-589,494	22,511,902	1,386,965	21,737,430	-26,510	22,343,367	256,987
	III	23,881,562	1,100,794	23,020,039	508,137	23,220,742	1,483,312	23,374,114	1,030,748
	IV	22,456,759	-1,424,803	20,576,423	-2,443,616	25,672,240	2,451,498	22,901,807	-472,307
2019	I	22,979,987	523,228	23,628,505	3,052,082	25,110,128	-562,112	23,906,207	1,004,399
	II	26,126,859	3,146,872	25,624,153	1,995,648	26,216,442	1,106,314	25,989,151	2,082,945
	III	25,151,272	-975,587	25,744,808	120,655	26,116,952	-99,490	25,671,011	-318,141
<b>Rata-Rata</b>		23,531,043	192,431	19,003,813	680,351	21,708,168	401,623	21,414,341	424,802
<b>Persentase</b>									4.25





**LAMPIRAN 15 :  
TREN KREDIT BERMASALAH**

Tahun	TW	PT BPD Papua	Tren	PT BPD Sulawesi Selatan Dan Barat	Tren	PT BPD Sumatera Selatan Dan Bangka Belitung	Tren	Rata-Rata Kredit bermasalah	Rata-Rata Tren
2015	I	369,220		64,434		823,841		419,165	
	II	538,647	169,427	66,729	2,295	806,933	-16,908	470,770	51,605
	III	823,252	284,605	63,247	-3,482	784,784	-22,149	557,094	86,325
	IV	713,086	-110,166	58,072	-5,175	506,657	-278,127	425,938	-131,156
2016	I	740,125	27,039	58,579	507	527,318	20,661	442,007	16,069
	II	870,611	130,486	58,057	-522	744,546	217,228	557,738	115,731
	III	971,665	101,054	60,010	1,953	796,466	51,920	609,380	51,642
	IV	1,442,789	471,124	60,448	438	781,383	-15,083	761,540	152,160
2017	I	1,312,090	-130,699	66,826	6,378	801,999	20,616	726,972	-34,568
	II	1,246,696	-65,394	76,593	9,767	802,237	238	708,509	-18,463
	III	896,489	-350,207	76,177	-416	813,056	10,819	595,241	-113,268
	IV	1,041,874	145,385	78,137	1,960	865,114	52,058	661,708	66,468
2018	I	1,048,066	6,192	96,373	18,236	858,184	-6,930	667,541	5,833
	II	1,215,831	167,765	93,867	-2,506	755,834	-102,350	688,511	20,970
	III	918,657	-297,174	88,608	-5,259	766,376	10,542	591,214	-97,297
	IV	709,860	-208,797	81,456	-7,152	798,614	32,238	529,977	-61,237
2019	I	740,932	31,072	102,775	21,319	923,202	124,588	588,970	58,993
	II	749,006	8,074	202,659	99,884	931,248	8,046	627,638	38,668
	III	735,347	-13,659	236,461	33,802	963,452	32,204	645,087	17,449
<b>Rata-Rata</b>		899,171	20,340	88,921	9,557	792,171	7,756	593,421	12,551
<b>Persentase</b>									0.13

**LAMPIRAN 16 :**  
**PERHITUNGAN SUKU BUNGA**



Tanggal	JIBOR	Tren	Rata-Rata
	Overnight (%)		
1-Jan-15	0.00000		
2-Jan-15	5.83875	5.83875	
5-Jan-15	5.83000	-0.00875	
6-Jan-15	5.82688	-0.00312	
7-Jan-15	5.82188	-0.00500	
8-Jan-15	5.82188	0.00000	
9-Jan-15	5.82188	0.00000	
12-Jan-15	5.82188	0.00000	
13-Jan-15	5.82250	0.00062	
14-Jan-15	5.82250	0.00000	
15-Jan-15	5.82125	-0.00125	
16-Jan-15	5.82188	0.00063	
19-Jan-15	5.82313	0.00125	
20-Jan-15	5.82438	0.00125	
21-Jan-15	5.82438	0.00000	
22-Jan-15	5.83125	0.00687	
23-Jan-15	5.84250	0.01125	
26-Jan-15	5.85500	0.01250	
27-Jan-15	5.85000	-0.00500	
28-Jan-15	5.85000	0.00000	
29-Jan-15	5.85000	0.00000	
30-Jan-15	5.85000	0.00000	
2-Feb-15	5.85000	0.00000	
3-Feb-15	5.85000	0.00000	
4-Feb-15	5.84500	-0.00500	
5-Feb-15	5.83750	-0.00750	
6-Feb-15	5.83500	-0.00250	
9-Feb-15	5.83250	-0.00250	
10-Feb-15	5.83125	-0.00125	
11-Feb-15	5.83000	-0.00125	
12-Feb-15	5.83000	0.00000	
13-Feb-15	5.83000	0.00000	
16-Feb-15	5.83000	0.00000	
17-Feb-15	5.83000	0.00000	
18-Feb-15	5.65813	-0.17187	
19-Feb-15	0.00000	-5.65813	
20-Feb-15	5.65125	5.65125	0.10902

23-Feb-15	5.65500	0.00375	
24-Feb-15	5.65313	-0.00187	
25-Feb-15	5.65125	-0.00188	
26-Feb-15	5.65000	-0.00125	
27-Feb-15	5.65000	0.00000	
2-Mar-15	5.65000	0.00000	
3-Mar-15	5.65000	0.00000	
4-Mar-15	5.65000	0.00000	
5-Mar-15	5.65000	0.00000	
6-Mar-15	5.64563	-0.00437	
9-Mar-15	5.64938	0.00375	
10-Mar-15	5.64813	-0.00125	
11-Mar-15	5.64750	-0.00063	
12-Mar-15	5.64750	0.00000	
13-Mar-15	5.64563	-0.00187	
16-Mar-15	5.64813	0.00250	
17-Mar-15	5.64688	-0.00125	
18-Mar-15	5.64438	-0.00250	
19-Mar-15	5.64000	-0.00438	
20-Mar-15	5.63875	-0.00125	
23-Mar-15	5.64938	0.01063	
24-Mar-15	5.73625	0.08687	
25-Mar-15	5.84688	0.11063	
26-Mar-15	6.31188	0.46500	
27-Mar-15	6.44500	0.13312	
30-Mar-15	6.70625	0.26125	
31-Mar-15	6.86812	0.16187	
1-Apr-15	5.78667	-1.08145	
2-Apr-15	5.71333	-0.07334	
3-Apr-15	0.00000	-5.71333	
6-Apr-15	5.68000	5.68000	
7-Apr-15	5.67000	-0.01000	
8-Apr-15	5.66000	-0.01000	
9-Apr-15	5.65467	-0.00533	
10-Apr-15	5.65067	-0.00400	
13-Apr-15	5.64533	-0.00534	
14-Apr-15	5.64200	-0.00333	
15-Apr-15	5.64200	0.00000	
16-Apr-15	5.64267	0.00067	
17-Apr-15	5.65267	0.01000	
20-Apr-15	5.72867	0.07600	0.01883

21-Apr-15	5.87667	0.14800
22-Apr-15	5.88533	0.00866
23-Apr-15	5.90333	0.01800
24-Apr-15	5.90533	0.00200
27-Apr-15	5.88333	-0.02200
28-Apr-15	5.89133	0.00800
29-Apr-15	5.85400	-0.03733
30-Apr-15	5.83067	-0.02333
1-May-15	0.00000	-5.83067
4-May-15	5.74200	5.74200
5-May-15	5.70067	-0.04133
6-May-15	5.68200	-0.01867
7-May-15	5.66333	-0.01867
8-May-15	5.66333	0.00000
11-May-15	5.66000	-0.00333
12-May-15	5.65667	-0.00333
13-May-15	5.65600	-0.00067
14-May-15	0.00000	-5.65600
15-May-15	5.65267	5.65267
18-May-15	5.65067	-0.00200
19-May-15	5.64533	-0.00534
20-May-15	5.64333	-0.00200
21-May-15	5.64067	-0.00266
22-May-15	5.63200	-0.00867
25-May-15	5.64000	0.00800
26-May-15	5.63733	-0.00267
27-May-15	5.62867	-0.00866
28-May-15	5.63067	0.00200
29-May-15	5.63133	0.00066
1-Jun-15	5.62933	-0.00200
2-Jun-15	0.00000	-5.62933
3-Jun-15	5.62400	5.62400
4-Jun-15	5.61933	-0.00467
5-Jun-15	5.61267	-0.00666
8-Jun-15	5.61467	0.00200
9-Jun-15	5.61267	-0.00200
10-Jun-15	5.63733	0.02466
11-Jun-15	5.72533	0.08800
12-Jun-15	6.01000	0.28467
15-Jun-15	5.67467	-0.33533
16-Jun-15	5.65333	-0.02134



17-Jun-15	5.64667	-0.00666	
18-Jun-15	5.64667	0.00000	
19-Jun-15	5.64533	-0.00134	
22-Jun-15	5.64267	-0.00266	
23-Jun-15	5.63600	-0.00667	
24-Jun-15	5.63600	0.00000	
25-Jun-15	5.63400	-0.00200	
26-Jun-15	5.63533	0.00133	
29-Jun-15	5.63533	0.00000	
30-Jun-15	5.64400	0.00867	
1-Jul-15	5.65000	0.00600	
2-Jul-15	5.65000	0.00000	
3-Jul-15	5.64933	-0.00067	
6-Jul-15	5.64867	-0.00066	
7-Jul-15	5.65000	0.00133	
8-Jul-15	5.65133	0.00133	
9-Jul-15	5.77333	0.12200	
10-Jul-15	6.13000	0.35667	
13-Jul-15	6.33667	0.20667	
14-Jul-15	6.43533	0.09866	
15-Jul-15	6.83333	0.39800	
16-Jul-15	0.00000	-6.83333	
17-Jul-15	0.00000	0.00000	
20-Jul-15	0.00000	0.00000	
21-Jul-15	5.81133	5.81133	
22-Jul-15	5.72467	-0.08666	
23-Jul-15	5.70467	-0.02000	
24-Jul-15	5.70000	-0.00467	
27-Jul-15	5.69867	-0.00133	
28-Jul-15	5.69333	-0.00534	
29-Jul-15	5.68933	-0.00400	
30-Jul-15	5.68000	-0.00933	
31-Jul-15	5.66867	-0.01133	
3-Aug-15	5.65000	-0.01867	
4-Aug-15	5.64800	-0.00200	
5-Aug-15	5.64200	-0.00600	
6-Aug-15	5.63200	-0.01000	
7-Aug-15	5.62333	-0.00867	
10-Aug-15	5.62000	-0.00333	
11-Aug-15	5.61733	-0.00267	
12-Aug-15	5.61333	-0.00400	0.02203

