

Lampiran 1. Data Rasio Aspek Penilaian Tingkat Kesehatan Bank BPR di Kabupaten Gianyar

Non Performing Loan (NPL)

No	Nama BPR	2018	2019	2020
1	PT. BPR Bank Daerah Gianyar	2,21	2,38	2,69
2	PT. BPR Sadhu Artha	2,67	2,51	3,94
3	PT. BPR Sukawati Pancakanti	7,32	2,51	6,42
4	PT. BPR Tish	16,51	18,50	19,85
5	PT. BPR Gianyar Parthasedana	10,83	8,06	7,85
6	PT. BPR Suryajaya Ubud	19,68	16,09	12,89
7	PT. BPR Suadana	6,51	10,14	8,38
8	PT. BPR Aruna Nirmaladuta	1,16	1,28	3,60
9	PT. BPR Angsa Sedana Yoga	20,30	22,50	19,61
10	PT. BPR Mulia Wacana	1,80	0,45	1,28
11	PT. BPR Bali Dewata	2,15	1,69	4,13

Loan to Deposit Ratio (LDR)

No	Nama BPR	2018	2019	2020
1	PT. BPR Bank Daerah Gianyar	56,33	54,24	52,50
2	PT. BPR Sadhu Artha	86,43	85,65	76,79
3	PT. BPR Sukawati Pancakanti	91,93	85,65	83,39
4	PT. BPR Tish	61,96	43,79	53,30
5	PT. BPR Gianyar Parthasedana	63,02	63,80	63,76
6	PT. BPR Suryajaya Ubud	81,22	61,44	67,77
7	PT. BPR Suadana	55,92	54,38	64,80
8	PT. BPR Aruna Nirmaladuta	76,37	81,03	78,13
9	PT. BPR Angsa Sedana Yoga	68,42	67,33	73,56
10	PT. BPR Mulia Wacana	88,45	82,06	69,00
11	PT. BPR Bali Dewata	87,43	89,11	93,26

Good Corporate Governance (GCG)

No	Nama BPR	2018	2019	2020
1	PT. BPR Bank Daerah Gianyar	1,26	1,23	1,20
2	PT. BPR Sadhu Artha	1,51	1,50	1,43
3	PT. BPR Sukawati Pancakanti	1,16	1,17	1,17
4	PT. BPR Tish	1,28	1,28	1,26
5	PT. BPR Gianyar Parthasedana	1,85	1,86	1,84
6	PT. BPR Suryajaya Ubud	1,47	1,47	1,45
7	PT. BPR Suadana	2,06	2,06	2,05
8	PT. BPR Aruna Nirmaladuta	1,28	1,28	1,26
9	PT. BPR Angsa Sedana Yoga	1,88	1,89	1,87
10	PT. BPR Mulia Wacana	1,95	1,92	1,93
11	PT. BPR Bali Dewata	1,29	1,29	1,28

Net Interest Margin (NIM)

No	Nama BPR	2018	2019	2020
1	PT. BPR Bank Daerah Gianyar	18,63	16,96	13,29
2	PT. BPR Sadhu Artha	14,92	13,85	13,79
3	PT. BPR Sukawati Pancakanti	9,91	8,62	5,74
4	PT. BPR Tish	11,52	10,91	6,77
5	PT. BPR Gianyar Parthasedana	13,78	15,41	13,73
6	PT. BPR Suryajaya Ubud	7,52	9,16	13,11
7	PT. BPR Suadana	17,02	16,23	11,75
8	PT. BPR Aruna Nirmaladuta	11,46	11,14	10,69
9	PT. BPR Angsa Sedana Yoga	10,81	9,68	6,44
10	PT. BPR Mulia Wacana	14,33	14,63	11,11
11	PT. BPR Bali Dewata	11,39	8,50	4,83

Return on Asset (ROA)

No	Nama BPR	2018	2019	2020
1	PT. BPR Bank Daerah Gianyar	3,03	2,41	1,86
2	PT. BPR Sadhu Artha	3,84	3,99	3,08
3	PT. BPR Sukawati Pancakanti	2,29	3,99	0,77
4	PT. BPR Tish	2,16	0,88	0,00
5	PT. BPR Gianyar Parthasedana	3,69	4,20	3,62
6	PT. BPR Suryajaya Ubud	-3,17	-3,92	-1,84
7	PT. BPR Suadana	2,20	1,85	2,05
8	PT. BPR Aruna Nirmaladuta	3,14	2,84	2,16
9	PT. BPR Angsa Sedana Yoga	-0,09	0,42	-4,62
10	PT. BPR Mulia Wacana	7,07	6,64	3,69
11	PT. BPR Bali Dewata	6,34	5,92	2,42

Return On Equity (ROE)

