

## BAB V

### PENUTUP

Setelah dilakukan analisis pengolahan data, maka diperoleh beberapa kesimpulan yang dapat menjawab benar tidaknya hipotesis (dugaan sementara) yang telah dikemukakan dalam bab sebelumnya. Kesimpulan atas kebenaran dugaan sementara yang diperoleh berdasarkan analisis data yang telah dilakukan adalah sebagai berikut :

#### A. KESIMPULAN

Berdasarkan hasil penelitian dan pembahasan yang telah dilakukan, maka dapat disimpulkan sebagai berikut :

1. Setelah dilakukan uji regresi linier, ternyata hanya variabel *total output* saja yang berpengaruh terhadap *total cost*. Hal ini berarti perhitungan nilai efisiensi bank umum dihitung dengan menggunakan data *total output*.
2. Dari 7 bank umum yang dijadikan sampel pada penelitian ini yang masuk dalam Indeks LQ 45 dan terdaftar di Bursa Efek Indonesia untuk periode penelitian 1 Februari 2005 sampai dengan 30 Januari 2008 menunjukkan bahwa rerata efisiensi bank umum adalah sebesar 85,1925 % sehingga 7 bank tersebut telah efisien. Apabila ditinjau lebih mendalam lagi, dari keseluruhan bank yang diteliti memiliki rerata efisiensi diatas 80 %, dimana BBKA sebesar 84,9774 %, BBRI sebesar 85,7302 %, BDMN sebesar 85,8794 %, BMRI sebesar 84,9273 %, BNGA sebesar 85,2594 %, BNII sebesar 85,4601 %, dan PNBK sebesar 84,1139 %. Dari 7 bank

umum tersebut, BDMN menghasilkan nilai efisiensi paling tinggi yaitu sebesar 85,8794 % sedangkan bank yang menghasilkan efisiensi paling rendah adalah PNBK yaitu sebesar 84,1139 %.

3. Berdasarkan pengolahan dengan *software Microsoft Excel 2007*, rerata pengembalian saham tertinggi dihasilkan oleh BBRI, kemudian diikuti oleh BMRI, BDMN, BNGA, BNII, PNBK, dan terakhir adalah BBCA. Rerata tingkat pengembalian saham tertinggi dihasilkan oleh BBRI yaitu sebesar 0,1675 % dan pengembalian saham terendah dihasilkan oleh BBCA yaitu sebesar 0,1240 %.
4. Hasil pengolahan regresi penelitian ini menunjukkan bahwa untuk analisis regresi setiap bank, terdapat 5 bank umum yang memiliki pengaruh yang positif ( $H_2$  diterima) yaitu BBCA, BBRI, BDMN, BNII, dan PNBK. Sedangkan hasil untuk BMRI dan BNGA tidak terdapat pengaruh yang signifikan ( $H_2$  ditolak).
5. Untuk hasil regresi secara keseluruhan menunjukkan bahwa terdapat adanya pengaruh antara efisiensi bank terhadap tingkat pengembalian saham pada bank-bank umum yang terdaftar di Bursa Efek Indonesia ( $H_2$  diterima).

## B. SARAN

Dengan melihat dan mempertimbangkan kelebihan dan kekurangan penelitian ini, maka beberapa saran yang dapat diberikan berkaitan dengan hasil penelitian adalah sebagai berikut :

1. Berdasarkan hasil penelitian, dapat disimpulkan bahwa terdapat hubungan antara efisiensi bank dengan tingkat pengembalian sahamnya. Untuk itu, para pengamat atau peneliti keuangan lain perlu memperhatikan efisiensi bank apabila ingin mengukur tingkat pengembalian sahamnya.
2. Penelitian dengan menggunakan *Stochastic Frontier Approach* ini dapat lebih dikembangkan lagi. Pendekatan ini tidak hanya dapat mengukur tingkat efisiensi bank saja, tetapi juga dapat digunakan untuk mengukur tingkat inefisiensi dari bank atau perusahaan lainnya.
3. Kepada peneliti selanjutnya yang hendak melakukan penelitian yang serupa, disarankan untuk menggunakan alat analisis lain selain SFA. Hal ini bertujuan supaya dapat memperoleh hasil yang berbeda, sehingga dapat membandingkan antara hasil penelitian dengan menggunakan SFA dengan hasil penelitian dengan menggunakan alat analisis yang lain, seperti pendekatan parametrik DFA.
4. Pada penelitian selanjutnya dapat menambahkan variasi variabel. Penambahan variabel dapat dilakukan dengan memperhatikan faktor-faktor lain yang dialami bank sehingga hasil yang didapat bisa lebih baik.

Demikian beberapa saran yang dapat diberikan sehubungan dengan hasil penelitian ini. Harapan penulis semoga penelitian ini dapat lebih disempurnakan lagi oleh para peneliti selanjutnya dengan memperhatikan kelebihan dan kekurangan di dalam penelitian ini.

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Variabel Penelitian dan Nilainya (dalam jutaan rupiah)

|          | <i>Total<br/>Deposits (I)</i> | <i>Interest<br/>Expenses (I)</i> | <i>Total Loans<br/>(O)</i> | <i>Interest<br/>Income (O)</i> | <i>Non-Interest<br/>Income (O)</i> | <i>Total<br/>Cost</i> | <i>Total assets</i> |
|----------|-------------------------------|----------------------------------|----------------------------|--------------------------------|------------------------------------|-----------------------|---------------------|
| T0 BBKA  | 128.242.792                   | 1.259.530                        | 40.463.751                 | 3.066.311                      | 478.794                            | 2.341.897             | 148.057.233         |
| T1 BBKA  | 128.543.645                   | 2.510.227                        | 42.511.491                 | 6.166.277                      | 1.017.223                          | 4.617.132             | 148.732.489         |
| T2 BBKA  | 127.616.135                   | 3.840.617                        | 49.698.824                 | 9.462.944                      | 1.603.418                          | 7.206.477             | 148.550.297         |
| T3 BBKA  | 129.861.060                   | 5.562.338                        | 52.781.820                 | 13.214.943                     | 2.181.541                          | 10.035.703            | 150.180.752         |
| T4 BBKA  | 129.106.344                   | 1.853.196                        | 50.622.414                 | 4.159.395                      | 487.067                            | 3.172.577             | 150.458.156         |
| T5 BBKA  | 135.247.288                   | 3.799.086                        | 51.362.430                 | 8.476.217                      | 1.049.519                          | 6.362.952             | 157.653.391         |
| T6 BBKA  | 141.077.059                   | 5.781.403                        | 52.043.091                 | 12.823.463                     | 1.610.402                          | 9.545.878             | 163.754.696         |
| T7 BBKA  | 154.328.511                   | 7.668.266                        | 59.688.265                 | 17.151.390                     | 2.225.078                          | 12.783.241            | 176.798.726         |
| T8 BBKA  | 154.774.575                   | 1.846.679                        | 55.632.656                 | 4.137.878                      | 636.793                            | 3.315.585             | 178.837.605         |
| T9 BBKA  | 160.289.013                   | 3.444.472                        | 62.166.238                 | 8.168.551                      | 1.354.526                          | 6.355.736             | 184.299.892         |
| T10 BBKA | 169.759.574                   | 5.060.676                        | 67.095.840                 | 12.195.560                     | 2.086.562                          | 9.359.843             | 197.052.181         |
| T11 BBKA | 191.237.132                   | 6.748.076                        | 80.702.481                 | 16.327.398                     | 2.846.166                          | 12.632.227            | 218.005.008         |
| T0 BBRI  | 83.157.648                    | 1.159.467                        | 57.676.015                 | 3.985.779                      | 455.195                            | 2.881.263             | 107.214.280         |
| T1 BBRI  | 89.846.276                    | 2.146.465                        | 62.544.814                 | 8.181.646                      | 542.008                            | 5.819.648             | 113.473.610         |
| T2 BBRI  | 90.837.916                    | 3.326.234                        | 66.422.243                 | 12.590.324                     | 541.628                            | 9.047.631             | 113.397.161         |
| T3 BBRI  | 98.227.889                    | 4.781.024                        | 69.503.859                 | 17.191.983                     | 956.247                            | 12.481.401            | 122.775.579         |
| T4 BBRI  | 98.547.736                    | 1.687.124                        | 70.113.584                 | 4.910.141                      | 424.675                            | 3.476.707             | 123.944.680         |
| T5 BBRI  | 108.759.289                   | 3.504.416                        | 75.602.709                 | 10.150.933                     | 597.390                            | 7.417.850             | 135.154.521         |
| T6 BBRI  | 113.333.370                   | 5.381.752                        | 79.692.135                 | 15.496.065                     | 1.003.226                          | 11.091.261            | 140.457.247         |
| T7 BBRI  | 126.336.779                   | 7.262.828                        | 82.541.885                 | 20.958.509                     | 2.509.050                          | 14.928.474            | 154.725.486         |
| T8 BBRI  | 123.534.219                   | 1.627.530                        | 82.687.832                 | 5.557.516                      | 327.230                            | 3.555.467             | 152.165.239         |

|          | <i>Total<br/>Deposits (I)</i> | <i>Interest<br/>Expenses (I)</i> | <i>Total Loans<br/>(O)</i> | <i>Interest<br/>Income (O)</i> | <i>Non-Interest<br/>Income (O)</i> | <i>Total<br/>Cost</i> | <i>Total assets</i> |
|----------|-------------------------------|----------------------------------|----------------------------|--------------------------------|------------------------------------|-----------------------|---------------------|
| T9 BBRI  | 138.311.043                   | 3.135.044                        | 89.645.334                 | 11.203.775                     | 730.594                            | 7.191.503             | 168.124.165         |
| T10 BBRI | 146.064.626                   | 4.738.543                        | 96.362.379                 | 17.033.939                     | 1.190.605                          | 11.245.262            | 178.109.457         |
| T11 BBRI | 167.211.016                   | 6.504.724                        | 105.923.763                | 23.074.084                     | 1.821.701                          | 15.524.335            | 203.734.938         |
| T0 BDMN  | 41.307.890                    | 688.674                          | 29.115.448                 | 1.919.269                      | 239.155                            | 1.183.188             | 60.522.168          |
| T1 BDMN  | 45.645.513                    | 1.458.398                        | 32.253.510                 | 3.972.244                      | 497.656                            | 2.557.248             | 65.021.069          |
| T2 BDMN  | 46.818.893                    | 2.341.891                        | 34.673.226                 | 6.173.616                      | 669.277                            | 4.251.532             | 65.978.695          |
| T3 BDMN  | 48.276.443                    | 3.928.440                        | 34.973.862                 | 8.975.877                      | 891.019                            | 6.831.532             | 66.763.707          |
| T4 BDMN  | 49.901.999                    | 1.399.133                        | 34.622.419                 | 2.718.492                      | 225.097                            | 2.525.097             | 70.757.765          |
| T5 BDMN  | 52.465.990                    | 2.776.259                        | 35.796.529                 | 5.531.183                      | 536.831                            | 5.297.414             | 74.502.551          |
| T6 BDMN  | 54.375.958                    | 4.283.813                        | 37.814.392                 | 8.746.530                      | 879.684                            | 7.997.897             | 77.250.402          |
| T7 BDMN  | 58.963.510                    | 5.758.518                        | 39.746.644                 | 11.955.723                     | 859.381                            | 9.211.878             | 79.598.490          |
| T8 BDMN  | 61.114.789                    | 1.428.041                        | 39.801.670                 | 3.237.782                      | 351.989                            | 2.905.055             | 84.946.107          |
| T9 BDMN  | 62.976.205                    | 2.888.858                        | 42.892.915                 | 6.588.688                      | 763.974                            | 5.945.065             | 88.042.554          |
| T10 BDMN | 61.435.616                    | 4.253.293                        | 46.759.812                 | 10.027.076                     | 879.684                            | 8.664.274             | 87.986.868          |
| T11 BDMN | 62.413.009                    | 5.662.297                        | 49.858.293                 | 13.471.200                     | 1.030.382                          | 9.526.843             | 86.617.017          |
| T0 BMRI  | 182.355.194                   | 2.406.627                        | 90.571.698                 | 4.777.005                      | 565.881                            | 3.858.722             | 249.373.340         |
| T1 BMRI  | 194.013.021                   | 5.000.885                        | 93.100.160                 | 9.457.371                      | 1.144.747                          | 8.137.238             | 256.783.842         |
| T2 BMRI  | 192.754.315                   | 8.091.976                        | 94.746.422                 | 14.774.832                     | 1.891.279                          | 12.778.953            | 250.341.203         |
| T3 BMRI  | 213.088.641                   | 12.044.181                       | 94.869.474                 | 20.999.225                     | 2.322.871                          | 18.943.665            | 263.383.348         |
| T4 BMRI  | 206.481.876                   | 4.297.246                        | 92.176.761                 | 6.623.359                      | 553.668                            | 5.763.846             | 254.884.990         |
| T5 BMRI  | 206.220.810                   | 8.416.408                        | 94.669.533                 | 13.266.320                     | 1.201.302                          | 11.577.313            | 255.278.451         |
| T6 BMRI  | 201.167.031                   | 12.349.696                       | 95.537.151                 | 19.826.852                     | 1.882.406                          | 17.180.962            | 253.713.417         |
| T7 BMRI  | 213.896.848                   | 15.915.870                       | 103.282.247                | 26.261.506                     | 2.486.099                          | 22.794.262            | 267.517.192         |
| T8 BMRI  | 203.908.950                   | 2.961.937                        | 98.793.251                 | 6.761.339                      | 713.801                            | 4.631.293             | 261.025.681         |

|          | <i>Total<br/>Deposits (I)</i> | <i>Interest<br/>Expenses (I)</i> | <i>Total Loans<br/>(O)</i> | <i>Interest<br/>Income (O)</i> | <i>Non-Interest<br/>Income (O)</i> | <i>Total<br/>Cost</i> | <i>Total assets</i> |
|----------|-------------------------------|----------------------------------|----------------------------|--------------------------------|------------------------------------|-----------------------|---------------------|
| T9 BMRI  | 210.572.238                   | 5.642.956                        | 100.709.503                | 12.334.832                     | 1.522.226                          | 9.170.667             | 265.021.871         |
| T10 BMRI | 215.765.075                   | 8.289.439                        | 108.346.796                | 17.973.717                     | 2.381.826                          | 14.012.411            | 273.713.964         |
| T11 BMRI | 252.765.364                   | 11.142.628                       | 125.488.384                | 23.928.549                     | 3.160.206                          | 19.353.153            | 319.085.590         |
| T0 BNGA  | 26.029.411                    | 331.426                          | 22.511.882                 | 749.800                        | 89.604                             | 594.055               | 30.918.936          |
| T1 BNGA  | 29.695.619                    | 718.333                          | 25.547.686                 | 1.573.232                      | 187.871                            | 1.389.861             | 34.325.104          |
| T2 BNGA  | 32.136.245                    | 1.225.195                        | 27.871.314                 | 2.539.787                      | 283.728                            | 2.297.966             | 39.274.654          |
| T3 BNGA  | 34.926.566                    | 1.987.032                        | 28.671.419                 | 3.713.324                      | 365.084                            | 3.379.537             | 41.579.861          |
| T4 BNGA  | 34.244.871                    | 792.888                          | 29.513.572                 | 1.328.501                      | 889.407                            | 1.146.046             | 41.091.261          |
| T5 BNGA  | 34.122.994                    | 1.541.473                        | 30.654.635                 | 2.650.966                      | 158.593                            | 2.382.067             | 40.964.385          |
| T6 BNGA  | 40.306.358                    | 2.297.711                        | 31.137.372                 | 4.009.425                      | 283.535                            | 3.641.854             | 42.529.897          |
| T7 BNGA  | 39.306.400                    | 3.109.511                        | 32.457.151                 | 5.321.683                      | 598.201                            | 5.081.953             | 46.544.346          |
| T8 BNGA  | 37.081.328                    | 699.586                          | 32.288.292                 | 1.327.088                      | 121.270                            | 1.213.099             | 44.551.691          |
| T9 BNGA  | 36.306.709                    | 1.297.922                        | 33.282.489                 | 2.577.784                      | 318.914                            | 1.713.613             | 43.914.243          |
| T10 BNGA | 39.612.719                    | 1.894.453                        | 36.557.803                 | 3.810.764                      | 437.246                            | 3.568.887             | 47.318.254          |
| T11 BNGA | 47.021.505                    | 2.606.688                        | 40.675.512                 | 5.053.465                      | 683.416                            | 4.744.467             | 54.885.576          |
| T0 BNII  | 30.023.104                    | 308.309                          | 14.285.710                 | 723.933                        | 204.389                            | 704.766               | 36.946.931          |
| T1 BNII  | 32.979.056                    | 746.833                          | 18.755.496                 | 1.874.975                      | 508.154                            | 1.882.337             | 43.143.416          |
| T2 BNII  | 38.595.244                    | 1.289.969                        | 20.869.152                 | 3.130.929                      | 795.799                            | 3.133.343             | 49.174.324          |
| T3 BNII  | 38.791.573                    | 2.293.809                        | 22.780.988                 | 4.632.146                      | 947.288                            | 4.682.017             | 50.271.022          |
| T4 BNII  | 37.078.783                    | 857.255                          | 19.999.596                 | 1.531.943                      | 255.585                            | 1.595.828             | 47.732.896          |
| T5 BNII  | 36.063.297                    | 1.716.448                        | 19.971.810                 | 3.057.515                      | 502.511                            | 3.219.413             | 48.477.128          |
| T6 BNII  | 36.886.089                    | 2.617.233                        | 21.354.974                 | 4.968.310                      | 784.669                            | 4.896.749             | 49.166.984          |
| T7 BNII  | 39.033.271                    | 3.574.845                        | 21.027.966                 | 6.153.039                      | 1.019.484                          | 6.501.888             | 53.102.230          |
| T8 BNII  | 38.606.602                    | 824.282                          | 21.040.007                 | 1.444.185                      | 279.647                            | 1.551.981             | 54.602.144          |

|          | <i>Total<br/>Deposits (I)</i> | <i>Interest<br/>Expenses (I)</i> | <i>Total Loans<br/>(O)</i> | <i>Interest<br/>Income (O)</i> | <i>Non-Interest<br/>Income (O)</i> | <i>Total<br/>Cost</i> | <i>Total assets</i> |
|----------|-------------------------------|----------------------------------|----------------------------|--------------------------------|------------------------------------|-----------------------|---------------------|
| T9 BNII  | 38.166.681                    | 1.584.617                        | 22.894.261                 | 2.793.619                      | 634.073                            | 3.072.367             | 53.577.501          |
| T10 BNII | 37.702.779                    | 2.300.479                        | 25.035.270                 | 4.163.945                      | 908.123                            | 4.584.160             | 53.878.143          |
| T11 BNII | 39.259.026                    | 3.021.161                        | 27.905.957                 | 3.001.829                      | 1.178.702                          | 6.406.184             | 55.938.761          |
| T0 PNBN  | 16.749.608                    | 258.308                          | 11.102.684                 | 618.567                        | 124.368                            | 408.883               | 25.146.484          |
| T1 PNBN  | 21.272.097                    | 595.224                          | 12.213.729                 | 1.267.479                      | 201.109                            | 989.665               | 29.808.884          |
| T2 PNBN  | 21.173.387                    | 1.067.185                        | 13.359.559                 | 2.056.011                      | 317.191                            | 1.735.860             | 35.835.206          |
| T3 PNBN  | 28.766.399                    | 1.821.883                        | 13.896.379                 | 2.944.612                      | 424.140                            | 2.715.872             | 36.919.444          |
| T4 PNBN  | 25.777.946                    | 686.647                          | 14.294.441                 | 1.016.569                      | 181.184                            | 910.390               | 34.425.772          |
| T5 PNBN  | 24.106.080                    | 1.271.317                        | 15.725.907                 | 2.006.390                      | 287.284                            | 1.794.545             | 33.446.695          |
| T6 PNBN  | 24.282.673                    | 1.806.589                        | 16.399.864                 | 2.984.595                      | 419.233                            | 2.552.872             | 35.313.547          |
| T7 PNBN  | 27.802.257                    | 2.336.536                        | 17.838.114                 | 3.901.526                      | 761.167                            | 3.446.207             | 40.514.765          |
| T8 PNBN  | 25.695.634                    | 475.701                          | 19.176.956                 | 1.073.746                      | 163.619                            | 783.014               | 38.301.996          |
| T9 PNBN  | 29.222.362                    | 917.923                          | 21.938.059                 | 2.109.144                      | 391.730                            | 1.607.376             | 44.592.813          |
| T10 PNBN | 31.370.279                    | 1.455.571                        | 25.367.067                 | 3.269.534                      | 520.478                            | 2.558.672             | 48.863.729          |
| T11 PNBN | 37.290.471                    | 697.779                          | 31.470.794                 | 1.388.531                      | 131.307                            | 2.084.929             | 53.470.645          |

(Sumber : [www.idx.co.id](http://www.idx.co.id))



## **Lampiran 2**

**Variabel dan Nilainya  
(dalam jutaan rupiah)**

**Data per *Percentile***

Variabel dan Nilainya (dalam jutaan rupiah)

| <b>BBCA</b>         | <b>25 percentile</b> | <b>Median</b> | <b>Mean</b> | <b>75 percentile</b> | <b>100 percentile</b> |
|---------------------|----------------------|---------------|-------------|----------------------|-----------------------|
| Total Deposits      | 128.965.669          | 138.162.174   | 145.840.261 | 156.153.185          | 191237132             |
| Interest Expenses   | 2.345.969            | 3.819.852     | 4.114.547   | 5.617.104            | 7668266               |
| Total Loans         | 50.391.517           | 52.412.456    | 55.397.442  | 60.307.758           | 80702481              |
| Interest Income     | 5.664.557            | 8.969.581     | 9.612.527   | 12.921.333           | 17151390              |
| Non interest income | 922.116              | 1.478.972     | 1.464.757   | 2.110.307            | 2846166               |
| Total Cost          | 4.291.745            | 6.784.715     | 7.310.771   | 9.668.334            | 12783241              |
| Total Assets        | 149.818.686          | 160.704.044   | 168.531.702 | 180.203.177          | 218.005.008           |

(Sumber : Lampiran 1)

| <b>BBRI</b>         | <b>25 percentile</b> | <b>Median</b> | <b>Mean</b> | <b>75 percentile</b> | <b>100 percentile</b> |
|---------------------|----------------------|---------------|-------------|----------------------|-----------------------|
| Total Deposits      | 96.380.396           | 111.046.330   | 115.347.317 | 129.330.345          | 167211016             |
| Interest Expenses   | 2.031.630            | 3.415.325     | 3.771.263   | 4.931.206            | 7262828               |
| Total Loans         | 68.733.455           | 77.647.422    | 78.226.379  | 84.427.208           | 105923763             |
| Interest Income     | 7.525.614            | 11.897.050    | 12.527.891  | 17.073.450           | 23074084              |
| Non interest income | 520.020              | 663.992       | 924.962     | 1.050.071            | 2509050               |
| Total Cost          | 5.253.603            | 8.232.741     | 8.721.734   | 11.554.297           | 15524335              |
| Total Assets        | 120.450.087          | 137.805.884   | 142.773.030 | 158.075.156          | 203.734.938           |

(Sumber : Lampiran 1)

| <b>BDMN</b>         | <b>25 percentile</b> | <b>median</b> | <b>mean</b> | <b>75 percentile</b> | <b>100 percentile</b> |
|---------------------|----------------------|---------------|-------------|----------------------|-----------------------|
| Total Deposits      | 47.912.056           | 53.420.974    | 53.807.985  | 61.194.996           | 62976205              |
| Interest Expenses   | 1.450.809            | 2.832.559     | 3.072.301   | 4.260.923            | 5758518               |
| Total Loans         | 34.660.524           | 36.805.461    | 38.192.393  | 40.574.481           | 49858293              |
| Interest Income     | 3.788.629            | 6.381.152     | 6.943.140   | 9.238.677            | 13471200              |
| Non interest income | 461.239              | 716.626       | 652.011     | 879.684              | 1030382               |
| Total Cost          | 2.818.103            | 5.621.240     | 5.574.752   | 8.164.491            | 9526843               |
| Total Assets        | 66.567.454           | 75.876.477    | 75.665.616  | 85.363.835           | 88.042.554            |

(Sumber : Lampiran 1)

| <b>BMRI</b>         | <b>25 percentile</b> | <b>median</b> | <b>mean</b> | <b>75 percentile</b> | <b>100 percentile</b> |
|---------------------|----------------------|---------------|-------------|----------------------|-----------------------|
| Total Deposits      | 199.378.529          | 206.351.343   | 207.749.114 | 213.290.693          | 252765364             |
| Interest Expenses   | 4.824.975            | 8.190.708     | 8.046.654   | 11.368.016           | 15915870              |
| Total Loans         | 94.277.190           | 95.203.313    | 99.357.615  | 101.352.689          | 125488384             |
| Interest Income     | 8.783.363            | 14.020.576    | 14.748.742  | 20.119.945           | 26261506              |
| Non interest income | 1.037.011            | 1.702.316     | 1.652.193   | 2.337.610            | 3160206               |
| Total Cost          | 7.543.890            | 12.178.133    | 12.350.207  | 17.621.638           | 22794262              |
| Total Assets        | 254.592.097          | 258.904.762   | 264.176.907 | 265.645.701          | 319.085.590           |

(Sumber : Lampiran 1)

| <b>BNGA</b>         | <b>25 percentile</b> | <b>median</b> | <b>mean</b> | <b>75 percentile</b> | <b>100 percentile</b> |
|---------------------|----------------------|---------------|-------------|----------------------|-----------------------|
| Total Deposits      | 33.626.307           | 35.616.638    | 35.899.227  | 39.382.980           | 47021505              |
| Interest Expenses   | 774.249              | 1.419.698     | 1.541.852   | 2.064.702            | 3109511               |
| Total Loans         | 28.471.393           | 30.896.004    | 30.930.761  | 32.663.486           | 40675512              |
| Interest Income     | 1.512.049            | 2.614.375     | 2.887.985   | 3.860.429            | 5321683               |
| Non interest income | 180.552              | 301.321       | 368.072     | 477.485              | 889407                |
| Total Cost          | 1.345.671            | 2.340.017     | 2.596.117   | 3.587.129            | 5081953               |
| Total Assets        | 40.541.952           | 42.054.879    | 42.324.851  | 45.049.855           | 54.885.576            |