13-Aug-15	5.60600	-0.00733	
14-Aug-15	5.60200	-0.00400	
17-Aug-15	0.00000	-5.60200	
18-Aug-15	5.60600	5.60600	
19-Aug-15	5.60400	-0.00200	
20-Aug-15	5.60867	0.00467	
21-Aug-15	5.60333	-0.00534	
24-Aug-15	5.64733	0.04400	
25-Aug-15	5.71333	0.06600	
26-Aug-15	5.77667	0.06334	
27-Aug-15	5.76533	-0.01134	
28-Aug-15	5.75533	-0.01000	
31-Aug-15	5.75933	0.00400	
1-Sep-15	5.75200	-0.00733	
2-Sep-15	5.75000	-0.00200	
3-Sep-15	5.75000	0.00000	
4-Sep-15	5.75467	0.00467	
7-Sep-15	5.75000	-0.00467	
8-Sep-15	5.77333	0.02333	
9-Sep-15	5.82800	0.05467	
10-Sep-15	5.84667	0.01867	
11-Sep-15	5.80467	-0.04200	
14-Sep-15	5.80000	-0.00467	
15-Sep-15	5.79200	-0.00800	
16-Sep-15	5.75800	-0.03400	
17-Sep-15	5.75000	-0.00800	
18-Sep-15	5.74667	-0.00333	
21-Sep-15	5.75000	0.00333	
22-Sep-15	5.75000	0.00000	
23-Sep-15	5.75000	0.00000	
24-Sep-15	0.00000	-5.75000	
25-Sep-15	5.75143	5.75143	
28-Sep-15	5.77667	0.02524	
29-Sep-15	7.92867	2.15200	
30-Sep-15	7.09786	-0.83081	
1-Oct-15	6.93333	-0.16453	
2-Oct-15	5.91333	-1.02000	
5-Oct-15	5.78333	-0.13000	
6-Oct-15	5.77000	-0.01333	
7-Oct-15	5.77333	0.00333	
8-Oct-15	5.88000	0.10667	0.00748

9-Oct-15	5.84200	-0.03800
12-Oct-15	5.84133	-0.00067
13-Oct-15	5.85000	0.00867
14-Oct-15	0.00000	-5.85000
15-Oct-15	5.88467	5.88467
16-Oct-15	5.95000	0.06533
19-Oct-15	5.90067	-0.04933
20-Oct-15	5.86533	-0.03534
21-Oct-15	5.94800	0.08267
22-Oct-15	5.96667	0.01867
23-Oct-15	5.98000	0.01333
26-Oct-15	5.99333	0.01333
27-Oct-15	6.00467	0.01134
28-Oct-15	6.00000	-0.00467
29-Oct-15	6.00200	0.00200
30-Oct-15	5.99667	-0.00533
2-Nov-15	5.95867	-0.03800
3-Nov-15	5.96800	0.00933
4-Nov-15	5.96800	0.00000
5-Nov-15	5.98000	0.01200
6-Nov-15	5.97667	-0.00333
9-Nov-15	5.96667	-0.01000
10-Nov-15	5.97000	0.00333
11-Nov-15	5.97667	0.00667
12-Nov-15	5.98467	0.00800
13-Nov-15	5.98800	0.00333
16-Nov-15	6.00667	0.01867
17-Nov-15	6.18667	0.18000
18-Nov-15	6.11467	-0.07200
19-Nov-15	5.96800	-0.14667
20-Nov-15	5.93600	-0.03200
23-Nov-15	5.87667	-0.05933
24-Nov-15	5.87667	0.00000
25-Nov-15	5.85067	-0.02600
26-Nov-15	5.84867	-0.00200
27-Nov-15	5.85000	0.00133
30-Nov-15	5.86571	0.01571
1-Dec-15	5.85800	-0.00771
2-Dec-15	5.86467	0.00667
3-Dec-15	5.85000	-0.01467
4-Dec-15	5.83667	-0.01333

7-Dec-15	5.83800	0.00133	
8-Dec-15	5.80867	-0.02933	
9-Dec-15	0.00000	-5.80867	
10-Dec-15	5.81667	5.81667	
11-Dec-15	5.83000	0.01333	
14-Dec-15	5.84733	0.01733	
15-Dec-15	5.84067	-0.00666	
16-Dec-15	5.85000	0.00933	
17-Dec-15	5.85000	0.00000	
18-Dec-15	5.84267	-0.00733	
21-Dec-15	5.86867	0.02600	
22-Dec-15	5.88867	0.02000	
23-Dec-15	6.51067	0.62200	
24-Dec-15	0.00000	-6.51067	
25-Dec-15	0.00000	0.00000	
28-Dec-15	6.43714	6.43714	
29-Dec-15	8.24933	1.81219	
30-Dec-15	8.25933	0.01000	
31-Dec-15	7.59167	-0.66766	
<b>RATA-RATA TAHUN 2015</b>			<b>0.02992</b>
1-Jan-16	0.00000	-7.59167	
4-Jan-16	6.02692	6.02692	
5-Jan-16	5.80615	-0.22077	
6-Jan-16	5.79500	-0.01115	
7-Jan-16	5.77846	-0.01654	
8-Jan-16	5.77538	-0.00308	
11-Jan-16	5.80000	0.02462	
12-Jan-16	5.80000	0.00000	
13-Jan-16	5.78615	-0.01385	
14-Jan-16	5.78462	-0.00153	
15-Jan-16	5.50000	-0.28462	
18-Jan-16	5.49923	-0.00077	
19-Jan-16	5.48385	-0.01538	
20-Jan-16	5.47538	-0.00847	
21-Jan-16	5.44846	-0.02692	
22-Jan-16	5.42462	-0.02384	
25-Jan-16	5.41615	-0.00847	
26-Jan-16	5.40154	-0.01461	
27-Jan-16	5.40154	0.00000	
28-Jan-16	5.40000	-0.00154	-
29-Jan-16	5.40692	0.00692	0.04141

1-Feb-16	5.40385	-0.00307
2-Feb-16	5.39231	-0.01154
3-Feb-16	5.39615	0.00384
4-Feb-16	5.39615	0.00000
5-Feb-16	5.40000	0.00385
8-Feb-16	0.00000	-5.40000
9-Feb-16	5.40000	5.40000
10-Feb-16	5.40000	0.00000
11-Feb-16	5.40000	0.00000
12-Feb-16	5.40000	0.00000
15-Feb-16	5.40000	0.00000
16-Feb-16	5.40000	0.00000
17-Feb-16	5.40000	0.00000
18-Feb-16	5.40000	0.00000
19-Feb-16	5.16385	-0.23615
22-Feb-16	5.15615	-0.00770
23-Feb-16	5.15000	-0.00615
24-Feb-16	5.15000	0.00000
25-Feb-16	5.15000	0.00000
26-Feb-16	5.15000	0.00000
29-Feb-16	5.15000	0.00000
1-Mar-16	5.15000	0.00000
2-Mar-16	5.14615	-0.00385
3-Mar-16	5.13846	-0.00769
4-Mar-16	5.13692	-0.00154
7-Mar-16	5.13077	-0.00615
8-Mar-16	5.13385	0.00308
9-Mar-16	0.00000	-5.13385
10-Mar-16	5.13462	5.13462
11-Mar-16	5.14462	0.01000
14-Mar-16	5.14519	0.00057
15-Mar-16	5.14519	0.00000
16-Mar-16	5.14519	0.00000
17-Mar-16	5.14103	-0.00416
18-Mar-16	4.90712	-0.23391
21-Mar-16	4.90096	-0.00616
22-Mar-16	4.90096	0.00000
23-Mar-16	4.90000	-0.00096
24-Mar-16	4.90000	0.00000
25-Mar-16	0.00000	-4.90000
28-Mar-16	4.90000	4.90000



29-Mar-16	4.90000	0.00000	
30-Mar-16	4.90000	0.00000	
31-Mar-16	4.90000	0.00000	
1-Apr-16	4.90000	0.00000	
4-Apr-16	4.90000	0.00000	
5-Apr-16	4.90000	0.00000	
6-Apr-16	4.89519	-0.00481	
7-Apr-16	4.90000	0.00481	
8-Apr-16	4.89423	-0.00577	
11-Apr-16	4.89103	-0.00320	
12-Apr-16	4.89103	0.00000	
13-Apr-16	4.88949	-0.00154	
14-Apr-16	4.88654	-0.00295	
15-Apr-16	4.89135	0.00481	
18-Apr-16	4.89038	-0.00097	
19-Apr-16	4.88654	-0.00384	
20-Apr-16	4.88750	0.00096	
21-Apr-16	4.88654	-0.00096	
22-Apr-16	4.88654	0.00000	
25-Apr-16	4.88654	0.00000	
26-Apr-16	4.89192	0.00538	
27-Apr-16	4.89192	0.00000	
28-Apr-16	4.89904	0.00712	
29-Apr-16	4.93269	0.03365	
2-May-16	4.92442	-0.00827	
3-May-16	4.91865	-0.00577	
4-May-16	4.99615	0.07750	
5-May-16	0.00000	-4.99615	
6-May-16	0.00000	0.00000	
9-May-16	4.93692	4.93692	
10-May-16	4.93500	-0.00192	
11-May-16	4.94654	0.01154	
12-May-16	4.95000	0.00346	
13-May-16	4.95000	0.00000	
16-May-16	4.94423	-0.00577	
17-May-16	4.92385	-0.02038	
18-May-16	4.91615	-0.00770	
19-May-16	4.91615	0.00000	
20-May-16	4.91231	-0.00384	
23-May-16	4.90188	-0.01043	
24-May-16	4.90000	-0.00188	0.00154



