

## BAB V

### KESIMPULAN DAN SARAN

#### 5.1 Kesimpulan

Berdasarkan temuan dan hasil analisis dapat diambil kesimpulan sebagai berikut:

1. Hasil Uji F Berdasarkan hasil hubungan antara variabel dependen (Return Saham) dan variabel indepen (CAR, NPL, ROE dan ROA) adalah signifikan. Uji statistik F mengindikasikan bahwa  $H_0$  ditolak dan  $H_1$  diterima, sehingga dapat disimpulkan bahwa variabel CAR, NPL, ROA dan ROE secara bersama-sama mempunyai pengaruh signifikan terhadap return saham.
2. Hasil Uji t Berdasarkan hasil diperoleh CAR berpengaruh signifikan terhadap Return saham. Untuk NPL diperoleh tidak signifikan. Untuk ROA diperoleh berpengaruh secara signifikan. Sedangkan untuk ROE diperoleh berpengaruh secara signifikan.
3. Hasil Koefisien Determinasi. Dari hasil olahan data diperoleh hubungan antara variabel X (CAR, NPL, ROE dan ROA) terhadap variabel Y (Return Saham) dalam kategori kuat. Koefisien determinasi (R square) diperoleh Return saham dipengaruhi oleh keempat variabel bebas.

#### 5.2 Keterbatasan

1. Variabel dalam penelitian ini belum mewakili sepenuhnya ukuran kinerja keuangan secara keseluruhan, demikian pula dengan jangka waktunya sehingga tidak dapat digeneralisir tentang dampak dalam hasil penelitian hal ini

dikarenakan adanya keterbatasan yang ada pada penulis baik waktu maupun pengetahuan.

2. Penelitian ini menggunakan rasio keuangan hanya mewakili empat rasio keuangan, yaitu: *Capital Adequacy Ratio* (CAR), *Non Performance Loan* (NPL), *Return on Equity* (ROE) dan *Return on Assets* (ROA). Sedangkan faktor sensitivitas terhadap pasar yang mungkin saja mempengaruhi *return* saham tidak dimasukkan dalam penelitian, sehingga belum menunjukkan kesehatan bank sebenarnya.

### 5.3 Saran

1. Penelitian mengenai *return* saham ini hanya terbatas pada informasi-informasi internal masing-masing sektor perbankan. Oleh karena itu, disarankan agar penelitian selanjutnya juga menggunakan sampel dengan karakteristik yang beragam dan jumlah sampel yang lebih banyak, periode pengamatan yang lebih lama serta mempertimbangkan variabel internal lainnya dan faktor eksternal lainnya pula.
2. Bagi investor disarankan mempertimbangkan faktor eksternal perusahaan disamping faktor fundamental seperti kondisi ekonomi baik secara nasional maupun global, kondisi politik dan hukum agar keputusan investasi pada suatu perusahaan lebih tepat.

## DAFTAR PUSTAKA

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## DAFTAR LAMPIRAN

1. Daftar Emiten Berdasarkan Sektor
2. Daftar Perusahaan tercatat BEI
3. Rasio Keuangan
4. Return Saham



# DAFTAR EMITEN



# DAFTAR EMITEN BERDASARKAN SEKTOR

NO. KODE Nama Emiten

## 74 TELECOMMUNICATION

1	BTEL	Bakrie Telecom Tbk.
2	EXCL	XL Axiata Tbk.
3	FREN	Smartfren Telecom Tbk.
4	INVS	Inovisi Infracom Tbk. [S]
5	ISAT	Indosat Tbk.
6	TLKM	Telekomunikasi Indonesia Tbk. [S]

## 75 TRANSPORTATION

1	APOL	Arpeni Pratama Ocean Line Tbk.
2	ASSA	Adi Sarana Armada Tbk
3	BBRM	Pelayaran Nasional Bina Buana Raya Tbk
4	BLTA	Berlian Laju Tanker Tbk.
5	BULL	Buana Listya Tama Tbk. [S]
6	CASS	Cardig Aero Services Tbk. [S]
7	CANI	Capitol Nusantara Indonesia Tbk
8	CPGT	Cipaganti Citra Graha Tbk
9	CMPP	Centris Multi Persada Pratama Tbk. [S]
10	GIAA	Garuda Indonesia (Persero) Tbk. [S]
11	HITS	Humpuss Intermoda Transportasi Tbk. [S]
12	IATA	Indonesia Air Transport Tbk. [S]
13	INDX	Tanah Laut Tbk. [S]
14	KARW	Karwell Indonesia Tbk.
15	LEAD	Logindo Samudramakmur Tbk
16	LRNA	Eka Sari Lorena Transport Tbk [S]
17	MBSS	Mitrabahtera Segara Sejati Tbk. [S]
18	MIRA	Mitra International Resources Tbk.
19	NELY	Pelayaran Nelly Dwi Putri Tbk
20	PTIS	Indo Straits Tbk. [S]
21	RIGS	Rig Tenders Tbk. [S]
22	SAFE	Steady Safe Tbk.
23	SDMU	Sidomulyo Selaras Tbk. [S]
24	SMDR	Samudera Indonesia Tbk.
25	TAXI	Express Transindo Utama Tbk.
26	TMAS	Pelayaran Tempuran Emas Tbk.
27	TMPA	Trans Power Marine Tbk.
28	TRAM	Trada Maritime Tbk. [S]
29	WEHA	Panorama Transportasi Tbk.
30	WINS	Wintermar Offshore Marine Tbk. [S]
31	ZBRA	Zebra Nusantara Tbk. [S]

## 76 NON BUILDING CONSTRUCTION

1	BALI	Bali Towerindo Sentra Tbk [S]
2	IBST	Inti Bangun Sejahtera Tbk
3	INDY	Indika Energy Tbk.
5	SUPR	Solusi Tunas Pratama Tbk.
6	TBIG	Tower Bersama Infrastructure Tbk.
7	TOWR	Sarana Menara Nusantara Tbk.
8	TRUB	Truba Alam Manunggal Engineering Tbk.

## 79 OTHERS

### 8. FINANCE ✓

#### 81 BANK

1	AGRO	Bank Agroniaga Tbk.
2	BABP	Bank ICB Bumiputera Tbk.



## DAFTAR EMITEN BERDASARKAN SEKTOR

NO.	KODE	Nama Emiten
3	BACA	Bank Capital Indonesia Tbk.
4	BAEK	Bank Ekonomi Raharja Tbk.
5	BBCA	Bank Central Asia Tbk.
6	BBKP	Bank Bukopin Tbk.
7	BBMD	Bank Mestika Dharma Tbk
8	BBNI	Bank Negara Indonesia (Persero) Tbk.
9	BBNP	Bank Nusantara Parahyangan Tbk.
10	BBRI	Bank Rakyat Indonesia (Persero) Tbk.
11	BBTN	Bank Tabungan Negara (Persero) Tbk.
12	BCIC	Bank Mutiara Tbk.
13	BDMN	Bank Danamon Indonesia Tbk.
14	BEKS	Bank Pundi Indonesia Tbk.
15	BINA	Bank Ina Perdana Tbk
16	BJBR	BPD Jawa Barat dan Banten Tbk.
17	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.
18	BKSW	Bank QNB Kesawan Tbk.
19	BMAS	Bank Maspion Indonesia Tbk
20	BMRI	Bank Mandiri (Persero) Tbk.
21	BNBA	Bank Bumi Artha Tbk.
22	BNGA	Bank CIMB Niaga Tbk.
23	BNII	Bank Internasional Indonesia Tbk.
24	BNLI	Bank Permata Tbk.
25	BSIM	Bank Sinarmas Tbk.
26	BSWD	Bank of India Indonesia Tbk.
27	BTPN	Bank Tabungan Pensiunan Nasional Tbk.
28	BVIC	Bank Victoria International Tbk.
29	INPC	Bank Artha Graha Internasional Tbk.
30	MAYA	Bank Mayapada Tbk.
31	MCOR	Bank Windu Kentjana International Tbk
32	MEGA	Bank Mega Tbk.
33	NAGA	Bank Mitraniaga Tbk
34	NISP	Bank OCBC NISP Tbk.
35	NOBU	Bank Nationalnobu Tbk
36	PNBN	Bank Pan Indonesia Tbk.
37	PNBS	Bank Panin Syariah Tbk
38	SDRA	Bank Himpunan Saudara 1906 Tbk.