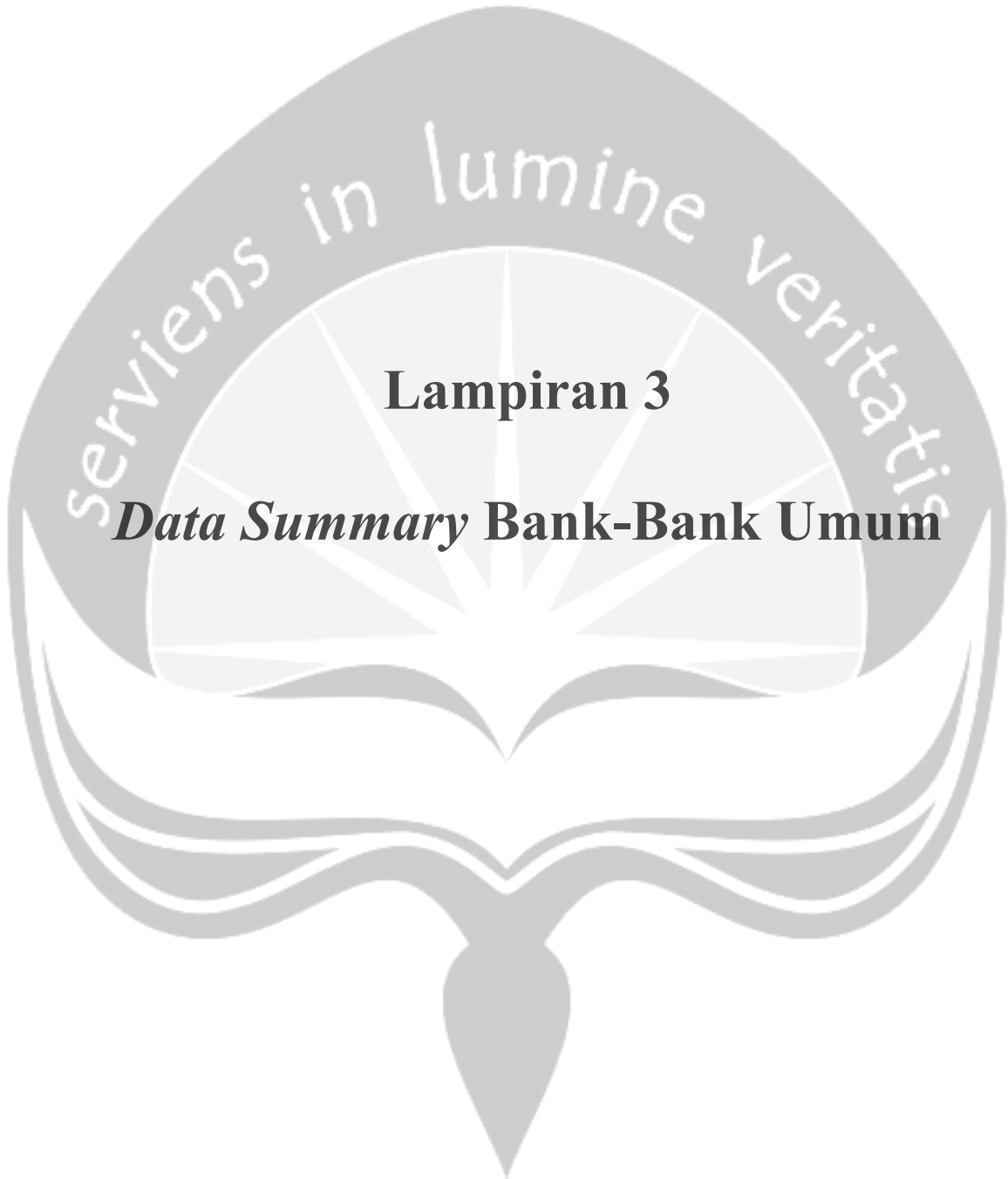
(Sumber : Lampiran 1)

| <b>BNII</b>         | <b>25 percentile</b> | <b>median</b> | <b>mean</b> | <b>75 percentile</b> | <b>100 percentile</b> |
|---------------------|----------------------|---------------|-------------|----------------------|-----------------------|
| Total Deposits      | 36.680.391           | 37.934.730    | 36.932.125  | 38.652.845           | 39259026              |
| Interest Expenses   | 849.012              | 1.650.533     | 1.761.270   | 2.379.668            | 3574845               |
| Total Loans         | 19.992.650           | 21.033.987    | 21.326.766  | 22.809.306           | 27905957              |
| Interest Income     | 1.789.217            | 3.029.672     | 3.123.031   | 4.280.995            | 6153039               |
| Non interest income | 446.795              | 709.371       | 668.202     | 917.914              | 1178702               |
| Total Cost          | 1.810.710            | 3.176.378     | 3.519.253   | 4.735.700            | 6501888               |
| Total Assets        | 48.291.070           | 49.722.673    | 49.667.623  | 53.652.662           | 55.938.761            |

(Sumber : Lampiran 1)

| <b>PNBN</b>         | <b>25 percentile</b> | <b>median</b> | <b>mean</b> | <b>75 percentile</b> | <b>100 percentile</b> |
|---------------------|----------------------|---------------|-------------|----------------------|-----------------------|
| Total Deposits      | 23.397.584           | 25.736.790    | 26.125.766  | 28.880.390           | 37290471              |
| Interest Expenses   | 663.791              | 992.554       | 1.115.889   | 1.543.326            | 2336536               |
| Total Loans         | 13.762.174           | 16.062.886    | 17.731.963  | 19.867.232           | 31470794              |
| Interest Income     | 1.219.046            | 2.031.201     | 2.053.059   | 2.954.608            | 3901526               |
| Non interest income | 176.793              | 302.238       | 326.901     | 420.460              | 761167                |
| Total Cost          | 969.846              | 1.765.203     | 1.799.024   | 2.554.322            | 3446207               |
| Total Assets        | 34.181.003           | 36.377.325    | 38.053.332  | 41.534.277           | 53.470.645            |

( Sumber : Lampiran 1)



### **Lampiran 3**

#### ***Data Summary Bank-Bank Umum***

*Data Summary BBKA*

| <b>Variabels</b>    | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|---------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits      | 18,6751                     | 18,7439              | 18,7980            | 18,8663                     | 19,0690                      |
| Interest Expenses   | 14,6682                     | 15,1557              | 15,2300            | 15,5413                     | 15,8526                      |
| Total Loans         | 17,7353                     | 17,7747              | 17,8300            | 17,9150                     | 18,2063                      |
| Interest Income     | 15,5497                     | 16,0093              | 16,0786            | 16,3744                     | 16,6576                      |
| Non interest income | 13,7344                     | 14,2069              | 14,1972            | 14,5623                     | 14,8615                      |
| Total Cost          | 15,2722                     | 15,7302              | 15,8049            | 16,0844                     | 16,3636                      |
| Total Assets        | 18,8249                     | 18,8951              | 18,9426            | 19,0096                     | 19,2000                      |

(Sumber : Lampiran 2)

*Data Summary BBRI*

| <b>Variabels</b>    | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|---------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits      | 18,3838                     | 18,5255              | 18,5635            | 18,6779                     | 18,9348                      |
| Interest Expenses   | 14,5243                     | 15,0438              | 15,1429            | 15,4111                     | 15,7983                      |
| Total Loans         | 18,0457                     | 18,1677              | 18,1751            | 18,2514                     | 18,4782                      |
| Interest Income     | 15,8338                     | 16,2918              | 16,3435            | 16,6530                     | 16,9542                      |
| Non interest income | 13,1616                     | 13,4060              | 13,7375            | 13,8644                     | 14,7354                      |
| Total Cost          | 15,4744                     | 15,9236              | 15,9813            | 16,2626                     | 16,5579                      |
| Total Assets        | 18,6067                     | 18,7414              | 18,7768            | 18,8786                     | 19,1323                      |

(Sumber : Lampiran 2)

*Data Summary BDMN*

| <b>Variabels</b>    | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|---------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits      | 17,6849                     | 17,7937              | 17,8009            | 17,9296                     | 17,9583                      |
| Interest Expenses   | 14,1876                     | 14,8567              | 14,9379            | 15,2650                     | 15,5662                      |
| Total Loans         | 17,3611                     | 17,4212              | 17,4581            | 17,5186                     | 17,7247                      |
| Interest Income     | 15,1475                     | 15,6689              | 15,7533            | 16,0389                     | 16,4161                      |
| Non interest income | 13,0417                     | 13,4823              | 13,3878            | 13,6873                     | 13,8454                      |
| Total Cost          | 14,8516                     | 15,5421              | 15,5338            | 15,9153                     | 16,0696                      |
| Total Assets        | 18,0137                     | 18,1446              | 18,1418            | 18,2624                     | 18,2933                      |

(Sumber : Lampiran 2)

*Data Summary BMRI*

| <b>Variabels</b>    | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|---------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits      | 19,1107                     | 19,1451              | 19,1518            | 19,1782                     | 19,3480                      |
| Interest Expenses   | 15,3893                     | 15,9185              | 15,9008            | 16,2463                     | 16,5828                      |
| Total Loans         | 18,3617                     | 18,3715              | 18,4142            | 18,4341                     | 18,6477                      |
| Interest Income     | 15,9884                     | 16,4560              | 16,5067            | 16,8172                     | 17,0836                      |
| Non interest income | 13,8519                     | 14,3475              | 14,3176            | 14,6646                     | 14,9661                      |
| Total Cost          | 15,8362                     | 16,3152              | 16,3292            | 16,6846                     | 16,9420                      |
| Total Assets        | 19,3552                     | 19,3720              | 19,3921            | 19,3977                     | 19,5810                      |

(Sumber : Lampiran 2)

*Data Summary BNGA*

| <b>Variabels</b>    | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|---------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits      | 17,3308                     | 17,3883              | 17,3962            | 17,4888                     | 17,6661                      |
| Interest Expenses   | 13,5596                     | 14,1660              | 14,2485            | 14,5405                     | 14,9500                      |
| Total Loans         | 17,1644                     | 17,2461              | 17,2473            | 17,3018                     | 17,5211                      |
| Interest Income     | 14,2290                     | 14,7765              | 14,8761            | 15,1663                     | 15,4873                      |
| Non interest income | 12,1038                     | 12,6159              | 12,8160            | 13,0763                     | 13,6983                      |
| Total Cost          | 14,1124                     | 14,6657              | 14,7695            | 15,0929                     | 15,4412                      |
| Total Assets        | 17,5178                     | 17,5545              | 17,5609            | 17,6233                     | 17,8208                      |

(Sumber : Lampiran 2)

*Data Summary BNII*

| <b>Variabels</b>    | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|---------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits      | 17,4178                     | 17,4514              | 17,4246            | 17,4701                     | 17,4857                      |
| Interest Expenses   | 13,6518                     | 14,3166              | 14,3815            | 14,6825                     | 15,0894                      |
| Total Loans         | 16,8109                     | 16,8617              | 16,8755            | 16,9427                     | 17,1444                      |
| Interest Income     | 14,3973                     | 14,9240              | 14,9543            | 15,2697                     | 15,6325                      |
| Non interest income | 13,0099                     | 13,4721              | 13,4123            | 13,7299                     | 13,9799                      |
| Total Cost          | 14,4092                     | 14,9713              | 15,0738            | 15,3706                     | 15,6876                      |
| Total Assets        | 17,6928                     | 17,7220              | 17,7209            | 17,7980                     | 17,8398                      |

(Sumber : Lampiran 2)

*Data Summary PNB*

| <b>Variabels</b>    | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|---------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits      | 16,9681                     | 17,0634              | 17,0784            | 17,1787                     | 17,4342                      |
| Interest Expenses   | 13,4057                     | 13,8080              | 13,9252            | 14,2495                     | 14,6642                      |
| Total Loans         | 16,4374                     | 16,5920              | 16,6909            | 16,8046                     | 17,2646                      |
| Interest Income     | 14,0136                     | 14,5241              | 14,5348            | 14,8989                     | 15,1769                      |
| Non interest income | 12,0827                     | 12,6190              | 12,6974            | 12,9491                     | 13,5426                      |
| Total Cost          | 13,7849                     | 14,3838              | 14,4028            | 14,7533                     | 15,0528                      |
| Total Assets        | 17,3472                     | 17,4095              | 17,4545            | 17,5420                     | 17,7946                      |

(Sumber : Lampiran 2)





**Lampiran 4**  
**Perbandingan dengan *Total Assets***  
**(dalam %) Bank-Bank Umum**

Perbandingan dengan *Total Assets* (dalam %) BBKA

| <b>Variabels</b>        | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|-------------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits          | 99,2038                     | 99,2001              | 99,2366            | 99,2464                     | 99,3177                      |
| Interest Expenses       | 77,9190                     | 80,2099              | 80,4009            | 81,7552                     | 82,5655                      |
| Total Loans (Q)         | 94,2119                     | 94,0703              | 94,1265            | 94,2417                     | 94,8242                      |
| Interest Income (Q)     | 82,6018                     | 84,7276              | 84,8804            | 86,1375                     | 86,7582                      |
| Non interest income (Q) | 72,9587                     | 75,1882              | 74,9484            | 76,6052                     | 77,4034                      |
| Total Cost              | 81,1275                     | 83,2502              | 83,4354            | 84,6118                     | 85,2272                      |

(Sumber : Lampiran 3)

Perbandingan dengan *Total Assets* (dalam %) BBRI

| <b>Variabels</b>        | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|-------------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits          | 98,8019                     | 98,8480              | 98,8640            | 98,9369                     | 98,9674                      |
| Interest Expenses       | 78,0596                     | 80,2705              | 80,6471            | 81,6327                     | 82,5737                      |
| Total Loans (Q)         | 96,9850                     | 96,9390              | 96,7958            | 96,6778                     | 96,5812                      |
| Interest Income (Q)     | 85,0972                     | 86,9297              | 87,0409            | 88,2113                     | 88,6156                      |
| Non interest income (Q) | 70,7358                     | 71,5318              | 73,1623            | 73,4397                     | 77,0184                      |
| Total Cost              | 83,1657                     | 84,9652              | 85,1122            | 86,1430                     | 86,5442                      |

(Sumber : Lampiran 3)

Perbandingan dengan *Total Assets* (dalam %) BDMN

| <b>Variabels</b>        | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|-------------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits          | 98,1745                     | 98,0661              | 98,1209            | 98,1774                     | 98,1684                      |
| Interest Expenses       | 78,7601                     | 81,8793              | 82,3397            | 83,5869                     | 85,0922                      |
| Total Loans (Q)         | 96,3771                     | 96,0128              | 96,2314            | 95,9273                     | 96,8916                      |
| Interest Income (Q)     | 84,0887                     | 86,3554              | 86,8339            | 87,8246                     | 89,7380                      |
| Non interest income (Q) | 72,3985                     | 74,3047              | 73,7953            | 74,9479                     | 75,6857                      |
| Total Cost              | 82,4459                     | 85,6566              | 85,6240            | 87,1478                     | 87,8442                      |

(Sumber : Lampiran 3)

Perbandingan dengan *Total Assets* (dalam %) BMRI

| <b>Variabels</b>        | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|-------------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits          | 98,7370                     | 98,8288              | 98,7609            | 98,8684                     | 98,8101                      |
| Interest Expenses       | 79,5101                     | 82,1729              | 81,9960            | 83,7539                     | 84,6885                      |
| Total Loans (Q)         | 94,8674                     | 94,8356              | 94,9573            | 95,0326                     | 95,2339                      |
| Interest Income (Q)     | 82,6052                     | 84,9477              | 85,1205            | 86,6971                     | 87,2460                      |
| Non interest income (Q) | 71,5667                     | 74,0632              | 73,8321            | 75,6000                     | 76,4321                      |
| Total Cost              | 81,8192                     | 84,2204              | 84,2052            | 86,0136                     | 86,5229                      |

(Sumber : Lampiran 3)

Perbandingan dengan *Total Assets* (dalam %) BNGA

| <b>Variabels</b>        | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|-------------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits          | 98,9324                     | 99,0534              | 99,0624            | 99,2372                     | 99,1322                      |
| Interest Expenses       | 77,4048                     | 80,6971              | 81,1377            | 82,5073                     | 83,8908                      |
| Total Loans (Q)         | 97,9824                     | 98,2435              | 98,2141            | 98,1756                     | 98,3187                      |
| Interest Income (Q)     | 81,2256                     | 84,1753              | 84,7114            | 86,0583                     | 86,9059                      |
| Non interest income (Q) | 69,0939                     | 71,8673              | 72,9806            | 74,1989                     | 76,8671                      |
| Total Cost              | 80,5601                     | 83,5437              | 84,1047            | 85,6416                     | 86,6473                      |

(Sumber : Lampiran 3)

Perbandingan dengan *Total Assets* (dalam %) BNII

| <b>Variabels</b>        | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|-------------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits          | 98,4457                     | 98,4731              | 98,3281            | 98,1576                     | 98,0152                      |
| Interest Expenses       | 77,1605                     | 80,7845              | 81,1560            | 82,4949                     | 84,5831                      |
| Total Loans (Q)         | 95,0156                     | 95,1455              | 95,2294            | 95,1941                     | 96,1019                      |
| Interest Income (Q)     | 81,3739                     | 84,2117              | 84,3882            | 85,7942                     | 87,6270                      |
| Non interest income (Q) | 73,5321                     | 76,0194              | 75,6867            | 77,1425                     | 78,3638                      |
| Total Cost              | 81,4414                     | 84,4785              | 85,0622            | 86,3614                     | 87,9361                      |

(Sumber : Lampiran 3)

Perbandingan dengan *Total Assets* (dalam %) PNB

| <b>Variabels</b>        | <b>LN 25<br/>percentile</b> | <b>LN<br/>median</b> | <b>LN<br/>mean</b> | <b>LN 75<br/>percentile</b> | <b>LN 100<br/>percentile</b> |
|-------------------------|-----------------------------|----------------------|--------------------|-----------------------------|------------------------------|
| Total Deposits          | 97,8150                     | 98,0124              | 97,8454            | 97,9287                     | 97,9747                      |
| Interest Expenses       | 77,2790                     | 79,3134              | 79,7798            | 81,2303                     | 82,4078                      |
| Total Loans (Q)         | 94,7557                     | 95,3047              | 95,6251            | 95,7961                     | 97,0212                      |
| Interest Income (Q)     | 80,7830                     | 83,4267              | 83,2727            | 84,9325                     | 85,2890                      |
| Non interest income (Q) | 69,6524                     | 72,4834              | 72,7458            | 73,8176                     | 76,1050                      |
| Total Cost              | 79,4647                     | 82,6205              | 82,5160            | 84,1026                     | 84,5917                      |

(Sumber : Lampiran 3)





**Lampiran 5**  
**Data Statistik Bank-Bank Umum**  
**(dalam %)**

## Data Statistik Bank-Bank Umum (dalam %)

Panel A : BBKA

| <i>BBKA</i> | <i>Quartile 1</i> | <i>Quartile 2</i> | <i>Quartile 3</i> | <i>Quartile 4</i> | <i>Rerata</i>  |
|-------------|-------------------|-------------------|-------------------|-------------------|----------------|
| Mean        | 83,2575           | 84,6620           | 85,6615           | 86,3286           | <b>84,9774</b> |
| Median      | 82,6018           | 84,7276           | 86,1375           | 86,7582           | <b>85,0563</b> |
| Min         | 72,9587           | 75,1882           | 76,6052           | 77,4034           | <b>75,5389</b> |
| Max         | 94,2119           | 94,0703           | 94,2417           | 94,8242           | <b>94,3370</b> |
| Skewness    | 0,2762            | -0,0313           | -0,2419           | -0,2212           | <b>-0,0545</b> |

(Sumber : Lampiran 4)

Panel B : BBRI

| <i>BBRI</i> | <i>Quartile 1</i> | <i>Quartile 2</i> | <i>Quartile 3</i> | <i>Quartile 4</i> | <i>Rerata</i>  |
|-------------|-------------------|-------------------|-------------------|-------------------|----------------|
| Mean        | 84,2726           | 85,1335           | 86,1096           | 87,4050           | <b>85,7302</b> |
| Median      | 85,0972           | 86,9297           | 88,2113           | 88,6156           | <b>87,2134</b> |
| Min         | 70,7358           | 71,5318           | 73,4397           | 77,0184           | <b>73,1814</b> |
| Max         | 96,9850           | 96,9390           | 96,6778           | 96,5812           | <b>96,7957</b> |
| Skewness    | -0,2812           | -0,6191           | -0,7785           | -0,5453           | <b>-0,5560</b> |

(Sumber : Lampiran 4)

Panel C : BDMN

| <i>BDMN</i> | <i>Quartile 1</i> | <i>Quartile 2</i> | <i>Quartile 3</i> | <i>Quartile 4</i> | <i>Rerata</i>  |
|-------------|-------------------|-------------------|-------------------|-------------------|----------------|
| Mean        | 84,2881           | 85,5577           | 86,2333           | 87,4384           | <b>85,8794</b> |
| Median      | 84,0887           | 86,3554           | 87,8246           | 89,7380           | <b>87,0017</b> |
| Min         | 72,3985           | 74,3047           | 74,9479           | 75,6857           | <b>74,3342</b> |
| Max         | 96,3771           | 96,0128           | 95,9273           | 96,8916           | <b>96,3022</b> |
| Skewness    | 0,0748            | -0,3283           | -0,6615           | -0,9156           | <b>-0,4577</b> |

(Sumber : Lampiran 4)

Panel D : BMRI

| <i>BMRI</i> | <i>Quartile 1</i> | <i>Quartile 2</i> | <i>Quartile 3</i> | <i>Quartile 4</i> | <i>Rerata</i>  |
|-------------|-------------------|-------------------|-------------------|-------------------|----------------|
| Mean        | 83,0131           | 84,6155           | 85,7766           | 86,3040           | <b>84,9273</b> |
| Median      | 82,6052           | 84,9477           | 86,6971           | 87,2460           | <b>85,3740</b> |
| Min         | 71,5667           | 74,0632           | 75,6000           | 76,4321           | <b>74,4155</b> |
| Max         | 94,8674           | 94,8356           | 95,0326           | 95,2339           | <b>94,9924</b> |
| Skewness    | 0,1573            | -0,1437           | -0,4211           | -0,4447           | <b>-0,2131</b> |

(Sumber : Lampiran 4)

Panel E : BNGA

| <i>BNGA</i> | <i>Quartile 1</i> | <i>Quartile 2</i> | <i>Quartile 3</i> | <i>Quartile 4</i> | <i>Rerata</i>  |
|-------------|-------------------|-------------------|-------------------|-------------------|----------------|
| Mean        | 82,7673           | 84,7620           | 86,1443           | 87,3639           | <b>85,2594</b> |
| Median      | 81,2256           | 84,1753           | 86,0583           | 86,9059           | <b>84,5913</b> |
| Min         | 69,0939           | 71,8673           | 74,1989           | 76,8671           | <b>73,0068</b> |
| Max         | 97,9824           | 98,2435           | 98,1756           | 98,3187           | <b>98,1801</b> |
| Skewness    | 0,4729            | 0,1997            | 0,0323            | 0,1917            | <b>0,2241</b>  |

(Sumber : Lampiran 4)

Panel F : BNII

| <i>BNII</i> | <i>Quartile 1</i> | <i>Quartile 2</i> | <i>Quartile 3</i> | <i>Quartile 4</i> | <i>Rerata</i>  |
|-------------|-------------------|-------------------|-------------------|-------------------|----------------|
| Mean        | 83,3072           | 85,1255           | 86,0436           | 87,3642           | <b>85,4601</b> |
| Median      | 81,3739           | 84,2117           | 85,7942           | 87,6270           | <b>84,7517</b> |
| Min         | 73,5321           | 76,0194           | 77,1425           | 78,3638           | <b>76,2645</b> |
| Max         | 95,0156           | 95,1455           | 95,1941           | 96,1019           | <b>95,3642</b> |
| Skewness    | 0,7749            | 0,4247            | 0,1242            | -0,1332           | <b>0,2977</b>  |

(Sumber : Lampiran 4)

Panel G : PNB

| <i>PNBN</i> | <i>Quartile 1</i> | <i>Quartile 2</i> | <i>Quartile 3</i> | <i>Quartile 4</i> | <i>Rerata</i>  |
|-------------|-------------------|-------------------|-------------------|-------------------|----------------|
| Mean        | 81,7304           | 83,7383           | 84,8487           | 86,1384           | <b>84,1139</b> |
| Median      | 80,7830           | 83,4267           | 84,9325           | 85,2890           | <b>83,6078</b> |
| Min         | 69,6524           | 72,4834           | 73,8176           | 76,1050           | <b>73,0146</b> |
| Max         | 94,7557           | 95,3047           | 95,7961           | 97,0212           | <b>95,7194</b> |
| Skewness    | 0,3370            | 0,1227            | -0,0343           | 0,3622            | <b>0,1969</b>  |

(Sumber : Lampiran 4)



**Lampiran 6**  
**Tingkat Pengembalian Saham**  
**Triwulanan**

### Tingkat Pengembalian Saham Triwulanan

| Periods | BBCA   | BBRI   | BDMN   | BMRI   | BNGA   | BNII   | PNBN   |
|---------|--------|--------|--------|--------|--------|--------|--------|
| T1      | 0,070  | -0,027 | 0,114  | -0,175 | 0,000  | -0,100 | 0,081  |
| T2      | 0,187  | 0,196  | 0,204  | 0,006  | 0,063  | 0,028  | 0,290  |
| T3      | -0,116 | -0,234 | -0,299 | -0,180 | -0,287 | -0,216 | -0,375 |
| T4      | 0,124  | 0,388  | 0,185  | 0,348  | 0,167  | 0,103  | 0,280  |
| T5      | 0,207  | 0,360  | 0,108  | 0,079  | 0,476  | 0,156  | 0,083  |
| T6      | -0,046 | -0,076 | -0,175 | -0,083 | 0,032  | -0,027 | -0,173 |
| T7      | 0,114  | 0,146  | 0,400  | 0,548  | 0,359  | 0,139  | 0,163  |
| T8      | 0,097  | 0,082  | -0,008 | -0,055 | 0,034  | 0,098  | 0,180  |
| T9      | 0,039  | -0,009 | 0,093  | 0,194  | -0,067 | -0,164 | 0,068  |
| T10     | 0,189  | 0,200  | 0,310  | 0,146  | 0,119  | 0,016  | 0,175  |
| T11     | 0,159  | 0,230  | 0,024  | 0,071  | -0,085 | 0,361  | -0,014 |
| T12     | -0,517 | -0,116 | -0,162 | -0,139 | -0,186 | 0,154  | -0,164 |

(Sumber : <http://finance.yahoo.com>, setelah diolah, 2009)