25-May-16	4.90000	0.00000	
26-May-16	4.90000	0.00000	
27-May-16	4.90000	0.00000	
30-May-16	4.90000	0.00000	
31-May-16	4.90000	0.00000	
1-Jun-16	4.90000	0.00000	
2-Jun-16	4.90000	0.00000	
3-Jun-16	4.90000	0.00000	
6-Jun-16	4.90000	0.00000	
7-Jun-16	4.90000	0.00000	
8-Jun-16	4.90000	0.00000	
9-Jun-16	4.90000	0.00000	
10-Jun-16	4.95231	0.05231	
13-Jun-16	5.06346	0.11115	
14-Jun-16	5.24231	0.17885	
15-Jun-16	4.94327	-0.29904	
16-Jun-16	4.90769	-0.03558	
17-Jun-16	4.62692	-0.28077	
20-Jun-16	4.63942	0.01250	
21-Jun-16	4.64327	0.00385	
22-Jun-16	4.64231	-0.00096	
23-Jun-16	4.63846	-0.00385	
24-Jun-16	4.85000	0.21154	
27-Jun-16	5.57885	0.72885	
28-Jun-16	5.25769	-0.32116	
29-Jun-16	5.20000	-0.05769	
30-Jun-16	5.00000	-0.20000	
1-Jul-16	4.90365	-0.09635	
4-Jul-16	4.84038	-0.06327	
5-Jul-16	0.00000	-4.84038	
6-Jul-16	0.00000	0.00000	
7-Jul-16	0.00000	0.00000	
8-Jul-16	0.00000	0.00000	
11-Jul-16	4.75500	4.75500	
12-Jul-16	4.70000	-0.05500	
13-Jul-16	4.69038	-0.00962	
14-Jul-16	4.67788	-0.01250	
15-Jul-16	4.64423	-0.03365	
18-Jul-16	4.65385	0.00962	
19-Jul-16	4.65000	-0.00385	
20-Jul-16	4.64827	-0.00173	0.00237

21-Jul-16	4.64827	0.00000
22-Jul-16	4.64923	0.00096
25-Jul-16	4.64827	-0.00096
26-Jul-16	4.64923	0.00096
27-Jul-16	4.64673	-0.00250
28-Jul-16	4.64346	-0.00327
29-Jul-16	4.64288	-0.00058
1-Aug-16	4.64827	0.00539
2-Aug-16	4.63558	-0.01269
3-Aug-16	4.63269	-0.00289
4-Aug-16	4.63096	-0.00173
5-Aug-16	4.63231	0.00135
8-Aug-16	4.64481	0.01250
9-Aug-16	4.64192	-0.00289
10-Aug-16	4.64673	0.00481
11-Aug-16	4.64904	0.00231
12-Aug-16	4.64904	0.00000
15-Aug-16	4.64872	-0.00032
16-Aug-16	4.64872	0.00000
17-Aug-16	0.00000	-4.64872
18-Aug-16	4.64641	4.64641
19-Aug-16	4.64872	0.00231
22-Aug-16	4.64808	-0.00064
23-Aug-16	5.25288	0.60480
24-Aug-16	4.98077	-0.27211
25-Aug-16	4.86058	-0.12019
26-Aug-16	4.80558	-0.05500
29-Aug-16	4.80962	0.00404
30-Aug-16	4.80962	0.00000
31-Aug-16	4.81154	0.00192
1-Sep-16	4.80308	-0.00846
2-Sep-16	4.77000	-0.03308
5-Sep-16	4.75212	-0.01788
6-Sep-16	4.77115	0.01903
7-Sep-16	4.76500	-0.00615
8-Sep-16	4.75481	-0.01019
9-Sep-16	4.96538	0.21057
12-Sep-16	0.00000	-4.96538
13-Sep-16	4.88365	4.88365
14-Sep-16	4.94731	0.06366
15-Sep-16	4.97692	0.02961

16-Sep-16	4.99231	0.01539	
19-Sep-16	4.92769	-0.06462	
20-Sep-16	4.90000	-0.02769	
21-Sep-16	4.90000	0.00000	
22-Sep-16	4.90000	0.00000	
23-Sep-16	4.70096	-0.19904	
26-Sep-16	4.78462	0.08366	
27-Sep-16	5.38558	0.60096	
28-Sep-16	4.96923	-0.41635	
29-Sep-16	5.06154	0.09231	
30-Sep-16	5.15673	0.09519	
3-Oct-16	4.90417	-0.25256	
4-Oct-16	4.74519	-0.15898	
5-Oct-16	4.71442	-0.03077	
6-Oct-16	4.76808	0.05366	
7-Oct-16	4.78615	0.01807	
10-Oct-16	5.00058	0.21443	
11-Oct-16	5.21635	0.21577	
12-Oct-16	4.98846	-0.22789	
13-Oct-16	4.98077	-0.00769	
14-Oct-16	4.91923	-0.06154	
17-Oct-16	4.74519	-0.17404	
18-Oct-16	4.59231	-0.15288	
19-Oct-16	4.42500	-0.16731	
20-Oct-16	4.46654	0.04154	
21-Oct-16	4.32115	-0.14539	
24-Oct-16	4.29135	-0.02980	
25-Oct-16	4.21635	-0.07500	
26-Oct-16	4.23346	0.01711	
27-Oct-16	4.23308	-0.00038	
28-Oct-16	4.22788	-0.00520	
31-Oct-16	4.22058	-0.00730	
1-Nov-16	4.21500	-0.00558	
2-Nov-16	4.20538	-0.00962	
3-Nov-16	4.20538	0.00000	
4-Nov-16	4.20385	-0.00153	
7-Nov-16	4.20000	-0.00385	
8-Nov-16	4.20000	0.00000	
9-Nov-16	4.20000	0.00000	
10-Nov-16	4.20000	0.00000	-
11-Nov-16	4.23462	0.03462	0.01421

14-Nov-16	4.23462	0.00000	
15-Nov-16	4.20769	-0.02693	
16-Nov-16	4.20096	-0.00673	
17-Nov-16	4.20000	-0.00096	
18-Nov-16	4.20000	0.00000	
21-Nov-16	4.19769	-0.00231	
22-Nov-16	4.20385	0.00616	
23-Nov-16	4.20000	-0.00385	
24-Nov-16	4.20000	0.00000	
25-Nov-16	4.20000	0.00000	
28-Nov-16	4.20000	0.00000	
29-Nov-16	4.20000	0.00000	
30-Nov-16	4.20000	0.00000	
1-Dec-16	4.20000	0.00000	
2-Dec-16	4.20000	0.00000	
5-Dec-16	4.19827	-0.00173	
6-Dec-16	4.20000	0.00173	
7-Dec-16	4.20000	0.00000	
8-Dec-16	4.19923	-0.00077	
9-Dec-16	4.20000	0.00077	
12-Dec-16	0.00000	-4.20000	
13-Dec-16	4.20000	4.20000	
14-Dec-16	4.20000	0.00000	
15-Dec-16	4.20000	0.00000	
16-Dec-16	4.20000	0.00000	
19-Dec-16	4.20000	0.00000	
20-Dec-16	4.20000	0.00000	
21-Dec-16	4.20385	0.00385	
22-Dec-16	4.21712	0.01327	
23-Dec-16	4.21538	-0.00174	
26-Dec-16	0.00000	-4.21538	
27-Dec-16	4.23462	4.23462	
28-Dec-16	4.24615	0.01153	
29-Dec-16	4.23788	-0.00827	
30-Dec-16	4.23308	-0.00480	
<b>RATA-RATA TAHUN 2016</b>			- 0.01293
2-Jan-17	0.00000	-4.23308	
3-Jan-17	4.18161	4.18161	
4-Jan-17	4.18161	0.00000	
5-Jan-17	4.17446	-0.00715	0.00207

6-Jan-17	4.17714	0.00268
9-Jan-17	4.17446	-0.00268
10-Jan-17	4.17054	-0.00392
11-Jan-17	4.16518	-0.00536
12-Jan-17	4.16429	-0.00089
13-Jan-17	4.17464	0.01035
16-Jan-17	4.18036	0.00572
17-Jan-17	4.18482	0.00446
18-Jan-17	4.17893	-0.00589
19-Jan-17	4.17089	-0.00804
20-Jan-17	4.17476	0.00387
23-Jan-17	4.17214	-0.00262
24-Jan-17	4.17089	-0.00125
25-Jan-17	4.16500	-0.00589
26-Jan-17	4.16500	0.00000
27-Jan-17	4.16589	0.00089
30-Jan-17	4.16946	0.00357
31-Jan-17	4.16946	0.00000
1-Feb-17	4.17446	0.00500
2-Feb-17	4.17714	0.00268
3-Feb-17	4.16589	-0.01125
6-Feb-17	4.17893	0.01304
7-Feb-17	4.19768	0.01875
8-Feb-17	4.19554	-0.00214
9-Feb-17	4.20643	0.01089
10-Feb-17	4.29250	0.08607
13-Feb-17	4.27268	-0.01982
14-Feb-17	4.37143	0.09875
15-Feb-17	0.00000	-4.37143
16-Feb-17	4.28643	4.28643
17-Feb-17	4.31429	0.02786
20-Feb-17	4.33571	0.02142
21-Feb-17	4.34786	0.01215
22-Feb-17	4.32804	-0.01982
23-Feb-17	4.35000	0.02196
24-Feb-17	4.32000	-0.03000
27-Feb-17	4.30929	-0.01071
28-Feb-17	4.33625	0.02696
1-Mar-17	4.31214	-0.02411
2-Mar-17	4.33857	0.02643
3-Mar-17	4.31286	-0.02571