### 32 FINANCIAL INSTITUTION

1	ADMF	Adira Dinamika Multi Finance Tbk.
2	BBLD	Buana Finance Tbk.
3	BFIN	BFI Finance Indonesia Tbk.
4	BPFI	Batavia Prosperindo Finance Tbk.
5	CFIN	Clipan Finance Indonesia Tbk.
6	DEFI	Danasupra Erapacific Tbk.
7	HDFA	HD Finance Tbk.
8	IMJS	Indomobil Multi Jasa Tbk
9	MFIN	Mandala Multifinance Tbk.
10	TIFA	Tifa Finance Tbk
11	TRUS	Trust Finance Indonesia Tbk.
12	VRNA	Verena Multi Finance Tbk.
13	WOMF	Wahana Ottomitra Multiartha Tbk.

### 33 SECURITIES COMPANY

1	AKSI	Majapahit Securities Tbk.
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**DAFTAR  
PERUSAHAAN  
TERCATAT DI BEI  
(IPO)**



## DAFTAR PERUSAHAAN TERCATAT BURSA EFEK INDONESIA

Update : 15 April 2014

No	Kode	Nama	Tanggal Pencatatan (IPO)	Sektor
1	AALI	Astra Agro Lestari Tbk	09-Des-97	1. Agriculture
2	ABBA	Mahaka Media Tbk	03-Apr-02	9. Trade, Services and Investment
3	ABDA	Asuransi Bina Dana Arta Tbk	06-Jul-89	8. Finance
4	ABMM	ABM Investama Tbk	06-Des-11	9. Trade, Services and Investment
5	ACES	Ace Hardware Indonesia Tbk	06-Nop-07	9. Trade, Services and Investment
6	ACST	Acset Indonusa Tbk	24-Jun-13	6. Property, Real Estate and Building
7	ADES	Akasha Wira International Tbk	13-Jun-94	5. Consumer Goods Industry
8	ADHI	Adhi Karya (Persero) Tbk	18-Mar-04	6. Property, Real Estate and Building
9	ADMF	Adira Dinamika Multi Finance Tbk	31-Mar-04	8. Finance
10	ADMG	Polychem Indonesia Tbk	20-Okt-93	4. Miscellaneous Industry
11	ADRO	Adaro Energy Tbk	16-Jul-08	2. Mining
12	✓ AGRO	Bank Rakyat Indonesia Agroniaga Tbk	08-Agust-03	8. Finance
13	AHAP	Asuransi Harta Aman Pratama Tbk	14-Sep-90	8. Finance
14	AIMS	Akbar Indomakmur Stimec Tbk	20-Jul-01	9. Trade, Services and Investment
15	AISA	Tiga Pilar Sejahtera Food Tbk	11-Jun-97	5. Consumer Goods Industry
16	AKKU	Alam Karya Unggul Tbk	01-Nop-04	3. Basic Industry and Chemicals
17	AKPI	Argha Karya Prima Ind. Tbk	18-Des-92	3. Basic Industry and Chemicals
18	AKRA	AKR Corporindo Tbk	03-Okt-94	9. Trade, Services and Investment
19	AKSI	Majapahit Securities Tbk	13-Jul-01	8. Finance
20	ALDO	Alkindo Naratama Tbk	12-Jul-11	3. Basic Industry and Chemicals
21	ALKA	Alakasa Industrindo Tbk	12-Jul-90	3. Basic Industry and Chemicals
22	ALMI	Alumindo Light Metal Industry Tbk	02-Jan-97	3. Basic Industry and Chemicals
23	ALTO	Tri Banyan Tirta Tbk	10-Jul-12	5. Consumer Goods Industry
24	AMAG	Asuransi Multi Artha Guna Tbk	23-Des-05	8. Finance
25	AMFG	Asahimas Flat Glass Tbk	08-Nop-95	3. Basic Industry and Chemicals
26	AMRT	Sumber Alfaria Trijaya Tbk	15-Jan-09	9. Trade, Services and Investment
27	ANJT	Austindo Nusantara Jaya Tbk	08-Mei-13	1. Agriculture
28	ANTM	Aneka Tambang (Persero) Tbk	27-Nop-97	2. Mining
29	APIC	Pacific Strategic Financial Tbk	18-Des-02	8. Finance
30	APII	Arita Prima Indonesia Tbk	29-Okt-13	9. Trade, Services and Investment
31	APLI	Asiaplast Industries Tbk	01-Mei-00	3. Basic Industry and Chemicals
32	APLN	Agung Podomoro Land Tbk	11-Nop-10	6. Property, Real Estate and Building
33	APOL	Arpeni Pratama Ocean Line Tbk	22-Jun-05	7. Infrastructure, Utilities and Transportation
34	ARGO	Argo Pantes Tbk	07-Jan-91	4. Miscellaneous Industry
35	ARII	Atlas Resources Tbk	08-Nop-11	2. Mining
36	ARNA	Arwana Citramulia Tbk	17-Jul-01	3. Basic Industry and Chemicals
37	ARTA	Arthavest Tbk	05-Nop-02	8. Finance
38	ARTI	Ratu Prabu Energi Tbk	30-Apr-03	2. Mining
39	ASBI	Asuransi Bintang Tbk	29-Nop-89	8. Finance
40	ASDM	Asuransi Dayin Mitra Tbk	15-Des-89	8. Finance
41	ASGR	Astra Graphia Tbk	15-Nop-89	9. Trade, Services and Investment
42	ASIA	Asia Natural Resources Tbk	20-Okt-94	9. Trade, Services and Investment
43	ASII	Asira International Tbk	04-Apr-90	4. Miscellaneous Industry
44	ASJT	Asuransi Jasa Tania Tbk	23-Des-03	8. Finance
45	ASMI	Asuransi Mitra Maparya Tbk	16-Jan-14	8. Finance
46	ASRI	Alam Sutera Realty Tbk	18-Des-07	6. Property, Real Estate and Building
47	ASRM	Asuransi Ramayana Tbk	19-Mar-90	8. Finance
48	ASSA	Adi Sarana Armada Tbk	12-Nop-12	7. Infrastructure, Utilities and Transportation