No	Nama BPR	2018	2019	2020
1	PT. BPR Bank Daerah Gianyar	18,10	14,31	12,27
2	PT. BPR Sadhu Artha	25,04	22,98	16,29
3	PT. BPR Sukawati Pancakanti	11,08	8,46	3,76
4	PT. BPR Tish	9,72	5,17	-10,60
5	PT. BPR Gianyar Parthasedana	12,47	12,93	10,87
6	PT. BPR Suryajaya Ubud	-39,65	-41,85	-30,37
7	PT. BPR Suadana	6,62	5,70	6,40
8	PT. BPR Aruna Nirmaladuta	20,66	19,22	14,04
9	PT. BPR Angsa Sedana Yoga	-2,45	-2,95	-31,96
10	PT. BPR Mulia Wacana	21,00	20,68	12,65
11	PT. BPR Bali Dewata	22,39	28,64	14,16

Beban Operasional terhadap Pendapatan Operasional (BOPO)

No	Nama BPR	2018	2019	2020
1	PT. BPR Bank Daerah Gianyar	66,79	75,51	80,57
2	PT. BPR Sadhu Artha	79,51	78,62	76,79
3	PT. BPR Sukawati Pancakanti	85,95	78,26	93,95
4	PT. BPR Tish	82,65	90,39	120,2
5	PT. BPR Gianyar Parthasedana	71,56	70,37	74,85
6	PT. BPR Suryajaya Ubud	117,55	96,74	114,01
7	PT. BPR Suadana	84,53	85,11	83,69
8	PT. BPR Aruna Nirmaladuta	81,62	83,13	81,28
9	PT. BPR Angsa Sedana Yoga	99,37	101,40	135,73
10	PT. BPR Mulia Wacana	59,63	60,62	71,53
11	PT. BPR Bali Dewata	64,25	65,11	81,33

Capital Adequacy Ratio (CAR)

No	Nama BPR	2018	2019	2020
1	PT. BPR Bank Daerah Gianyar	22,87	19,85	26,16
2	PT. BPR Sadhu Artha	13,32	19,37	20,89
3	PT. BPR Sukawati Pancakanti	14,29	41,07	39,52
4	PT. BPR Tish	24,67	42,97	48,58
5	PT. BPR Gianyar Parthasedana	33,46	65,99	70,04
6	PT. BPR Suryajaya Ubud	16,46	20,16	16,22
7	PT. BPR Suadana	40,69	64,83	63,81
8	PT. BPR Aruna Nirmaladuta	11,77	27,00	29,62
9	PT. BPR Angsa Sedana Yoga	18,52	39,69	27,07
10	PT. BPR Mulia Wacana	26,29	48,08	60,28
11	PT. BPR Bali Dewata	19,15	16,53	18,68

Lampiran 2. Perhitungan Rasio NIM

Rumus menghitung rasio NIM:

$$NIM = \frac{\text{Pendapatan bunga bersih}}{\text{Rata - rata aktiva produktif}} \times 100\%$$

Nama BPR	Tahun	Bunga		Aktiva Produktif		NIM
		Pendapatan Bunga	Beban Bunga	Tahun Lalu	Tahun Ini	
PT. BPR Bank Daerah Gianyar	2018	15.551.894	3.976.866	54.949.225	69.322.256	18,63
	2019	17.212.261	4.326.916	69.322.256	82.621.512	16,96
	2020	15.823.458	4.892.792	82.621.512	81.884.510	13,29
PT. BPR Sadhu Artha	2018	5.936.873	2.296.716	21.376.785	27.408.034	14,92
	2019	6.739.033	2.703.958	27.408.034	30.851.965	13,85
	2020	6.925.777	2.692.970	30.851.965	30.544.075	13,79
PT. BPR Sukawati Pancakanti	2018	56.252.927	26.285.793	284.034.586	320.502.795	9,91
	2019	51.635.739	23.930.666	320.502.795	322.246.238	8,62
	2020	41.277.374	22.342.152	322.246.238	337.687.494	5,74
PT. BPR Tish	2018	15.300.062	7.297.387	68.416.423	70.577.550	11,52
	2019	13.684.514	6.925.094	70.577.550	53.280.151	10,91
	2020	9.129.844	5.692.875	53.280.151	48.301.405	6,77
PT. BPR Gianyar Parthasedana	2018	16.056.937	6.144.837	78.641.650	65.231.873	13,78
	2019	15.462.513	5.126.278	65.231.873	68.892.781	15,41
	2020	13.923.654	4.738.051	68.892.781	64.957.125	13,73
PT. BPR Suryajaya Ubud	2018	11.949.120	6.736.494	76.894.154	61.831.312	7,52
	2019	10.399.814	5.559.997	61.831.312	43.813.252	9,16
	2020	9.502.946	4.274.597	43.813.252	35.928.812	13,11
PT. BPR Suadana	2018	5.076.500	1.935.294	18.497.154	18.404.244	17,02
	2019	5.062.797	1.963.596	18.404.244	19.777.275	16,23
	2020	4.635.461	2.027.841	19.777.275	24.621.649	11,75
PT. BPR Aruna Nirmaladuta	2018	26.056.984	12.456.593	97.818.101	139.457.715	11,46
	2019	34.058.576	16.474.382	139.457.715	176.374.852	11,14
	2020	34.193.817	16.207.543	176.374.852	160.051.994	10,69
PT. BPR Angsa Sedana Yoga	2018	8.066.577	3.885.143	39.181.385	38.214.182	10,81
	2019	7.043.052	3.489.633	38.214.182	35.217.713	9,68
	2020	5.021.832	2.927.884	35.217.713	29.817.850	6,44
PT. BPR Mulia Wacana	2018	8.740.781	2.880.734	41.012.401	40.794.945	14,33
	2019	9.569.111	3.350.331	40.794.945	44.243.996	14,63
	2020	7.719.248	3.263.470	44.243.996	35.951.541	11,11
PT. BPR Bali Dewata	2018	9.279.405	3.576.048	39.770.150	60.380.692	11,39
	2019	18.024.100	7.795.213	60.380.692	180.292.862	8,50
	2020	15.701.744	8.910.887	180.292.862	100.615.526	4,83