6-Mar-17	4.31643	0.00357	
7-Mar-17	4.33857	0.02214	
8-Mar-17	4.31304	-0.02553	
9-Mar-17	4.34875	0.03571	
10-Mar-17	4.31571	-0.03304	
13-Mar-17	4.33054	0.01483	
14-Mar-17	4.34536	0.01482	
15-Mar-17	4.32308	-0.02228	
16-Mar-17	4.34107	0.01799	
17-Mar-17	4.31786	-0.02321	
20-Mar-17	4.34607	0.02821	
21-Mar-17	4.37821	0.03214	
22-Mar-17	4.33125	-0.04696	
23-Mar-17	4.34702	0.01577	
24-Mar-17	4.35000	0.00298	
27-Mar-17	4.35286	0.00286	
28-Mar-17	0.00000	-4.35286	
29-Mar-17	4.35089	4.35089	
30-Mar-17	4.36786	0.01697	
31-Mar-17	4.36786	0.00000	
3-Apr-17	4.35000	-0.01786	
4-Apr-17	4.35000	0.00000	
5-Apr-17	4.35000	0.00000	
6-Apr-17	4.36661	0.01661	
7-Apr-17	4.35595	-0.01066	
10-Apr-17	4.35357	-0.00238	
11-Apr-17	4.47143	0.11786	
12-Apr-17	4.38089	-0.09054	
13-Apr-17	4.52595	0.14506	
14-Apr-17	0.00000	-4.52595	
17-Apr-17	4.42692	4.42692	
18-Apr-17	4.40385	-0.02307	
19-Apr-17	4.37923	-0.02462	
20-Apr-17	4.35974	-0.01949	
21-Apr-17	4.36192	0.00218	
25-Apr-17	4.35615	-0.00577	
26-Apr-17	4.35000	-0.00615	
27-Apr-17	4.42154	0.07154	
28-Apr-17	4.38974	-0.03180	
1-May-17	0.00000	-4.38974	
2-May-17	4.37519	4.37519	0.00070



3-May-17	4.35923	-0.01596	
4-May-17	4.37462	0.01539	
5-May-17	4.36692	-0.00770	
8-May-17	4.38846	0.02154	
9-May-17	4.39923	0.01077	
10-May-17	4.37173	-0.02750	
11-May-17	0.00000	-4.37173	
12-May-17	4.50000	4.50000	
15-May-17	4.42558	-0.07442	
16-May-17	4.46019	0.03461	
17-May-17	4.37923	-0.08096	
18-May-17	4.40538	0.02615	
19-May-17	4.39744	-0.00794	
22-May-17	4.39712	-0.00032	
23-May-17	4.40000	0.00288	
24-May-17	4.38173	-0.01827	
25-May-17	0.00000	-4.38173	
26-May-17	4.40000	4.40000	
29-May-17	4.39519	-0.00481	
30-May-17	4.44923	0.05404	
31-May-17	4.37846	-0.07077	
1-Jun-17	0.00000	-4.37846	
2-Jun-17	4.38359	4.38359	
5-Jun-17	4.37692	-0.00667	
6-Jun-17	4.41846	0.04154	
7-Jun-17	4.37173	-0.04673	
8-Jun-17	4.39872	0.02699	
9-Jun-17	4.39731	-0.00141	
12-Jun-17	4.39615	-0.00116	
13-Jun-17	4.58231	0.18616	
14-Jun-17	4.38865	-0.19366	
15-Jun-17	4.38000	-0.00865	
16-Jun-17	4.37615	-0.00385	
19-Jun-17	4.41000	0.03385	
20-Jun-17	4.53173	0.12173	
21-Jun-17	4.46154	-0.07019	
22-Jun-17	4.96442	0.50288	
23-Jun-17	0.00000	-4.96442	
29-Jun-17	0.00000	0.00000	
30-Jun-17	4.41058	4.41058	
3-Jul-17	4.37308	-0.03750	-

4-Jul-17	4.36442	-0.00866	0.00780
5-Jul-17	4.34327	-0.02115	
6-Jul-17	4.34192	-0.00135	
7-Jul-17	4.34231	0.00039	
10-Jul-17	4.35000	0.00769	
11-Jul-17	4.39346	0.04346	
12-Jul-17	4.34615	-0.04731	
13-Jul-17	4.39231	0.04616	
14-Jul-17	4.35385	-0.03846	
17-Jul-17	4.34615	-0.00770	
18-Jul-17	4.39096	0.04481	
19-Jul-17	4.35769	-0.03327	
20-Jul-17	4.39481	0.03712	
21-Jul-17	4.36635	-0.02846	
24-Jul-17	4.36692	0.00057	
25-Jul-17	4.38385	0.01693	
26-Jul-17	4.36019	-0.02366	
27-Jul-17	4.40212	0.04193	
28-Jul-17	4.35731	-0.04481	
31-Jul-17	4.35000	-0.00731	
1-Aug-17	4.37135	0.02135	
2-Aug-17	4.34904	-0.02231	
3-Aug-17	4.37385	0.02481	
4-Aug-17	4.34923	-0.02462	
7-Aug-17	4.35385	0.00462	
8-Aug-17	4.39058	0.03673	
9-Aug-17	4.35154	-0.03904	
10-Aug-17	4.39635	0.04481	
11-Aug-17	4.40000	0.00365	
14-Aug-17	4.37231	-0.02769	
15-Aug-17	4.43154	0.05923	
16-Aug-17	4.39423	-0.03731	
17-Aug-17	0.00000	-4.39423	
18-Aug-17	4.38526	4.38526	
21-Aug-17	4.45212	0.06686	
22-Aug-17	4.40538	-0.04674	
23-Aug-17	4.13077	-0.27461	
24-Aug-17	4.10769	-0.02308	
25-Aug-17	4.10096	-0.00673	
28-Aug-17	4.10077	-0.00019	
29-Aug-17	4.10712	0.00635	

30-Aug-17	4.10635	-0.00077	
31-Aug-17	4.09872	-0.00763	
1-Sep-17	0.00000	-4.09872	
4-Sep-17	4.10173	4.10173	
5-Sep-17	4.10000	-0.00173	
6-Sep-17	4.09904	-0.00096	
7-Sep-17	4.11795	0.01891	
8-Sep-17	4.10128	-0.01667	
11-Sep-17	4.13615	0.03487	
12-Sep-17	4.15788	0.02173	
13-Sep-17	4.11827	-0.03961	
14-Sep-17	4.13077	0.01250	
15-Sep-17	4.10962	-0.02115	
18-Sep-17	4.11827	0.00865	
19-Sep-17	4.13615	0.01788	
20-Sep-17	4.14154	0.00539	
21-Sep-17	0.00000	-4.14154	
22-Sep-17	4.14000	4.14000	
25-Sep-17	3.90538	-0.23462	
26-Sep-17	3.90096	-0.00442	
27-Sep-17	3.90154	0.00058	
28-Sep-17	3.91744	0.01590	
29-Sep-17	3.90385	-0.01359	
2-Oct-17	3.90962	0.00577	
3-Oct-17	3.90000	-0.00962	
4-Oct-17	3.90385	0.00385	
5-Oct-17	3.90192	-0.00193	
6-Oct-17	3.90000	-0.00192	
9-Oct-17	3.90192	0.00192	
10-Oct-17	3.90000	-0.00192	
11-Oct-17	3.90192	0.00192	
12-Oct-17	3.90000	-0.00192	
13-Oct-17	3.91154	0.01154	
16-Oct-17	3.90577	-0.00577	
17-Oct-17	3.91154	0.00577	
18-Oct-17	3.90385	-0.00769	
19-Oct-17	3.93231	0.02846	
20-Oct-17	3.90641	-0.02590	
23-Oct-17	3.92173	0.01532	
24-Oct-17	3.91923	-0.00250	-
25-Oct-17	3.91058	-0.00865	0.00016

26-Oct-17	3.94000	0.02942
27-Oct-17	3.91538	-0.02462
30-Oct-17	3.91538	0.00000
31-Oct-17	3.91731	0.00193
1-Nov-17	3.90000	-0.01731
2-Nov-17	3.95667	0.05667
3-Nov-17	3.89333	-0.06334
6-Nov-17	3.89846	0.00513
7-Nov-17	3.94962	0.05116
8-Nov-17	3.91212	-0.03750
9-Nov-17	3.90000	-0.01212
10-Nov-17	3.90000	0.00000
13-Nov-17	3.95154	0.05154
14-Nov-17	3.90962	-0.04192
15-Nov-17	3.90000	-0.00962
16-Nov-17	3.92910	0.02910
17-Nov-17	3.90000	-0.02910
20-Nov-17	3.90000	0.00000
21-Nov-17	3.90000	0.00000
22-Nov-17	3.90000	0.00000
23-Nov-17	3.90000	0.00000
24-Nov-17	3.90000	0.00000
27-Nov-17	3.90385	0.00385
28-Nov-17	3.90000	-0.00385
29-Nov-17	3.90000	0.00000
30-Nov-17	3.90577	0.00577
1-Dec-17	0.00000	-3.90577
4-Dec-17	3.90000	3.90000
5-Dec-17	3.90000	0.00000
6-Dec-17	3.90000	0.00000
7-Dec-17	3.91154	0.01154
8-Dec-17	3.90000	-0.01154
11-Dec-17	3.90308	0.00308
12-Dec-17	3.90000	-0.00308
13-Dec-17	3.90000	0.00000
14-Dec-17	3.90000	0.00000
15-Dec-17	3.90000	0.00000
18-Dec-17	3.90000	0.00000
19-Dec-17	3.90000	0.00000
20-Dec-17	3.90000	0.00000
21-Dec-17	3.90000	0.00000