**Lampiran 7**  
**Pergerakan Harga Saham**  
**Bank-Bank Umum**

### Pergerakan Harga Saham Bank-Bank Umum

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 2005  | 2     | 1       | 2925 | 2700 | 4250 | 1930 | 475  | 200  | 430  |
|       |       | 2       | 2925 | 2825 | 4300 | 1930 | 475  | 200  | 435  |
|       |       | 3       | 2975 | 2850 | 4325 | 1890 | 470  | 200  | 435  |
|       |       | 4       | 3000 | 2825 | 4325 | 1830 | 470  | 195  | 435  |
|       |       | 7       | 3000 | 2850 | 4300 | 1770 | 470  | 190  | 420  |
|       |       | 8       | 3000 | 2825 | 4300 | 1780 | 470  | 190  | 430  |
|       |       | 10      | 3000 | 2825 | 4350 | 1780 | 470  | 190  | 430  |
|       |       | 11      | 3000 | 2900 | 4350 | 1830 | 475  | 195  | 440  |
|       |       | 14      | 3000 | 3075 | 4300 | 1840 | 490  | 195  | 460  |
|       |       | 15      | 3075 | 3100 | 4350 | 1820 | 510  | 195  | 495  |
|       |       | 16      | 3150 | 3050 | 4400 | 1840 | 510  | 200  | 490  |
|       |       | 17      | 3325 | 3100 | 4400 | 1870 | 510  | 205  | 505  |
|       |       | 18      | 3325 | 3175 | 4475 | 1870 | 520  | 205  | 510  |
|       |       | 21      | 3300 | 3175 | 4550 | 1870 | 510  | 200  | 510  |
|       |       | 22      | 3300 | 3225 | 4725 | 1920 | 510  | 195  | 510  |
|       |       | 23      | 3300 | 3300 | 4750 | 1900 | 510  | 205  | 510  |
|       |       | 24      | 3350 | 3300 | 4700 | 1850 | 510  | 205  | 520  |
|       |       | 25      | 3300 | 3275 | 4775 | 1810 | 510  | 200  | 510  |
|       |       | 28      | 3275 | 3275 | 4750 | 1810 | 500  | 200  | 520  |
|       | 3     | 1       | 3275 | 3225 | 4750 | 1850 | 510  | 200  | 540  |
|       |       | 2       | 3200 | 3225 | 4675 | 1820 | 500  | 195  | 530  |
|       |       | 3       | 3325 | 3200 | 4875 | 1840 | 500  | 195  | 540  |
|       |       | 4       | 3350 | 3175 | 5000 | 1840 | 510  | 200  | 540  |
|       |       | 7       | 3425 | 3300 | 5100 | 1870 | 500  | 195  | 540  |
|       |       | 8       | 3450 | 3275 | 5050 | 1860 | 520  | 195  | 570  |
|       |       | 9       | 3350 | 3250 | 5050 | 1830 | 530  | 200  | 560  |
|       |       | 10      | 3325 | 3200 | 5100 | 1820 | 520  | 200  | 550  |
|       |       | 14      | 3350 | 3050 | 5150 | 1780 | 530  | 200  | 560  |
|       |       | 15      | 3575 | 3075 | 5150 | 1710 | 530  | 200  | 560  |
|       |       | 16      | 3775 | 3275 | 5700 | 1730 | 550  | 200  | 570  |
|       |       | 17      | 3700 | 3175 | 5300 | 1760 | 540  | 200  | 560  |
|       |       | 18      | 3700 | 3150 | 5350 | 1730 | 550  | 210  | 530  |
|       |       | 21      | 3825 | 3100 | 5350 | 1710 | 560  | 215  | 530  |
|       |       | 22      | 3775 | 3100 | 5150 | 1760 | 560  | 215  | 530  |
|       |       | 23      | 3775 | 2975 | 5000 | 1720 | 550  | 210  | 530  |
|       |       | 24      | 3600 | 2825 | 4900 | 1690 | 520  | 205  | 520  |
|       |       | 28      | 3400 | 2775 | 4850 | 1690 | 510  | 200  | 530  |
|       |       | 29      | 3375 | 2775 | 4575 | 1670 | 490  | 200  | 490  |
|       |       | 30      | 3325 | 2750 | 4650 | 1690 | 485  | 195  | 485  |
|       |       | 31      | 3400 | 2850 | 4750 | 1710 | 495  | 200  | 505  |
|       | 4     | 1       | 3400 | 2875 | 4825 | 1710 | 490  | 200  | 500  |
|       |       | 4       | 3450 | 2900 | 4800 | 1700 | 490  | 200  | 490  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 5     |       | 5       | 3425 | 2950 | 4800 | 1720 | 490  | 200  | 480  |
|       |       | 6       | 3450 | 2975 | 4750 | 1740 | 495  | 195  | 485  |
|       |       | 7       | 3425 | 3050 | 4725 | 1750 | 505  | 200  | 500  |
|       |       | 8       | 3425 | 2950 | 4600 | 1740 | 510  | 195  | 510  |
|       |       | 11      | 3400 | 2925 | 4600 | 1720 | 510  | 195  | 500  |
|       |       | 12      | 3400 | 2900 | 4600 | 1690 | 510  | 200  | 520  |
|       |       | 13      | 3375 | 2900 | 4675 | 1720 | 510  | 200  | 510  |
|       |       | 14      | 3375 | 2900 | 4650 | 1730 | 510  | 195  | 490  |
|       |       | 15      | 3400 | 2825 | 4600 | 1690 | 520  | 190  | 480  |
|       |       | 18      | 3325 | 2675 | 4475 | 1620 | 500  | 190  | 460  |
|       |       | 19      | 3275 | 2775 | 4575 | 1660 | 510  | 190  | 465  |
|       |       | 20      | 3400 | 2850 | 4675 | 1660 | 510  | 190  | 485  |
|       |       | 21      | 3325 | 2725 | 4625 | 1590 | 500  | 180  | 465  |
|       |       | 25      | 3150 | 2650 | 4575 | 1420 | 470  | 175  | 460  |
|       |       | 26      | 3200 | 2725 | 4625 | 1420 | 480  | 180  | 460  |
|       |       | 27      | 3175 | 2675 | 4650 | 1470 | 475  | 180  | 485  |
|       |       | 28      | 3125 | 2675 | 4650 | 1630 | 475  | 180  | 480  |
|       |       | 29      | 3075 | 2675 | 4650 | 1600 | 475  | 180  | 465  |
|       |       | 2       | 3100 | 2675 | 4675 | 1590 | 470  | 180  | 460  |
|       |       | 3       | 3125 | 2675 | 4675 | 1620 | 475  | 175  | 450  |
|       |       | 4       | 3225 | 2775 | 4750 | 1650 | 485  | 170  | 460  |
|       |       | 6       | 3275 | 2850 | 4800 | 1670 | 490  | 185  | 465  |
|       |       | 9       | 3250 | 2900 | 5050 | 1740 | 500  | 185  | 450  |
|       |       | 10      | 3250 | 2850 | 5050 | 1700 | 490  | 185  | 460  |
|       |       | 11      | 3250 | 2800 | 5000 | 1660 | 490  | 185  | 460  |
|       |       | 12      | 3250 | 2775 | 5000 | 1690 | 490  | 185  | 460  |
|       |       | 13      | 3275 | 2800 | 5000 | 1680 | 490  | 180  | 450  |
|       |       | 16      | 3225 | 2725 | 5000 | 1690 | 480  | 180  | 450  |
|       |       | 17      | 3300 | 2750 | 4850 | 1700 | 475  | 185  | 455  |
|       |       | 18      | 3275 | 2700 | 4775 | 1670 | 460  | 180  | 430  |
|       |       | 19      | 3300 | 2750 | 4825 | 1640 | 470  | 185  | 430  |
|       |       | 20      | 3275 | 2800 | 4775 | 1660 | 460  | 185  | 440  |
|       |       | 23      | 3275 | 2775 | 4725 | 1660 | 465  | 180  | 445  |
|       |       | 25      | 3275 | 2750 | 4600 | 1690 | 465  | 185  | 445  |
|       |       | 26      | 3300 | 2800 | 4600 | 1690 | 465  | 180  | 450  |
|       |       | 27      | 3275 | 2800 | 4675 | 1690 | 470  | 185  | 455  |
|       |       | 30      | 3350 | 2825 | 4700 | 1700 | 470  | 185  | 455  |
|       |       | 31      | 3475 | 2900 | 4825 | 1660 | 450  | 185  | 450  |
| 6     |       | 1       | 3450 | 2875 | 4925 | 1640 | 450  | 185  | 440  |
|       |       | 2       | 3550 | 2875 | 5000 | 1590 | 450  | 185  | 445  |
|       |       | 3       | 3575 | 2825 | 5300 | 1480 | 450  | 185  | 450  |
|       |       | 6       | 3525 | 2750 | 5350 | 1500 | 465  | 185  | 455  |
|       |       | 7       | 3500 | 2725 | 5400 | 1510 | 465  | 185  | 455  |
|       |       | 8       | 3500 | 2750 | 5350 | 1540 | 465  | 180  | 455  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 7     |       | 9       | 3525 | 2700 | 5350 | 1530 | 460  | 180  | 455  |
|       |       | 10      | 3500 | 2700 | 5250 | 1510 | 460  | 175  | 460  |
|       |       | 13      | 3500 | 2700 | 5200 | 1510 | 455  | 175  | 460  |
|       |       | 14      | 3550 | 2725 | 5150 | 1450 | 455  | 175  | 485  |
|       |       | 15      | 3600 | 2725 | 5500 | 1450 | 460  | 180  | 490  |
|       |       | 16      | 3600 | 2775 | 5450 | 1450 | 455  | 175  | 515  |
|       |       | 17      | 3675 | 2700 | 5400 | 1460 | 455  | 180  | 520  |
|       |       | 20      | 3650 | 2825 | 5250 | 1480 | 450  | 180  | 520  |
|       |       | 21      | 3650 | 2875 | 5200 | 1470 | 445  | 175  | 480  |
|       |       | 22      | 3650 | 2850 | 5250 | 1520 | 445  | 175  | 475  |
|       |       | 23      | 3600 | 2875 | 5250 | 1510 | 440  | 180  | 475  |
|       |       | 24      | 3625 | 2875 | 5150 | 1520 | 435  | 180  | 475  |
|       |       | 27      | 3550 | 2875 | 5050 | 1510 | 435  | 175  | 470  |
|       |       | 28      | 3550 | 2875 | 5150 | 1520 | 435  | 175  | 475  |
|       |       | 29      | 3550 | 2900 | 5150 | 1510 | 440  | 175  | 470  |
|       |       | 30      | 3600 | 2900 | 5050 | 1500 | 435  | 175  | 470  |
|       |       | 1       | 3650 | 2900 | 5050 | 1540 | 430  | 170  | 470  |
|       |       | 4       | 3575 | 3025 | 5150 | 1540 | 440  | 170  | 465  |
|       |       | 5       | 3525 | 2925 | 5100 | 1500 | 435  | 170  | 450  |
|       |       | 6       | 3525 | 2900 | 5050 | 1490 | 425  | 165  | 445  |
|       |       | 7       | 3475 | 2875 | 4900 | 1480 | 415  | 165  | 445  |
|       |       | 8       | 3525 | 2925 | 5000 | 1480 | 410  | 165  | 440  |
|       |       | 11      | 3525 | 2975 | 5050 | 1500 | 415  | 165  | 470  |
|       |       | 12      | 3500 | 3000 | 5150 | 1510 | 410  | 175  | 465  |
|       |       | 13      | 3500 | 3000 | 5100 | 1520 | 410  | 175  | 460  |
|       |       | 14      | 3525 | 3050 | 5100 | 1500 | 450  | 175  | 470  |
|       |       | 15      | 3525 | 3025 | 5150 | 1500 | 450  | 175  | 470  |
|       |       | 18      | 3550 | 2950 | 5100 | 1490 | 470  | 175  | 470  |
|       |       | 19      | 3550 | 2975 | 5050 | 1530 | 470  | 170  | 465  |
|       |       | 20      | 3575 | 2925 | 5250 | 1530 | 470  | 175  | 455  |
|       |       | 21      | 3575 | 2975 | 5350 | 1580 | 470  | 175  | 495  |
|       |       | 22      | 3500 | 2975 | 5400 | 1590 | 450  | 175  | 535  |
|       |       | 25      | 3550 | 2975 | 5300 | 1630 | 475  | 175  | 530  |
|       |       | 26      | 3625 | 2975 | 5500 | 1610 | 465  | 175  | 560  |
|       |       | 27      | 3600 | 3000 | 5400 | 1600 | 495  | 175  | 610  |
|       |       | 28      | 3625 | 3125 | 5600 | 1610 | 490  | 180  | 590  |
|       |       | 29      | 3650 | 3200 | 5600 | 1610 | 505  | 185  | 600  |
| 8     |       | 1       | 3625 | 3300 | 5450 | 1630 | 500  | 180  | 550  |
|       |       | 2       | 3725 | 3250 | 5300 | 1630 | 530  | 185  | 550  |
|       |       | 3       | 3775 | 3225 | 5300 | 1650 | 530  | 180  | 550  |
|       |       | 4       | 3750 | 3125 | 5250 | 1670 | 530  | 185  | 540  |
|       |       | 5       | 3675 | 2975 | 5150 | 1660 | 540  | 190  | 540  |
|       |       | 8       | 3625 | 2975 | 5100 | 1650 | 540  | 185  | 530  |
|       |       | 9       | 3550 | 2975 | 5150 | 1670 | 550  | 190  | 540  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
|       |       | 10      | 3600 | 3000 | 5150 | 1680 | 540  | 180  | 570  |
|       |       | 11      | 3575 | 3000 | 5100 | 1670 | 540  | 180  | 570  |
|       |       | 12      | 3500 | 2950 | 5000 | 1650 | 530  | 180  | 540  |
|       |       | 15      | 3425 | 2825 | 4800 | 1580 | 500  | 175  | 530  |
|       |       | 16      | 3450 | 2850 | 4700 | 1590 | 510  | 175  | 520  |
|       |       | 18      | 3450 | 2850 | 4550 | 1590 | 510  | 170  | 490  |
|       |       | 19      | 3325 | 2800 | 4500 | 1560 | 500  | 160  | 465  |
|       |       | 22      | 3300 | 2675 | 4450 | 1550 | 500  | 160  | 475  |
|       |       | 23      | 3300 | 2550 | 4425 | 1510 | 480  | 165  | 460  |
|       |       | 24      | 3325 | 2525 | 4325 | 1410 | 465  | 155  | 440  |
|       |       | 25      | 3450 | 2575 | 4450 | 1490 | 485  | 165  | 460  |
|       |       | 26      | 3400 | 2550 | 4325 | 1440 | 460  | 160  | 450  |
|       |       | 29      | 3300 | 2325 | 4100 | 1300 | 435  | 155  | 405  |
|       |       | 30      | 3375 | 2550 | 4300 | 1420 | 475  | 160  | 430  |
|       |       | 31      | 3425 | 2575 | 4500 | 1370 | 470  | 160  | 415  |
|       | 9     | 1       | 3475 | 2550 | 4325 | 1360 | 480  | 165  | 415  |
|       |       | 5       | 3375 | 2575 | 4300 | 1330 | 430  | 160  | 445  |
|       |       | 6       | 3400 | 2725 | 4375 | 1360 | 415  | 160  | 455  |
|       |       | 7       | 3450 | 2775 | 4350 | 1360 | 420  | 160  | 470  |
|       |       | 8       | 3475 | 2725 | 4300 | 1350 | 420  | 160  | 490  |
|       |       | 9       | 3575 | 2750 | 4325 | 1340 | 440  | 160  | 505  |
|       |       | 12      | 3625 | 2825 | 4400 | 1410 | 440  | 165  | 520  |
|       |       | 12      | 3525 | 2750 | 4275 | 1430 | 425  | 165  | 510  |
|       |       | 14      | 3400 | 2675 | 4300 | 1390 | 415  | 160  | 510  |
|       |       | 15      | 3400 | 2650 | 4300 | 1370 | 405  | 160  | 500  |
|       |       | 16      | 3425 | 2600 | 4300 | 1370 | 415  | 160  | 500  |
|       |       | 19      | 3450 | 2625 | 4325 | 1410 | 405  | 160  | 500  |
|       |       | 20      | 3475 | 2625 | 4125 | 1390 | 385  | 160  | 500  |
|       |       | 21      | 3475 | 2600 | 4025 | 1370 | 385  | 155  | 480  |
|       |       | 22      | 3425 | 2475 | 3825 | 1330 | 370  | 150  | 460  |
|       |       | 23      | 3375 | 2400 | 2775 | 1330 | 365  | 150  | 455  |
|       |       | 26      | 3425 | 2500 | 3875 | 1330 | 365  | 155  | 460  |
|       |       | 27      | 3400 | 2550 | 3900 | 1330 | 360  | 150  | 465  |
|       |       | 28      | 3325 | 2500 | 3850 | 1350 | 365  | 150  | 465  |
|       |       | 29      | 3400 | 2625 | 3925 | 1390 | 375  | 155  | 485  |
|       |       | 30      | 3450 | 2700 | 4025 | 1450 | 385  | 160  | 485  |
|       | 10    | 3       | 3450 | 2675 | 4075 | 1480 | 390  | 155  | 485  |
|       |       | 4       | 3600 | 2650 | 4075 | 1480 | 400  | 150  | 470  |
|       |       | 5       | 3525 | 2600 | 4100 | 1480 | 410  | 155  | 475  |
|       |       | 6       | 3525 | 2525 | 4075 | 1470 | 405  | 145  | 450  |
|       |       | 7       | 3425 | 2450 | 4025 | 1450 | 400  | 155  | 450  |
|       |       | 10      | 3475 | 2500 | 4100 | 1470 | 400  | 155  | 440  |
|       |       | 11      | 3425 | 2425 | 4175 | 1460 | 390  | 155  | 445  |
|       |       | 12      | 3400 | 2325 | 4150 | 1440 | 390  | 155  | 440  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
|       |       | 13      | 3375 | 2350 | 3975 | 1410 | 380  | 150  | 420  |
|       |       | 14      | 3375 | 2400 | 4000 | 1410 | 385  | 150  | 410  |
|       |       | 17      | 3350 | 2350 | 3925 | 1380 | 380  | 145  | 395  |
|       |       | 18      | 3350 | 2425 | 3950 | 1380 | 375  | 150  | 395  |
|       |       | 19      | 3275 | 2350 | 3875 | 1370 | 365  | 150  | 370  |
|       |       | 20      | 3300 | 2400 | 3875 | 1380 | 360  | 145  | 365  |
|       |       | 21      | 3325 | 2400 | 3900 | 1390 | 365  | 145  | 380  |
|       |       | 24      | 3325 | 2475 | 3875 | 1380 | 375  | 145  | 385  |
|       |       | 25      | 3350 | 2450 | 3875 | 1340 | 370  | 145  | 380  |
|       |       | 26      | 3325 | 2375 | 3825 | 1320 | 370  | 145  | 375  |
|       |       | 27      | 3325 | 2375 | 3875 | 1310 | 370  | 140  | 375  |
|       |       | 28      | 3225 | 2350 | 3900 | 1300 | 365  | 145  | 370  |
|       |       | 31      | 3225 | 2450 | 3925 | 1320 | 360  | 145  | 375  |
| 11    |       | 1       | 3125 | 2450 | 3900 | 1320 | 360  | 145  | 365  |
|       |       | 9       | 3050 | 2450 | 3850 | 1310 | 340  | 140  | 355  |
|       |       | 10      | 3000 | 2375 | 3675 | 1310 | 335  | 135  | 350  |
|       |       | 11      | 3000 | 2400 | 3550 | 1260 | 325  | 135  | 345  |
|       |       | 14      | 3025 | 2425 | 3450 | 1200 | 315  | 130  | 335  |
|       |       | 15      | 3100 | 2475 | 3400 | 1180 | 320  | 135  | 345  |
|       |       | 16      | 3200 | 2600 | 3475 | 1110 | 315  | 135  | 345  |
|       |       | 17      | 3200 | 2625 | 3525 | 1140 | 330  | 135  | 365  |
|       |       | 18      | 3175 | 2725 | 3650 | 1180 | 350  | 140  | 370  |
|       |       | 21      | 3150 | 2725 | 3825 | 1190 | 350  | 140  | 370  |
|       |       | 22      | 3175 | 2725 | 3900 | 1190 | 350  | 145  | 365  |
|       |       | 23      | 3225 | 2725 | 3775 | 1190 | 340  | 145  | 355  |
|       |       | 24      | 3300 | 2775 | 3925 | 1210 | 360  | 145  | 365  |
|       |       | 25      | 3300 | 2825 | 3850 | 1220 | 360  | 140  | 365  |
|       |       | 28      | 3300 | 3000 | 3875 | 1220 | 365  | 145  | 360  |
|       |       | 29      | 3300 | 2950 | 3850 | 1250 | 360  | 140  | 370  |
|       |       | 30      | 3300 | 2975 | 3900 | 1290 | 365  | 140  | 375  |
| 12    |       | 1       | 3300 | 2975 | 3925 | 1310 | 385  | 140  | 395  |
|       |       | 2       | 3350 | 2975 | 4050 | 1380 | 410  | 140  | 400  |
|       |       | 5       | 3350 | 2950 | 4000 | 1380 | 390  | 145  | 390  |
|       |       | 6       | 3400 | 2925 | 4025 | 1400 | 400  | 150  | 395  |
|       |       | 7       | 3500 | 3000 | 4300 | 1490 | 405  | 155  | 405  |
|       |       | 8       | 3525 | 3075 | 4250 | 1610 | 410  | 145  | 400  |
|       |       | 9       | 3450 | 3000 | 4175 | 1590 | 410  | 155  | 400  |
|       |       | 12      | 3450 | 3050 | 4250 | 1650 | 420  | 150  | 430  |
|       |       | 13      | 3500 | 3100 | 4450 | 1660 | 420  | 160  | 445  |
|       |       | 14      | 3400 | 3075 | 4550 | 1620 | 415  | 155  | 435  |
|       |       | 15      | 3400 | 2975 | 4600 | 1610 | 405  | 155  | 430  |
|       |       | 16      | 3400 | 2975 | 4600 | 1610 | 400  | 155  | 425  |
|       |       | 19      | 3400 | 3025 | 4775 | 1580 | 405  | 150  | 425  |
|       |       | 20      | 3400 | 3050 | 4875 | 1560 | 400  | 150  | 425  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 2006  | 1     | 21      | 3350 | 3000 | 4800 | 1520 | 400  | 150  | 420  |
|       |       | 22      | 3400 | 3050 | 4800 | 1590 | 410  | 155  | 420  |
|       |       | 23      | 3375 | 3000 | 4825 | 1600 | 410  | 155  | 415  |
|       |       | 26      | 3375 | 3000 | 4825 | 1600 | 410  | 155  | 415  |
|       |       | 27      | 3350 | 2975 | 4800 | 1640 | 405  | 155  | 420  |
|       |       | 28      | 3375 | 3025 | 4750 | 1650 | 410  | 155  | 420  |
|       |       | 29      | 3400 | 3025 | 4750 | 1640 | 405  | 155  | 420  |
|       |       | 30      | 3400 | 3025 | 4750 | 1640 | 405  | 155  | 420  |
|       |       | 2       | 3400 | 3000 | 4750 | 1670 | 415  | 155  | 430  |
|       |       | 3       | 3475 | 3175 | 4800 | 1710 | 425  | 155  | 450  |
|       |       | 4       | 3675 | 3350 | 5025 | 1790 | 435  | 165  | 460  |
|       |       | 5       | 3600 | 3300 | 4950 | 1770 | 435  | 160  | 450  |
|       |       | 6       | 3600 | 3325 | 4950 | 1810 | 445  | 160  | 460  |
|       |       | 9       | 3650 | 3425 | 4950 | 1940 | 450  | 175  | 470  |
|       |       | 10      | 3650 | 3425 | 4950 | 1940 | 450  | 175  | 470  |
|       |       | 11      | 3625 | 3450 | 4850 | 1980 | 445  | 170  | 480  |
|       |       | 12      | 3600 | 3400 | 4850 | 1930 | 445  | 170  | 480  |
|       |       | 13      | 3600 | 3350 | 4725 | 1920 | 440  | 170  | 480  |
|       |       | 16      | 3600 | 3350 | 4575 | 1870 | 440  | 160  | 485  |
|       |       | 17      | 3575 | 3250 | 4475 | 1810 | 425  | 160  | 470  |
|       |       | 18      | 3500 | 3150 | 4425 | 1740 | 415  | 160  | 465  |
|       |       | 19      | 3625 | 3325 | 4675 | 1830 | 430  | 165  | 475  |
|       |       | 20      | 3625 | 3275 | 4600 | 1800 | 425  | 160  | 470  |
|       |       | 23      | 3575 | 3200 | 4350 | 1750 | 410  | 160  | 445  |
|       |       | 24      | 3575 | 3275 | 4425 | 1770 | 410  | 160  | 450  |
|       |       | 25      | 3625 | 3350 | 4500 | 1840 | 420  | 165  | 465  |
|       |       | 26      | 3600 | 3325 | 4575 | 1790 | 425  | 160  | 470  |
|       |       | 27      | 3650 | 3375 | 4650 | 1790 | 425  | 155  | 480  |
|       |       | 30      | 3625 | 3400 | 4650 | 1780 | 420  | 160  | 480  |
|       |       | 31      | 3625 | 3400 | 4650 | 1780 | 420  | 160  | 480  |
|       | 2     | 1       | 3675 | 3375 | 4750 | 1810 | 415  | 160  | 475  |
|       |       | 2       | 3650 | 3375 | 4725 | 1790 | 420  | 165  | 470  |
|       |       | 3       | 3700 | 3400 | 4625 | 1830 | 415  | 160  | 475  |
|       |       | 6       | 3700 | 3425 | 4650 | 1800 | 415  | 160  | 470  |
|       |       | 7       | 3725 | 3425 | 4650 | 1800 | 420  | 165  | 470  |
|       |       | 8       | 3650 | 3400 | 4550 | 1790 | 415  | 160  | 465  |
|       |       | 9       | 3650 | 3375 | 4625 | 1800 | 415  | 160  | 460  |
|       |       | 10      | 3650 | 3325 | 4600 | 1810 | 415  | 155  | 455  |
|       |       | 13      | 3625 | 3300 | 4525 | 1800 | 415  | 155  | 455  |
|       |       | 14      | 3625 | 3200 | 4350 | 1810 | 410  | 155  | 445  |
|       |       | 15      | 3600 | 3250 | 4375 | 1810 | 405  | 155  | 445  |
|       |       | 16      | 3625 | 3250 | 4425 | 1780 | 405  | 155  | 445  |
|       |       | 17      | 3625 | 3350 | 4400 | 1760 | 405  | 155  | 445  |
|       |       | 20      | 3600 | 3375 | 4200 | 1780 | 405  | 155  | 445  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 3     |       | 21      | 3550 | 3300 | 4125 | 1760 | 395  | 155  | 440  |
|       |       | 22      | 3500 | 3250 | 4175 | 1730 | 405  | 155  | 445  |
|       |       | 23      | 3475 | 3175 | 4125 | 1670 | 395  | 150  | 440  |
|       |       | 24      | 3475 | 3100 | 4125 | 1610 | 395  | 150  | 440  |
|       |       | 27      | 3550 | 3300 | 4225 | 1650 | 405  | 150  | 450  |
|       |       | 28      | 3600 | 3250 | 4275 | 1620 | 395  | 150  | 435  |
|       |       | 1       | 3650 | 3325 | 4250 | 1680 | 400  | 145  | 445  |
|       |       | 2       | 3750 | 3375 | 4275 | 1690 | 415  | 155  | 450  |
|       |       | 3       | 3775 | 3375 | 4300 | 1690 | 420  | 155  | 455  |
|       |       | 6       | 3725 | 3450 | 4250 | 1720 | 420  | 160  | 470  |
|       |       | 7       | 3650 | 3425 | 4125 | 1660 | 415  | 155  | 455  |
|       |       | 8       | 3600 | 3425 | 4125 | 1600 | 405  | 155  | 470  |
|       |       | 9       | 3650 | 3525 | 4200 | 1600 | 410  | 150  | 470  |
|       |       | 10      | 3825 | 3725 | 4125 | 1530 | 410  | 150  | 465  |
|       |       | 13      | 3725 | 3675 | 4100 | 1510 | 410  | 150  | 460  |
|       |       | 14      | 3700 | 3700 | 4125 | 1550 | 415  | 150  | 455  |
|       |       | 15      | 3675 | 3725 | 4050 | 1580 | 425  | 145  | 460  |
|       |       | 16      | 3800 | 3850 | 4225 | 1630 | 430  | 155  | 465  |
|       |       | 17      | 4025 | 4000 | 4500 | 1640 | 420  | 150  | 470  |
|       |       | 20      | 4175 | 4150 | 4700 | 1710 | 430  | 160  | 475  |
|       |       | 21      | 4125 | 4050 | 4700 | 1760 | 450  | 165  | 485  |
|       |       | 22      | 3950 | 3975 | 4550 | 1680 | 445  | 160  | 490  |
|       |       | 23      | 3925 | 3950 | 4600 | 1650 | 445  | 160  | 490  |
|       |       | 24      | 3925 | 3925 | 4600 | 1710 | 455  | 160  | 490  |
|       |       | 27      | 4000 | 3825 | 4775 | 1710 | 465  | 165  | 485  |
|       |       | 28      | 4125 | 3975 | 4750 | 1740 | 480  | 160  | 495  |
|       |       | 29      | 4175 | 3900 | 4800 | 1690 | 470  | 160  | 500  |
|       |       | 30      | 4175 | 3975 | 4800 | 1740 | 470  | 160  | 500  |
|       |       | 31      | 4175 | 3975 | 4800 | 1740 | 470  | 160  | 500  |
| 4     |       | 3       | 4175 | 4100 | 4925 | 1660 | 485  | 165  | 510  |
|       |       | 4       | 4175 | 4125 | 5075 | 1680 | 480  | 160  | 490  |
|       |       | 5       | 4400 | 4400 | 5150 | 1740 | 500  | 160  | 505  |
|       |       | 6       | 4500 | 4475 | 5150 | 1750 | 510  | 170  | 500  |
|       |       | 7       | 4550 | 4500 | 5300 | 1740 | 510  | 165  | 500  |
|       |       | 10      | 4550 | 4500 | 5300 | 1740 | 510  | 165  | 500  |
|       |       | 11      | 4375 | 4450 | 5450 | 1700 | 530  | 170  | 500  |
|       |       | 12      | 4250 | 4400 | 5450 | 1740 | 520  | 175  | 500  |
|       |       | 13      | 4325 | 4450 | 5600 | 1770 | 520  | 185  | 510  |
|       |       | 14      | 4325 | 4450 | 5600 | 1770 | 520  | 185  | 510  |
|       |       | 17      | 4350 | 4450 | 5500 | 1790 | 530  | 185  | 500  |
|       |       | 18      | 4525 | 4575 | 5600 | 1840 | 540  | 185  | 480  |
|       |       | 19      | 4800 | 4800 | 5950 | 1890 | 580  | 180  | 490  |
|       |       | 20      | 4825 | 4925 | 5750 | 1940 | 600  | 190  | 515  |
|       |       | 21      | 4725 | 4875 | 5300 | 1920 | 590  | 190  | 530  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 5     |       | 24      | 4600 | 4775 | 5300 | 1870 | 580  | 185  | 540  |
|       |       | 25      | 4525 | 4725 | 5250 | 1900 | 580  | 185  | 540  |
|       |       | 26      | 4575 | 4775 | 5400 | 1910 | 620  | 190  | 540  |
|       |       | 27      | 4500 | 4800 | 5300 | 1920 | 610  | 185  | 540  |
|       |       | 28      | 4375 | 4625 | 5150 | 1920 | 620  | 185  | 520  |
|       |       | 1       | 4400 | 4500 | 5250 | 1950 | 630  | 185  | 530  |
|       |       | 2       | 4400 | 4450 | 5250 | 2070 | 650  | 190  | 520  |
|       |       | 3       | 4425 | 4425 | 5450 | 2275 | 680  | 195  | 520  |
|       |       | 4       | 4325 | 4325 | 5500 | 2250 | 660  | 200  | 520  |
|       |       | 5       | 4350 | 4275 | 5300 | 2225 | 680  | 195  | 510  |
|       |       | 8       | 4425 | 4400 | 5350 | 2325 | 680  | 195  | 500  |
|       |       | 9       | 4500 | 4450 | 5600 | 2250 | 680  | 195  | 500  |
|       |       | 10      | 4550 | 4500 | 5600 | 2125 | 680  | 195  | 500  |
|       |       | 11      | 4675 | 4500 | 5700 | 2250 | 660  | 205  | 500  |
|       |       | 12      | 4500 | 4400 | 5600 | 2125 | 630  | 205  | 500  |
|       |       | 15      | 4275 | 4025 | 5000 | 1850 | 580  | 185  | 470  |
|       |       | 16      | 4300 | 4100 | 4900 | 1870 | 620  | 185  | 460  |
|       |       | 17      | 4400 | 4350 | 5050 | 2060 | 640  | 205  | 460  |
|       |       | 18      | 4275 | 4150 | 4800 | 1925 | 610  | 185  | 430  |
|       |       | 19      | 4175 | 4100 | 4800 | 1870 | 600  | 190  | 425  |
|       |       | 22      | 4025 | 3900 | 4500 | 1690 | 510  | 175  | 400  |
|       |       | 23      | 4075 | 4025 | 4750 | 1760 | 560  | 175  | 420  |
|       |       | 24      | 4100 | 4175 | 4675 | 1690 | 540  | 175  | 395  |
|       |       | 25      | 4100 | 4175 | 4675 | 1690 | 540  | 175  | 395  |
|       |       | 26      | 4100 | 4175 | 4675 | 1690 | 540  | 175  | 395  |
|       |       | 29      | 4050 | 3950 | 4675 | 1700 | 570  | 180  | 405  |
|       |       | 30      | 4200 | 4075 | 4825 | 1760 | 580  | 185  | 430  |
|       |       | 31      | 4100 | 3950 | 4600 | 1690 | 570  | 180  | 430  |
| 6     |       | 1       | 4050 | 3800 | 4625 | 1640 | 550  | 180  | 415  |
|       |       | 2       | 4075 | 3875 | 4700 | 1700 | 560  | 185  | 425  |
|       |       | 5       | 4150 | 3900 | 4700 | 1680 | 570  | 180  | 415  |
|       |       | 6       | 4100 | 3800 | 4550 | 1660 | 560  | 180  | 415  |
|       |       | 7       | 4050 | 3750 | 4525 | 1610 | 550  | 175  | 410  |
|       |       | 8       | 3875 | 3550 | 4350 | 1560 | 520  | 170  | 405  |
|       |       | 9       | 3975 | 3700 | 4550 | 1620 | 560  | 180  | 400  |
|       |       | 12      | 3900 | 3775 | 4650 | 1590 | 540  | 185  | 395  |
|       |       | 13      | 3825 | 3675 | 4450 | 1530 | 530  | 180  | 390  |
|       |       | 14      | 3875 | 3750 | 4250 | 1550 | 530  | 175  | 375  |
|       |       | 15      | 3875 | 3925 | 4275 | 1540 | 530  | 180  | 370  |
|       |       | 16      | 4175 | 4225 | 4300 | 1610 | 550  | 185  | 395  |
|       |       | 19      | 4100 | 4100 | 4225 | 1650 | 560  | 175  | 390  |
|       |       | 20      | 4075 | 4200 | 4100 | 1680 | 550  | 175  | 385  |
|       |       | 21      | 4050 | 4200 | 4125 | 1640 | 550  | 175  | 390  |
|       |       | 22      | 4100 | 4075 | 4150 | 1680 | 560  | 175  | 400  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 7     |       | 23      | 4075 | 4000 | 4125 | 1690 | 560  | 175  | 395  |
|       |       | 26      | 4000 | 3950 | 4100 | 1680 | 550  | 175  | 390  |
|       |       | 27      | 4025 | 3975 | 4075 | 1680 | 530  | 175  | 390  |
|       |       | 28      | 3950 | 3900 | 3975 | 1670 | 520  | 175  | 385  |
|       |       | 29      | 4000 | 3850 | 3950 | 1670 | 520  | 180  | 380  |
|       |       | 30      | 4100 | 4100 | 3975 | 1720 | 550  | 185  | 385  |
|       |       | 3       | 4275 | 4325 | 4125 | 1750 | 570  | 190  | 400  |
|       |       | 4       | 4300 | 4300 | 4125 | 1730 | 580  | 185  | 410  |
|       |       | 5       | 4275 | 4275 | 4125 | 1800 | 580  | 185  | 415  |
|       |       | 6       | 4250 | 4225 | 4150 | 1710 | 610  | 185  | 425  |