No	Kode	Nama	Tanggal Pencatatan (IPO)	Sektor
49	ATPK	ATPK Resources Tbk	17-Apr-02	2. Mining
50	AUTO	Astra Otoparts Tbk	15-Jun-98	4. Miscellaneous Industry
51	✓BABP	Bank ICB Bumiputera Tbk	15-Jul-02	8. Finance
52	✓BACA	Bank Capital Indonesia Tbk	04-Okt-07	8. Finance
53	✓BAEK	Bank Ekonomi Rakyat Tbk	08-Jan-08	8. Finance
54	BAJA	Saranacental Bajatama Tbk	21-Des-11	3. Basic Industry and Chemicals
55	BALI	Bali Towerindo Sentra Tbk	13-Mar-14	7. Infrastructure, Utilities and Transportation
56	BAPA	Bekasi Asri Pemula Tbk	14-Jan-08	6. Property, Real Estate and Building
57	BATA	Sepatu Bata Tbk	24-Mar-82	4. Miscellaneous Industry
58	BAYU	Bayu Buana Tbk	30-Okt-89	9. Trade, Services and Investment
59	✓BBCA	Bank Central Asia Tbk	31-Mei-00	8. Finance
60	✓BBKP	Bank Bukopin Tbk	10-Jul-06	8. Finance
61	BBLD	Buana Finance Tbk	07-Mei-90	8. Finance
62	✓BBMD	Bank Mestika Dharma Tbk	08-Jul-13	8. Finance
63	✓BBNI	Bank Negara Indonesia Tbk	25-Nop-96	8. Finance
64	✓BBNP	Bank Nusantara Parahyangan Tbk	10-Jan-01	8. Finance
65	✓BBRI	Bank Rakyat Indonesia (Persero) Tbk	10-Nop-03	8. Finance
66	BBRM	Pelayaran Nasional Bina Buana Raya Tbk	09-Jan-13	7. Infrastructure, Utilities and Transportation
67	✓BBTN	Bank Tabungan Negara (Persero) Tbk	17-Des-09	8. Finance
68	BCAP	MNC Kapital Indonesia	08-Jun-01	8. Finance
69	✓BCIC	Bank Mutiara Tbk	25-Jun-97	8. Finance
70	BCIP	Bumi Citra Permai Tbk	11-Des-09	6. Property, Real Estate and Building
71	✓BDMN	Bank Danamon Indonesia Tbk	06-Des-89	8. Finance
72	✓BEKS	Bank Pundi Indonesia Tbk	13-Jul-01	8. Finance
73	BEST	Bekasi Fajar Industrial Estate Tbk	10-Apr-12	6. Property, Real Estate and Building
74	BFIN	BFI Finance Indonesia Tbk	16-Mei-90	8. Finance
75	BHIT	Bhakti Investama Tbk	24-Nop-97	9. Trade, Services and Investment
76	BIMA	Primarindo Asia Infrastructure Tbk	30-Agust-94	4. Miscellaneous Industry
77	✓BINA	Bank Ina Perdana Tbk	16-Jan-14	8. Finance
78	BIPI	Benakat Petroleum Energy Tbk	11-Feb-10	2. Mining
79	BIPP	BHuwanatala Indah Permai Tbk	23-Okt-95	6. Property, Real Estate and Building
80	BISI	Bisi International Tbk	28-Mei-07	1. Agriculture
81	✓BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	08-Jul-10	8. Finance
82	✓BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	12-Jul-12	8. Finance
83	BKDP	Bukit Darmo Property Tbk	15-Jun-07	6. Property, Real Estate and Building
84	BKSL	Sentul City Tbk	28-Jul-97	6. Property, Real Estate and Building
85	✓BKSW	Bank QNB Kesawan Tbk	21-Nop-02	8. Finance
86	BLTA	Berlian Laju Tanker Tbk	26-Mar-90	7. Infrastructure, Utilities and Transportation
87	BLTZ	Graha Layar Prima Tbk	10-Apr-14	9. Trade, Services and Investment
88	✓BMAS	Bank Maspion Indonesia Tbk	11-Jul-13	8. Finance
89	✓BMRI	Bank Mandiri (Persero) Tbk	14-Jul-03	8. Finance
90	BMSR	Bintang Mitra Semestaraya Tbk	29-Des-99	9. Trade, Services and Investment
91	BMTR	Global Mediacom Tbk	17-Jul-95	9. Trade, Services and Investment
92	✓BNBA	Bank Bumi Arta Tbk	01-Jun-06	8. Finance
93	BNBR	Bakrie & Brothers Tbk	28-Agust-89	9. Trade, Services and Investment
94	✓BNGA	Bank CIMB Niaga Tbk Tbk	29-Nop-89	8. Finance
95	✓BNII	Bank Internasional Indonesia Tbk	21-Nop-89	8. Finance
96	✓BNLI	Bank Permata Tbk	15-Jan-90	8. Finance
97	BORN	Borneo Lumbang Energi & Metal Tbk	26-Nop-10	2. Mining
98	BPFI	Batavia Prosperindo Finance Tbk Tbk	01-Jun-09	8. Finance
99	BRAM	Indo Kordsa Tbk	05-Sep-90	4. Miscellaneous Industry

No	Kode	Nama	Tanggal Pencatatan (IPO)	Sektor
100	BRAU	Berau Coal Energy Tbk	19-Agust-10	2. Mining
101	BRMS	Bumi Resources Minerals Tbk	09-Des-10	9. Trade, Services and Investment
102	BRNA	Berlina Tbk	06-Nop-89	3. Basic Industry and Chemicals
103	BRPT	Barito Pacific Tbk	01-Okt-93	3. Basic Industry and Chemicals
104	BSDE	Bumi Serpong Damai Tbk	06-Jun-08	6. Property, Real Estate and Building
105	BSIM	Bank Sinarmas Tbk	13-Des-10	8. Finance
106	BSSR	Baramulti Suksessarana Tbk	08-Nop-12	2. Mining
107	BSWD	Bank of India Indonesia Tbk	01-Mei-02	8. Finance
108	BTEK	Bumi Teknokultura Unggul Tbk	14-Mei-04	1. Agriculture
109	BTEL	Bakrie Telecom Tbk	03-Feb-06	7. Infrastructure, Utilities and Transportation
110	BTON	Betonjaya Manunggal Tbk	18-Jul-01	3. Basic Industry and Chemicals
111	BTPN	Bank Tabungan Pensiunan Nasional Tbk	12-Mar-08	8. Finance
112	BUDI	Budi Starch & Sweetner Tbk	08-Mei-95	3. Basic Industry and Chemicals
113	BULL	Buana Listya Tama Tbk	23-Mei-11	7. Infrastructure, Utilities and Transportation
114	BUMI	Bumi Resources Tbk	30-Jul-90	2. Mining
115	BUVA	Bukit Uluwatu Villa Tbk	12-Jul-10	9. Trade, Services and Investment
116	BVIC	Bank Victoria International Tbk	30-Jun-99	8. Finance
117	BWPT	BW Plantation Tbk	27-Okt-09	1. Agriculture
118	BYAN	Bayan Resources Tbk	12-Agust-08	2. Mining
119	CANI	Capitol Nusantara Indonesia Tbk	16-Jan-14	7. Infrastructure, Utilities and Transportation
120	CASS	Cardig Aero Services Tbk	05-Des-11	7. Infrastructure, Utilities and Transportation
121	CEKA	Wilmar Cahaya Indonesia Tbk	09-Jul-96	5. Consumer Goods Industry
122	CENT	Centrin Online Tbk	01-Nop-01	9. Trade, Services and Investment
123	CFIN	Clipan Finance Indonesia Tbk	02-Okt-90	8. Finance
124	CITA	Cita Mineral Investindo Tbk	20-Mar-02	2. Mining
125	CKRA	Citra Kebun Raya Agri Tbk	19-Mei-99	2. Mining
126	CLPI	Colorpak Indonesia Tbk	30-Nop-01	9. Trade, Services and Investment
127	CMNP	Citra Marga Nusaphala Persada Tbk	10-Jan-95	7. Infrastructure, Utilities and Transportation
128	CMPP	Centris Multi Persada Pratama Tbk	08-Des-94	7. Infrastructure, Utilities and Transportation
129	CNKO	Exploitasi Energi Indonesia Tbk	20-Nop-01	9. Trade, Services and Investment
130	CNTX	Centex Tbk	22-Mei-79	4. Miscellaneous Industry
131	COWL	Cowell Development Tbk	19-Des-07	6. Property, Real Estate and Building
132	CPGT	Cipaganti Citra Graha Tbk	09-Jul-13	7. Infrastructure, Utilities and Transportation
133	CPIN	Charoen Pokphand Indonesia Tbk	18-Mar-91	3. Basic Industry and Chemicals
134	CPRO	Central Proteinprima Tbk	28-Nop-06	1. Agriculture
135	CSAP	Catur Sentosa Adiprana Tbk	12-Des-07	9. Trade, Services and Investment
136	CTBN	Citra Tubindo Tbk	28-Nop-89	3. Basic Industry and Chemicals
137	CTRA	Ciputra Development Tbk	28-Mar-94	6. Property, Real Estate and Building
138	CTRP	Ciputra Property Tbk	07-Nop-07	6. Property, Real Estate and Building
139	CTRS	Ciputra Surya Tbk	15-Jan-99	6. Property, Real Estate and Building
140	CTTH	Citatah Tbk	03-Jul-96	2. Mining
141	DART	Duta Anggada Realty Tbk	08-Mei-90	6. Property, Real Estate and Building
142	DAVO	Davomas Abadi Tbk	22-Des-94	5. Consumer Goods Industry
143	DEFI	Danasupra Erapacific Tbk	06-Jul-01	8. Finance
144	DEWA	Darma Henwa Tbk	26-Sep-07	2. Mining
145	DGIK	Nusa Konstruksi Enjiniring Tbk	19-Des-07	6. Property, Real Estate and Building
146	DILD	Intiland Development Tbk	04-Sep-91	6. Property, Real Estate and Building
147	DKFT	Central Omega Resources Tbk	21-Nop-97	2. Mining
148	DLTA	Delta Djakarta Tbk	12-Feb-84	5. Consumer Goods Industry
149	DNET	Dyviacom Intrabumi Tbk	11-Des-00	9. Trade, Services and Investment
150	DOID	Delta Dunia Makmur Tbk Tbk	15-Jun-01	2. Mining