22-Dec-17	3.90000	0.00000	
25-Dec-17	0.00000	-3.90000	
26-Dec-17	0.00000	0.00000	
27-Dec-17	3.90000	3.90000	
28-Dec-17	3.90000	0.00000	
29-Dec-17	3.90000	0.00000	
30-Dec-17	3.89308	-0.00692	
<b>RATA-RATA TAHUN 2017</b>			- 0.00130
1-Jan-18	0.00000	-3.89308	
2-Jan-18	3.90000	3.90000	
3-Jan-18	3.90000	0.00000	
4-Jan-18	3.90000	0.00000	
5-Jan-18	3.90000	0.00000	
6-Jan-18	0.00000	-3.90000	
8-Jan-18	3.90000	3.90000	
9-Jan-18	3.90000	0.00000	
10-Jan-18	3.90000	0.00000	
11-Jan-18	3.90278	0.00278	
12-Jan-18	3.90111	-0.00167	
13-Jan-18	0.00000	-3.90111	
15-Jan-18	3.90167	3.90167	
16-Jan-18	3.91000	0.00833	
17-Jan-18	3.90000	-0.01000	
18-Jan-18	3.90000	0.00000	
19-Jan-18	3.90000	0.00000	
20-Jan-18	0.00000	-3.90000	
22-Jan-18	3.90611	3.90611	
23-Jan-18	3.92792	0.02181	
24-Jan-18	3.90736	-0.02056	
25-Jan-18	3.91667	0.00931	
26-Jan-18	3.92792	0.01125	
27-Jan-18	0.00000	-3.92792	
29-Jan-18	3.91125	3.91125	
30-Jan-18	3.90736	-0.00389	
31-Jan-18	3.90000	-0.00736	
1-Feb-18	3.90111	0.00111	
2-Feb-18	3.90000	-0.00111	
3-Feb-18	0.00000	-3.90000	
5-Feb-18	3.90056	3.90056	
6-Feb-18	3.90000	-0.00056	- 0.04991



7-Feb-18	3.90000	0.00000
8-Feb-18	3.93944	0.03944
9-Feb-18	3.94097	0.00153
10-Feb-18	0.00000	-3.94097
12-Feb-18	3.91125	3.91125
13-Feb-18	3.92222	0.01097
14-Feb-18	3.90111	-0.02111
15-Feb-18	3.92088	0.01977
16-Feb-18	0.00000	-3.92088
17-Feb-18	0.00000	0.00000
19-Feb-18	3.90944	3.90944
20-Feb-18	3.94639	0.03695
21-Feb-18	3.90681	-0.03958
22-Feb-18	3.94431	0.03750
23-Feb-18	3.94444	0.00013
24-Feb-18	0.00000	-3.94444
26-Feb-18	3.92069	3.92069
27-Feb-18	3.95056	0.02987
28-Feb-18	3.91514	-0.03542
1-Mar-18	3.94093	0.02579
2-Mar-18	3.93352	-0.00741
3-Mar-18	0.00000	-3.93352
5-Mar-18	3.93764	3.93764
6-Mar-18	4.07778	0.14014
7-Mar-18	4.02681	-0.05097
8-Mar-18	4.09722	0.07041
9-Mar-18	4.01444	-0.08278
10-Mar-18	0.00000	-4.01444
12-Mar-18	3.98931	3.98931
13-Mar-18	3.99222	0.00291
14-Mar-18	3.95556	-0.03666
15-Mar-18	3.94639	-0.00917
16-Mar-18	3.93514	-0.01125
17-Mar-18	0.00000	-3.93514
19-Mar-18	3.93625	3.93625
20-Mar-18	3.95667	0.02042
21-Mar-18	3.93347	-0.02320
22-Mar-18	3.99704	0.06357
23-Mar-18	3.97482	-0.02222
24-Mar-18	0.00000	-3.97482
26-Mar-18	4.02167	4.02167



27-Mar-18	4.06264	0.04097	
28-Mar-18	4.01222	-0.05042	
29-Mar-18	4.15389	0.14167	
30-Mar-18	0.00000	-4.15389	
31-Mar-18	0.00000	0.00000	
2-Apr-18	3.97958	3.97958	
3-Apr-18	3.99833	0.01875	
4-Apr-18	3.96625	-0.03208	
5-Apr-18	4.01722	0.05097	
6-Apr-18	3.96741	-0.04981	
7-Apr-18	0.00000	-3.96741	
9-Apr-18	3.96722	3.96722	
10-Apr-18	4.00778	0.04056	
11-Apr-18	3.96653	-0.04125	
12-Apr-18	4.01083	0.04430	
13-Apr-18	4.01569	0.00486	
14-Apr-18	0.00000	-4.01569	
16-Apr-18	3.98278	3.98278	
17-Apr-18	4.04333	0.06055	
18-Apr-18	3.98722	-0.05611	
19-Apr-18	4.01375	0.02653	
20-Apr-18	4.00833	-0.00542	
21-Apr-18	0.00000	-4.00833	
23-Apr-18	4.01389	4.01389	
24-Apr-18	4.03681	0.02292	
25-Apr-18	4.01556	-0.02125	
26-Apr-18	4.18389	0.16833	
27-Apr-18	4.76944	0.58555	
28-Apr-18	0.00000	-4.76944	
30-Apr-18	4.06722	4.06722	
1-May-18	0.00000	-4.06722	
2-May-18	4.02472	4.02472	
3-May-18	4.07917	0.05445	
4-May-18	4.09111	0.01194	
5-May-18	0.00000	-4.09111	
7-May-18	4.08278	4.08278	
8-May-18	4.09556	0.01278	
9-May-18	4.07861	-0.01695	
10-May-18	0.00000	-4.07861	
11-May-18	4.08167	4.08167	
12-May-18	0.00000	-4.08167	0.00000

14-May-18	4.05847	4.05847
15-May-18	4.03444	-0.02403
16-May-18	4.01403	-0.02041
17-May-18	4.02500	0.01097
18-May-18	4.22528	0.20028
19-May-18	0.00000	-4.22528
21-May-18	4.19167	4.19167
22-May-18	4.17181	-0.01986
23-May-18	4.11750	-0.05431
24-May-18	4.12963	0.01213
25-May-18	4.12500	-0.00463
26-May-18	0.00000	-4.12500
28-May-18	4.10597	4.10597
29-May-18	0.00000	-4.10597
30-May-18	4.12625	4.12625
31-May-18	4.31931	0.19306
1-Jun-18	0.00000	-4.31931
2-Jun-18	0.00000	0.00000
4-Jun-18	4.30833	4.30833
5-Jun-18	4.30056	-0.00777
6-Jun-18	4.30167	0.00111
7-Jun-18	4.30056	-0.00111
8-Jun-18	6.06000	1.75944
9-Jun-18	0.00000	-6.06000
11-Jun-18	0.00000	0.00000
12-Jun-18	0.00000	0.00000
13-Jun-18	0.00000	0.00000
14-Jun-18	0.00000	0.00000
15-Jun-18	0.00000	0.00000
16-Jun-18	0.00000	0.00000
18-Jun-18	0.00000	0.00000
19-Jun-18	4.33778	4.33778
20-Jun-18	4.32111	-0.01667
21-Jun-18	4.34347	0.02236
22-Jun-18	4.44847	0.10500
23-Jun-18	0.00000	-4.44847
25-Jun-18	4.45222	4.45222
26-Jun-18	4.42222	-0.03000
27-Jun-18	4.43611	0.01389
28-Jun-18	4.46306	0.02695
29-Jun-18	4.49389	0.03083

30-Jun-18	0.00000	-4.49389	
2-Jul-18	4.78056	4.78056	
3-Jul-18	4.78653	0.00597	
4-Jul-18	4.89958	0.11305	
5-Jul-18	4.92167	0.02209	
6-Jul-18	4.91519	-0.00648	
7-Jul-18	0.00000	-4.91519	
9-Jul-18	4.90903	4.90903	
10-Jul-18	4.93792	0.02889	
11-Jul-18	4.95722	0.01930	
12-Jul-18	4.97292	0.01570	
13-Jul-18	4.97708	0.00416	
14-Jul-18	0.00000	-4.97708	
16-Jul-18	4.96861	4.96861	
17-Jul-18	5.00486	0.03625	
18-Jul-18	5.00167	-0.00319	
19-Jul-18	5.01500	0.01333	
20-Jul-18	5.02261	0.00761	
21-Jul-18	0.00000	-5.02261	
23-Jul-18	4.99963	4.99963	
24-Jul-18	5.00056	0.00093	
25-Jul-18	5.00056	0.00000	
26-Jul-18	5.00167	0.00111	
27-Jul-18	5.00000	-0.00167	
28-Jul-18	0.00000	-5.00000	
30-Jul-18	5.00444	5.00444	
31-Jul-18	5.00000	-0.00444	
1-Aug-18	5.00648	0.00648	
2-Aug-18	5.01167	0.00519	
3-Aug-18	5.00458	-0.00709	
4-Aug-18	0.00000	-5.00458	
6-Aug-18	5.01278	5.01278	
7-Aug-18	5.04333	0.03055	
8-Aug-18	5.05056	0.00723	
9-Aug-18	5.05222	0.00166	
10-Aug-18	5.05000	-0.00222	
11-Aug-18	0.00000	-5.05000	
13-Aug-18	5.05611	5.05611	
14-Aug-18	5.10444	0.04833	
15-Aug-18	5.11000	0.00556	
16-Aug-18	5.33889	0.22889	0.00000