|       |       | 7       | 4400 | 4175 | 4300 | 1720 | 620  | 185  | 405  |
|       |       | 10      | 4350 | 4125 | 4350 | 1730 | 620  | 185  | 400  |
|       |       | 11      | 4350 | 4200 | 4375 | 1720 | 610  | 185  | 395  |
|       |       | 12      | 4325 | 4250 | 4500 | 1720 | 620  | 185  | 395  |
|       |       | 13      | 4275 | 4250 | 4325 | 1700 | 600  | 185  | 400  |
|       |       | 14      | 4125 | 4100 | 4200 | 1670 | 570  | 180  | 390  |
|       |       | 17      | 3975 | 3950 | 4100 | 1610 | 540  | 175  | 375  |
|       |       | 18      | 3925 | 3950 | 4000 | 1640 | 560  | 170  | 380  |
|       |       | 19      | 3925 | 3900 | 3900 | 1630 | 550  | 175  | 375  |
|       |       | 20      | 3975 | 4150 | 4075 | 1670 | 570  | 180  | 385  |
|       |       | 21      | 4025 | 4200 | 4125 | 1640 | 590  | 180  | 375  |
|       |       | 24      | 3950 | 4000 | 4100 | 1650 | 590  | 175  | 385  |
|       |       | 25      | 3950 | 4025 | 4075 | 1630 | 600  | 175  | 410  |
|       |       | 26      | 3900 | 3975 | 3975 | 1640 | 600  | 175  | 430  |
|       |       | 27      | 4050 | 4275 | 4125 | 1700 | 630  | 180  | 430  |
|       |       | 28      | 4025 | 4250 | 4175 | 1740 | 610  | 180  | 425  |
|       |       | 31      | 4175 | 4275 | 4250 | 1760 | 640  | 180  | 430  |
| 8     |       | 1       | 4275 | 4375 | 4525 | 1800 | 660  | 180  | 445  |
|       |       | 2       | 4325 | 4450 | 4850 | 1890 | 670  | 185  | 440  |
|       |       | 3       | 4200 | 4325 | 4825 | 1870 | 650  | 185  | 440  |
|       |       | 4       | 4200 | 4325 | 4825 | 1980 | 650  | 185  | 445  |
|       |       | 7       | 4175 | 4375 | 4850 | 2120 | 650  | 185  | 440  |
|       |       | 8       | 4125 | 4325 | 4775 | 2025 | 660  | 180  | 435  |
|       |       | 9       | 4200 | 4400 | 4875 | 2050 | 720  | 185  | 440  |
|       |       | 10      | 4100 | 4275 | 4850 | 1975 | 680  | 185  | 435  |
|       |       | 11      | 4100 | 4375 | 4825 | 2030 | 690  | 185  | 430  |
|       |       | 14      | 4200 | 4500 | 4775 | 2050 | 700  | 185  | 435  |
|       |       | 15      | 4250 | 4475 | 4875 | 2100 | 710  | 185  | 440  |
|       |       | 16      | 4300 | 4475 | 4800 | 2100 | 720  | 190  | 440  |
|       |       | 22      | 4375 | 4600 | 4700 | 2075 | 680  | 185  | 445  |
|       |       | 23      | 4350 | 4525 | 4600 | 2150 | 670  | 190  | 440  |
|       |       | 24      | 4400 | 4475 | 4500 | 2150 | 680  | 195  | 445  |
|       |       | 25      | 4425 | 4425 | 4550 | 2075 | 670  | 200  | 440  |
|       |       | 28      | 4475 | 4425 | 4650 | 2075 | 660  | 195  | 455  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |     |     |
|-------|-------|---------|------|------|------|------|------|------|------|-----|-----|
| 9     |       | 29      | 4475 | 4425 | 4800 | 2150 | 690  | 195  | 465  |     |     |
|       |       | 30      | 4500 | 4400 | 4900 | 2075 | 700  | 185  | 460  |     |     |
|       |       | 31      | 4550 | 4350 | 4900 | 2100 | 700  | 185  | 460  |     |     |
|       |       | 1       | 4525 | 4500 | 4950 | 2150 | 690  | 185  | 460  |     |     |
|       |       | 4       | 4600 | 4575 | 5100 | 2200 | 720  | 190  | 465  |     |     |
|       |       | 5       | 4575 | 4650 | 5250 | 2175 | 730  | 190  | 465  |     |     |
|       |       | 6       | 4500 | 4700 | 5150 | 2175 | 730  | 195  | 460  |     |     |
|       |       | 7       | 4450 | 4700 | 5100 | 2175 | 710  | 195  | 470  |     |     |
|       |       | 8       | 4475 | 4700 | 5100 | 2150 | 720  | 195  | 465  |     |     |
|       |       | 11      | 4475 | 4600 | 4900 | 2100 | 690  | 195  | 465  |     |     |
|       |       | 12      | 4450 | 4575 | 4825 | 2075 | 690  | 195  | 460  |     |     |
|       |       | 13      | 4500 | 4700 | 5050 | 2100 | 690  | 190  | 470  |     |     |
|       |       | 14      | 4550 | 4675 | 5050 | 2150 | 700  | 190  | 465  |     |     |
|       |       | 15      | 4550 | 4700 | 5050 | 2150 | 690  | 185  | 475  |     |     |
|       |       | 18      | 4600 | 4750 | 5150 | 2150 | 700  | 185  | 480  |     |     |
|       |       | 19      | 4625 | 4900 | 5200 | 2125 | 710  | 195  | 480  |     |     |
|       |       | 20      | 4600 | 4900 | 5100 | 2125 | 700  | 190  | 485  |     |     |
|       |       | 21      | 4675 | 4975 | 5250 | 2300 | 720  | 190  | 490  |     |     |
|       |       | 22      | 4850 | 4975 | 5300 | 2375 | 710  | 190  | 500  |     |     |
|       |       | 25      | 4925 | 5000 | 5250 | 2300 | 740  | 195  | 500  |     |     |
|       |       | 26      | 4800 | 4950 | 5100 | 2250 | 730  | 195  | 490  |     |     |
|       |       | 27      | 4825 | 4975 | 5300 | 2300 | 740  | 195  | 490  |     |     |
|       |       | 28      | 4825 | 4950 | 5200 | 2300 | 740  | 195  | 485  |     |     |
|       |       | 29      | 4825 | 4900 | 5300 | 2325 | 740  | 195  | 475  |     |     |
|       |       | 10      |      | 2    | 4750 | 4900 | 5400 | 2300 | 720  | 190 | 485 |
|       |       |         |      | 3    | 4750 | 4750 | 5500 | 2300 | 760  | 195 | 490 |
|       |       |         |      | 4    | 4725 | 4825 | 5400 | 2325 | 770  | 190 | 485 |
|       |       |         |      | 5    | 4725 | 4900 | 5600 | 2350 | 810  | 190 | 505 |
|       |       |         |      | 6    | 4725 | 4900 | 5500 | 2400 | 790  | 190 | 510 |
|       |       |         |      | 9    | 4650 | 4850 | 5450 | 2450 | 780  | 190 | 500 |
|       |       |         |      | 11   | 4625 | 4925 | 5650 | 2575 | 790  | 185 | 500 |
| 12    | 4575  |         |      | 4925 | 5650 | 2700 | 790  | 190  | 490  |     |     |
| 13    | 4675  |         |      | 5000 | 5950 | 2800 | 790  | 190  | 505  |     |     |
| 16    | 4700  |         |      | 4900 | 5750 | 2750 | 800  | 190  | 500  |     |     |
| 17    | 4800  |         |      | 4925 | 5650 | 2700 | 810  | 200  | 510  |     |     |
| 18    | 4825  |         |      | 4925 | 5700 | 2675 | 810  | 210  | 510  |     |     |
| 19    | 4825  |         |      | 4925 | 5700 | 2700 | 820  | 210  | 500  |     |     |
| 20    | 4725  |         |      | 4875 | 5750 | 2675 | 830  | 210  | 500  |     |     |
| 30    | 4650  |         |      | 4900 | 5700 | 2700 | 840  | 205  | 510  |     |     |
| 11    |       | 31      | 4650 | 4900 | 5950 | 2725 | 870  | 205  | 500  |     |     |
|       |       | 1       | 4700 | 4900 | 6250 | 2700 | 870  | 205  | 510  |     |     |
|       |       | 2       | 4750 | 5050 | 6250 | 2850 | 900  | 205  | 520  |     |     |
|       |       | 3       | 4725 | 5050 | 6400 | 2800 | 920  | 205  | 530  |     |     |
|       |       | 6       | 4800 | 5200 | 6400 | 2875 | 890  | 205  | 540  |     |     |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 2007  | 12    | 7       | 4850 | 5300 | 6200 | 2825 | 890  | 205  | 530  |
|       |       | 8       | 4825 | 5200 | 6150 | 2800 | 900  | 210  | 520  |
|       |       | 9       | 5000 | 5450 | 6250 | 2775 | 910  | 205  | 530  |
|       |       | 10      | 5050 | 5300 | 6300 | 2775 | 890  | 205  | 520  |
|       |       | 13      | 4800 | 5300 | 6150 | 2650 | 870  | 205  | 510  |
|       |       | 14      | 4975 | 5250 | 6350 | 2700 | 890  | 215  | 520  |
|       |       | 15      | 5000 | 5300 | 6350 | 2675 | 880  | 210  | 500  |
|       |       | 16      | 5000 | 5350 | 6350 | 2675 | 920  | 210  | 520  |
|       |       | 17      | 5000 | 5350 | 6350 | 2675 | 950  | 230  | 530  |
|       |       | 20      | 5100 | 5450 | 6250 | 2725 | 920  | 240  | 540  |
|       |       | 21      | 5150 | 5300 | 6250 | 2700 | 920  | 235  | 540  |
|       |       | 22      | 5150 | 5400 | 6200 | 2725 | 940  | 230  | 550  |
|       |       | 23      | 5200 | 5450 | 6200 | 2725 | 970  | 240  | 540  |
|       |       | 24      | 5450 | 5600 | 6350 | 2700 | 970  | 245  | 560  |
|       |       | 27      | 5450 | 5550 | 6400 | 2725 | 1000 | 245  | 550  |
|       |       | 28      | 5150 | 5300 | 6100 | 2625 | 970  | 235  | 530  |
|       |       | 29      | 5250 | 5350 | 6250 | 2825 | 980  | 240  | 540  |
|       |       | 30      | 5300 | 5350 | 6250 | 2775 | 1000 | 235  | 540  |
|       |       | 1       | 5400 | 5350 | 6250 | 2900 | 1050 | 245  | 550  |
|       |       | 4       | 5300 | 5200 | 6100 | 2875 | 1020 | 245  | 540  |
|       |       | 5       | 5350 | 5350 | 6250 | 2875 | 1020 | 250  | 570  |
|       |       | 6       | 5300 | 5350 | 6300 | 2875 | 1010 | 245  | 570  |
|       |       | 7       | 5200 | 5350 | 6200 | 2850 | 1030 | 250  | 570  |
|       |       | 8       | 5150 | 5200 | 6200 | 2850 | 1000 | 245  | 580  |
|       |       | 11      | 5100 | 5150 | 6300 | 2775 | 950  | 245  | 570  |
|       |       | 12      | 5100 | 5200 | 6150 | 2900 | 930  | 250  | 580  |
|       |       | 13      | 5200 | 5150 | 6200 | 2875 | 930  | 245  | 560  |
|       |       | 14      | 5200 | 5200 | 6250 | 2850 | 930  | 245  | 560  |
|       |       | 15      | 5200 | 5250 | 6350 | 2875 | 940  | 245  | 560  |
|       |       | 18      | 5150 | 5250 | 6400 | 2875 | 930  | 240  | 560  |
|       |       | 19      | 5000 | 5100 | 6250 | 2775 | 890  | 230  | 540  |
|       |       | 20      | 5100 | 5050 | 6550 | 2850 | 890  | 240  | 550  |
|       |       | 21      | 5150 | 5150 | 6650 | 2875 | 920  | 235  | 570  |
|       |       | 22      | 5150 | 5250 | 6650 | 2850 | 930  | 245  | 570  |
|       |       | 26      | 5100 | 5200 | 6450 | 2875 | 920  | 240  | 570  |
|       |       | 27      | 5150 | 5250 | 6500 | 2925 | 930  | 240  | 580  |
|       |       | 28      | 5200 | 5150 | 6750 | 2900 | 920  | 240  | 580  |
|       |       | 2       | 5250 | 5250 | 6800 | 2950 | 960  | 245  | 600  |
|       |       | 3       | 5150 | 5250 | 6850 | 2900 | 950  | 250  | 600  |
|       |       | 4       | 5200 | 5250 | 6900 | 2925 | 990  | 250  | 600  |
|       |       | 5       | 5200 | 5400 | 6850 | 2900 | 1000 | 260  | 650  |
|       |       | 8       | 5250 | 5300 | 6700 | 2850 | 980  | 260  | 640  |
|       |       | 9       | 5200 | 5200 | 6350 | 2675 | 930  | 250  | 620  |
|       |       | 10      | 4900 | 5050 | 5950 | 2550 | 900  | 240  | 580  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 2     |       | 11      | 4825 | 4950 | 5950 | 2550 | 900  | 235  | 590  |
|       |       | 12      | 4800 | 4975 | 5950 | 2475 | 890  | 235  | 580  |
|       |       | 15      | 5000 | 5025 | 6350 | 2650 | 920  | 240  | 620  |
|       |       | 16      | 5100 | 5000 | 6500 | 2700 | 920  | 245  | 620  |
|       |       | 17      | 5050 | 5050 | 6650 | 2700 | 920  | 240  | 620  |
|       |       | 18      | 5200 | 5000 | 6400 | 2700 | 930  | 240  | 610  |
|       |       | 19      | 5250 | 5200 | 6300 | 2700 | 920  | 240  | 600  |
|       |       | 22      | 5400 | 5450 | 6450 | 2800 | 920  | 240  | 600  |
|       |       | 23      | 5300 | 5350 | 6500 | 2800 | 940  | 240  | 610  |
|       |       | 24      | 5300 | 5400 | 6250 | 2750 | 930  | 240  | 600  |
|       |       | 25      | 5200 | 5350 | 6150 | 2700 | 910  | 235  | 580  |
|       |       | 26      | 5150 | 5250 | 6100 | 2650 | 890  | 230  | 600  |
|       |       | 29      | 5050 | 5250 | 6150 | 2575 | 910  | 230  | 590  |
|       |       | 30      | 5150 | 5350 | 6050 | 2600 | 900  | 225  | 590  |
|       |       | 31      | 5100 | 5300 | 5900 | 2575 | 900  | 225  | 590  |
|       |       | 1       | 5250 | 5200 | 6000 | 2575 | 890  | 230  | 590  |
|       |       | 2       | 5450 | 5150 | 5900 | 2600 | 900  | 230  | 610  |
|       |       | 5       | 5300 | 5150 | 5800 | 2575 | 880  | 230  | 600  |
|       |       | 6       | 5150 | 5050 | 5800 | 2600 | 870  | 230  | 630  |
|       |       | 7       | 5200 | 5000 | 5900 | 2575 | 850  | 225  | 650  |
|       |       | 8       | 5050 | 5000 | 5750 | 2450 | 840  | 220  | 630  |
|       |       | 9       | 5000 | 4800 | 5500 | 2425 | 840  | 220  | 630  |
|       |       | 12      | 5000 | 4825 | 5600 | 2450 | 840  | 220  | 620  |
|       |       | 13      | 5000 | 4800 | 5700 | 2450 | 830  | 215  | 610  |
|       |       | 14      | 5050 | 4875 | 6000 | 2525 | 830  | 220  | 620  |
|       |       | 15      | 5200 | 5050 | 6000 | 2575 | 860  | 220  | 630  |
|       |       | 16      | 5250 | 4950 | 6100 | 2525 | 840  | 225  | 610  |
|       |       | 20      | 5200 | 5000 | 6000 | 2525 | 830  | 215  | 610  |
|       |       | 21      | 5250 | 5000 | 6050 | 2525 | 830  | 220  | 620  |
|       |       | 22      | 5150 | 4850 | 5900 | 2500 | 820  | 215  | 600  |
|       |       | 23      | 5050 | 4725 | 5900 | 2525 | 800  | 210  | 600  |
|       |       | 26      | 4950 | 4775 | 5800 | 2450 | 780  | 205  | 590  |
|       |       | 27      | 4950 | 4775 | 5800 | 2375 | 780  | 200  | 570  |
|       |       | 28      | 4925 | 4750 | 5750 | 2325 | 770  | 195  | 570  |
| 3     |       | 1       | 4950 | 4825 | 5850 | 2325 | 800  | 193  | 570  |
|       |       | 2       | 4850 | 4875 | 5700 | 2350 | 780  | 191  | 570  |
|       |       | 5       | 4800 | 4775 | 5350 | 2250 | 720  | 182  | 530  |
|       |       | 6       | 4925 | 4850 | 5700 | 2300 | 780  | 187  | 550  |
|       |       | 7       | 4925 | 4975 | 5800 | 2300 | 790  | 192  | 550  |
|       |       | 8       | 4975 | 5000 | 6000 | 2350 | 800  | 197  | 560  |
|       |       | 9       | 4950 | 5000 | 5900 | 2425 | 780  | 192  | 530  |
|       |       | 12      | 5100 | 5100 | 5950 | 2550 | 790  | 194  | 560  |
|       |       | 13      | 5250 | 4950 | 5900 | 2550 | 790  | 195  | 560  |
|       |       | 14      | 5100 | 4875 | 5900 | 2425 | 770  | 190  | 530  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 4     |       | 15      | 5050 | 4925 | 5950 | 2475 | 750  | 191  | 530  |
|       |       | 16      | 5000 | 4950 | 6000 | 2450 | 740  | 191  | 540  |
|       |       | 20      | 5000 | 4925 | 6050 | 2400 | 750  | 191  | 540  |
|       |       | 21      | 5050 | 4975 | 6350 | 2425 | 780  | 193  | 540  |
|       |       | 22      | 5200 | 5025 | 6400 | 2475 | 800  | 195  | 550  |
|       |       | 23      | 5150 | 4900 | 6750 | 2500 | 770  | 194  | 540  |
|       |       | 26      | 5150 | 5000 | 6500 | 2525 | 750  | 191  | 550  |
|       |       | 27      | 5150 | 5000 | 6500 | 2550 | 740  | 192  | 560  |
|       |       | 28      | 5150 | 5000 | 6300 | 2500 | 730  | 191  | 550  |
|       |       | 29      | 5100 | 5050 | 6100 | 2475 | 740  | 192  | 560  |
|       |       | 30      | 5100 | 5050 | 6550 | 2500 | 740  | 193  | 550  |
|       |       | 2       | 5250 | 5200 | 6650 | 2525 | 760  | 194  | 550  |
|       |       | 3       | 5450 | 5400 | 6650 | 2675 | 830  | 199  | 570  |
|       |       | 4       | 5450 | 5550 | 6850 | 2725 | 820  | 204  | 590  |
|       |       | 5       | 5300 | 5300 | 6600 | 2675 | 800  | 200  | 590  |
|       |       | 9       | 5350 | 5500 | 6500 | 2725 | 820  | 205  | 600  |
|       |       | 10      | 5400 | 5650 | 6500 | 2800 | 850  | 205  | 610  |
|       |       | 11      | 5350 | 5500 | 6500 | 2750 | 850  | 200  | 610  |
|       |       | 12      | 5350 | 5400 | 6550 | 2875 | 830  | 200  | 610  |
|       |       | 13      | 5300 | 5350 | 6550 | 3000 | 840  | 200  | 620  |
|       |       | 16      | 5300 | 5450 | 6700 | 3025 | 840  | 210  | 630  |
|       |       | 17      | 5350 | 5450 | 6700 | 2975 | 820  | 210  | 610  |
|       |       | 18      | 5250 | 5350 | 6600 | 3025 | 840  | 220  | 610  |
|       |       | 19      | 5150 | 5250 | 6500 | 2925 | 840  | 215  | 600  |
|       |       | 20      | 5350 | 5400 | 6700 | 3150 | 880  | 215  | 610  |
|       |       | 23      | 5350 | 5500 | 6700 | 3275 | 870  | 215  | 620  |
|       |       | 24      | 5350 | 5300 | 6700 | 3175 | 870  | 215  | 600  |
|       |       | 26      | 5350 | 5500 | 6750 | 3175 | 870  | 200  | 620  |
|       |       | 27      | 5450 | 5400 | 6800 | 3150 | 860  | 195  | 640  |
|       |       | 30      | 5300 | 5250 | 6450 | 3075 | 840  | 188  | 630  |
| 5     |       | 1       | 5300 | 5300 | 6500 | 3050 | 840  | 193  | 640  |
|       |       | 2       | 5300 | 5300 | 6650 | 3075 | 840  | 197  | 630  |
|       |       | 3       | 5300 | 5250 | 6700 | 3175 | 840  | 206  | 620  |
|       |       | 4       | 5400 | 5350 | 6750 | 3075 | 840  | 210  | 620  |
|       |       | 7       | 5450 | 5300 | 6800 | 3150 | 850  | 210  | 640  |
|       |       | 8       | 5400 | 5350 | 6800 | 3100 | 830  | 210  | 640  |
|       |       | 9       | 5450 | 5450 | 7100 | 3125 | 840  | 205  | 650  |
|       |       | 10      | 5400 | 5700 | 7150 | 3150 | 840  | 205  | 630  |
|       |       | 11      | 5250 | 5700 | 7000 | 3100 | 840  | 205  | 630  |
|       |       | 14      | 5450 | 5750 | 6950 | 3125 | 840  | 200  | 610  |
|       |       | 15      | 5450 | 5800 | 6850 | 3225 | 830  | 200  | 630  |
|       |       | 16      | 5550 | 6000 | 7050 | 3300 | 850  | 205  | 620  |
|       |       | 21      | 5500 | 6300 | 7350 | 3275 | 840  | 200  | 610  |
|       |       | 22      | 5500 | 6150 | 7300 | 3250 | 850  | 195  | 610  |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 6     |       | 23      | 5550 | 6300 | 7350 | 3250 | 840  | 195  | 620  |
|       |       | 24      | 5500 | 6200 | 7050 | 3150 | 820  | 192  | 600  |
|       |       | 25      | 5350 | 6000 | 7050 | 3100 | 820  | 191  | 620  |
|       |       | 28      | 5500 | 6100 | 7000 | 3150 | 830  | 194  | 620  |
|       |       | 29      | 5350 | 6000 | 6950 | 3075 | 820  | 192  | 620  |
|       |       | 30      | 5300 | 5950 | 6750 | 3075 | 820  | 190  | 610  |
|       |       | 31      | 5250 | 6100 | 7000 | 3250 | 870  | 192  | 610  |
|       |       | 4       | 5300 | 6250 | 7250 | 3225 | 920  | 191  | 640  |
|       |       | 5       | 5400 | 6300 | 7300 | 3150 | 880  | 191  | 630  |
|       |       | 6       | 5400 | 6200 | 7550 | 3200 | 890  | 193  | 630  |
|       |       | 7       | 5500 | 6150 | 7500 | 3150 | 870  | 190  | 610  |
|       |       | 8       | 5400 | 5850 | 7250 | 3100 | 840  | 187  | 610  |
|       |       | 11      | 5300 | 5950 | 7350 | 3125 | 860  | 185  | 610  |
|       |       | 12      | 5350 | 6100 | 7500 | 3125 | 850  | 185  | 620  |
|       |       | 13      | 5350 | 6050 | 7300 | 3125 | 850  | 183  | 620  |
|       |       | 14      | 5350 | 5850 | 7400 | 3200 | 850  | 184  | 620  |
|       |       | 15      | 5350 | 5800 | 7400 | 3225 | 840  | 185  | 640  |
|       |       | 18      | 5400 | 5950 | 7400 | 3250 | 850  | 185  | 650  |
|       |       | 19      | 5350 | 6000 | 7400 | 3250 | 860  | 184  | 660  |
|       |       | 20      | 5350 | 5950 | 7450 | 3225 | 860  | 183  | 660  |
|       |       | 21      | 5350 | 5900 | 7600 | 3175 | 870  | 182  | 680  |
|       |       | 22      | 5350 | 5850 | 7450 | 3150 | 870  | 182  | 690  |
|       |       | 25      | 5350 | 5750 | 7250 | 3150 | 850  | 181  | 670  |
|       |       | 26      | 5350 | 5750 | 7050 | 3150 | 840  | 181  | 660  |
|       |       | 27      | 5350 | 5750 | 7000 | 3075 | 820  | 180  | 650  |
| 28    | 5300  | 5700    | 6950 | 3075 | 820  | 179  | 640  |      |      |
| 29    | 5450  | 5750    | 6900 | 3125 | 820  | 179  | 640  |      |      |
| 7     |       | 2       | 5500 | 5950 | 6950 | 3200 | 840  | 180  | 660  |
|       |       | 3       | 5800 | 6050 | 7300 | 3250 | 850  | 176  | 680  |
|       |       | 4       | 5750 | 6000 | 7500 | 3225 | 850  | 177  | 690  |
|       |       | 5       | 5750 | 6150 | 7500 | 3250 | 850  | 178  | 690  |
|       |       | 6       | 5700 | 6100 | 7550 | 3225 | 840  | 180  | 690  |
|       |       | 9       | 5850 | 6400 | 7950 | 3450 | 850  | 183  | 700  |
|       |       | 10      | 5900 | 6500 | 8150 | 3525 | 870  | 194  | 720  |
|       |       | 11      | 5850 | 6350 | 8100 | 3400 | 870  | 192  | 720  |
|       |       | 12      | 5800 | 6400 | 8150 | 3400 | 860  | 188  | 720  |
|       |       | 13      | 5850 | 6300 | 8200 | 3375 | 850  | 188  | 720  |
|       |       | 17      | 5900 | 6250 | 8100 | 3475 | 900  | 187  | 720  |
|       |       | 18      | 5900 | 6350 | 8050 | 3500 | 910  | 187  | 730  |
|       |       | 19      | 5950 | 6300 | 8150 | 3625 | 940  | 193  | 720  |
| 20    | 6200  | 6400    | 8100 | 3725 | 1000 | 195  | 720  |      |      |
| 23    | 6250  | 6500    | 8500 | 3725 | 1000 | 204  | 750  |      |      |
| 24    | 6300  | 6750    | 8900 | 3750 | 980  | 205  | 790  |      |      |
| 25    | 6400  | 6600    | 8700 | 3750 | 980  | 200  | 800  |      |      |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |     |
|-------|-------|---------|------|------|------|------|------|------|------|-----|
| 8     |       | 26      | 6200 | 6300 | 8600 | 3725 | 950  | 200  | 770  |     |
|       |       | 27      | 6150 | 6100 | 8150 | 3525 | 930  | 195  | 730  |     |
|       |       | 31      | 6300 | 6300 | 8450 | 3525 | 940  | 191  | 740  |     |
|       |       | 1       | 6000 | 6050 | 8100 | 3300 | 900  | 183  | 710  |     |
|       |       | 2       | 6100 | 6100 | 8050 | 3325 | 880  | 183  | 710  |     |
|       |       | 3       | 6150 | 6150 | 8000 | 3300 | 870  | 182  | 700  |     |
|       |       | 6       | 5900 | 6050 | 7700 | 3200 | 850  | 172  | 660  |     |
|       |       | 7       | 5850 | 6100 | 7500 | 3150 | 830  | 172  | 670  |     |
|       |       | 8       | 6150 | 6300 | 7800 | 3275 | 880  | 179  | 710  |     |
|       |       | 9       | 6150 | 6100 | 7700 | 3250 | 860  | 179  | 720  |     |
|       |       | 10      | 6000 | 6000 | 7400 | 3175 | 860  | 176  | 690  |     |
|       |       | 14      | 5950 | 5800 | 7350 | 3150 | 840  | 175  | 660  |     |
|       |       | 15      | 5550 | 5500 | 6700 | 2925 | 780  | 167  | 600  |     |
|       |       | 16      | 5450 | 5300 | 6400 | 2700 | 690  | 149  | 540  |     |
|       |       | 20      | 5600 | 5550 | 7150 | 2925 | 740  | 159  | 600  |     |
|       |       | 21      | 5550 | 5450 | 7150 | 2775 | 720  | 150  | 580  |     |
|       |       | 22      | 5750 | 5650 | 7600 | 2850 | 750  | 163  | 600  |     |
|       |       | 23      | 5900 | 5900 | 8000 | 2975 | 780  | 170  | 610  |     |
|       |       | 24      | 6000 | 5950 | 7850 | 3025 | 770  | 187  | 650  |     |
|       |       | 27      | 6000 | 6100 | 7950 | 3150 | 810  | 193  | 660  |     |
|       |       | 28      | 6050 | 6100 | 7700 | 3150 | 830  | 194  | 650  |     |
|       |       | 29      | 5850 | 6000 | 7550 | 3100 | 840  | 194  | 640  |     |
|       |       | 30      | 5900 | 6000 | 7700 | 3125 | 840  | 192  | 640  |     |
|       |       | 31      | 6000 | 6250 | 8050 | 3250 | 900  | 202  | 670  |     |
|       | 9     |         | 3    | 6050 | 6300 | 8100 | 3225 | 870  | 200  | 660 |
|       |       |         | 4    | 6050 | 6300 | 8050 | 3175 | 840  | 190  | 640 |
|       |       |         | 5    | 6100 | 6250 | 8200 | 3225 | 850  | 195  | 630 |
|       |       |         | 6    | 6050 | 6150 | 8400 | 3175 | 870  | 194  | 630 |
|       |       |         | 7    | 6050 | 6300 | 8550 | 3200 | 860  | 194  | 650 |
|       |       |         | 10   | 5900 | 6150 | 8300 | 3125 | 860  | 194  | 640 |
|       |       |         | 11   | 5850 | 6200 | 8200 | 3125 | 850  | 196  | 630 |
|       |       |         | 12   | 5850 | 6300 | 8350 | 3125 | 830  | 197  | 630 |
|       |       | 13      | 5950 | 6250 | 8250 | 3125 | 840  | 206  | 640  |     |
|       |       | 14      | 6000 | 6250 | 8200 | 3150 | 850  | 220  | 630  |     |
|       |       | 17      | 5950 | 6200 | 8050 | 3175 | 850  | 220  | 640  |     |
|       |       | 18      | 5950 | 6200 | 8050 | 3200 | 860  | 220  | 650  |     |
|       |       | 19      | 6150 | 6400 | 8250 | 3400 | 890  | 230  | 680  |     |
|       |       | 20      | 6150 | 6550 | 8250 | 3350 | 890  | 225  | 700  |     |
|       |       | 21      | 6300 | 6550 | 8300 | 3425 | 890  | 225  | 700  |     |
|       |       | 24      | 6400 | 6800 | 8350 | 3525 | 900  | 250  | 710  |     |
|       | 25    | 6350    | 6750 | 8300 | 3450 | 890  | 240  | 690  |      |     |
|       | 26    | 6400    | 7000 | 8350 | 3575 | 890  | 245  | 690  |      |     |
|       | 27    | 6400    | 6900 | 8450 | 3575 | 890  | 240  | 700  |      |     |
|       | 28    | 6150    | 6600 | 8450 | 3525 | 870  | 235  | 700  |      |     |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |     |     |
|-------|-------|---------|------|------|------|------|------|------|------|-----|-----|
| 10    |       | 1       | 6300 | 6900 | 8450 | 3575 | 870  | 240  | 700  |     |     |
|       |       | 2       | 6450 | 7200 | 8650 | 3650 | 890  | 245  | 700  |     |     |
|       |       | 3       | 6450 | 7450 | 8450 | 3575 | 890  | 235  | 690  |     |     |
|       |       | 4       | 6750 | 7350 | 8800 | 3675 | 910  | 245  | 700  |     |     |
|       |       | 5       | 6850 | 7450 | 8750 | 3650 | 910  | 250  | 710  |     |     |
|       |       | 8       | 6900 | 7700 | 8900 | 3875 | 910  | 260  | 710  |     |     |
|       |       | 9       | 6850 | 7850 | 8800 | 3875 | 920  | 260  | 720  |     |     |
|       |       | 10      | 7200 | 7850 | 9050 | 3900 | 930  | 255  | 750  |     |     |
|       |       | 11      | 7250 | 7850 | 8900 | 3950 | 960  | 250  | 780  |     |     |
|       |       | 17      | 7250 | 7650 | 8600 | 3875 | 950  | 250  | 770  |     |     |
|       |       | 18      | 7100 | 7200 | 8600 | 3800 | 920  | 245  | 760  |     |     |
|       |       | 19      | 6900 | 7000 | 8600 | 3625 | 880  | 240  | 730  |     |     |
|       |       | 22      | 6600 | 6750 | 8450 | 3450 | 850  | 230  | 680  |     |     |
|       |       | 23      | 6850 | 6950 | 8850 | 3650 | 880  | 245  | 710  |     |     |
|       |       | 24      | 6700 | 7100 | 8700 | 3600 | 850  | 240  | 700  |     |     |
|       |       | 25      | 7000 | 7350 | 8850 | 3850 | 900  | 240  | 720  |     |     |
|       |       | 26      | 7100 | 7600 | 8650 | 3875 | 900  | 240  | 730  |     |     |
|       |       | 29      | 7200 | 7650 | 8900 | 4000 | 900  | 250  | 730  |     |     |
|       |       | 30      | 7300 | 7900 | 8900 | 3925 | 880  | 255  | 730  |     |     |
|       |       | 31      | 7300 | 7750 | 8650 | 3775 | 860  | 260  | 730  |     |     |
|       |       | 11      |      | 1    | 7450 | 8250 | 8850 | 3800 | 860  | 265 | 720 |
|       |       |         |      | 2    | 7300 | 8300 | 8800 | 3725 | 850  | 260 | 700 |
|       |       |         |      | 5    | 7150 | 8100 | 8550 | 3625 | 830  | 260 | 680 |
|       |       |         |      | 6    | 7250 | 8000 | 8550 | 3650 | 830  | 265 | 680 |
|       |       |         |      | 7    | 7250 | 8250 | 8400 | 3575 | 830  | 260 | 690 |
|       |       |         |      | 8    | 7000 | 7950 | 8300 | 3400 | 810  | 250 | 680 |
|       |       |         |      | 9    | 7000 | 7900 | 8550 | 3400 | 810  | 255 | 680 |
|       |       |         |      | 12   | 6800 | 7650 | 8500 | 3325 | 790  | 265 | 670 |
|       |       |         |      | 13   | 7000 | 7800 | 8500 | 3525 | 890  | 280 | 690 |
|       |       |         |      | 14   | 7200 | 8150 | 8700 | 3625 | 940  | 305 | 690 |
|       |       |         |      | 15   | 7100 | 7950 | 8800 | 3550 | 940  | 290 | 690 |
| 16    | 6950  |         |      | 7750 | 8750 | 3475 | 900  | 295  | 680  |     |     |
| 19    | 7100  |         |      | 7850 | 8750 | 3475 | 930  | 290  | 680  |     |     |
| 20    | 6900  |         |      | 7650 | 8550 | 3500 | 900  | 285  | 670  |     |     |
| 21    | 6750  |         |      | 7200 | 8400 | 3350 | 840  | 275  | 650  |     |     |
| 22    | 7000  |         |      | 7250 | 8550 | 3350 | 860  | 285  | 640  |     |     |
| 23    | 6800  |         |      | 7200 | 8450 | 3350 | 850  | 285  | 640  |     |     |
| 26    | 6950  |         |      | 7250 | 8400 | 3500 | 850  | 285  | 660  |     |     |
| 27    | 6800  |         |      | 7250 | 8100 | 3450 | 840  | 280  | 660  |     |     |
| 28    | 6950  |         |      | 7350 | 8300 | 3450 | 840  | 275  | 670  |     |     |
| 29    | 7150  |         |      | 7600 | 8450 | 3525 | 850  | 280  | 680  |     |     |
| 30    | 7100  |         |      | 7800 | 8300 | 3550 | 850  | 270  | 660  |     |     |
| 12    |       |         |      | 3    | 7250 | 7950 | 8150 | 3650 | 860  | 280 | 650 |
|       |       |         |      | 4    | 7250 | 8000 | 8150 | 3650 | 870  | 280 | 670 |