No	Kode	Nama	Tanggal Pencatatan (IPO)	Sektor
151	DPNS	Duta Pertiwi Nusantara Tbk	08-Agust-90	3. Basic Industry and Chemicals
152	DSFI	Dharma Samudera Fishing Ind. Tbk	24-Mar-00	1. Agriculture
153	DSNG	Dharma Satya Nusantara Tbk	14-Jun-13	1. Agriculture
154	DSSA	Dian Swastatika Sentosa Tbk	10-Des-09	9. Trade, Services and Investment
155	DUTI	Duta Pertiwi Tbk	02-Nop-94	6. Property, Real Estate and Building
156	DVLA	Darya-Varia Laboratoria Tbk	11-Nop-94	5. Consumer Goods Industry
157	DYAN	Dyandra Media International Tbk	25-Mar-13	9. Trade, Services and Investment
158	ECII	Electronic City Indonesia Tbk	03-Jul-13	9. Trade, Services and Investment
159	EKAD	Ekadharna International Tbk	14-Agust-90	3. Basic Industry and Chemicals
160	ELSA	Elnusa Tbk	06-Feb-08	2. Mining
161	ELTY	Bakrieland Development Tbk	30-Okt-95	6. Property, Real Estate and Building
162	EMDE	Megapolitan Developments Tbk	12-Jan-11	6. Property, Real Estate and Building
163	EMTK	Elang Mahkota Teknologi Tbk	12-Jan-10	9. Trade, Services and Investment
164	ENRG	Energi Mega Persada Tbk	07-Jun-04	2. Mining
165	EPMT	Enseval Putra Megatrading Tbk	01-Agust-94	9. Trade, Services and Investment
166	ERAA	Erajaya Swasembada Tbk	14-Des-11	9. Trade, Services and Investment
167	ERTX	Eratex Djaja Tbk	21-Agust-90	4. Miscellaneous Industry
168	ESSA	Surya Esa Perkasa Tbk	01-Feb-12	2. Mining
169	ESTI	Ever Shine Textile Industry Tbk	13-Okt-92	4. Miscellaneous Industry
170	ETWA	Eterindo Wahanatama Tbk	16-Mei-97	3. Basic Industry and Chemicals
171	EXCL	XL Axiata Tbk	29-Sep-05	7. Infrastructure, Utilities and Transportation
172	FAST	Fast Food Indonesia Tbk	11-Mei-93	9. Trade, Services and Investment
173	FASW	Fajar Surya Wisesa Tbk	01-Des-94	3. Basic Industry and Chemicals
174	FISH	FKS Multi Agro Tbk	18-Jan-02	9. Trade, Services and Investment
175	FMI	Fortune Mate Indonesia Tbk	30-Jun-00	6. Property, Real Estate and Building
176	FORU	Fortune Indonesia Tbk	17-Jan-04	9. Trade, Services and Investment
177	FPNI	Titan Kimia Nusantara Tbk	21-Mar-02	3. Basic Industry and Chemicals
178	FREN	Smartfren Telecom Tbk	29-Nop-06	7. Infrastructure, Utilities and Transportation
179	GAMA	Gading Development Tbk	11-Jul-12	6. Property, Real Estate and Building
180	GDST	Gunawan Dianjaya Steel Tbk	23-Des-09	3. Basic Industry and Chemicals
181	GDYR	Goodyear Indonesia Tbk	01-Des-80	4. Miscellaneous Industry
182	GEMA	Gema Grahasarana Tbk	12-Agust-02	9. Trade, Services and Investment
183	GEMS	Golden Energy Mines Tbk	17-Nop-11	2. Mining
184	GGRM	Gudang Garam Tbk	27-Agust-90	5. Consumer Goods Industry
185	GIAA	Garuda Indonesia (Persero) Tbk	11-Feb-11	7. Infrastructure, Utilities and Transportation
186	GJTL	Gajah Tunggal Tbk	08-Mei-90	4. Miscellaneous Industry
187	GLOB	Global Teleshop Tbk	10-Jul-12	9. Trade, Services and Investment
188	GMCW	Grahamas Citrawisata Tbk	14-Feb-95	9. Trade, Services and Investment
189	GMTD	Gowa Makassar Tourism Development Tbk	11-Des-00	6. Property, Real Estate and Building
190	GOLD	Golden Retailindo Tbk	07-Jul-10	9. Trade, Services and Investment
191	GPRA	Perdana Gapura Prima Tbk	10-Okt-07	6. Property, Real Estate and Building
192	GREN	Evergreen Invesco Tbk	09-Jul-10	9. Trade, Services and Investment
193	GSMF	Equity Development Investment Tbk	13-Okt-89	8. Finance
194	GTBO	Garda Tujuh Buana Tbk	09-Jul-09	2. Mining
195	GWSA	Greenwood Sejahtera Tbk	23-Des-11	6. Property, Real Estate and Building
196	GZCO	Gozco Plantations Tbk	15-Mei-08	1. Agriculture
197	HADE	HD Capital Tbk Tbk	12-Apr-04	8. Finance
198	HDFA	HD Finance Tbk	10-Mei-11	8. Finance
199	HDTX	Panasia Indo Resources Tbk	06-Jun-90	4. Miscellaneous Industry
200	HERO	Hero Supermarket Tbk	02-Des-89	9. Trade, Services and Investment
201	HEXA	Hexindo Adiperkasa Tbk	13-Feb-95	9. Trade, Services and Investment

No	Kode	Nama	Tanggal Pencatatan (IPO)	Sektor
202	HITS	Humpuss Intermoda Transportasi Tbk	15-Des-97	7. Infrastructure, Utilities and Transportation
203	HMSP	HM Sampoerna Tbk	15-Agust-90	5. Consumer Goods Industry
204	HOME	Hotel Mandarine Regency Tbk	17-Jul-08	9. Trade, Services and Investment
205	HOTL	Saraswati Griya Lestari Tbk	10-Jan-13	9. Trade, Services and Investment
206	HRUM	Harum Energy Tbk	06-Okt-10	2. Mining
207	IATA	Indonesia Air Transport Tbk	13-Sep-06	7. Infrastructure, Utilities and Transportation
208	IBST	Inti Bangun Sejahtera Tbk	31-Agust-12	7. Infrastructure, Utilities and Transportation
209	ICBP	Indofood CBP Sukses Makmur Tbk	07-Okt-10	5. Consumer Goods Industry
210	ICON	Island Concepts Indonesia Tbk	08-Jul-05	9. Trade, Services and Investment
211	IGAR	Champion Pacific Indonesia Tbk	05-Nop-90	3. Basic Industry and Chemicals
212	IIKP	Inti Kapuas Arowana Tbk	20-Okt-02	1. Agriculture
213	IKAI	Intikeramik Alamasri Industri Tbk	04-Jun-97	3. Basic Industry and Chemicals
214	IKBI	Sumi Indo Kabel Tbk	21-Jan-91	4. Miscellaneous Industry
215	IMAS	Indomobil Sukses Internasional Tbk	15-Sep-93	4. Miscellaneous Industry
216	IMJS	Indomobil Multi Jasa Tbk	10-Des-13	8. Finance
217	INAF	Indofarma Tbk	17-Apr-01	5. Consumer Goods Industry
218	INAI	Indal Aluminium Industry Tbk	05-Des-94	3. Basic Industry and Chemicals
219	INCI	Intanwijaya Internasional Tbk	24-Jul-90	3. Basic Industry and Chemicals
220	INCO	Vale Indonesia Tbk	16-Mei-90	2. Mining
221	INDF	Indofood Sukses Makmur Tbk	14-Jul-94	5. Consumer Goods Industry
222	INDR	Indorama Synthetics Tbk	03-Agust-90	4. Miscellaneous Industry
223	INDS	Indospring Tbk	10-Agust-90	4. Miscellaneous Industry
224	INDX	Tanah Laut Tbk	17-Mei-01	7. Infrastructure, Utilities and Transportation
225	INDY	Indika Energy Tbk	11-Jun-08	7. Infrastructure, Utilities and Transportation
226	INKP	Indah Kiat Pulp & Paper Tbk	16-Jul-90	3. Basic Industry and Chemicals
227	INPC	Bank Artha Graha Internasional Tbk	29-Agust-90	8. Finance
228	INPP	Indonesian Paradise Property Tbk	01-Des-04	9. Trade, Services and Investment
229	INRU	Toba Pulp Lestari Tbk	18-Jun-90	3. Basic Industry and Chemicals
230	INTA	Intraco Penta Tbk	23-Agust-93	9. Trade, Services and Investment
231	INTD	Inter-Delta Tbk	18-Des-89	9. Trade, Services and Investment
232	INTP	Indocement Tunggal Prakarsa Tbk	05-Des-89	3. Basic Industry and Chemicals
233	INVS	Inovisi Infracom Tbk	03-Jul-09	7. Infrastructure, Utilities and Transportation
234	IPOL	Indopoly Swakarsa Industry Tbk	09-Jul-10	3. Basic Industry and Chemicals
235	ISAT	Indosat Tbk	19-Okt-94	7. Infrastructure, Utilities and Transportation
236	ISSP	Steel Pipe Industry of Indonesia Tbk	22-Feb-13	3. Basic Industry and Chemicals
237	ITMA	Sumber Energi Andalan Tbk	10-Des-90	9. Trade, Services and Investment
238	ITMG	Indo Tambangraya Megah Tbk	18-Des-07	2. Mining
239	ITTG	Leo Investments Tbk	26-Nop-01	9. Trade, Services and Investment
240	JAWA	Jaya Agra Wattie Tbk	30-Mei-11	1. Agriculture
241	JECC	Jembo Cable Company Tbk	18-Nop-92	4. Miscellaneous Industry
242	JIHD	Jakarta International Hotels & Development Tbk	29-Feb-84	9. Trade, Services and Investment
243	JKON	Jaya Konstruksi Manggala Pratama Tbk	04-Des-07	9. Trade, Services and Investment
244	JKSW	Jakarta Kyoel Steel Works Tbk	06-Agust-97	3. Basic Industry and Chemicals
245	JPFA	JAPFA Comfeed Indonesia Tbk	23-Okt-89	3. Basic Industry and Chemicals
246	JPRS	Jaya Pari Steel Tbk	08-Agust-89	3. Basic Industry and Chemicals
247	JRPT	Jaya Real Property Tbk	29-Jun-94	6. Property, Real Estate and Building
248	JSMR	Jasa Marga Tbk	12-Nop-07	7. Infrastructure, Utilities and Transportation
249	JSPT	Jakarta Setiabudi Internasional Tbk	12-Jan-98	9. Trade, Services and Investment
250	JTPE	Jasindo Tiga Perkasa Tbk	16-Apr-02	9. Trade, Services and Investment
251	KAEF	Kimia Farma (Persero) Tbk	04-Jul-01	5. Consumer Goods Industry
252	KARK	Dayaindo Resources International Tbk	20-Jul-01	9. Trade, Services and Investment