17-Aug-18	0.00000	-5.33889	
18-Aug-18	0.00000	0.00000	
20-Aug-18	5.34944	5.34944	
21-Aug-18	5.36333	0.01389	
22-Aug-18	0.00000	-5.36333	
23-Aug-18	5.39787	5.39787	
24-Aug-18	5.43111	0.03324	
25-Aug-18	0.00000	-5.43111	
27-Aug-18	5.40722	5.40722	
28-Aug-18	5.40778	0.00056	
29-Aug-18	5.40000	-0.00778	
30-Aug-18	5.40000	0.00000	
31-Aug-18	5.40093	0.00093	
1-Sep-18	0.00000	-5.40093	
3-Sep-18	5.41056	5.41056	
4-Sep-18	5.40000	-0.01056	
5-Sep-18	5.40167	0.00167	
6-Sep-18	5.40000	-0.00167	
7-Sep-18	5.40000	0.00000	
8-Sep-18	0.00000	-5.40000	
10-Sep-18	5.42211	5.42211	
11-Sep-18	0.00000	-5.42211	
12-Sep-18	5.41722	5.41722	
13-Sep-18	5.44181	0.02459	
14-Sep-18	5.46750	0.02569	
15-Sep-18	0.00000	-5.46750	
17-Sep-18	5.44167	5.44167	
18-Sep-18	5.42292	-0.01875	
19-Sep-18	5.45278	0.02986	
20-Sep-18	5.45222	-0.00056	
21-Sep-18	5.44139	-0.01083	
22-Sep-18	0.00000	-5.44139	
24-Sep-18	5.46792	5.46792	
25-Sep-18	5.42806	-0.03986	
26-Sep-18	5.42097	-0.00709	
27-Sep-18	5.40424	-0.01673	
28-Sep-18	5.65056	0.24632	
29-Sep-18	0.00000	-5.65056	
1-Oct-18	5.63056	5.63056	
2-Oct-18	5.62722	-0.00334	
3-Oct-18	5.63361	0.00639	0.07471

4-Oct-18	5.64122	0.00761
5-Oct-18	5.67761	0.03639
6-Oct-18	0.00000	-5.67761
8-Oct-18	5.68583	5.68583
9-Oct-18	5.69042	0.00459
10-Oct-18	5.69306	0.00264
11-Oct-18	5.77833	0.08527
12-Oct-18	5.84000	0.06167
13-Oct-18	0.00000	-5.84000
15-Oct-18	5.79167	5.79167
16-Oct-18	5.78000	-0.01167
17-Oct-18	5.77944	-0.00056
18-Oct-18	5.77667	-0.00277
19-Oct-18	5.75961	-0.01706
20-Oct-18	0.00000	-5.75961
22-Oct-18	5.75500	5.75500
23-Oct-18	5.75000	-0.00500
24-Oct-18	5.72982	-0.02018
25-Oct-18	5.73646	0.00664
26-Oct-18	5.70833	-0.02813
27-Oct-18	0.00000	-5.70833
29-Oct-18	5.72157	5.72157
30-Oct-18	5.70500	-0.01657
31-Oct-18	5.71278	0.00778
1-Nov-18	5.70944	-0.00334
2-Nov-18	5.71426	0.00482
3-Nov-18	0.00000	-5.71426
5-Nov-18	5.72028	5.72028
6-Nov-18	5.70722	-0.01306
7-Nov-18	5.73111	0.02389
8-Nov-18	5.72907	-0.00204
9-Nov-18	5.73611	0.00704
10-Nov-18	0.00000	-5.73611
12-Nov-18	5.72778	5.72778
13-Nov-18	5.74778	0.02000
14-Nov-18	5.75333	0.00555
15-Nov-18	5.74000	-0.01333
16-Nov-18	5.96333	0.22333
17-Nov-18	0.00000	-5.96333
19-Nov-18	5.97972	5.97972
20-Nov-18	0.00000	-5.97972



21-Nov-18	5.92972	5.92972	
22-Nov-18	5.92511	-0.00461	
23-Nov-18	5.92694	0.00183	
24-Nov-18	0.00000	-5.92694	
26-Nov-18	5.92500	5.92500	
27-Nov-18	5.93537	0.01037	
28-Nov-18	5.92961	-0.00576	
29-Nov-18	5.92832	-0.00129	
30-Nov-18	5.95991	0.03159	
1-Dec-18	0.00000	-5.95991	
3-Dec-18	5.92861	5.92861	
4-Dec-18	5.93389	0.00528	
5-Dec-18	5.91694	-0.01695	
6-Dec-18	5.91389	-0.00305	
7-Dec-18	5.90278	-0.01111	
8-Dec-18	0.00000	-5.90278	
10-Dec-18	5.90722	5.90722	
11-Dec-18	5.91528	0.00806	
12-Dec-18	5.90444	-0.01084	
13-Dec-18	5.90222	-0.00222	
14-Dec-18	5.90500	0.00278	
15-Dec-18	0.00000	-5.90500	
17-Dec-18	5.90500	5.90500	
18-Dec-18	5.90444	-0.00056	
19-Dec-18	5.90333	-0.00111	
20-Dec-18	5.90000	-0.00333	
21-Dec-18	5.90056	0.00056	
22-Dec-18	0.00000	-5.90056	
24-Dec-18	0.00000	0.00000	
25-Dec-18	0.00000	0.00000	
26-Dec-18	5.90389	5.90389	
27-Dec-18	5.89685	-0.00704	
28-Dec-18	5.88315	-0.01370	
29-Dec-18	0.00000	-5.88315	
31-Dec-18	5.90222	5.90222	
<b>RATA-RATA TAHUN 2018</b>			<b>0.00620</b>
2-Jan-19	0.00000	-5.90222	
3-Jan-19	0.00000	0.00000	
4-Jan-19	0.00000	0.00000	
5-Jan-19	0.00000	0.00000	-
7-Jan-19	0.00000	0.00000	0.07766



8-Jan-19	0.00000	0.00000
9-Jan-19	0.00000	0.00000
10-Jan-19	0.00000	0.00000
11-Jan-19	0.00000	0.00000
12-Jan-19	0.00000	0.00000
14-Jan-19	0.00000	0.00000
15-Jan-19	0.00000	0.00000
16-Jan-19	0.00000	0.00000
17-Jan-19	0.00000	0.00000
18-Jan-19	0.00000	0.00000
19-Jan-19	0.00000	0.00000
21-Jan-19	0.00000	0.00000
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23-Jan-19	0.00000	0.00000
24-Jan-19	0.00000	0.00000
25-Jan-19	0.00000	0.00000
26-Jan-19	0.00000	0.00000
28-Jan-19	0.00000	0.00000
29-Jan-19	0.00000	0.00000
30-Jan-19	0.00000	0.00000
31-Jan-19	0.00000	0.00000
1-Feb-19	0.00000	0.00000
2-Feb-19	0.00000	0.00000
4-Feb-19	0.00000	0.00000
5-Feb-19	0.00000	0.00000
6-Feb-19	0.00000	0.00000
7-Feb-19	0.00000	0.00000
8-Feb-19	0.00000	0.00000
9-Feb-19	0.00000	0.00000
11-Feb-19	0.00000	0.00000
12-Feb-19	0.00000	0.00000
13-Feb-19	0.00000	0.00000
14-Feb-19	0.00000	0.00000
15-Feb-19	0.00000	0.00000
16-Feb-19	0.00000	0.00000
18-Feb-19	0.00000	0.00000
19-Feb-19	0.00000	0.00000
20-Feb-19	0.00000	0.00000
21-Feb-19	0.00000	0.00000
22-Feb-19	0.00000	0.00000
23-Feb-19	0.00000	0.00000

25-Feb-19	0.00000	0.00000	
26-Feb-19	0.00000	0.00000	
27-Feb-19	0.00000	0.00000	
28-Feb-19	0.00000	0.00000	
1-Mar-19	0.00000	0.00000	
2-Mar-19	0.00000	0.00000	
4-Mar-19	0.00000	0.00000	
5-Mar-19	0.00000	0.00000	
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7-Mar-19	0.00000	0.00000	
8-Mar-19	0.00000	0.00000	
9-Mar-19	0.00000	0.00000	
11-Mar-19	0.00000	0.00000	
12-Mar-19	0.00000	0.00000	
13-Mar-19	0.00000	0.00000	
14-Mar-19	0.00000	0.00000	
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30-Mar-19	0.00000	0.00000	
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4-Apr-19	0.00000	0.00000	
5-Apr-19	0.00000	0.00000	
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9-Apr-19	0.00000	0.00000	
10-Apr-19	0.00000	0.00000	
11-Apr-19	0.00000	0.00000	
12-Apr-19	0.00000	0.00000	0.00000

13-Apr-19	0.00000	0.00000
15-Apr-19	0.00000	0.00000
16-Apr-19	0.00000	0.00000
17-Apr-19	0.00000	0.00000
18-Apr-19	0.00000	0.00000
19-Apr-19	0.00000	0.00000
20-Apr-19	0.00000	0.00000
22-Apr-19	0.00000	0.00000
23-Apr-19	0.00000	0.00000
24-Apr-19	0.00000	0.00000
25-Apr-19	0.00000	0.00000
26-Apr-19	0.00000	0.00000
27-Apr-19	0.00000	0.00000
29-Apr-19	0.00000	0.00000
30-Apr-19	0.00000	0.00000
1-May-19	0.00000	0.00000
2-May-19	0.00000	0.00000
3-May-19	0.00000	0.00000
4-May-19	0.00000	0.00000
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7-May-19	0.00000	0.00000
8-May-19	0.00000	0.00000
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10-May-19	0.00000	0.00000
11-May-19	0.00000	0.00000
13-May-19	0.00000	0.00000
14-May-19	0.00000	0.00000
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17-May-19	0.00000	0.00000
18-May-19	0.00000	0.00000
20-May-19	0.00000	0.00000
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29-May-19	0.00000	0.00000
30-May-19	0.00000	0.00000