| Tahun | Bulan | Tanggal | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|-------|-------|---------|------|------|------|------|------|------|------|
| 2008  | 1     | 5       | 7250 | 7900 | 8300 | 3700 | 870  | 300  | 690  |
|       |       | 6       | 7450 | 7950 | 8500 | 3700 | 880  | 295  | 690  |
|       |       | 7       | 7500 | 7800 | 8500 | 3550 | 870  | 275  | 700  |
|       |       | 10      | 7600 | 7950 | 8500 | 3575 | 890  | 275  | 690  |
|       |       | 11      | 7600 | 7950 | 8600 | 3600 | 900  | 290  | 690  |
|       |       | 12      | 7400 | 7950 | 8450 | 3550 | 900  | 310  | 670  |
|       |       | 13      | 7450 | 7900 | 8400 | 3450 | 870  | 305  | 670  |
|       |       | 14      | 7400 | 7800 | 8100 | 3425 | 860  | 300  | 680  |
|       |       | 17      | 7200 | 7550 | 7800 | 3300 | 850  | 290  | 660  |
|       |       | 18      | 7000 | 7250 | 7550 | 3300 | 840  | 285  | 670  |
|       |       | 19      | 7100 | 7250 | 7400 | 3325 | 850  | 285  | 680  |
|       |       | 26      | 7350 | 7350 | 7950 | 3475 | 880  | 290  | 680  |
|       |       | 27      | 7450 | 7400 | 8100 | 3525 | 890  | 295  | 660  |
|       |       | 28      | 7300 | 7400 | 8000 | 3500 | 900  | 285  | 680  |
|       |       | 2       | 7250 | 7350 | 7950 | 3500 | 870  | 285  | 680  |
|       |       | 3       | 7100 | 7200 | 7800 | 3375 | 860  | 275  | 660  |
|       |       | 4       | 7200 | 7500 | 7850 | 3400 | 860  | 275  | 660  |
|       |       | 7       | 7100 | 7450 | 7650 | 3400 | 850  | 305  | 650  |
|       |       | 8       | 7050 | 7500 | 7600 | 3375 | 860  | 320  | 660  |
|       |       | 9       | 7250 | 7800 | 7650 | 3400 | 850  | 335  | 650  |
|       |       | 14      | 7200 | 7700 | 7400 | 3325 | 830  | 340  | 650  |
|       |       | 15      | 7100 | 7550 | 7100 | 3200 | 800  | 320  | 640  |
|       |       | 16      | 6900 | 7300 | 6850 | 3025 | 750  | 305  | 630  |
|       |       | 17      | 6900 | 7250 | 7350 | 3125 | 770  | 325  | 610  |
|       |       | 18      | 6900 | 7100 | 7300 | 3050 | 750  | 320  | 600  |
|       |       | 21      | 6600 | 6750 | 6900 | 2850 | 740  | 305  | 590  |
|       |       | 22      | 6300 | 6300 | 6500 | 2625 | 640  | 280  | 560  |
|       |       | 23      | 6650 | 6500 | 7100 | 2975 | 720  | 305  | 610  |
|       |       | 24      | 6900 | 6700 | 7300 | 3100 | 720  | 310  | 610  |
|       |       | 25      | 7200 | 7000 | 7400 | 3300 | 740  | 305  | 630  |
|       |       | 28      | 3600 | 6750 | 7350 | 3150 | 700  | 300  | 620  |
|       |       | 29      | 3575 | 6800 | 7350 | 3275 | 710  | 300  | 600  |
|       |       | 30      | 3525 | 6850 | 7250 | 3250 | 700  | 300  | 610  |

(Sumber : <http://finance.yahoo.com/>)



**Lampiran 8**  
**Variabel Fungsi Biaya**

### Variabel Fungsi Biaya

| Tahun | Triwulan | Bank | LN TC   | LN P    | LN Q    |
|-------|----------|------|---------|---------|---------|
| 2005  | T1       | BBCA | 14,6665 | 18,6792 | 17,5999 |
|       |          | BBRI | 14,8737 | 18,2501 | 17,9445 |
|       |          | BDMN | 13,9837 | 17,5531 | 17,2583 |
|       |          | BMRI | 15,1658 | 19,0346 | 18,3790 |
|       |          | BNGA | 13,2947 | 17,0874 | 16,9662 |
|       |          | BNII | 13,4656 | 17,2277 | 16,5377 |
|       | T2       | PNBN | 12,9212 | 16,6492 | 16,2875 |
|       |          | BBCA | 15,3453 | 18,6911 | 17,7214 |
|       |          | BBRI | 15,5768 | 18,3372 | 18,0820 |
|       |          | BDMN | 14,7544 | 17,6679 | 17,4189 |
|       |          | BMRI | 15,9120 | 19,1089 | 18,4570 |
|       |          | BNGA | 14,1447 | 17,2304 | 17,1227 |
|       | T3       | BNII | 14,4480 | 17,3338 | 16,8666 |
|       |          | PNBN | 13,8051 | 16,9005 | 16,4316 |
|       |          | BBCA | 15,7905 | 18,6942 | 17,9225 |
|       |          | BBRI | 16,0180 | 18,3606 | 18,1919 |
|       |          | BDMN | 15,2628 | 17,7106 | 17,5416 |
|       |          | BMRI | 16,3633 | 19,1181 | 18,5288 |
|       | T4       | BNGA | 14,6475 | 17,3229 | 17,2396 |
|       |          | BNII | 14,9576 | 17,5015 | 17,0262 |
|       |          | PNBN | 14,3670 | 16,9174 | 16,5713 |
|       |          | BBCA | 16,1217 | 18,7239 | 18,0376 |
|       |          | BBRI | 16,3398 | 18,4503 | 18,2889 |
|       |          | BDMN | 15,7371 | 17,7707 | 17,6186 |
| 2006  | T1       | BMRI | 16,7570 | 19,2322 | 18,5878 |
|       |          | BNGA | 15,0332 | 17,4241 | 17,3044 |
|       |          | BNII | 15,3592 | 17,5312 | 17,1605 |
|       |          | PNBN | 14,8146 | 17,2361 | 16,6642 |
|       |          | BBCA | 14,9701 | 18,6904 | 17,8277 |
|       |          | BBRI | 15,0616 | 18,4230 | 18,1390 |
|       | T2       | BDMN | 14,7418 | 17,7532 | 17,4416 |
|       |          | BMRI | 15,5671 | 19,1663 | 18,4142 |
|       |          | BNGA | 13,9518 | 17,3719 | 17,2728 |
|       |          | BNII | 14,2829 | 17,4514 | 16,8968 |
|       |          | PNBN | 13,7216 | 17,0913 | 16,5558 |
|       |          | BBCA | 15,6660 | 18,7503 | 17,9245 |
|       | T3       | BBRI | 15,8194 | 18,5364 | 18,2739 |
|       |          | BDMN | 15,4827 | 17,8272 | 17,5499 |
|       |          | BMRI | 16,2646 | 19,1845 | 18,5081 |
|       |          | BNGA | 14,6835 | 17,3897 | 17,3260 |
|       |          | BNII | 14,9847 | 17,4473 | 16,9739 |
|       |          | PNBN | 14,4003 | 17,0494 | 16,7070 |

| Tahun | Triwulan | Bank | LN TC   | LN P    | LN Q    |
|-------|----------|------|---------|---------|---------|
| 2007  | T3       | BBCA | 16,0716 | 18,8050 | 18,0124 |
|       |          | BBRI | 16,2217 | 18,5922 | 18,3819 |
|       |          | BDMN | 15,8947 | 17,8873 | 17,6750 |
|       |          | BMRI | 16,6593 | 19,1792 | 18,5798 |
|       |          | BNGA | 15,1080 | 17,5675 | 17,3831 |
|       |          | BNII | 15,4041 | 17,4919 | 17,1153 |
|       |          | PNBN | 14,7527 | 17,0770 | 16,8014 |
|       | T4       | BBCA | 16,3636 | 18,9031 | 18,1858 |
|       |          | BBRI | 16,5188 | 18,7104 | 18,4790 |
|       |          | BDMN | 16,0360 | 17,9856 | 17,7775 |
|       |          | BMRI | 16,9420 | 19,2528 | 18,6985 |
|       |          | BNGA | 15,4412 | 17,5630 | 17,4630 |
|       |          | BNII | 15,6876 | 17,5676 | 17,1548 |
|       |          | PNBN | 15,0528 | 17,2213 | 16,9291 |
|       | T1       | BBCA | 15,0141 | 18,8693 | 17,9166 |
|       |          | BBRI | 15,0840 | 18,6451 | 18,2993 |
|       |          | BDMN | 14,8820 | 17,9514 | 17,5858 |
|       |          | BMRI | 15,3483 | 19,1476 | 18,4815 |
|       |          | BNGA | 14,0087 | 17,4473 | 17,3341 |
|       |          | BNII | 14,2550 | 17,4901 | 16,9407 |
|       |          | PNBN | 13,5709 | 17,0802 | 16,8317 |
|       | T2       | BBCA | 15,6649 | 18,9138 | 18,0879 |
|       |          | BBRI | 15,7884 | 18,7674 | 18,4364 |
|       |          | BDMN | 15,5981 | 18,0031 | 17,7324 |
|       |          | BMRI | 16,0315 | 19,1918 | 18,5567 |
|       |          | BNGA | 14,3541 | 17,4426 | 17,4040 |
|       |          | BNII | 14,9380 | 17,4982 | 17,0859 |
|       |          | PNBN | 14,2901 | 17,2214 | 17,0117 |
|       | T3       | BBCA | 16,0519 | 18,9793 | 18,2146 |
|       |          | BBRI | 16,2355 | 18,8315 | 18,5568 |
|       |          | BDMN | 15,9747 | 18,0004 | 17,8702 |
|       |          | BMRI | 16,4555 | 19,2274 | 18,6730 |
|       |          | BNGA | 15,0878 | 17,5414 | 17,5243 |
|       |          | BNII | 15,3381 | 17,5045 | 17,2203 |
|       |          | PNBN | 14,7550 | 17,3067 | 17,1882 |
|       | T4       | BBCA | 16,3518 | 19,1037 | 18,4194 |
|       |          | BBRI | 16,5579 | 18,9729 | 18,6893 |
|       |          | BDMN | 16,0696 | 18,0361 | 17,9800 |
|       |          | BMRI | 16,7784 | 19,3911 | 18,8432 |
|       |          | BNGA | 15,3725 | 17,7201 | 17,6531 |
|       |          | BNII | 15,6728 | 17,5598 | 17,2839 |
|       |          | PNBN | 14,5502 | 17,4528 | 17,3117 |

(Sumber : Lampiran 1)



**Lampiran 9**  
**Hasil Pengolahan Regresi**  
**Dengan *Software* SPSS 13.0 for**  
***Windows***

## HASIL REGRESI FUNGSI BIAYA

### Descriptive Statistics

|      | Mean      | Std. Deviation | N  |
|------|-----------|----------------|----|
| LNTC | 15,259033 | ,8879207       | 84 |
| LNP  | 18,059263 | ,7597166       | 84 |
| LNQ  | 17,658782 | ,6512247       | 84 |

### Variables Entered/Removed(b)

| Model | Variables Entered | Variables Removed | Method |
|-------|-------------------|-------------------|--------|
| 1     | LNQ, LNP(a)       |                   | Enter  |

a All requested variables entered.

b Dependent Variable: LNTC

### Model Summary(b)

| Model | R       | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |     | Durbin-Watson |
|-------|---------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
|       |         |          |                   |                            | R Square Change   | F Change | df1 | df2 | Sig. F Change |
| 1     | ,838(a) | ,702     | ,695              | ,4905128                   | ,702              | 95,487   | 2   | 81  | ,000          |

a Predictors: (Constant), LNQ, LNP

b Dependent Variable: LNTC

### ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df | Mean Square | F      | Sig.  |
|-------|------------|----------------|----|-------------|--------|-------|
| 1     | Regression | 45,949         | 2  | 22,974      | 95,487 | ,000a |
|       | Residual   | 19,489         | 81 | ,241        |        |       |
|       | Total      | 65,437         | 83 |             |        |       |

a. Predictors: (Constant), LNQ, LNP

b. Dependent Variable: LNTC

### Coefficients

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients |  | t      | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--|--------|------|
|       |            | B                           | Std. Error | Beta                      |  |        |      |
| 1     | (Constant) | -4,993                      | 1,495      |                           |  | -3,340 | ,001 |
|       | LNP        | -,055                       | ,220       | -,047                     |  | -,252  | ,802 |
|       | LNQ        | 1,203                       | ,256       | ,883                      |  | 4,694  | ,000 |

a. Dependent Variable: LNTC

## HASIL REGRESI BBKA

### Descriptive Statistics

|           | Mean      | Std. Deviation | N |
|-----------|-----------|----------------|---|
| Return    | ,124000   | ,0821584       | 4 |
| Efisiensi | 84,977399 | 1,3355835      | 4 |

### Variables Entered/Removed(b)

| Model | Variables Entered | Variables Removed | Method |
|-------|-------------------|-------------------|--------|
| 1     | Efisiensi(a)      | .                 | Enter  |

a. All requested variables entered.

b. Dependent Variable: Return

### Model Summary(b)

| Model | R        | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |           |      |      |               |
|-------|----------|----------|-------------------|----------------------------|-------------------|-----------|------|------|---------------|
|       |          |          |                   |                            | R Square Change   | F Change  | df 1 | df 2 | Sig. F Change |
| 1     | 1,000(a) | 1,000    | 1,000             | ,0005637                   | 1,000             | 63594,270 | 1    | 2    | ,000          |

a. Predictors: (Constant), Efisiensi

### Coefficients

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t        | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|----------|------|
|       |            | B                           | Std. Error | Beta                      |          |      |
| 1     | (Constant) | -5,098                      | ,021       |                           | -246,168 | ,000 |
|       | Efisiensi  | ,061                        | ,000       | 1,000                     | 252,179  | ,000 |

a. Dependent Variable: Return

## HASIL REGRESI BBRI

### Descriptive Statistics

|           | Mean      | Std. Deviation | N |
|-----------|-----------|----------------|---|
| Return    | ,167450   | ,1787108       | 4 |
| Efisiensi | 85,730175 | 1,3453064      | 4 |

### Variables Entered/Removed(b)

| Model | Variables Entered | Variables Removed | Method |
|-------|-------------------|-------------------|--------|
| 1     | Efisiensi(a)      | .                 | Enter  |

a. All requested variables entered.