No	Kode	Nama	Tanggal Pencatatan (IPO)	Sektor
253	KARW	ICTSI Jasa Prima Tbk	20-Des-08	7. Infrastructure, Utilities and Transportation
254	KBLI	KMI Wire and Cable Tbk	06-Jul-92	4. Miscellaneous Industry
255	KBLM	Kabelindo Murni Tbk	01-Jun-92	4. Miscellaneous Industry
256	KBLV	First Media Tbk	25-Feb-00	9. Trade, Services and Investment
257	KBRI	Kertas Basuki Rachmat Indonesia Tbk	11-Jul-08	3. Basic Industry and Chemicals
258	KDSI	Kedawang Setia Industrial Tbk	29-Jul-96	5. Consumer Goods Industry
259	KIAS	Keramika Indonesia Asosiasi Tbk	08-Des-94	3. Basic Industry and Chemicals
260	KICI	Kedaung Indah Can Tbk	28-Okt-93	5. Consumer Goods Industry
261	KIJA	Kawasan Industri Jababeka Tbk	10-Jan-95	6. Property, Real Estate and Building
262	KKGI	Resource Alam Indonesia Tbk	01-Jul-91	2. Mining
263	KLBF	Kalbe Farma Tbk	30-Jul-91	5. Consumer Goods Industry
264	KOBX	Kobexindo Tractors Tbk	05-Jul-12	9. Trade, Services and Investment
265	KOIN	Kokoh Inti Arebama Tbk	09-Apr-08	9. Trade, Services and Investment
266	KONI	Perdana Bangun Pusaka Tbk	22-Agust-95	9. Trade, Services and Investment
267	KPIG	MNC Land Tbk	30-Mar-00	6. Property, Real Estate and Building
268	KRAH	Grand Kartech Tbk	08-Nop-13	4. Miscellaneous Industry
269	KRAS	Krakatau Steel (Persero) Tbk	10-Nop-10	3. Basic Industry and Chemicals
270	KREN	Kresna Graha Sekurindo Tbk	28-Jun-02	8. Finance
271	LAMI	Lamicitra Nusantara Tbk	18-Jul-01	6. Property, Real Estate and Building
272	LAPD	Leyand International Tbk	17-Jul-01	7. Infrastructure, Utilities and Transportation
273	LCGP	Eureka Prima Jakarta Tbk	13-Jul-07	6. Property, Real Estate and Building
274	LEAD	Logindo Samudramakmur Tbk	11-Des-13	7. Infrastructure, Utilities and Transportation
275	LION	Lion Metal Works Tbk	20-Agust-93	3. Basic Industry and Chemicals
276	LMAS	Limas Centric Indonesia Tbk	28-Des-01	9. Trade, Services and Investment
277	LMPI	Langgeng Makmur Industri Tbk	17-Okt-94	5. Consumer Goods Industry
278	LMSH	Lionmesh Prima Tbk	04-Jun-90	3. Basic Industry and Chemicals
279	LPCK	Lippo Cikarang Tbk	24-Jul-97	6. Property, Real Estate and Building
280	LPGI	Lippo General Insurance Tbk	22-Jul-97	8. Finance
281	LPIN	Multi Prima Sejahtera Tbk	05-Feb-90	4. Miscellaneous Industry
282	LPKR	Lippo Karawaci Tbk	28-Jun-96	6. Property, Real Estate and Building
283	LPLI	Star Pacific Tbk	23-Okt-89	9. Trade, Services and Investment
284	LPPF	Matahari Department Store Tbk Tbk	09-Okt-89	9. Trade, Services and Investment
285	LPPS	Lippo Securities Tbk	28-Mar-94	8. Finance
286	LRNA	Eka Sari Lorena Transport Tbk	15-Apr-14	7. Infrastructure, Utilities and Transportation
287	LSIP	PP London Sumatra Indonesia Tbk	05-Jul-96	1. Agriculture
288	LTLS	Lautan Luas Tbk	21-Jul-97	9. Trade, Services and Investment
289	MAGP	Multi Agro Gemilang Plantation Tbk	16-Jan-13	1. Agriculture
290	MAIN	Malindo Feedmill Tbk	10-Feb-06	3. Basic Industry and Chemicals
291	MAMI	Mas Murni Indonesia Tbk	09-Feb-94	9. Trade, Services and Investment
292	MAPI	Mitra Adiperkasa Tbk	10-Nop-04	9. Trade, Services and Investment
293	MASA	Multistrada Arah Sarana Tbk	09-Jun-05	4. Miscellaneous Industry
294	✓ MAYA	Bank Mayapada Internasional Tbk	29-Agust-97	8. Finance
295	MBSS	Mitrabahtera Segara Sejati Tbk	06-Apr-11	7. Infrastructure, Utilities and Transportation
296	MBTO	Martina Berto Tbk	13-Jan-11	5. Consumer Goods Industry
297	✓ MCOR	Bank Windu Kentjana International Tbk	03-Jul-07	8. Finance
298	MDIA	Intermedia Capital Tbk	11-Apr-14	9. Trade, Services and Investment
299	MDLN	Modernland Realty Ltd Tbk	18-Jan-93	6. Property, Real Estate and Building
300	MDRN	Modern Internasional Tbk	16-Jul-91	9. Trade, Services and Investment
301	✓ MEDC	Medco Energi Internasional Tbk	12-Okt-94	2. Mining
302	✓ MEGA	Bank Mega Tbk	17-Apr-00	8. Finance
303	MERK	Merck Tbk	23-Jul-81	5. Consumer Goods Industry