31-May-19	0.00000	0.00000	
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3-Jun-19	0.00000	0.00000	
4-Jun-19	0.00000	0.00000	
5-Jun-19	0.00000	0.00000	
6-Jun-19	0.00000	0.00000	
7-Jun-19	0.00000	0.00000	
8-Jun-19	0.00000	0.00000	
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11-Jun-19	0.00000	0.00000	
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17-Jun-19	0.00000	0.00000	
18-Jun-19	0.00000	0.00000	
19-Jun-19	0.00000	0.00000	
20-Jun-19	0.00000	0.00000	
21-Jun-19	0.00000	0.00000	
22-Jun-19	0.00000	0.00000	
24-Jun-19	0.00000	0.00000	
25-Jun-19	0.00000	0.00000	
26-Jun-19	0.00000	0.00000	
27-Jun-19	0.00000	0.00000	
28-Jun-19	0.00000	0.00000	
29-Jun-19	0.00000	0.00000	
1-Jul-19	0.00000	0.00000	
2-Jul-19	0.00000	0.00000	
3-Jul-19	0.00000	0.00000	
4-Jul-19	0.00000	0.00000	
5-Jul-19	0.00000	0.00000	
6-Jul-19	0.00000	0.00000	
8-Jul-19	0.00000	0.00000	
9-Jul-19	0.00000	0.00000	
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11-Jul-19	0.00000	0.00000	
12-Jul-19	0.00000	0.00000	
13-Jul-19	0.00000	0.00000	
15-Jul-19	0.00000	0.00000	
16-Jul-19	0.00000	0.00000	
17-Jul-19	0.00000	0.00000	0.00000

18-Jul-19	0.00000	0.00000
19-Jul-19	0.00000	0.00000
20-Jul-19	0.00000	0.00000
22-Jul-19	0.00000	0.00000
23-Jul-19	0.00000	0.00000
24-Jul-19	0.00000	0.00000
25-Jul-19	0.00000	0.00000
26-Jul-19	0.00000	0.00000
27-Jul-19	0.00000	0.00000
29-Jul-19	0.00000	0.00000
30-Jul-19	0.00000	0.00000
31-Jul-19	0.00000	0.00000
1-Aug-19	0.00000	0.00000
2-Aug-19	0.00000	0.00000
3-Aug-19	0.00000	0.00000
5-Aug-19	0.00000	0.00000
6-Aug-19	0.00000	0.00000
7-Aug-19	0.00000	0.00000
8-Aug-19	0.00000	0.00000
9-Aug-19	0.00000	0.00000
10-Aug-19	0.00000	0.00000
12-Aug-19	0.00000	0.00000
13-Aug-19	0.00000	0.00000
14-Aug-19	0.00000	0.00000
15-Aug-19	0.00000	0.00000
16-Aug-19	0.00000	0.00000
17-Aug-19	0.00000	0.00000
19-Aug-19	0.00000	0.00000
20-Aug-19	0.00000	0.00000
21-Aug-19	0.00000	0.00000
22-Aug-19	0.00000	0.00000
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24-Aug-19	0.00000	0.00000
26-Aug-19	0.00000	0.00000
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28-Aug-19	0.00000	0.00000
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30-Aug-19	0.00000	0.00000
31-Aug-19	0.00000	0.00000
2-Sep-19	0.00000	0.00000
3-Sep-19	0.00000	0.00000

4-Sep-19	0.00000	0.00000
5-Sep-19	0.00000	0.00000
6-Sep-19	0.00000	0.00000
7-Sep-19	0.00000	0.00000
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10-Sep-19	0.00000	0.00000
11-Sep-19	0.00000	0.00000
12-Sep-19	0.00000	0.00000
13-Sep-19	0.00000	0.00000
14-Sep-19	0.00000	0.00000
16-Sep-19	0.00000	0.00000
17-Sep-19	0.00000	0.00000
18-Sep-19	0.00000	0.00000
19-Sep-19	0.00000	0.00000
20-Sep-19	0.00000	0.00000
21-Sep-19	0.00000	0.00000
23-Sep-19	0.00000	0.00000
24-Sep-19	0.00000	0.00000
25-Sep-19	0.00000	0.00000
26-Sep-19	0.00000	0.00000
27-Sep-19	0.00000	0.00000
28-Sep-19	0.00000	0.00000
30-Sep-19	0.00000	0.00000
<b>RATA-RATA TREN 2019</b>	-	0.02589
<b>RATA-RATA TREN TW I 2015 - TW III 2019</b>	-	0.00569
<b>Dalam persen</b>	-	0.56869



**LAMPIRAN 17 :  
PERHITUNGAN SPSS**



**Descriptive Statistics**

	Mean	Std. Deviation	N
ROA	2.4642	1.71431	57
LDR	78.6851	14.83899	57
LAR	61.6972	6.93533	57
NPL	4.5763	3.02870	57
IRR	100.6888	7.84437	57
BOPO	78.4316	14.48911	57

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.985 <sup>a</sup>	.971	.968	.30760	.971	337.676	5	51	.000

a. Predictors: (Constant), BOPO, IRR, LAR, NPL, LDR

**ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	159.751	5	31.950	337.676	.000 <sup>b</sup>
1 Residual	4.826	51	.095		
Total	164.576	56			

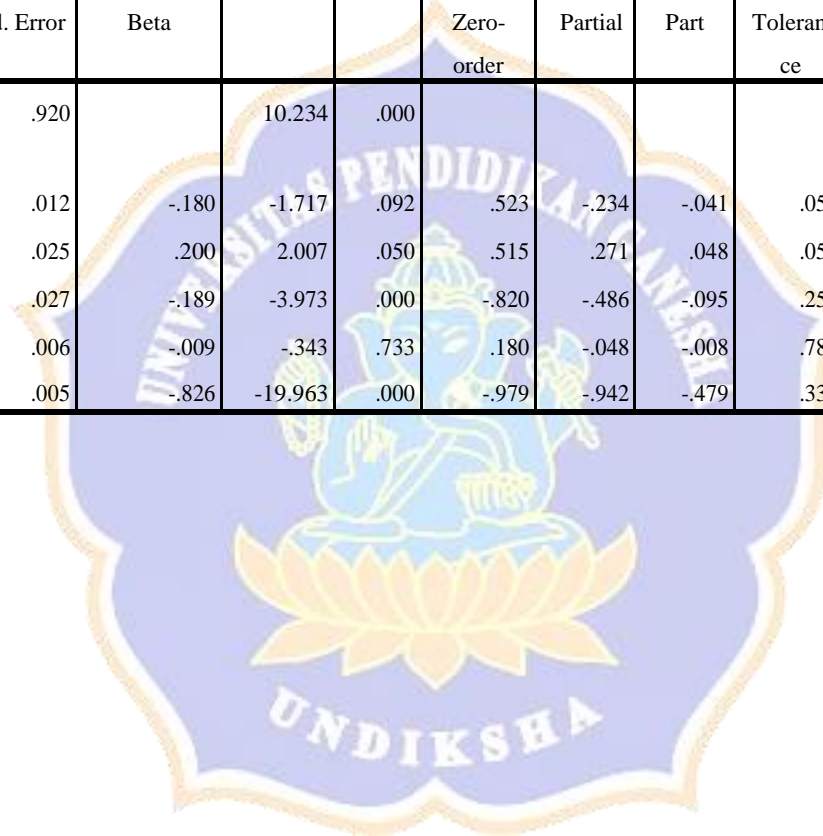
a. Dependent Variable: ROA

b. Predictors: (Constant), BOPO, IRR, LAR, NPL, LDR

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	9.415	.920		10.234	.000					
1 LDR	-.021	.012	-.180	-1.717	.092	.523	-.234	-.041	.052	19.171
LAR	.049	.025	.200	2.007	.050	.515	.271	.048	.058	17.239
NPL	-.107	.027	-.189	-3.973	.000	-.820	-.486	-.095	.253	3.948
IRR	-.002	.006	-.009	-.343	.733	.180	-.048	-.008	.788	1.269
BOPO	-.098	.005	-.826	-19.963	.000	-.979	-.942	-.479	.336	2.977