b. Dependent Variable: Return

### Model Summary(b)

| Model | R       | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |      |      |               |
|-------|---------|----------|-------------------|----------------------------|-------------------|----------|------|------|---------------|
|       |         |          |                   |                            | R Square Change   | F Change | df 1 | df 2 | Sig. F Change |
| 1     | ,995(a) | ,990     | ,985              | ,0217421                   | ,990              | 200,685  | 1    | 2    | ,005          |

a. Predictors: (Constant), Efisiensi

### Coefficients

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients |  | t       | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--|---------|------|
|       |            | B                           | Std. Error | Beta                      |  |         |      |
| 1     | (Constant) | -11,165                     | ,800       |                           |  | -13,956 | ,005 |
|       | Efisiensi  | ,132                        | ,009       | ,995                      |  | 14,166  | ,005 |

a. Dependent Variable: Return

## HASIL REGRESI BDMN

### Descriptive Statistics

|           | Mean      | Std. Deviation | N |
|-----------|-----------|----------------|---|
| Return    | ,160800   | ,1868975       | 4 |
| Efisiensi | 85,879375 | 1,3154787      | 4 |

### Variables Entered/Removed(b)

| Model | Variables Entered | Variables Removed | Method |
|-------|-------------------|-------------------|--------|
| 1     | Efisiensi(a)      | .                 | Enter  |

a. All requested variables entered.

b. Dependent Variable: Return

### Model Summary(b)

| Model | R       | R Square | Adjusted R Square | Std. Error of the Estimate | R Square Change | F Change | df 1 | df 2 | Sig. F Change |
|-------|---------|----------|-------------------|----------------------------|-----------------|----------|------|------|---------------|
| 1     | ,994(a) | ,987     | ,981              | ,0257704                   | ,987            | 155,792  | 1    | 2    | ,006          |

a. Predictors: (Constant), Efisiensi

### Coefficients

| Model |            | Unstandardized Coefficients | Standardized Coefficients | t       | Sig. |
|-------|------------|-----------------------------|---------------------------|---------|------|
|       |            | B                           | Beta                      |         |      |
| 1     | (Constant) | -11,963                     |                           | -12,315 | ,007 |
|       | Efisiensi  | ,141                        | ,994                      | 12,482  | ,006 |

a. Dependent Variable: Return

## HASIL REGRESI BMRI

### Descriptive Statistics

|           | Mean      | Std. Deviation | N |
|-----------|-----------|----------------|---|
| Return    | ,161975   | ,2779121       | 4 |
| Efisiensi | 84,927300 | 1,4580803      | 4 |

### Variables Entered/Removed(b)

| Model | Variables Entered | Variables Removed | Method |
|-------|-------------------|-------------------|--------|
| 1     | Efisiensi(a)      | .                 | Enter  |

a. All requested variables entered.

b. Dependent Variable: Return

### Model Summary(b)

| Model | R       | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |      |      |               |
|-------|---------|----------|-------------------|----------------------------|-------------------|----------|------|------|---------------|
|       |         |          |                   |                            | R Square Change   | F Change | df 1 | df 2 | Sig. F Change |
| 1     | ,875(a) | ,765     | ,648              | ,1648791                   | ,765              | 6,523    | 1    | 2    | ,125          |

a. Predictors: (Constant), Efisiensi

### Coefficients

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
|       |            | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant) | -13,999                     | 5,545      |                           | -2,525 | ,128 |
|       | Efisiensi  | ,167                        | ,065       | ,875                      | 2,554  | ,125 |

a. Dependent Variable: Return

## HASIL REGRESI BNGA

### Descriptive Statistics

|           | Mean      | Std. Deviation | N |
|-----------|-----------|----------------|---|
| Return    | ,142325   | ,2374174       | 4 |
| Efisiensi | 85,259375 | 1,9723030      | 4 |

### Variables Entered/Removed(b)

| Model | Variables Entered | Variables Removed | Method |
|-------|-------------------|-------------------|--------|
| 1     | Efisiensi(a)      | .                 | Enter  |

a. All requested variables entered.

b. Dependent Variable: Return

### Model Summary(b)

| Model | R       | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |      |      |               |
|-------|---------|----------|-------------------|----------------------------|-------------------|----------|------|------|---------------|
|       |         |          |                   |                            | R Square Change   | F Change | df 1 | df 2 | Sig. F Change |
| 1     | ,911(a) | ,829     | ,744              | ,1201823                   | ,829              | 9,708    | 1    | 2    | ,089          |

a. Predictors: (Constant), Efisiensi

### Coefficients

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
|       |            | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant) | -9,203                      | 3,000      |                           | -3,068 | ,092 |
|       | Efisiensi  | ,110                        | ,035       | ,911                      | 3,116  | ,089 |

a. Dependent Variable: Return

## HASIL REGRESI BNII

### Descriptive Statistics

|           | Mean      | Std. Deviation | N |
|-----------|-----------|----------------|---|
| Return    | ,130325   | ,1721602       | 4 |
| Efisiensi | 85,460125 | 1,7042109      | 4 |

### Variables Entered/Removed(b)

| Model | Variables Entered | Variables Removed | Method |
|-------|-------------------|-------------------|--------|
| 1     | Efisiensi(a)      | .                 | Enter  |

a. All requested variables entered.

b. Dependent Variable: Return

### Model Summary(b)

| Model | R       | R Square | Adjusted R Square | Std. Error of the Estimate | R Square Change | F Change | df 1 | df 2 | Sig. F Change |
|-------|---------|----------|-------------------|----------------------------|-----------------|----------|------|------|---------------|
| 1     | ,963(a) | ,928     | ,891              | ,0567671                   | ,928            | 25,593   | 1    | 2    | ,037          |

a. Predictors: (Constant), Efisiensi

### Coefficients

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients |  | t      | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--|--------|------|
|       |            | B                           | Std. Error | Beta                      |  |        |      |
| 1     | (Constant) | -8,184                      | 1,644      |                           |  | -4,979 | ,038 |
|       | Efisiensi  | ,097                        | ,019       | ,963                      |  | 5,059  | ,037 |

a. Dependent Variable: Return

## HASIL REGRESI PNB

### Descriptive Statistics

|           | Mean      | Std. Deviation | N |
|-----------|-----------|----------------|---|
| Return    | ,124375   | ,1446660       | 4 |
| Efisiensi | 84,113950 | 1,8673224      | 4 |

### Variables Entered/Removed(b)

| Model | Variables Entered | Variables Removed | Method |
|-------|-------------------|-------------------|--------|
| 1     | Efisiensi(a)      | .                 | Enter  |

a. All requested variables entered.

b. Dependent Variable: Return

### Model Summary(b)

| Model | R       | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |      |      |               |
|-------|---------|----------|-------------------|----------------------------|-------------------|----------|------|------|---------------|
|       |         |          |                   |                            | R Square Change   | F Change | df 1 | df 2 | Sig. F Change |
| 1     | ,997(a) | ,994     | ,991              | ,0133854                   | ,994              | 348,424  | 1    | 2    | ,003          |

a. Predictors: (Constant), Efisiensi

### Coefficients

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients |  | t       | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--|---------|------|
|       |            | B                           | Std. Error | Beta                      |  |         |      |
| 1     | (Constant) | -6,374                      | ,348       |                           |  | -18,305 | ,003 |
|       | Efisiensi  | ,077                        | ,004       | ,997                      |  | 18,666  | ,003 |

a. Dependent Variable: Return

## HASIL REGRESI KESELURUHAN BANK

### Descriptive Statistics

|           | Mean      | Std. Deviation | N  |
|-----------|-----------|----------------|----|
| Return    | ,144464   | ,1701670       | 28 |
| Efisiensi | 85,192529 | 1,5112088      | 28 |

### Variables Entered/Removed(b)

| Model | Variables Entered | Variables Removed | Method |
|-------|-------------------|-------------------|--------|
| 1     | Efisiensi(a)      | .                 | Enter  |

a. All requested variables entered.

b. Dependent Variable: Return

### Model Summary(b)

| Model | R       | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |      |      |               |
|-------|---------|----------|-------------------|----------------------------|-------------------|----------|------|------|---------------|
|       |         |          |                   |                            | R Square Change   | F Change | df 1 | df 2 | Sig. F Change |
| 1     | ,856(a) | ,732     | ,722              | ,0896997                   | ,732              | 71,170   | 1    | 26   | ,000          |

a. Predictors: (Constant), Efisiensi

### ANOVA<sup>b</sup>

| Model |            | Sum of Squares | df | Mean Square | F      | Sig.              |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1     | Regression | ,573           | 1  | ,573        | 71,170 | ,000 <sup>a</sup> |
|       | Residual   | ,209           | 26 | ,008        |        |                   |
|       | Total      | ,782           | 27 |             |        |                   |

a. Predictors: (Constant), Efisiensi

b. Dependent Variable: Return

### Coefficient

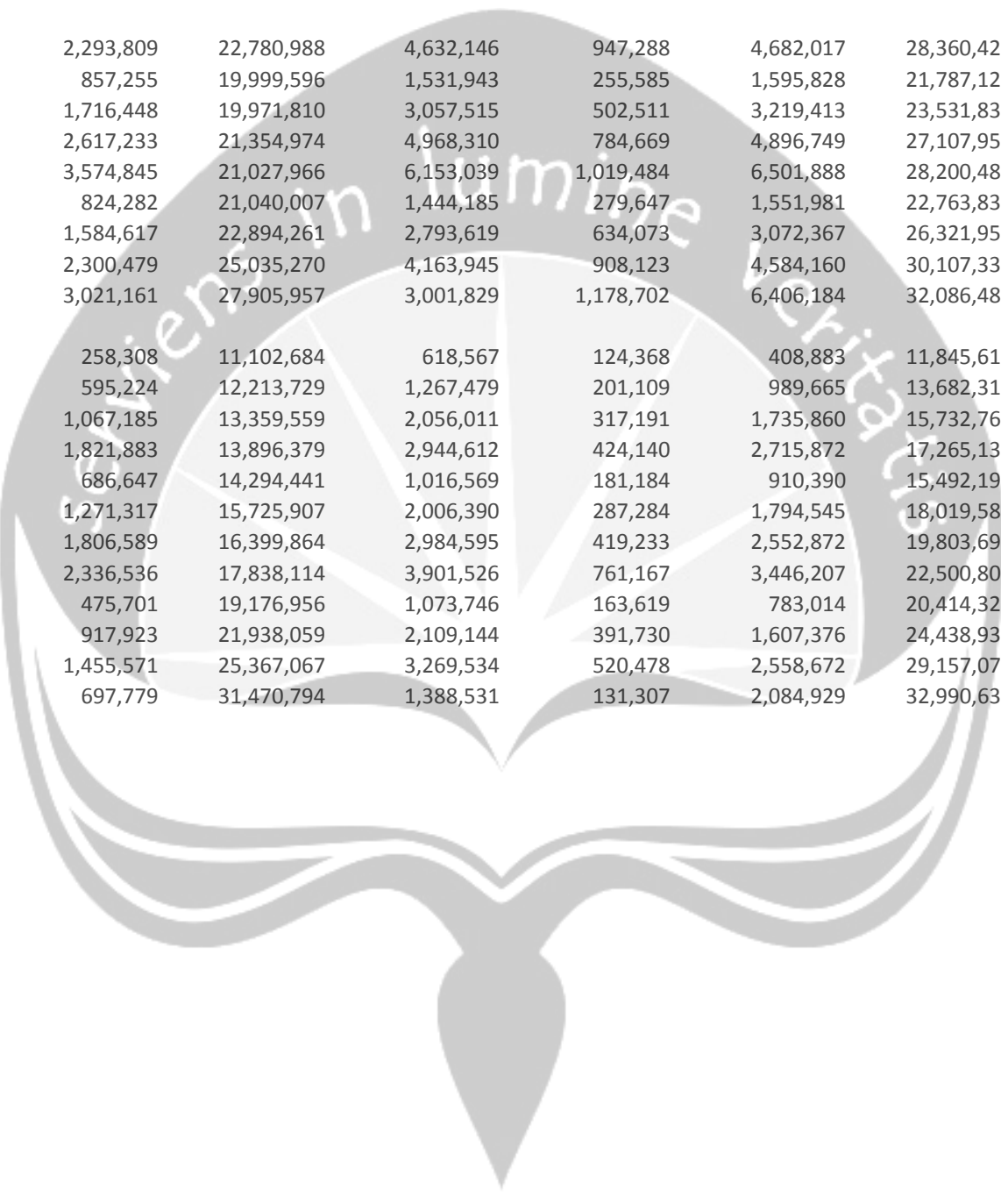
| Model |            | Unstandardized Coefficients | Std. Error | Standardized Coefficients | t      | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| 1     | (Constant) | -8,065                      | ,973       |                           | -8,287 | ,000 |
|       | Efisiensi  | ,096                        | ,011       | ,856                      | 8,436  | ,000 |

a. Dependent Variable: Return

## DATA VARIABEL PENELITIAN

|          | <i>Total<br/>Deposits (I)</i> | <i>Interest<br/>Expenses (I)</i> | <i>Total Loans<br/>(O)</i> | <i>Interest<br/>Income (O)</i> | <i>Non-Interest<br/>Income (O)</i> | <i>Total<br/>Cost</i> | <i>Total<br/>O</i> | <i>Total<br/>I</i> |
|----------|-------------------------------|----------------------------------|----------------------------|--------------------------------|------------------------------------|-----------------------|--------------------|--------------------|
| T0 BBKA  | 128,242,792                   | 1,259,530                        | 40,463,751                 | 3,066,311                      | 478,794                            | 2,341,897             | 44,008,856         | 129,502,322        |
| T1 BBKA  | 128,543,645                   | 2,510,227                        | 42,511,491                 | 6,166,277                      | 1,017,223                          | 4,617,132             | 49,694,991         | 131,053,872        |
| T2 BBKA  | 127,616,135                   | 3,840,617                        | 49,698,824                 | 9,462,944                      | 1,603,418                          | 7,206,477             | 60,765,186         | 131,456,752        |
| T3 BBKA  | 129,861,060                   | 5,562,338                        | 52,781,820                 | 13,214,943                     | 2,181,541                          | 10,035,703            | 68,178,304         | 135,423,398        |
| T4 BBKA  | 129,106,344                   | 1,853,196                        | 50,622,414                 | 4,159,395                      | 487,067                            | 3,172,577             | 55,268,876         | 130,959,540        |
| T5 BBKA  | 135,247,288                   | 3,799,086                        | 51,362,430                 | 8,476,217                      | 1,049,519                          | 6,362,952             | 60,888,166         | 139,046,374        |
| T6 BBKA  | 141,077,059                   | 5,781,403                        | 52,043,091                 | 12,823,463                     | 1,610,402                          | 9,545,878             | 66,476,956         | 146,858,462        |
| T7 BBKA  | 154,328,511                   | 7,668,266                        | 59,688,265                 | 17,151,390                     | 2,225,078                          | 12,783,241            | 79,064,733         | 161,996,777        |
| T8 BBKA  | 154,774,575                   | 1,846,679                        | 55,632,656                 | 4,137,878                      | 636,793                            | 3,315,585             | 60,407,327         | 156,621,254        |
| T9 BBKA  | 160,289,013                   | 3,444,472                        | 62,166,238                 | 8,168,551                      | 1,354,526                          | 6,355,736             | 71,689,315         | 163,733,485        |
| T10 BBKA | 169,759,574                   | 5,060,676                        | 67,095,840                 | 12,195,560                     | 2,086,562                          | 9,359,843             | 81,377,962         | 174,820,250        |
| T11 BBKA | 191,237,132                   | 6,748,076                        | 80,702,481                 | 16,327,398                     | 2,846,166                          | 12,632,227            | 99,876,045         | 197,985,208        |
|          |                               |                                  |                            |                                |                                    |                       |                    |                    |
| T0 BBRI  | 83,157,648                    | 1,159,467                        | 57,676,015                 | 3,985,779                      | 455,195                            | 2,881,263             | 62,116,989         | 84,317,115         |
| T1 BBRI  | 89,846,276                    | 2,146,465                        | 62,544,814                 | 8,181,646                      | 542,008                            | 5,819,648             | 71,268,468         | 91,992,741         |
| T2 BBRI  | 90,837,916                    | 3,326,234                        | 66,422,243                 | 12,590,324                     | 541,628                            | 9,047,631             | 79,554,195         | 94,164,150         |
| T3 BBRI  | 98,227,889                    | 4,781,024                        | 69,503,859                 | 17,191,983                     | 956,247                            | 12,481,401            | 87,652,089         | 103,008,913        |
| T4 BBRI  | 98,547,736                    | 1,687,124                        | 70,113,584                 | 4,910,141                      | 424,675                            | 3,476,707             | 75,448,400         | 100,234,860        |
| T5 BBRI  | 108,759,289                   | 3,504,416                        | 75,602,709                 | 10,150,933                     | 597,390                            | 7,417,850             | 86,351,032         | 112,263,705        |
| T6 BBRI  | 113,333,370                   | 5,381,752                        | 79,692,135                 | 15,496,065                     | 1,003,226                          | 11,091,261            | 96,191,426         | 118,715,122        |
| T7 BBRI  | 126,336,779                   | 7,262,828                        | 82,541,885                 | 20,958,509                     | 2,509,050                          | 14,928,474            | 106,009,444        | 133,599,607        |
| T8 BBRI  | 123,534,219                   | 1,627,530                        | 82,687,832                 | 5,557,516                      | 327,230                            | 3,555,467             | 88,572,578         | 125,161,749        |
| T9 BBRI  | 138,311,043                   | 3,135,044                        | 89,645,334                 | 11,203,775                     | 730,594                            | 7,191,503             | 101,579,703        | 141,446,087        |
| T10 BBRI | 146,064,626                   | 4,738,543                        | 96,362,379                 | 17,033,939                     | 1,190,605                          | 11,245,262            | 114,586,923        | 150,803,169        |
| T11 BBRI | 167,211,016                   | 6,504,724                        | 105,923,763                | 23,074,084                     | 1,821,701                          | 15,524,335            | 130,819,548        | 173,715,740        |
|          |                               |                                  |                            |                                |                                    |                       |                    |                    |
| T0 BDMN  | 41,307,890                    | 688,674                          | 29,115,448                 | 1,919,269                      | 239,155                            | 1,183,188             | 31,273,872         | 41,996,564         |
| T1 BDMN  | 45,645,513                    | 1,458,398                        | 32,253,510                 | 3,972,244                      | 497,656                            | 2,557,248             | 36,723,410         | 47,103,911         |
| T2 BDMN  | 46,818,893                    | 2,341,891                        | 34,673,226                 | 6,173,616                      | 669,277                            | 4,251,532             | 41,516,119         | 49,160,784         |
| T3 BDMN  | 48,276,443                    | 3,928,440                        | 34,973,862                 | 8,975,877                      | 891,019                            | 6,831,532             | 44,840,758         | 52,204,883         |
| T4 BDMN  | 49,901,999                    | 1,399,133                        | 34,622,419                 | 2,718,492                      | 225,097                            | 2,525,097             | 37,566,008         | 51,301,132         |
| T5 BDMN  | 52,465,990                    | 2,776,259                        | 35,796,529                 | 5,531,183                      | 536,831                            | 5,297,414             | 41,864,543         | 55,242,249         |

|          |             |            |             |            |           |            |             |             |
|----------|-------------|------------|-------------|------------|-----------|------------|-------------|-------------|
| T6 BDMN  | 54,375,958  | 4,283,813  | 37,814,392  | 8,746,530  | 879,684   | 7,997,897  | 47,440,606  | 58,659,771  |
| T7 BDMN  | 58,963,510  | 5,758,518  | 39,746,644  | 11,955,723 | 859,381   | 9,211,878  | 52,561,748  | 64,722,028  |
| T8 BDMN  | 61,114,789  | 1,428,041  | 39,801,670  | 3,237,782  | 351,989   | 2,905,055  | 43,391,441  | 62,542,830  |
| T9 BDMN  | 62,976,205  | 2,888,858  | 42,892,915  | 6,588,688  | 763,974   | 5,945,065  | 50,245,577  | 65,865,063  |
| T10 BDMN | 61,435,616  | 4,253,293  | 46,759,812  | 10,027,076 | 879,684   | 8,664,274  | 57,666,572  | 65,688,909  |
| T11 BDMN | 62,413,009  | 5,662,297  | 49,858,293  | 13,471,200 | 1,030,382 | 9,526,843  | 64,359,875  | 68,075,306  |
|          |             |            |             |            |           |            |             |             |
| T0 BMRI  | 182,355,194 | 2,406,627  | 90,571,698  | 4,777,005  | 565,881   | 3,858,722  | 95,914,584  | 184,761,821 |
| T1 BMRI  | 194,013,021 | 5,000,885  | 93,100,160  | 9,457,371  | 1,144,747 | 8,137,238  | 103,702,278 | 199,013,906 |
| T2 BMRI  | 192,754,315 | 8,091,976  | 94,746,422  | 14,774,832 | 1,891,279 | 12,778,953 | 111,412,533 | 200,846,291 |
| T3 BMRI  | 213,088,641 | 12,044,181 | 94,869,474  | 20,999,225 | 2,322,871 | 18,943,665 | 118,191,570 | 225,132,822 |
| T4 BMRI  | 206,481,876 | 4,297,246  | 92,176,761  | 6,623,359  | 553,668   | 5,763,846  | 99,353,788  | 210,779,122 |
| T5 BMRI  | 206,220,810 | 8,416,408  | 94,669,533  | 13,266,320 | 1,201,302 | 11,577,313 | 109,137,155 | 214,637,218 |
| T6 BMRI  | 201,167,031 | 12,349,696 | 95,537,151  | 19,826,852 | 1,882,406 | 17,180,962 | 117,246,409 | 213,516,727 |
| T7 BMRI  | 213,896,848 | 15,915,870 | 103,282,247 | 26,261,506 | 2,486,099 | 22,794,262 | 132,029,852 | 229,812,718 |
| T8 BMRI  | 203,908,950 | 2,961,937  | 98,793,251  | 6,761,339  | 713,801   | 4,631,293  | 106,268,391 | 206,870,887 |
| T9 BMRI  | 210,572,238 | 5,642,956  | 100,709,503 | 12,334,832 | 1,522,226 | 9,170,667  | 114,566,561 | 216,215,194 |
| T10 BMRI | 215,765,075 | 8,289,439  | 108,346,796 | 17,973,717 | 2,381,826 | 14,012,411 | 128,702,339 | 224,054,514 |
| T11 BMRI | 252,765,364 | 11,142,628 | 125,488,384 | 23,928,549 | 3,160,206 | 19,353,153 | 152,577,139 | 263,907,992 |
|          |             |            |             |            |           |            |             |             |
| T0 BNGA  | 26,029,411  | 331,426    | 22,511,882  | 749,800    | 89,604    | 594,055    | 23,351,286  | 26,360,837  |
| T1 BNGA  | 29,695,619  | 718,333    | 25,547,686  | 1,573,232  | 187,871   | 1,389,861  | 27,308,789  | 30,413,952  |
| T2 BNGA  | 32,136,245  | 1,225,195  | 27,871,314  | 2,539,787  | 283,728   | 2,297,966  | 30,694,829  | 33,361,440  |
| T3 BNGA  | 34,926,566  | 1,987,032  | 28,671,419  | 3,713,324  | 365,084   | 3,379,537  | 32,749,827  | 36,913,598  |
| T4 BNGA  | 34,244,871  | 792,888    | 29,513,572  | 1,328,501  | 889,407   | 1,146,046  | 31,731,480  | 35,037,759  |
| T5 BNGA  | 34,122,994  | 1,541,473  | 30,654,635  | 2,650,966  | 158,593   | 2,382,067  | 33,464,194  | 35,664,467  |
| T6 BNGA  | 40,306,358  | 2,297,711  | 31,137,372  | 4,009,425  | 283,535   | 3,641,854  | 35,430,332  | 42,604,069  |
| T7 BNGA  | 39,306,400  | 3,109,511  | 32,457,151  | 5,321,683  | 598,201   | 5,081,953  | 38,377,035  | 42,415,911  |
| T8 BNGA  | 37,081,328  | 699,586    | 32,288,292  | 1,327,088  | 121,270   | 1,213,099  | 33,736,650  | 37,780,914  |
| T9 BNGA  | 36,306,709  | 1,297,922  | 33,282,489  | 2,577,784  | 318,914   | 1,713,613  | 36,179,187  | 37,604,631  |
| T10 BNGA | 39,612,719  | 1,894,453  | 36,557,803  | 3,810,764  | 437,246   | 3,568,887  | 40,805,813  | 41,507,172  |
| T11 BNGA | 47,021,505  | 2,606,688  | 40,675,512  | 5,053,465  | 683,416   | 4,744,467  | 46,412,393  | 49,628,193  |
|          |             |            |             |            |           |            |             |             |
| T0 BNII  | 30,023,104  | 308,309    | 14,285,710  | 723,933    | 204,389   | 704,766    | 15,214,032  | 30,331,413  |
| T1 BNII  | 32,979,056  | 746,833    | 18,755,496  | 1,874,975  | 508,154   | 1,882,337  | 21,138,625  | 33,725,889  |
| T2 BNII  | 38,595,244  | 1,289,969  | 20,869,152  | 3,130,929  | 795,799   | 3,133,343  | 24,795,880  | 39,885,213  |



|          |            |           |            |           |           |           |            |            |
|----------|------------|-----------|------------|-----------|-----------|-----------|------------|------------|
| T3 BNII  | 38,791,573 | 2,293,809 | 22,780,988 | 4,632,146 | 947,288   | 4,682,017 | 28,360,422 | 41,085,382 |
| T4 BNII  | 37,078,783 | 857,255   | 19,999,596 | 1,531,943 | 255,585   | 1,595,828 | 21,787,124 | 37,936,038 |
| T5 BNII  | 36,063,297 | 1,716,448 | 19,971,810 | 3,057,515 | 502,511   | 3,219,413 | 23,531,836 | 37,779,745 |
| T6 BNII  | 36,886,089 | 2,617,233 | 21,354,974 | 4,968,310 | 784,669   | 4,896,749 | 27,107,953 | 39,503,322 |
| T7 BNII  | 39,033,271 | 3,574,845 | 21,027,966 | 6,153,039 | 1,019,484 | 6,501,888 | 28,200,489 | 42,608,116 |
| T8 BNII  | 38,606,602 | 824,282   | 21,040,007 | 1,444,185 | 279,647   | 1,551,981 | 22,763,839 | 39,430,884 |
| T9 BNII  | 38,166,681 | 1,584,617 | 22,894,261 | 2,793,619 | 634,073   | 3,072,367 | 26,321,953 | 39,751,298 |
| T10 BNII | 37,702,779 | 2,300,479 | 25,035,270 | 4,163,945 | 908,123   | 4,584,160 | 30,107,338 | 40,003,258 |
| T11 BNII | 39,259,026 | 3,021,161 | 27,905,957 | 3,001,829 | 1,178,702 | 6,406,184 | 32,086,488 | 42,280,187 |
|          |            |           |            |           |           |           |            |            |
| T0 PNBN  | 16,749,608 | 258,308   | 11,102,684 | 618,567   | 124,368   | 408,883   | 11,845,619 | 17,007,916 |
| T1 PNBN  | 21,272,097 | 595,224   | 12,213,729 | 1,267,479 | 201,109   | 989,665   | 13,682,317 | 21,867,321 |
| T2 PNBN  | 21,173,387 | 1,067,185 | 13,359,559 | 2,056,011 | 317,191   | 1,735,860 | 15,732,761 | 22,240,572 |
| T3 PNBN  | 28,766,399 | 1,821,883 | 13,896,379 | 2,944,612 | 424,140   | 2,715,872 | 17,265,131 | 30,588,282 |
| T4 PNBN  | 25,777,946 | 686,647   | 14,294,441 | 1,016,569 | 181,184   | 910,390   | 15,492,194 | 26,464,593 |
| T5 PNBN  | 24,106,080 | 1,271,317 | 15,725,907 | 2,006,390 | 287,284   | 1,794,545 | 18,019,581 | 25,377,397 |
| T6 PNBN  | 24,282,673 | 1,806,589 | 16,399,864 | 2,984,595 | 419,233   | 2,552,872 | 19,803,692 | 26,089,262 |
| T7 PNBN  | 27,802,257 | 2,336,536 | 17,838,114 | 3,901,526 | 761,167   | 3,446,207 | 22,500,807 | 30,138,793 |
| T8 PNBN  | 25,695,634 | 475,701   | 19,176,956 | 1,073,746 | 163,619   | 783,014   | 20,414,321 | 26,171,335 |
| T9 PNBN  | 29,222,362 | 917,923   | 21,938,059 | 2,109,144 | 391,730   | 1,607,376 | 24,438,933 | 30,140,285 |
| T10 PNBN | 31,370,279 | 1,455,571 | 25,367,067 | 3,269,534 | 520,478   | 2,558,672 | 29,157,079 | 32,825,850 |
| T11 PNBN | 37,290,471 | 697,779   | 31,470,794 | 1,388,531 | 131,307   | 2,084,929 | 32,990,632 | 37,988,250 |