Lampiran 3. Perhitungan Rasio ROE

Rumus menghitung rasio ROE:

$$ROE = \frac{\text{Laba bersih setelah pajak}}{\text{Rata - rata modal disetor}} \times 100\%$$

Nama BPR	Tahun	Laba Bersih	Rata-Rata Modal Disetor	ROE
PT. BPR Bank Daerah Gianyar	2018	3.842.595	21.229.170	18,10
	2019	3.031.542	21.186.636	14,31
	2020	2.624.031	21.385.434	12,27
PT. BPR Sadhu Artha	2018	1.023.779	4.087.774	25,04
	2019	1.219.460	5.307.235	22,98
	2020	1.032.658	6.339.893	16,29
PT. BPR Sukawati Pancakanti	2018	5.754.239	51.955.550	11,08
	2019	4.801.251	56.756.801	8,46
	2020	2.214.761	58.971.562	3,76
PT. BPR Tish	2018	2.058.677	21.189.838	9,72
	2019	1.098.162	21.245.487	5,17
	2020	-1.989.729	18.774.903	-10,60
PT. BPR Gianyar Parthasedana	2018	3.174.757	25.468.212	12,47
	2019	3.791.342	29.322.900	12,93
	2020	3.303.572	30.386.582	10,87
PT. BPR Suryajaya Ubud	2018	-3.124.776	7.881.342	-39,65
	2019	-2.325.398	5.555.944	-41,85
	2020	-1.292.387	4.254.878	-30,37
PT. BPR Suadana	2018	619.335	9.348.523	6,62
	2019	565.467	9.913.990	5,70
	2020	677.908	10.591.898	6,40
PT. BPR Aruna Nirmaladuta	2018	3.665.672	17.745.115	20,66
	2019	4.222.774	21.967.889	19,22
	2020	3.426.029	24.393.917	14,04
PT. BPR Angsa Sedana Yoga	2018	-240.340	9.818.458	-2,45
	2019	-281.335	9.537.123	-2,95
	2020	-2.309.977	7.227.146	-31,96
PT. BPR Mulia Wacana	2018	2.765.111	13.170.190	21,00
	2019	2.977.324	14.397.514	20,68
	2020	1.795.173	14.192.687	12,65
PT. BPR Bali Dewata	2018	2,838,077	12,676,667	22,39
	2019	5,086,989	17,763,656	28,64
	2020	2,435,875	17,199,530	14,16

RIWAYAT HIDUP



Dewa Ayu Prayoni lahir di Gianyar, pada tanggal 23 Agustus 1999 merupakan anak kedua dari dua bersaudara, pasangan dari Alm Dewa Ketut Cakra dan Desak Putu Moning. Sebelum memasuki dunia perkuliahan peneliti telah menyelesaikan pendidikan Sekolah Dasar di SD N 3 Bitera, pendidikan sekolah menengah pertama di SMP N 2 Gianyar, dan sekolah menengah atas di SMK N 1 Tampaksiring dan tamat pada tahun 2017. Kemudian pada tahun 2017 peneliti melanjutkan pendidikan Perguruan Tinggi Negeri tepatnya di Universitas Pendidikan Ganesha di Fakultas Ekonomi Prodi Akuntansi S1.