No	Kode	Nama	Tanggal Pencatatan (IPO)	Sektor
304	META	Nusantara Infrastructure Tbk	18-Jul-01	7. Infrastructure, Utilities and Transportation
305	MFIN	Mandala Multifinance Tbk	06-Sep-05	8. Finance
306	MFMI	Multifiling Mitra Indonesia Tbk	29-Dec-10	9. Trade, Services and Investment
307	MICE	Multi Indocitra Tbk	02-Nop-05	9. Trade, Services and Investment
308	MIDI	Midi Utama Indonesia Tbk	30-Nop-10	9. Trade, Services and Investment
309	MIRA	Mitra International Resources Tbk	30-Jan-97	7. Infrastructure, Utilities and Transportation
310	MITI	Mitra Investindo Tbk	16-Jul-97	2. Mining
311	MKPI	Metropolitan Kentjana Tbk	10-Jul-09	6. Property, Real Estate and Building
312	MLBI	Multi Bintang Indonesia Tbk	17-Jan-94	5. Consumer Goods Industry
313	MLIA	Mulia Industrindo Tbk	17-Jan-94	3. Basic Industry and Chemicals
314	MLPL	Multipolar Tbk	06-Nop-89	9. Trade, Services and Investment
315	MLPT	Multipolar Technology Tbk	08-Jul-13	9. Trade, Services and Investment
316	MNCN	Media Nusantara Citra Tbk	22-Jun-07	9. Trade, Services and Investment
317	MPMX	Mitra Pinasthika Mustika Tbk	29-Mei-13	9. Trade, Services and Investment
318	MPPA	Matahari Putra Prima Tbk	21-Dec-92	9. Trade, Services and Investment
319	MRAT	Mustika Ratu Tbk	27-Jul-95	5. Consumer Goods Industry
320	MREI	Maskapai Reasuransi Indonesia Tbk	04-Sep-89	8. Finance
321	MSKY	MNC Sky Vision Tbk	09-Jul-12	9. Trade, Services and Investment
322	MTDL	Metrodata Electronics Tbk	09-Apr-90	9. Trade, Services and Investment
323	MTFN	Capitalinc Investment Tbk	16-Apr-90	8. Finance
324	MTLA	Metropolitan Land Tbk	20-Jun-11	6. Property, Real Estate and Building
325	MTSM	Metro Realty Tbk	08-Jan-92	6. Property, Real Estate and Building
326	MYOH	Samindo Resources Tbk	27-Jul-00	2. Mining
327	MYOR	Mayora Indah Tbk	04-Jul-90	5. Consumer Goods Industry
328	MYRX	Hanson International Tbk	31-Okt-90	9. Trade, Services and Investment
329	MYTX	APAC Citra Centertex Tbk	10-Okt-89	4. Miscellaneous Industry
330	✓ NAGA	Bank Mitraniaga Tbk	09-Jul-13	8. Finance
331	NELY	Pelayaran Nelly Dwi Putri Tbk	11-Okt-12	7. Infrastructure, Utilities and Transportation
332	NIKL	Pelat Timah Nusantara Tbk	14-Dec-09	3. Basic Industry and Chemicals
333	NIPS	Nipress Tbk	24-Jul-91	4. Miscellaneous Industry
334	NIRO	Nirvana Development Tbk	13-Sep-12	6. Property, Real Estate and Building
335	✓ NISP	Bank OCB NISP Tbk	20-Okt-94	8. Finance
336	✓ NOBU	Bank Nationalnobu Tbk	20-Mei-13	8. Finance
337	NRCA	Nusa Raya Cipta Tbk	27-Jun-13	6. Property, Real Estate and Building
338	OCAP	Onix Capital Tbk	10-Nop-03	8. Finance
339	OKAS	Ancora Indonesia Resources Tbk	29-Mar-06	9. Trade, Services and Investment
340	OMRE	Indonesia Prima Property Tbk	22-Agust-94	6. Property, Real Estate and Building
341	PADI	Minna Padi Investama Tbk	09-Jan-12	8. Finance
342	PALM	Provident Agro Tbk	08-Okt-12	1. Agriculture
343	PANR	Panorama Sentrawisata Tbk	01-Jan-50	9. Trade, Services and Investment
344	PANS	Panin Sekuritas Tbk	31-Dec-00	8. Finance
345	PBRX	Pan Brothers Tbk	16-Agust-90	4. Miscellaneous Industry
346	PDES	Destinasi Tirta Nusantara Tbk	08-Jul-08	9. Trade, Services and Investment
347	PEGE	Panca Global Securities Tbk	24-Jun-05	9. Trade, Services and Investment
348	PGAS	Perusahaan Gas Negara (Persero) Tbk	15-Dec-03	7. Infrastructure, Utilities and Transportation
349	PGLI	Pembangunan Graha Lestari Tbk	05-Apr-00	9. Trade, Services and Investment
350	PICO	Pelangi Indah Canindo Tbk	23-Sep-96	3. Basic Industry and Chemicals
351	PJAA	Pembangunan Jaya Ancol Tbk	02-Jul-04	9. Trade, Services and Investment
352	PKPK	Perdana Karya Perkasa Tbk	11-Jul-07	2. Mining
353	PLAS	Polaris Investama Tbk Tbk	16-Mar-01	9. Trade, Services and Investment
354	PLIN	Plaza Indonesia Realty Tbk	15-Jun-92	6. Property, Real Estate and Building

No	Kode	Nama	Tanggal Pencatatan (IPO)	Sektor
355	✓ PNB	Bank Pan Indonesia Tbk	29-Des-82	8. Finance
356	✓ PNBS	Bank Panin Syariah Tbk	15-Jan-14	8. Finance
357	PNIN	Paninvest Tbk	20-Sep-83	8. Finance
358	PNLF	Panin Financial Tbk	14-Jun-93	8. Finance
359	PNSE	Pudjadi & Sons Tbk	01-Mei-90	9. Trade, Services and Investment
360	POLY	Asia Pacific Fibers Tbk	12-Mar-91	4. Miscellaneous Industry
361	POOL	Pool Advista Indonesia Tbk	20-Mei-91	9. Trade, Services and Investment
362	PRAS	Prima Alloy Steel Universal Tbk	12-Jul-90	4. Miscellaneous Industry
363	PSAB	J Resources Asia Pasifik Tbk	01-Des-07	2. Mining
364	PSDN	Prasidha Aneka Niaga Tbk	18-Okt-94	5. Consumer Goods Industry
365	PSKT	Pusako Tarinka Tbk	19-Sep-95	9. Trade, Services and Investment
366	PTBA	Tambang Batubara Bukit Asam Tbk	23-Des-02	2. Mining
367	PTIS	Indo Straits Tbk	12-Jul-11	7. Infrastructure, Utilities and Transportation
368	PTPP	PP (Persero) Tbk	09-Feb-10	6. Property, Real Estate and Building
369	PTRO	Petrosea Tbk	21-Mei-90	2. Mining
370	PTSN	Sat Nusapersada Tbk	08-Nop-07	4. Miscellaneous Industry
371	PTSP	Pioneerindo Gourmet International Tbk	30-Mei-94	9. Trade, Services and Investment
372	PUDP	Pudjadi Prestige Tbk	18-Nop-94	6. Property, Real Estate and Building
373	PWON	Pakuwon Jati Tbk	09-Okt-89	6. Property, Real Estate and Building
374	PYFA	Pyridam Farma Tbk	16-Okt-01	5. Consumer Goods Industry
375	RAJA	Rukun Raharja Tbk	19-Apr-06	7. Infrastructure, Utilities and Transportation
376	RAIS	Ramayana Lestari Sentosa Tbk	24-Jul-96	9. Trade, Services and Investment
377	RANC	Supra Boga Lestari Tbk	07-Jun-12	9. Trade, Services and Investment
378	RBMS	Ristia Bintang Mahkotasejati Tbk	19-Des-97	6. Property, Real Estate and Building
379	RDTX	Roda Vivatex Tbk	14-Mei-90	6. Property, Real Estate and Building
380	RELI	Reliance Securities Tbk	13-Jul-05	8. Finance
381	RICY	Ricky Putra Globalindo Tbk	22-Jan-98	4. Miscellaneous Industry
382	RIGS	Rig Tenders Indonesia Tbk	26-Mar-90	7. Infrastructure, Utilities and Transportation
383	RIMO	Rimo Catur Lestari Tbk	10-Nop-00	9. Trade, Services and Investment
384	RMBA	Bentoel International Investama Tbk	05-Mar-90	5. Consumer Goods Industry
385	RODA	Pikko Land Development Tbk	22-Okt-01	6. Property, Real Estate and Building
386	ROTI	Nippon Indosari Corpindo Tbk	28-Jun-10	5. Consumer Goods Industry
387	RUIS	Radiant Utama Interinsco Tbk	12-Jul-06	2. Mining
388	SAFE	Steady Safe Tbk	15-Agust-94	7. Infrastructure, Utilities and Transportation
389	SAME	Sarana Meditama Metropolitan Tbk	11-Jan-13	9. Trade, Services and Investment
390	SCBD	Danayasa Arthatama Tbk	19-Apr-02	6. Property, Real Estate and Building
391	SCCO	Supreme Cable Manufacturing Corporation Tbk	20-Jul-82	4. Miscellaneous Industry
392	SCMA	Surya Citra Media Tbk	16-Jul-02	9. Trade, Services and Investment
393	SCPI	Merck Sharp Dohme Pharma Tbk	08-Jun-90	5. Consumer Goods Industry
394	SDMU	Sidomulyo Selaras Tbk	12-Jul-11	7. Infrastructure, Utilities and Transportation
395	SDPC	Millennium Pharmacon International Tbk	07-Mei-90	9. Trade, Services and Investment
396	✓ SDRA	Bank Himpunan Saudara 1906 Tbk	15-Des-06	8. Finance
397	SGRO	Sampoerna Agro Tbk	18-Jun-07	1. Agriculture
398	SHID	Hotel Sahid Jaya Tbk	08-Mei-90	9. Trade, Services and Investment
399	SIAP	Sekawan Intipratama Tbk	17-Okt-08	3. Basic Industry and Chemicals
400	SIDO	Industri Jamu dan Farmasi Sido Muncul Tbk	18-Des-13	5. Consumer Goods Industry
401	SILO	Siloam International Hospitals Tbk	12-Sep-13	9. Trade, Services and Investment
402	SIMA	Siwani Makmur Tbk	03-Jun-94	3. Basic Industry and Chemicals
403	SIMM	Surya Intrindo Makmur Tbk	28-Mar-00	4. Miscellaneous Industry
404	SIMP	Salim Ivomas Pratama Tbk	09-Jun-11	1. Agriculture
405	SIPD	Sierad Produce Tbk	27-Des-96	3. Basic Industry and Chemicals