VARIABEL PENELITIAN DAN NILAINYA (DALAM JUTAAN RUPIAH) DATA PER PERCENTILE

*Total assets*

|             | BBCA                | 25 percentile | median      | mean        | 75 percentile | 100 percentile |
|-------------|---------------------|---------------|-------------|-------------|---------------|----------------|
| 148,057,233 | Total Deposits      | 128,965,669   | 138,162,174 | 145,840,261 | 156,153,185   | 191,237,132    |
| 148,732,489 | Interest Expenses   | 2,345,969     | 3,819,852   | 4,114,547   | 5,617,104     | 7,668,266      |
| 148,550,297 | Total Loans         | 50,391,517    | 52,412,456  | 55,397,442  | 60,307,758    | 80,702,481     |
| 150,180,752 | Interest Income     | 5,664,557     | 8,969,581   | 9,612,527   | 12,921,333    | 17,151,390     |
| 150,458,156 | Non interest income | 922,116       | 1,478,972   | 1,464,757   | 2,110,307     | 2,846,166      |
| 157,653,391 | Total Cost          | 4,291,745     | 6,784,715   | 7,310,771   | 9,668,334     | 12,783,241     |
| 163,754,696 | Total assets        | 149,818,686   | 160,704,044 | 168,531,702 | 180,203,177   | 218,005,008    |
| 176,798,726 |                     |               |             |             |               |                |
| 178,837,605 |                     |               |             |             |               |                |
| 184,299,892 |                     |               |             |             |               |                |
| 197,052,181 |                     |               |             |             |               |                |
| 218,005,008 |                     |               |             |             |               |                |
|             | BBRI                | 25 percentile | median      | mean        | 75 percentile | 100 percentile |
| 107,214,280 | Total Deposits      | 96,380,396    | 111,046,330 | 115,347,317 | 129,330,345   | 167,211,016    |
| 113,473,610 | Interest Expenses   | 2,031,630     | 3,415,325   | 3,771,263   | 4,931,206     | 7,262,828      |
| 113,397,161 | Total Loans         | 68,733,455    | 77,647,422  | 78,226,379  | 84,427,208    | 105,923,763    |
| 122,775,579 | Interest Income     | 7,525,614     | 11,897,050  | 12,527,891  | 17,073,450    | 23,074,084     |
| 123,944,680 | Non interest income | 520,020       | 663,992     | 924,962     | 1,050,071     | 2,509,050      |
| 135,154,521 | Total Cost          | 5,253,603     | 8,232,741   | 8,721,734   | 11,554,297    | 15,524,335     |
| 140,457,247 | Total assets        | 120,450,087   | 137,805,884 | 142,773,030 | 158,075,156   | 203,734,938    |
| 154,725,486 |                     |               |             |             |               |                |
| 152,165,239 |                     |               |             |             |               |                |
| 168,124,165 |                     |               |             |             |               |                |
| 178,109,457 |                     |               |             |             |               |                |
| 203,734,938 |                     |               |             |             |               |                |
|             | BDMN                | 25 percentile | median      | mean        | 75 percentile | 100 percentile |
| 60,522,168  | Total Deposits      | 47,912,056    | 53,420,974  | 53,807,985  | 61,194,996    | 62,976,205     |
| 65,021,069  | Interest Expenses   | 1,450,809     | 2,832,559   | 3,072,301   | 4,260,923     | 5,758,518      |
| 65,978,695  | Total Loans         | 34,660,524    | 36,805,461  | 38,192,393  | 40,574,481    | 49,858,293     |
| 66,763,707  | Interest Income     | 3,788,629     | 6,381,152   | 6,943,140   | 9,238,677     | 13,471,200     |
| 70,757,765  | Non interest income | 461,239       | 716,626     | 652,011     | 879,684       | 1,030,382      |
| 74,502,551  | Total Cost          | 2,818,103     | 5,621,240   | 5,574,752   | 8,164,491     | 9,526,843      |

|            |              |            |            |            |            |            |
|------------|--------------|------------|------------|------------|------------|------------|
| 77,250,402 | Total assets | 66,567,454 | 75,876,477 | 75,665,616 | 85,363,835 | 88,042,554 |
| 79,598,490 |              |            |            |            |            |            |
| 84,946,107 |              |            |            |            |            |            |
| 88,042,554 |              |            |            |            |            |            |
| 87,986,868 |              |            |            |            |            |            |
| 86,617,017 |              |            |            |            |            |            |

|             | BMRI                | 25 percentile | median      | mean        | 75 percentile | 100 percentile |
|-------------|---------------------|---------------|-------------|-------------|---------------|----------------|
| 249,373,340 | Total Deposits      | 199,378,529   | 206,351,343 | 207,749,114 | 213,290,693   | 252,765,364    |
| 256,783,842 | Interest Expenses   | 4,824,975     | 8,190,708   | 8,046,654   | 11,368,016    | 15,915,870     |
| 250,341,203 | Total Loans         | 94,277,190    | 95,203,313  | 99,357,615  | 101,352,689   | 125,488,384    |
| 263,383,348 | Interest Income     | 8,783,363     | 14,020,576  | 14,748,742  | 20,119,945    | 26,261,506     |
| 254,884,990 | Non interest income | 1,037,011     | 1,702,316   | 1,652,193   | 2,337,610     | 3,160,206      |
| 255,278,451 | Total Cost          | 7,543,890     | 12,178,133  | 12,350,207  | 17,621,638    | 22,794,262     |
| 253,713,417 | Total assets        | 254,592,097   | 258,904,762 | 264,176,907 | 265,645,701   | 319,085,590    |

|             |  |  |  |  |  |  |
|-------------|--|--|--|--|--|--|
| 267,517,192 |  |  |  |  |  |  |
| 261,025,681 |  |  |  |  |  |  |
| 265,021,871 |  |  |  |  |  |  |
| 273,713,964 |  |  |  |  |  |  |
| 319,085,590 |  |  |  |  |  |  |

|            | BNGA                | 25 percentile | median     | mean       | 75 percentile | 100 percentile |
|------------|---------------------|---------------|------------|------------|---------------|----------------|
| 30,918,936 | Total Deposits      | 33,626,307    | 35,616,638 | 35,899,227 | 39,382,980    | 47,021,505     |
| 34,325,104 | Interest Expenses   | 774,249       | 1,419,698  | 1,541,852  | 2,064,702     | 3,109,511      |
| 39,274,654 | Total Loans         | 28,471,393    | 30,896,004 | 30,930,761 | 32,663,486    | 40,675,512     |
| 41,579,861 | Interest Income     | 1,512,049     | 2,614,375  | 2,887,985  | 3,860,429     | 5,321,683      |
| 41,091,261 | Non interest income | 180,552       | 301,321    | 368,072    | 477,485       | 889,407        |
| 40,964,385 | Total Cost          | 1,345,671     | 2,340,017  | 2,596,117  | 3,587,129     | 5,081,953      |
| 42,529,897 | Total assets        | 40,541,952    | 42,054,879 | 42,324,851 | 45,049,855    | 54,885,576     |

|            |  |  |  |  |  |  |
|------------|--|--|--|--|--|--|
| 46,544,346 |  |  |  |  |  |  |
| 44,551,691 |  |  |  |  |  |  |
| 43,914,243 |  |  |  |  |  |  |
| 47,318,254 |  |  |  |  |  |  |
| 54,885,576 |  |  |  |  |  |  |

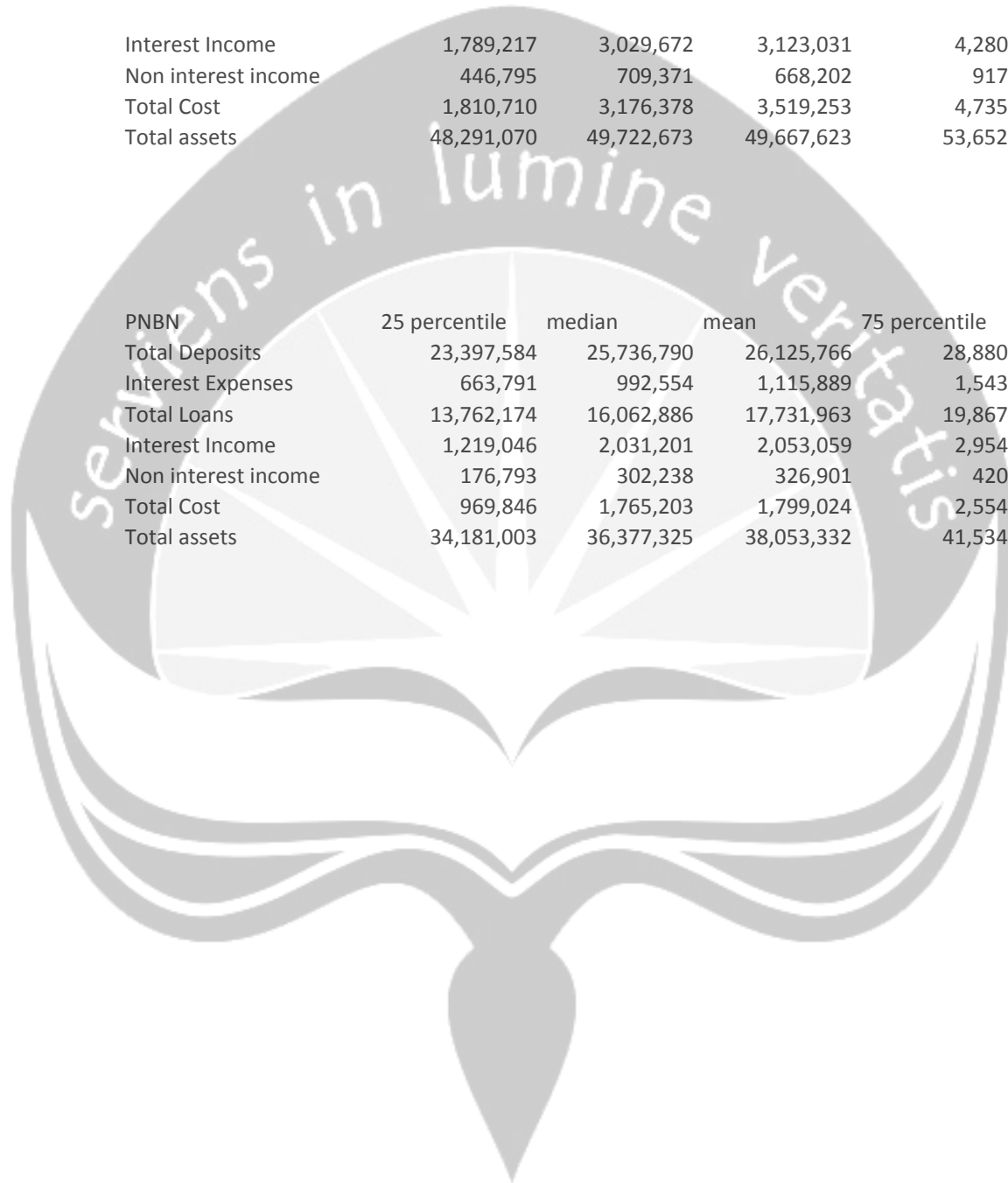
|            | BNII              | 25 percentile | median     | mean       | 75 percentile | 100 percentile |
|------------|-------------------|---------------|------------|------------|---------------|----------------|
| 36,946,931 | Total Deposits    | 36,680,391    | 37,934,730 | 36,932,125 | 38,652,845    | 39,259,026     |
| 43,143,416 | Interest Expenses | 849,012       | 1,650,533  | 1,761,270  | 2,379,668     | 3,574,845      |
| 49,174,324 | Total Loans       | 19,992,650    | 21,033,987 | 21,326,766 | 22,809,306    | 27,905,957     |

|            |                     |            |            |            |            |            |
|------------|---------------------|------------|------------|------------|------------|------------|
| 50,271,022 | Interest Income     | 1,789,217  | 3,029,672  | 3,123,031  | 4,280,995  | 6,153,039  |
| 47,732,896 | Non interest income | 446,795    | 709,371    | 668,202    | 917,914    | 1,178,702  |
| 48,477,128 | Total Cost          | 1,810,710  | 3,176,378  | 3,519,253  | 4,735,700  | 6,501,888  |
| 49,166,984 | Total assets        | 48,291,070 | 49,722,673 | 49,667,623 | 53,652,662 | 55,938,761 |

53,102,230  
54,602,144  
53,577,501  
53,878,143  
55,938,761

| PNBN                | 25 percentile | median     | mean       | 75 percentile | 100 percentile |
|---------------------|---------------|------------|------------|---------------|----------------|
| Total Deposits      | 23,397,584    | 25,736,790 | 26,125,766 | 28,880,390    | 37,290,471     |
| Interest Expenses   | 663,791       | 992,554    | 1,115,889  | 1,543,326     | 2,336,536      |
| Total Loans         | 13,762,174    | 16,062,886 | 17,731,963 | 19,867,232    | 31,470,794     |
| Interest Income     | 1,219,046     | 2,031,201  | 2,053,059  | 2,954,608     | 3,901,526      |
| Non interest income | 176,793       | 302,238    | 326,901    | 420,460       | 761,167        |
| Total Cost          | 969,846       | 1,765,203  | 1,799,024  | 2,554,322     | 3,446,207      |
| Total assets        | 34,181,003    | 36,377,325 | 38,053,332 | 41,534,277    | 53,470,645     |

25,146,484  
29,808,884  
35,835,206  
36,919,444  
34,425,772  
33,446,695  
35,313,547  
40,514,765  
38,301,996  
44,592,813  
48,863,729  
53,470,645



VARIABEL PENELITIAN DAN NILAINYA (DATA PER PERCENTILE)

| BBCA                | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile |
|---------------------|------------------|-----------|---------|------------------|-------------------|
| Total Deposits      | 18.6751          | 18.7439   | 18.7980 | 18.8663          | 19.0690           |
| Interest Expenses   | 14.6682          | 15.1557   | 15.2300 | 15.5413          | 15.8526           |
| Total Loans         | 17.7353          | 17.7747   | 17.8300 | 17.9150          | 18.2063           |
| Interest Income     | 15.5497          | 16.0093   | 16.0786 | 16.3744          | 16.6576           |
| Non interest income | 13.7344          | 14.2069   | 14.1972 | 14.5623          | 14.8615           |
| Total Cost          | 15.2722          | 15.7302   | 15.8049 | 16.0844          | 16.3636           |
| Total assets        | 18.8249          | 18.8951   | 18.9426 | 19.0096          | 19.2000           |

| BBRI                | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile |
|---------------------|------------------|-----------|---------|------------------|-------------------|
| Total Deposits      | 18.3838          | 18.5255   | 18.5635 | 18.6779          | 18.9348           |
| Interest Expenses   | 14.5243          | 15.0438   | 15.1429 | 15.4111          | 15.7983           |
| Total Loans         | 18.0457          | 18.1677   | 18.1751 | 18.2514          | 18.4782           |
| Interest Income     | 15.8338          | 16.2918   | 16.3435 | 16.6530          | 16.9542           |
| Non interest income | 13.1616          | 13.4060   | 13.7375 | 13.8644          | 14.7354           |
| Total Cost          | 15.4744          | 15.9236   | 15.9813 | 16.2626          | 16.5579           |
| Total assets        | 18.6067          | 18.7414   | 18.7768 | 18.8786          | 19.1323           |

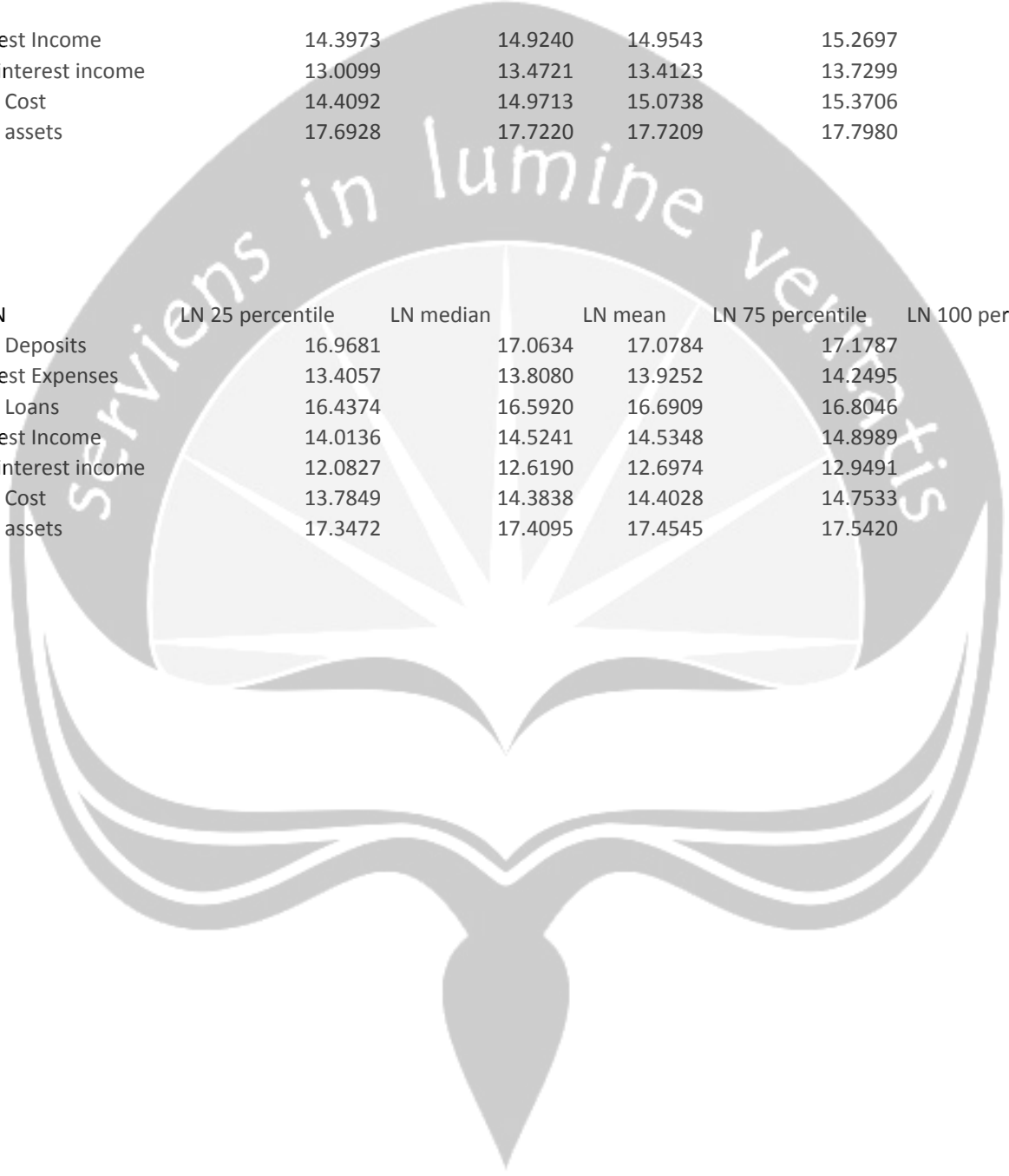
| BDMN                | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile |
|---------------------|------------------|-----------|---------|------------------|-------------------|
| Total Deposits      | 17.6849          | 17.7937   | 17.8009 | 17.9296          | 17.9583           |
| Interest Expenses   | 14.1876          | 14.8567   | 14.9379 | 15.2650          | 15.5662           |
| Total Loans         | 17.3611          | 17.4212   | 17.4581 | 17.5186          | 17.7247           |
| Interest Income     | 15.1475          | 15.6689   | 15.7533 | 16.0389          | 16.4161           |
| Non interest income | 13.0417          | 13.4823   | 13.3878 | 13.6873          | 13.8454           |
| Total Cost          | 14.8516          | 15.5421   | 15.5338 | 15.9153          | 16.0696           |

|              |         |         |         |         |         |
|--------------|---------|---------|---------|---------|---------|
| Total assets | 18.0137 | 18.1446 | 18.1418 | 18.2624 | 18.2933 |
|--------------|---------|---------|---------|---------|---------|

|                     |                  |           |         |                  |                   |
|---------------------|------------------|-----------|---------|------------------|-------------------|
| <b>BMRI</b>         | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile |
| Total Deposits      | 19.1107          | 19.1451   | 19.1518 | 19.1782          | 19.3480           |
| Interest Expenses   | 15.3893          | 15.9185   | 15.9008 | 16.2463          | 16.5828           |
| Total Loans         | 18.3617          | 18.3715   | 18.4142 | 18.4341          | 18.6477           |
| Interest Income     | 15.9884          | 16.4560   | 16.5067 | 16.8172          | 17.0836           |
| Non interest income | 13.8519          | 14.3475   | 14.3176 | 14.6646          | 14.9661           |
| Total Cost          | 15.8362          | 16.3152   | 16.3292 | 16.6846          | 16.9420           |
| Total assets        | 19.3552          | 19.3720   | 19.3921 | 19.3977          | 19.5810           |

|                     |                  |           |         |                  |                   |
|---------------------|------------------|-----------|---------|------------------|-------------------|
| <b>BNGA</b>         | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile |
| Total Deposits      | 17.3308          | 17.3883   | 17.3962 | 17.4888          | 17.6661           |
| Interest Expenses   | 13.5596          | 14.1660   | 14.2485 | 14.5405          | 14.9500           |
| Total Loans         | 17.1644          | 17.2461   | 17.2473 | 17.3018          | 17.5211           |
| Interest Income     | 14.2290          | 14.7765   | 14.8761 | 15.1663          | 15.4873           |
| Non interest income | 12.1038          | 12.6159   | 12.8160 | 13.0763          | 13.6983           |
| Total Cost          | 14.1124          | 14.6657   | 14.7695 | 15.0929          | 15.4412           |
| Total assets        | 17.5178          | 17.5545   | 17.5609 | 17.6233          | 17.8208           |

|                   |                  |           |         |                  |                   |
|-------------------|------------------|-----------|---------|------------------|-------------------|
| <b>BNII</b>       | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile |
| Total Deposits    | 17.4178          | 17.4514   | 17.4246 | 17.4701          | 17.4857           |
| Interest Expenses | 13.6518          | 14.3166   | 14.3815 | 14.6825          | 15.0894           |
| Total Loans       | 16.8109          | 16.8617   | 16.8755 | 16.9427          | 17.1444           |



|                     |         |         |         |         |         |
|---------------------|---------|---------|---------|---------|---------|
| Interest Income     | 14.3973 | 14.9240 | 14.9543 | 15.2697 | 15.6325 |
| Non interest income | 13.0099 | 13.4721 | 13.4123 | 13.7299 | 13.9799 |
| Total Cost          | 14.4092 | 14.9713 | 15.0738 | 15.3706 | 15.6876 |
| Total assets        | 17.6928 | 17.7220 | 17.7209 | 17.7980 | 17.8398 |

| PNBN                | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile |
|---------------------|------------------|-----------|---------|------------------|-------------------|
| Total Deposits      | 16.9681          | 17.0634   | 17.0784 | 17.1787          | 17.4342           |
| Interest Expenses   | 13.4057          | 13.8080   | 13.9252 | 14.2495          | 14.6642           |
| Total Loans         | 16.4374          | 16.5920   | 16.6909 | 16.8046          | 17.2646           |
| Interest Income     | 14.0136          | 14.5241   | 14.5348 | 14.8989          | 15.1769           |
| Non interest income | 12.0827          | 12.6190   | 12.6974 | 12.9491          | 13.5426           |
| Total Cost          | 13.7849          | 14.3838   | 14.4028 | 14.7533          | 15.0528           |
| Total assets        | 17.3472          | 17.4095   | 17.4545 | 17.5420          | 17.7946           |

PERBANDINGAN VARIABEL PENELITIAN DENGAN TOTAL ASSETS (DALAM %)

DATA STATISTII

| BBCA                     | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile | BBCA     | Quartile 1 | Quartile 2 |
|--------------------------|------------------|-----------|---------|------------------|-------------------|----------|------------|------------|
| Total Deposits           | 99.2038          | 99.2001   | 99.2366 | 99.2464          | 99.3177           | Mean     | 83.2575    | 84.6620    |
| Interest Expenses        | 77.9190          | 80.2099   | 80.4009 | 81.7552          | 82.5655           | Median   | 82.6018    | 84.7276    |
| Total Loans (O)          | 94.2119          | 94.0703   | 94.1265 | 94.2417          | 94.8242           | Min      | 72.9587    | 75.1882    |
| Interest Income (O)      | 82.6018          | 84.7276   | 84.8804 | 86.1375          | 86.7582           | Max      | 94.2119    | 94.0703    |
| Non interest income (O)) | 72.9587          | 75.1882   | 74.9484 | 76.6052          | 77.4034           | Skewness | 0.2762     | -0.0313    |
| Total Cost               | 81.1275          | 83.2502   | 83.4354 | 84.6118          | 85.2272           |          |            |            |

Perbandingan dengan Total Assets (dalam %)

| BBRI                     | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile | BBRI     | Quartile 1 | Quartile 2 |
|--------------------------|------------------|-----------|---------|------------------|-------------------|----------|------------|------------|
| Total Deposits           | 98.8019          | 98.8480   | 98.8640 | 98.9369          | 98.9674           | Mean     | 84.2726    | 85.1335    |
| Interest Expenses        | 78.0596          | 80.2705   | 80.6471 | 81.6327          | 82.5737           | Median   | 85.0972    | 86.9297    |
| Total Loans (O)          | 96.9850          | 96.9390   | 96.7958 | 96.6778          | 96.5812           | Min      | 70.7358    | 71.5318    |
| Interest Income (O)      | 85.0972          | 86.9297   | 87.0409 | 88.2113          | 88.6156           | Max      | 96.9850    | 96.9390    |
| Non interest income (O)) | 70.7358          | 71.5318   | 73.1623 | 73.4397          | 77.0184           | Skewness | -0.2812    | -0.6191    |
| Total Cost               | 83.1657          | 84.9652   | 85.1122 | 86.1430          | 86.5442           |          |            |            |