a. Dependent Variable: ROA





## Titik Persentase Distribusi t (df = 41 – 80)

df \ Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	0.50	0.20	0.10	0.050	0.02	0.010	0.002
41	0.68052	1.30254	1.68288	2.01954	2.42080	2.70118	3.30127
42	0.68038	1.30204	1.68195	2.01808	2.41847	2.69807	3.29595
43	0.68024	1.30155	1.68107	2.01669	2.41625	2.69510	3.29089
44	0.68011	1.30109	1.68023	2.01537	2.41413	2.69228	3.28607
45	0.67998	1.30065	1.67943	2.01410	2.41212	2.68959	3.28148
46	0.67986	1.30023	1.67866	2.01290	2.41019	2.68701	3.27710
47	0.67975	1.29982	1.67793	2.01174	2.40835	2.68456	3.27291
48	0.67964	1.29944	1.67722	2.01063	2.40658	2.68220	3.26891
49	0.67953	1.29907	1.67655	2.00958	2.40489	2.67995	3.26508
50	0.67943	1.29871	1.67591	2.00856	2.40327	2.67779	3.26141
51	0.67933	1.29837	1.67528	2.00758	2.40172	2.67572	3.25789
52	0.67924	1.29805	1.67469	2.00665	2.40022	2.67373	3.25451
53	0.67915	1.29773	1.67412	2.00575	2.39879	2.67182	3.25127
54	0.67906	1.29743	1.67356	2.00488	2.39741	2.66998	3.24815
55	0.67898	1.29713	1.67303	2.00404	2.39608	2.66822	3.24515
56	0.67890	1.29685	1.67252	2.00324	2.39480	2.66651	3.24226
57	0.67882	1.29658	1.67203	2.00247	2.39357	2.66487	3.23948
58	0.67874	1.29632	1.67155	2.00172	2.39238	2.66329	3.23680
59	0.67867	1.29607	1.67109	2.00100	2.39123	2.66176	3.23421
60	0.67860	1.29582	1.67065	2.00030	2.39012	2.66026	3.23171
61	0.67853	1.29558	1.67022	1.99962	2.38905	2.65886	3.22930
62	0.67847	1.29536	1.66980	1.99897	2.38801	2.65748	3.22696
63	0.67840	1.29513	1.66940	1.99834	2.38701	2.65615	3.22471
64	0.67834	1.29492	1.66901	1.99773	2.38604	2.65485	3.22253
65	0.67828	1.29471	1.66864	1.99714	2.38510	2.65360	3.22041
66	0.67823	1.29451	1.66827	1.99656	2.38419	2.65239	3.21837
67	0.67817	1.29432	1.66792	1.99601	2.38330	2.65122	3.21639
68	0.67811	1.29413	1.66757	1.99547	2.38245	2.65008	3.21446
69	0.67806	1.29394	1.66724	1.99495	2.38161	2.64898	3.21260
70	0.67801	1.29376	1.66691	1.99444	2.38081	2.64790	3.21079
71	0.67796	1.29359	1.66660	1.99394	2.38002	2.64686	3.20903
72	0.67791	1.29342	1.66629	1.99346	2.37926	2.64585	3.20733
73	0.67787	1.29326	1.66600	1.99300	2.37852	2.64487	3.20567
74	0.67782	1.29310	1.66571	1.99254	2.37780	2.64391	3.20406
75	0.67778	1.29294	1.66543	1.99210	2.37710	2.64298	3.20249
76	0.67773	1.29279	1.66515	1.99167	2.37642	2.64208	3.20096
77	0.67769	1.29264	1.66488	1.99125	2.37576	2.64120	3.19948
78	0.67765	1.29250	1.66462	1.99085	2.37511	2.64034	3.19804
79	0.67761	1.29236	1.66437	1.99045	2.37446	2.63950	3.19663
80	0.67757	1.29222	1.66412	1.99006	2.37387	2.63869	3.19526





## Titik Persentase Distribusi F untuk Probabilita = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
46	4.05	3.20	2.81	2.57	2.42	2.30	2.22	2.15	2.09	2.04	2.00	1.97	1.94	1.91	1.89
47	4.05	3.20	2.80	2.57	2.41	2.30	2.21	2.14	2.09	2.04	2.00	1.96	1.93	1.91	1.88
48	4.04	3.19	2.80	2.57	2.41	2.29	2.21	2.14	2.08	2.03	1.99	1.96	1.93	1.90	1.88
49	4.04	3.19	2.79	2.56	2.40	2.29	2.20	2.13	2.08	2.03	1.99	1.96	1.93	1.90	1.88
50	4.03	3.18	2.79	2.56	2.40	2.29	2.20	2.13	2.07	2.03	1.99	1.95	1.92	1.89	1.87
51	4.03	3.18	2.79	2.55	2.40	2.28	2.20	2.13	2.07	2.02	1.98	1.95	1.92	1.89	1.87
52	4.03	3.18	2.78	2.55	2.39	2.28	2.19	2.12	2.07	2.02	1.98	1.94	1.91	1.89	1.86
53	4.02	3.17	2.78	2.55	2.39	2.28	2.19	2.12	2.06	2.01	1.97	1.94	1.91	1.88	1.86
54	4.02	3.17	2.78	2.54	2.39	2.27	2.18	2.12	2.06	2.01	1.97	1.94	1.91	1.88	1.86
55	4.02	3.16	2.77	2.54	2.38	2.27	2.18	2.11	2.06	2.01	1.97	1.93	1.90	1.88	1.85
56	4.01	3.16	2.77	2.54	2.38	2.27	2.18	2.11	2.05	2.00	1.96	1.93	1.90	1.87	1.85
57	4.01	3.16	2.77	2.53	2.38	2.26	2.18	2.11	2.05	2.00	1.96	1.93	1.90	1.87	1.85
58	4.01	3.16	2.76	2.53	2.37	2.26	2.17	2.10	2.05	2.00	1.96	1.92	1.89	1.87	1.84
59	4.00	3.15	2.76	2.53	2.37	2.26	2.17	2.10	2.04	2.00	1.96	1.92	1.89	1.86	1.84
60	4.00	3.15	2.76	2.53	2.37	2.25	2.17	2.10	2.04	1.99	1.95	1.92	1.89	1.86	1.84
61	4.00	3.15	2.76	2.52	2.37	2.25	2.16	2.09	2.04	1.99	1.95	1.91	1.88	1.86	1.83
62	4.00	3.15	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.99	1.95	1.91	1.88	1.85	1.83
63	3.99	3.14	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
64	3.99	3.14	2.75	2.52	2.36	2.24	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
65	3.99	3.14	2.75	2.51	2.36	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.85	1.82
66	3.99	3.14	2.74	2.51	2.35	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.84	1.82
67	3.98	3.13	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.98	1.93	1.90	1.87	1.84	1.82
68	3.98	3.13	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.97	1.93	1.90	1.87	1.84	1.82
69	3.98	3.13	2.74	2.50	2.35	2.23	2.15	2.08	2.02	1.97	1.93	1.90	1.86	1.84	1.81
70	3.98	3.13	2.74	2.50	2.35	2.23	2.14	2.07	2.02	1.97	1.93	1.89	1.86	1.84	1.81
71	3.98	3.13	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.97	1.93	1.89	1.86	1.83	1.81
72	3.97	3.12	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.96	1.92	1.89	1.86	1.83	1.81
73	3.97	3.12	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.96	1.92	1.89	1.86	1.83	1.81
74	3.97	3.12	2.73	2.50	2.34	2.22	2.14	2.07	2.01	1.96	1.92	1.89	1.85	1.83	1.80
75	3.97	3.12	2.73	2.49	2.34	2.22	2.13	2.06	2.01	1.96	1.92	1.88	1.85	1.83	1.80
76	3.97	3.12	2.72	2.49	2.33	2.22	2.13	2.06	2.01	1.96	1.92	1.88	1.85	1.82	1.80
77	3.97	3.12	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.95	1.92	1.88	1.85	1.82	1.80
78	3.96	3.11	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.95	1.91	1.88	1.85	1.82	1.80
79	3.96	3.11	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.95	1.91	1.88	1.85	1.82	1.79
80	3.96	3.11	2.72	2.49	2.33	2.21	2.13	2.06	2.00	1.95	1.91	1.88	1.84	1.82	1.79
81	3.96	3.11	2.72	2.48	2.33	2.21	2.12	2.05	2.00	1.95	1.91	1.87	1.84	1.82	1.79
82	3.96	3.11	2.72	2.48	2.33	2.21	2.12	2.05	2.00	1.95	1.91	1.87	1.84	1.81	1.79
83	3.96	3.11	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.95	1.91	1.87	1.84	1.81	1.79
84	3.95	3.11	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.95	1.90	1.87	1.84	1.81	1.79
85	3.95	3.10	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.94	1.90	1.87	1.84	1.81	1.79
86	3.95	3.10	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.94	1.90	1.87	1.84	1.81	1.78
87	3.95	3.10	2.71	2.48	2.32	2.20	2.12	2.05	1.99	1.94	1.90	1.87	1.83	1.81	1.78
88	3.95	3.10	2.71	2.48	2.32	2.20	2.12	2.05	1.99	1.94	1.90	1.86	1.83	1.81	1.78
89	3.95	3.10	2.71	2.47	2.32	2.20	2.11	2.04	1.99	1.94	1.90	1.86	1.83	1.80	1.78
90	3.95	3.10	2.71	2.47	2.32	2.20	2.11	2.04	1.99	1.94	1.90	1.86	1.83	1.80	1.78

## RIWAYAT HIDUP PENULIS



Luh Rai Puspitasari adalah anak perempuan yang lahir di Wangaya pada tanggal 09 Oktober 1998. Penulis berasal dari Mengwi, Badung. Penulis merupakan anak pertama dari pasangan suami istri I Nyoman Surata,S.H dan Ni Nyoman Puspani. Penulis berkebangsaan Indonesia dan memeluk agama hindu. Saat ini, penulis beralamat di BTN Kerobokan Permai, Desa Kerobokan, Kecamatan Sawan, Buleleng. Penulis memulai pendidikan sekolah dasar di SDN 1 Sangsit pada tahun 2004 dan lulus pada tahun 2010. Selanjutnya, penulis meneruskan pendidikan sekolah menengah pertama di SMPN 3 Singaraja dan berhasil lulus pada tahun 2013. Penulis kemudian melanjutkan pendidikan menengah atas di SMK Negeri 1 Singaraha dengan mengambil jurusan Akuntansi. Pada tahun 2016 penulis dinyatakan lulus dari sekolah menengah kejuruan, dan kemudian melanjutkan pendidikan ke perguruan tinggi. Penulis memilih melanjutkan pendidikannya di Universitas Pendidikan Ganesha dengan bergabung di Prodi S1 Akuntansi Program, Jurusan Ekonomi dan Akuntansi, Fakultas Ekonomi untuk memperoleh gelar Sarjana Ekonomi. Kini penulis telah berhasil menyelesaikan skripsi dengan judul “Pengaruh Rasio Keuangan Terhadap *Return On Assets* Pada Bank Pembangunan Daerah di Seluruh Indonesia Tahun 2015-2019”