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406	SKBM	Sekar Bumi Tbk	28-Sep-12	5. Consumer Goods Industry
407	SKLT	Sekar Laut Tbk	08-Sep-93	5. Consumer Goods Industry
408	SKYB	Skybee Tbk	07-Jul-10	9. Trade, Services and Investment
409	SMAR	Sinar Mas Agro Resources and Technology Tbk	20-Nop-92	1. Agriculture
410	SMBR	Semen Baturaja (Persero) Tbk	28-Jun-13	3. Basic Industry and Chemicals
411	SMCB	Holcim Indonesia Tbk	10-Agust-97	3. Basic Industry and Chemicals
412	SMDM	Suryamas Dutamakmur Tbk	12-Okt-95	6. Property, Real Estate and Building
413	SMDR	Samudera Indonesia Tbk	05-Des-99	7. Infrastructure, Utilities and Transportation
414	SMGR	Semen Indonesia (Persero) Tbk	08-Jul-91	3. Basic Industry and Chemicals
415	SMMA	Semen Indonesia (Persero) Tbk	05-Jul-95	8. Finance
416	SMMT	Golden Eagle Energy Tbk	01-Des-07	2. Mining
417	SMRA	Summarecon Agung Tbk	07-Mei-90	6. Property, Real Estate and Building
418	SMRU	SMR Utama Tbk	10-Okt-11	2. Mining
419	SMSM	Selamat Sempurna Tbk	09-Sep-96	4. Miscellaneous Industry
420	SOBI	Sorini Agro Asia Corporindo Tbk	03-Agust-92	3. Basic Industry and Chemicals
421	SONA	Sona Topas Tourism Industry Tbk	12-Jul-92	9. Trade, Services and Investment
422	SPMA	Suparma Tbk	16-Nop-94	3. Basic Industry and Chemicals
423	SQBB	Taisho Pharmaceutical Indonesia Tbk	29-Mar-83	5. Consumer Goods Industry
424	SQMI	Renuka Coalindo Tbk	15-Jul-04	9. Trade, Services and Investment
425	SRAJ	Sejahteraraya Anugrahjaya Tbk	11-Apr-11	9. Trade, Services and Investment
426	SRIL	Sri Rejeki Isman Tbk	17-Jun-13	4. Miscellaneous Industry
427	SRSN	Indo Acidatama Tbk	11-Jan-93	3. Basic Industry and Chemicals
428	SRTG	Saratoga Investama Sedaya Tbk	26-Jun-13	9. Trade, Services and Investment
429	SSIA	Surya Semesta Internusa Tbk	27-Mar-97	6. Property, Real Estate and Building
430	SSMS	Sawit Sumbermas Sarana Tbk	12-Des-13	1. Agriculture
431	SSTM	Sunson Textile Manufacturer Tbk	20-Agust-97	4. Miscellaneous Industry
432	STAR	Star Petrochem Tbk	13-Jul-11	4. Miscellaneous Industry
433	STTP	Siantar Top Tbk	16-Des-96	5. Consumer Goods Industry
434	SUGI	Sugih Energy Tbk	19-Jun-02	9. Trade, Services and Investment
435	SULI	SLJ Global Tbk	21-Mar-94	3. Basic Industry and Chemicals
436	SUPR	Solusi Tunas Pratama Tbk	11-Okt-11	7. Infrastructure, Utilities and Transportation
437	TALF	Tunas Alfin Tbk	17-Jan-14	3. Basic Industry and Chemicals
438	TAXI	Express Transindo Utama Tbk	02-Nop-12	7. Infrastructure, Utilities and Transportation
439	TBIG	Tower Bersama Infrastructure Tbk	26-Okt-10	7. Infrastructure, Utilities and Transportation
440	TBLA	Tunas Baru Lampung Tbk	14-Feb-00	1. Agriculture
441	TBMS	Tembaga Mulia Semanan Tbk	30-Sep-93	3. Basic Industry and Chemicals
442	TCID	Mandom Indonesia Tbk	23-Sep-93	5. Consumer Goods Industry
443	TELE	Tiphone Mobile Indonesia Tbk	12-Jan-12	9. Trade, Services and Investment
444	TFCO	Tifico Fiber Indonesia Tbk	26-Feb-80	4. Miscellaneous Industry
445	TGKA	Tigaraksa Satria Tbk	11-Jun-90	9. Trade, Services and Investment
446	TIFA	Tifa Finance Tbk	08-Jul-11	8. Finance
447	TINS	Timah (Persero) Tbk	19-Okt-95	2. Mining
448	TIRA	Tira Austenite Tbk	27-Jul-93	9. Trade, Services and Investment
449	TIRT	Tirta Mahakam Resources Tbk	13-Des-99	3. Basic Industry and Chemicals
450	TKGA	Permata Prima Sakti Tbk	06-Jan-92	9. Trade, Services and Investment
451	TKIM	Pabrik Kertas Tjiwi Kimia Tbk	03-Apr-90	3. Basic Industry and Chemicals
452	TLKM	Telekomunikasi Indonesia (Persero) Tbk	14-Nop-95	7. Infrastructure, Utilities and Transportation
453	TMAS	Pelayaran Tempuran Mas Tbk	09-Jul-03	7. Infrastructure, Utilities and Transportation
454	TMPI	Agis Tbk	26-Jan-95	9. Trade, Services and Investment
455	TMPO	Tempo Inti Media Tbk	08-Jan-01	9. Trade, Services and Investment
456	TOBA	Toba Bara Sejahtra Tbk	06-Jul-12	2. Mining