Perbandingan dengan Total Assets (dalam %)

| BDMN                     | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile | BDMN     | Quartile 1 | Quartile 2 |
|--------------------------|------------------|-----------|---------|------------------|-------------------|----------|------------|------------|
| Total Deposits           | 98.1745          | 98.0661   | 98.1209 | 98.1774          | 98.1684           | Mean     | 84.2881    | 85.5577    |
| Interest Expenses        | 78.7601          | 81.8793   | 82.3397 | 83.5869          | 85.0922           | Median   | 84.0887    | 86.3554    |
| Total Loans (O)          | 96.3771          | 96.0128   | 96.2314 | 95.9273          | 96.8916           | Min      | 72.3985    | 74.3047    |
| Interest Income (O)      | 84.0887          | 86.3554   | 86.8339 | 87.8246          | 89.7380           | Max      | 96.3771    | 96.0128    |
| Non interest income (O)) | 72.3985          | 74.3047   | 73.7953 | 74.9479          | 75.6857           | St. Dev  | 11.9905    | 10.8760    |
| Total Cost               | 82.4459          | 85.6566   | 85.6240 | 87.1478          | 87.8442           | Skewness | 0.0748     | -0.3283    |

| Perbandingan dengan Total Assets (dalam %) |                  |           |         |                  |                   |          |            |            |
|--------------------------------------------|------------------|-----------|---------|------------------|-------------------|----------|------------|------------|
|                                            | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile | BMRI     | Quartile 1 | Quartile 2 |
| Total Deposits                             | 98.7370          | 98.8288   | 98.7609 | 98.8684          | 98.8101           | Mean     | 83.0131    | 84.6155    |
| Interest Expenses                          | 79.5101          | 82.1729   | 81.9960 | 83.7539          | 84.6885           | Median   | 82.6052    | 84.9477    |
| Total Loans (O)                            | 94.8674          | 94.8356   | 94.9573 | 95.0326          | 95.2339           | Min      | 71.5667    | 74.0632    |
| Interest Income (O)                        | 82.6052          | 84.9477   | 85.1205 | 86.6971          | 87.2460           | Max      | 94.8674    | 94.8356    |
| Non interest income (O))                   | 71.5667          | 74.0632   | 73.8321 | 75.6000          | 76.4321           | Skewness | 0.1573     | -0.1437    |
| Total Cost                                 | 81.8192          | 84.2204   | 84.2052 | 86.0136          | 86.5229           |          |            |            |

| Perbandingan dengan Total Assets (dalam %) |                  |           |         |                  |                   |          |            |            |
|--------------------------------------------|------------------|-----------|---------|------------------|-------------------|----------|------------|------------|
|                                            | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile | BNGA     | Quartile 1 | Quartile 2 |
| Total Deposits                             | 98.9324          | 99.0534   | 99.0624 | 99.2372          | 99.1322           | Mean     | 82.7673    | 84.7620    |
| Interest Expenses                          | 77.4048          | 80.6971   | 81.1377 | 82.5073          | 83.8908           | Median   | 81.2256    | 84.1753    |
| Total Loans (O)                            | 97.9824          | 98.2435   | 98.2141 | 98.1756          | 98.3187           | Min      | 69.0939    | 71.8673    |
| Interest Income (O)                        | 81.2256          | 84.1753   | 84.7114 | 86.0583          | 86.9059           | Max      | 97.9824    | 98.2435    |
| Non interest income (O))                   | 69.0939          | 71.8673   | 72.9806 | 74.1989          | 76.8671           | Skewness | 0.4729     | 0.1997     |
| Total Cost                                 | 80.5601          | 83.5437   | 84.1047 | 85.6416          | 86.6473           |          |            |            |

| Perbandingan dengan Total Assets (dalam %) |                  |           |         |                  |                   |        |            |            |
|--------------------------------------------|------------------|-----------|---------|------------------|-------------------|--------|------------|------------|
|                                            | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile | BNII   | Quartile 1 | Quartile 2 |
| Total Deposits                             | 98.4457          | 98.4731   | 98.3281 | 98.1576          | 98.0152           | Mean   | 83.3072    | 85.1255    |
| Interest Expenses                          | 77.1605          | 80.7845   | 81.1560 | 82.4949          | 84.5831           | Median | 81.3739    | 84.2117    |
| Total Loans (O)                            | 95.0156          | 95.1455   | 95.2294 | 95.1941          | 96.1019           | Min    | 73.5321    | 76.0194    |

|                          |         |         |         |         |         |          |         |         |
|--------------------------|---------|---------|---------|---------|---------|----------|---------|---------|
| Interest Income (O)      | 81.3739 | 84.2117 | 84.3882 | 85.7942 | 87.6270 | Max      | 95.0156 | 95.1455 |
| Non interest income (O)) | 73.5321 | 76.0194 | 75.6867 | 77.1425 | 78.3638 | Skewness | 0.7749  | 0.4247  |
| Total Cost               | 81.4414 | 84.4785 | 85.0622 | 86.3614 | 87.9361 |          |         |         |

| Perbandingan dengan Total Assets (dalam %) |                  |           |         |                  |                   |          |            |            |
|--------------------------------------------|------------------|-----------|---------|------------------|-------------------|----------|------------|------------|
| PNBN                                       | LN 25 percentile | LN median | LN mean | LN 75 percentile | LN 100 percentile | PNBN     | Quartile 1 | Quartile 2 |
| Total Deposits                             | 97.8150          | 98.0124   | 97.8454 | 97.9287          | 97.9747           | Mean     | 81.7304    | 83.7383    |
| Interest Expenses                          | 77.2790          | 79.3134   | 79.7798 | 81.2303          | 82.4078           | Median   | 80.7830    | 83.4267    |
| Total Loans (O)                            | 94.7557          | 95.3047   | 95.6251 | 95.7961          | 97.0212           | Min      | 69.6524    | 72.4834    |
| Interest Income (O)                        | 80.7830          | 83.4267   | 83.2727 | 84.9325          | 85.2890           | Max      | 94.7557    | 95.3047    |
| Non interest income (O))                   | 69.6524          | 72.4834   | 72.7458 | 73.8176          | 76.1050           | Skewness | 0.3370     | 0.1227     |
| Total Cost                                 | 79.4647          | 82.6205   | 82.5160 | 84.1026          | 84.5917           |          |            |            |

< BANK UMUM

RERATA EFISIENSI BANK UMUM

| Quartile 3 | Quartile 4 | Rerata  | Banks       | Mean           | Median         | Min            | Max            | St. Dev       | Skewness       |
|------------|------------|---------|-------------|----------------|----------------|----------------|----------------|---------------|----------------|
| 85.6615    | 86.3286    | 84.9774 | BBCA        | 84.9774        | 85.0563        | 75.5389        | 94.3370        | 1.3356        | -0.0545        |
| 86.1375    | 86.7582    | 85.0563 | BBRI        | 85.7302        | 87.2134        | 73.1814        | 96.7957        | 1.3453        | -0.5560        |
| 76.6052    | 77.4034    | 75.5389 | BDMN        | 85.8794        | 87.0017        | 74.3342        | 96.3022        | 1.3155        | -0.4577        |
| 94.2417    | 94.8242    | 94.3370 | BMRI        | 84.9273        | 85.3740        | 74.4155        | 94.9924        | 1.4581        | -0.2131        |
| -0.2419    | -0.2212    | -0.0545 | BNGA        | 85.2594        | 84.5913        | 73.0068        | 98.1801        | 1.9723        | 0.2241         |
|            |            |         | BNII        | 85.4601        | 84.7517        | 76.2645        | 95.3642        | 1.7042        | 0.2977         |
|            |            |         | PNBN        | 84.1139        | 83.6078        | 73.0146        | 95.7194        | 1.8673        | 0.1969         |
|            |            |         | <b>Mean</b> | <b>85.1925</b> | <b>85.3709</b> | <b>74.2508</b> | <b>95.9559</b> | <b>1.5712</b> | <b>-0.0804</b> |

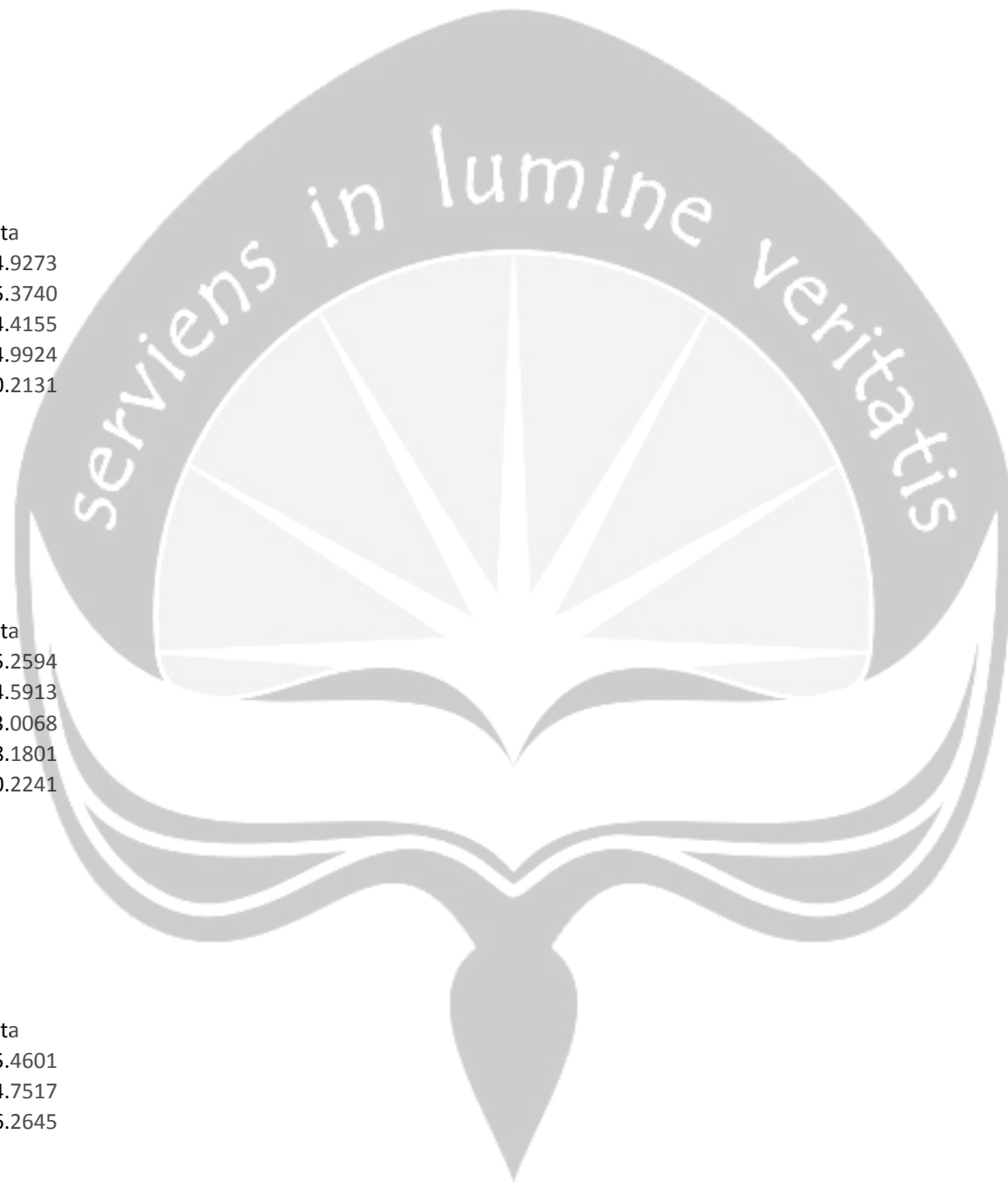
| Quartile 3 | Quartile 4 | Rerata  |
|------------|------------|---------|
| 86.1096    | 87.4050    | 85.7302 |
| 88.2113    | 88.6156    | 87.2134 |
| 73.4397    | 77.0184    | 73.1814 |
| 96.6778    | 96.5812    | 96.7957 |
| -0.7785    | -0.5453    | -0.5560 |

| Quartile 3 | Quartile 4 | Rerata  |
|------------|------------|---------|
| 86.2333    | 87.4384    | 85.8794 |
| 87.8246    | 89.7380    | 87.0017 |
| 74.9479    | 75.6857    | 74.3342 |
| 95.9273    | 96.8916    | 96.3022 |
| 10.5798    | 10.7883    | 11.0587 |
| -0.6615    | -0.9156    | -0.4577 |

| Quartile 3 | Quartile 4 | Rerata  |
|------------|------------|---------|
| 85.7766    | 86.3040    | 84.9273 |
| 86.6971    | 87.2460    | 85.3740 |
| 75.6000    | 76.4321    | 74.4155 |
| 95.0326    | 95.2339    | 94.9924 |
| -0.4211    | -0.4447    | -0.2131 |

| Quartile 3 | Quartile 4 | Rerata  |
|------------|------------|---------|
| 86.1443    | 87.3639    | 85.2594 |
| 86.0583    | 86.9059    | 84.5913 |
| 74.1989    | 76.8671    | 73.0068 |
| 98.1756    | 98.3187    | 98.1801 |
| 0.0323     | 0.1917     | 0.2241  |

| Quartile 3 | Quartile 4 | Rerata  |
|------------|------------|---------|
| 86.0436    | 87.3642    | 85.4601 |
| 85.7942    | 87.6270    | 84.7517 |
| 77.1425    | 78.3638    | 76.2645 |



|         |         |         |
|---------|---------|---------|
| 95.1941 | 96.1019 | 95.3642 |
| 0.1242  | -0.1332 | 0.2977  |

| Quartile 3 | Quartile 4 | Rerata  |
|------------|------------|---------|
| 84.8487    | 86.1384    | 84.1139 |
| 84.9325    | 85.2890    | 83.6078 |
| 73.8176    | 76.1050    | 73.0146 |
| 95.7961    | 97.0212    | 95.7194 |
| -0.0343    | 0.3622     | 0.1969  |



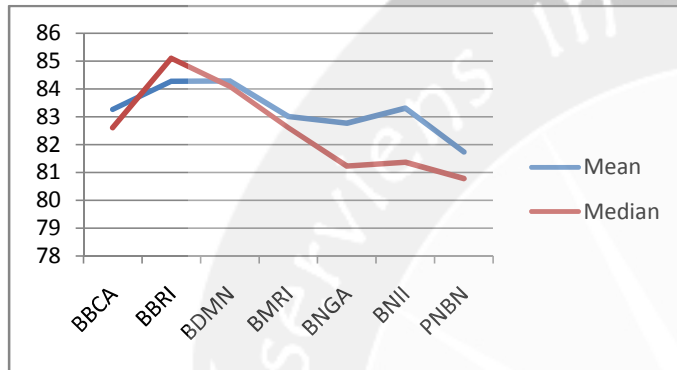
|        | Quartile 1  |             |             |             |             |             |             |
|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|        | <i>BBCA</i> | <i>BBRI</i> | <i>BDMN</i> | <i>BMRI</i> | <i>BNGA</i> | <i>BNII</i> | <i>PNBN</i> |
| Mean   | 83.2575     | 84.2726     | 84.2881     | 83.0131     | 82.7673     | 83.3072     | 81.7304     |
| Median | 82.6018     | 85.0972     | 84.0887     | 82.6052     | 81.2256     | 81.3739     | 80.7830     |

|        | Quartile 2  |             |             |             |             |             |             |
|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|        | <i>BBCA</i> | <i>BBRI</i> | <i>BDMN</i> | <i>BMRI</i> | <i>BNGA</i> | <i>BNII</i> | <i>PNBN</i> |
| Mean   | 84.6620     | 85.1335     | 85.5577     | 84.6155     | 84.7620     | 85.1255     | 83.7383     |
| Median | 84.7276     | 86.9297     | 86.3554     | 84.9477     | 84.1753     | 84.2117     | 83.4267     |

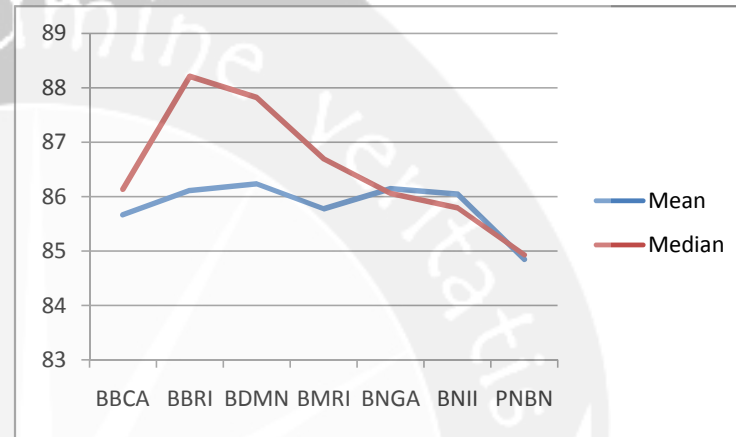
|        | Quartile 3  |             |             |             |             |             |             |
|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|        | <i>BBCA</i> | <i>BBRI</i> | <i>BDMN</i> | <i>BMRI</i> | <i>BNGA</i> | <i>BNII</i> | <i>PNBN</i> |
| Mean   | 85.6615     | 86.1096     | 86.2333     | 85.7766     | 86.1443     | 86.0436     | 84.8487     |
| Median | 86.1375     | 88.2113     | 87.8246     | 86.6971     | 86.0583     | 85.7942     | 84.9325     |

|        | Quartile 4  |             |             |             |             |             |             |
|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|        | <i>BBCA</i> | <i>BBRI</i> | <i>BDMN</i> | <i>BMRI</i> | <i>BNGA</i> | <i>BNII</i> | <i>PNBN</i> |
| Mean   | 86.3286     | 87.4050     | 87.4384     | 86.3040     | 87.3639     | 87.3642     | 86.1384     |
| Median | 86.7582     | 88.6156     | 89.7380     | 87.2460     | 86.9059     | 87.6270     | 85.2890     |

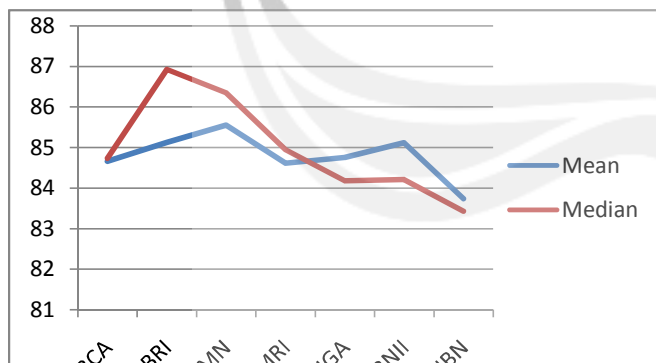
Quartile 1



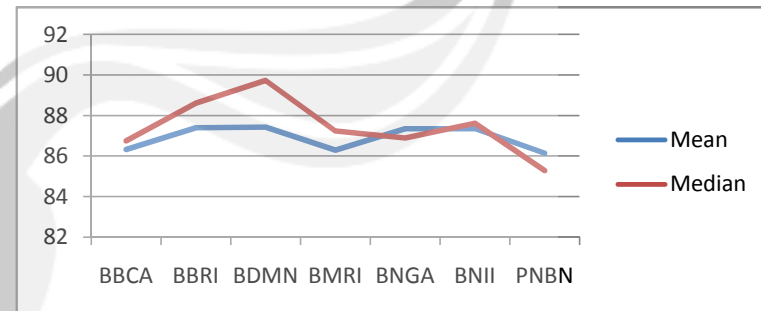
Quartile 3



Quartile 2



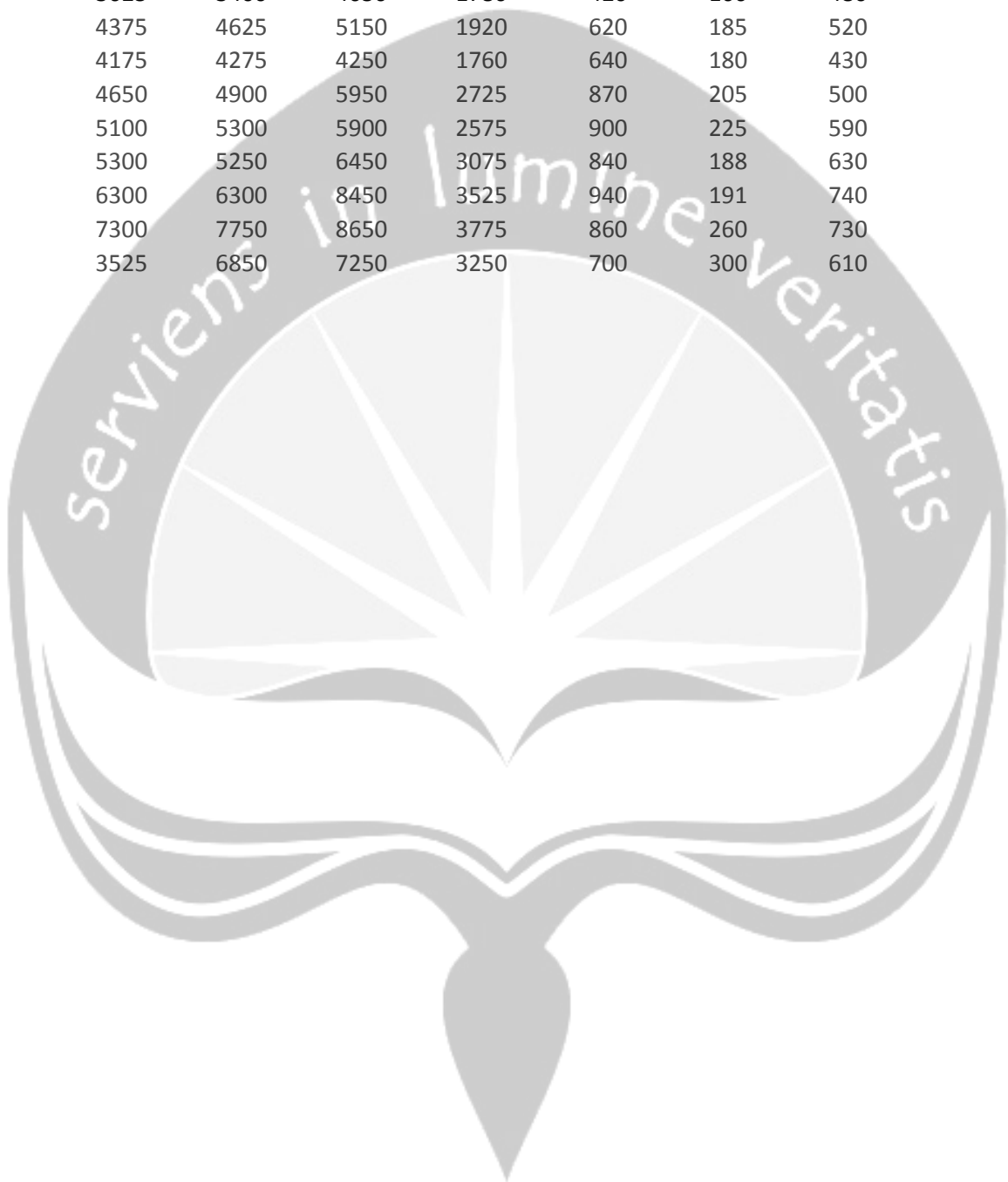
Quartile 4



PERUBAHAN NILAI EFISIENSI BANK UMUM

| Quartile   | BBCA    | BBRI    | BDMN    | BMRI    | BNGA    | BNII    | PNBN    |
|------------|---------|---------|---------|---------|---------|---------|---------|
| Quartile 1 | 83.2575 | 84.2726 | 84.2881 | 83.0131 | 82.7673 | 83.3072 | 81.7304 |
| Quartile 2 | 84.6620 | 85.1335 | 85.5577 | 84.6155 | 84.7620 | 85.1255 | 83.7383 |
| % Change   | 0.0169  | 0.0102  | 0.0151  | 0.0193  | 0.0241  | 0.0218  | 0.0246  |
| Quartile 2 | 84.6620 | 85.1335 | 85.5577 | 84.6155 | 84.7620 | 85.1255 | 83.7383 |
| Quartile 3 | 85.6615 | 86.1096 | 86.2333 | 85.7766 | 86.1443 | 86.0436 | 84.8487 |
| % Change   | 0.0118  | 0.0115  | 0.0079  | 0.0137  | 0.0163  | 0.0108  | 0.0133  |
| Quartile 3 | 85.6615 | 86.1096 | 86.2333 | 85.7766 | 86.1443 | 86.0436 | 84.8487 |
| Quartile 4 | 86.3286 | 87.4050 | 87.4384 | 86.3040 | 87.3639 | 87.3642 | 86.1384 |
| % Change   | 0.0078  | 0.0150  | 0.0140  | 0.0061  | 0.0142  | 0.0153  | 0.0152  |

| PERIODS | BBCA | BBRI | BDMN | BMRI | BNGA | BNII | PNBN |
|---------|------|------|------|------|------|------|------|
| T0      | 2875 | 2750 | 4175 | 1940 | 475  | 200  | 430  |
| T1      | 3075 | 2675 | 4650 | 1600 | 475  | 180  | 465  |
| T2      | 3650 | 3200 | 5600 | 1610 | 505  | 185  | 600  |
| T3      | 3225 | 2450 | 3925 | 1320 | 360  | 145  | 375  |
| T4      | 3625 | 3400 | 4650 | 1780 | 420  | 160  | 480  |
| T5      | 4375 | 4625 | 5150 | 1920 | 620  | 185  | 520  |
| T6      | 4175 | 4275 | 4250 | 1760 | 640  | 180  | 430  |
| T7      | 4650 | 4900 | 5950 | 2725 | 870  | 205  | 500  |
| T8      | 5100 | 5300 | 5900 | 2575 | 900  | 225  | 590  |
| T9      | 5300 | 5250 | 6450 | 3075 | 840  | 188  | 630  |
| T10     | 6300 | 6300 | 8450 | 3525 | 940  | 191  | 740  |
| T11     | 7300 | 7750 | 8650 | 3775 | 860  | 260  | 730  |
| T12     | 3525 | 6850 | 7250 | 3250 | 700  | 300  | 610  |



| PERIODS     | BBCA         | BBRI         | BDMN         | BMRI         | BNGA         | BNII         | PNBN         |
|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| T1          | 0.070        | -0.027       | 0.114        | -0.175       | 0.000        | -0.100       | 0.081        |
| T2          | 0.187        | 0.196        | 0.204        | 0.006        | 0.063        | 0.028        | 0.290        |
| T3          | -0.116       | -0.234       | -0.299       | -0.180       | -0.287       | -0.216       | -0.375       |
| T4          | 0.124        | 0.388        | 0.185        | 0.348        | 0.167        | 0.103        | 0.280        |
| T5          | 0.207        | 0.360        | 0.108        | 0.079        | 0.476        | 0.156        | 0.083        |
| T6          | -0.046       | -0.076       | -0.175       | -0.083       | 0.032        | -0.027       | -0.173       |
| T7          | 0.114        | 0.146        | 0.400        | 0.548        | 0.359        | 0.139        | 0.163        |
| T8          | 0.097        | 0.082        | -0.008       | -0.055       | 0.034        | 0.098        | 0.180        |
| T9          | 0.039        | -0.009       | 0.093        | 0.194        | -0.067       | -0.164       | 0.068        |
| T10         | 0.189        | 0.200        | 0.310        | 0.146        | 0.119        | 0.016        | 0.175        |
| T11         | 0.159        | 0.230        | 0.024        | 0.071        | -0.085       | 0.361        | -0.014       |
| T12         | -0.517       | -0.116       | -0.162       | -0.139       | -0.186       | 0.154        | -0.164       |
| <b>MEAN</b> | <b>0.042</b> | <b>0.095</b> | <b>0.066</b> | <b>0.063</b> | <b>0.052</b> | <b>0.046</b> | <b>0.050</b> |
| <b>Rank</b> | <b>7</b>     | <b>1</b>     | <b>2</b>     | <b>3</b>     | <b>4</b>     | <b>6</b>     | <b>5</b>     |

| Quartile    | BBCA          | BBRI          | BDMN          | BMRI          | BNGA          | BNII          | PNBN          |
|-------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Quartile 1  | 0.0180        | -0.0260       | -0.0468       | -0.0621       | -0.0713       | 0.0052        | -0.0512       |
| Quartile 2  | 0.1053        | 0.1206        | 0.0797        | 0.0671        | 0.0433        | 0.0716        | 0.0756        |
| Quartile 3  | 0.1658        | 0.2075        | 0.1896        | 0.1583        | 0.1310        | 0.1426        | 0.1760        |
| Quartile 4  | 0.2069        | 0.3878        | 0.4000        | 0.5483        | 0.4762        | 0.3613        | 0.2903        |
| <b>Mean</b> | <b>0.1240</b> | <b>0.1725</b> | <b>0.1556</b> | <b>0.1779</b> | <b>0.1448</b> | <b>0.1452</b> | <b>0.1227</b> |
| <b>Rank</b> | <b>7</b>      | <b>1</b>      | <b>3</b>      | <b>2</b>      | <b>4</b>      | <b>5</b>      | <b>6</b>      |