No	Kode	Nama	Tanggal Pencatatan (IPO)	Sektor
457	TOTL	Total Bangun Persada Tbk	25-Jul-06	6. Property, Real Estate and Building
458	TOTO	Surya Toto Indonesia Tbk	30-Okt-90	3. Basic Industry and Chemicals
459	TOWR	Sarana Menara Nusantara Tbk	08-Mar-10	7. Infrastructure, Utilities and Transportation
460	TPIA	Chandra Asri Petrochemical Tbk	26-Mei-08	3. Basic Industry and Chemicals
461	TPMA	Trans Power Marine Tbk	20-Feb-13	7. Infrastructure, Utilities and Transportation
462	TRAM	Trada Maritime Tbk	10-Sep-08	7. Infrastructure, Utilities and Transportation
463	TRIL	Triwira Insanlestari Tbk	28-Jan-08	9. Trade, Services and Investment
464	TRIM	Trimegah Securities Tbk	31-Jan-00	8. Finance
465	TRIO	Trikonsel Oke Tbk	14-Apr-09	9. Trade, Services and Investment
466	TRIS	Trisula International Tbk	28-Jun-12	4. Miscellaneous Industry
467	TRST	Trias Sentosa Tbk	02-Jul-90	3. Basic Industry and Chemicals
468	TRUB	Truba Alam Manunggal Engineering Tbk	16-Okt-06	7. Infrastructure, Utilities and Transportation
469	TRUS	Trust Finance Indonesia Tbk	28-Nop-02	8. Finance
470	TSPC	Tempo Scan Pacific Tbk	17-Jun-94	5. Consumer Goods Industry
471	TURI	Tunas Ridean Tbk	06-Mei-95	9. Trade, Services and Investment
472	ULTJ	Ultra Jaya Milk Industry Tbk	02-Jul-90	5. Consumer Goods Industry
473	UNIC	Unggul Indah Cahaya Tbk	06-Nop-89	3. Basic Industry and Chemicals
474	UNIT	Nusantara Inti Corpora Tbk	18-Apr-02	4. Miscellaneous Industry
475	UNSP	Bakrie Sumatera Plantations Tbk	06-Mar-90	1. Agriculture
476	UNTR	United Tractors Tbk	19-Sep-89	9. Trade, Services and Investment
477	UNTX	Unitex Tbk	16-Jun-89	4. Miscellaneous Industry
478	UNVR	Unilever Indonesia Tbk	11-Jan-82	5. Consumer Goods Industry
479	VICO	Victoria Investama Tbk	08-Jul-13	8. Finance
480	VIVA	Visi Media Asia Tbk	21-Nop-11	9. Trade, Services and Investment
481	VOKS	Voksel Electric Tbk	20-Des-90	4. Miscellaneous Industry
482	VRNA	Verena Multi Finance Tbk	20-Des-90	9. Trade, Services and Investment
483	WAPO	Wahana Pronatural Tbk	22-Jun-01	9. Trade, Services and Investment
484	WEHA	Panorama Transportasi Tbk	31-Mei-07	7. Infrastructure, Utilities and Transportation
485	WICO	Wicaksana Overseas International Tbk	08-Agust-94	9. Trade, Services and Investment
486	WIIM	Wismilak Inti Makmur Tbk	18-Des-12	5. Consumer Goods Industry
487	WIKA	Wijaya Karya Tbk	29-Okt-07	6. Property, Real Estate and Building
488	WINS	Wintermar Offshore Marine Tbk	29-Nop-10	7. Infrastructure, Utilities and Transportation
489	WOMF	Wahana Ottomitra Multiartha Tbk	13-Des-04	8. Finance
490	WSKT	Waskita Karya (Persero) Tbk	19-Des-12	6. Property, Real Estate and Building
491	WTON	Wijaya Karya Beton Tbk	08-Apr-14	3. Basic Industry and Chemicals
492	YPAS	Yanaprima Hastapersada Tbk	05-Mar-08	3. Basic Industry and Chemicals
493	YULE	Yulie Sekurindo Tbk	10-Des-04	8. Finance
494	ZBRA	Zebra Nusantara Tbk	01-Agust-91	7. Infrastructure, Utilities and Transportation

# RASIO KEUANGAN



**PT BANK HIMPUNAN SAUDARA 1906, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPM4) (CAR)	10.35	13.38
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	1.76	1.60
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	1.73	1.24
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	0.94	0.67
	5. NPL gross (Gross NPL)	1.99	1.65
	6. NPL net (Net NPL)	1.31	1.08
	7. Return on Asset (ROA) (ROA)	2.78	3.00
	8. Return on Equity (ROE) (ROE)	27.44	23.36
	9. Net Interest Margin (NIM) (NIM)	8.28	9.14
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	81.49	80.03
	11 Loan to Deposit Ratio (LDR) (LDR)	84.39	81.70
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.03	8.21
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.61	9.90
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	4.74	11.47

**PT BANK WINDU KENTJANA INTERNATIONAL, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
1.	Kewajiban Penyediaan Modal Minimum (KPM4) (CAR)	13.86	11.67
2.	Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	1.51	1.61
3.	Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	1.75	1.62
4.	Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	0.64	1.42
5.	NPL gross (Gross NPL)	1.98	2.18
6.	NPL net (Net NPL)	1.44	1.42
7.	Return on Asset (ROA) (ROA)	2.04	0.96
8.	Return on Equity (ROE) (ROE)	15.91	6.94
9.	Net Interest Margin (NIM) (NIM)	5.18	4.62
10.	Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	81.74	92.97
11.	Loan to Deposit Ratio (LDR) (LDR)	80.22	79.30
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
1.	a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
2.	Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.03	8.04
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.68	8.39
3.	Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	1.58	1.30

**PT BANK SINARMAS, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	18.09	13.98
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	2.26	0.61
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	2.63	0.61
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	0.73	0.70
	5. NPL gross (Gross NPL)	3.18	0.88
	6. NPL net (Net NPL)	2.57	0.79
	7. Return on Asset (ROA) (ROA)	1.74	1.07
	8. Return on Equity (ROE) (ROE)	15.42	10.03
	9. Net Interest Margin (NIM) (NIM)	5.72	5.65
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	88.55	93.55
	11 Loan to Deposit Ratio (LDR) (LDR)	80.78	69.50
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)		
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)		
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))		
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	9.45	9.24
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.00	8.04
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	6.58	13.42

**PT BANK MANDIRI (PERSERO), Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPM) (CAR)	15.48	15.34
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	1.17	1.43
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	1.45	1.59
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	2.77	2.84
	5. NPL gross (Gross NPL)	1.74	2.18
	6. NPL net (Net NPL)	0.37	0.45
	7. Return on Asset (ROA) (ROA)	3.55	3.37
	8. Return on Equity (ROE) (ROE)	27.23	25.57
	9. Net Interest Margin (NIM) (NIM)	5.58	5.29
	10. Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	63.93	67.22
	11. Loan to Deposit Ratio (LDR) (LDR)	77.66	71.65
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
	1. a. Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b. Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiah))	-	-
	a. GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.00	8.00
	b. GWM Valuta asing (Reserve Requirement (Foreign currency))	8.01	8.06
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	1.27	1.50

**PT BPD JAWA BARAT DAN BANTEN, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPM) (CAR)	18.11	18.36
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	1.20	0.69
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	1.27	0.73
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	1.03	1.12
	5. NPL gross (Gross NPL)	2.07	1.21
	6. NPL net (Net NPL)	0.50	0.41
	7. Return on Asset (ROA) (ROA)	2.46	2.65
	8. Return on Equity (ROE) (ROE)	25.02	21.00
	9. Net Interest Margin (NIM) (NIM)	6.76	6.89
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	80.02	80.02
	11 Loan to Deposit Ratio (LDR) (LDR)	74.09	72.95
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.64	8.06
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	11.65	11.14
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	1.23	4.43

**PT BANK TABUNGAN NEGARA (PERSERO) Tbk.**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
I.	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	17.69	15.03
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	3.39	2.28
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	3.68	2.44
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	1.10	1.33
	5. NPL gross (Gross NPL)	4.09	2.75
	6. NPL net (Net NPL)	3.12	2.23
	7. Return on Asset (ROA) (ROA)	1.94	2.03
	8. Return on Equity (ROE) (ROE)	18.23	17.65
	9. Net Interest Margin (NIM) (NIM)	5.83	5.76
	10. Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	80.74	81.75
	11. Loan to Deposit Ratio (LDR) (LDR)	100.90	102.56
II	<b>Kepatuhan (Compliance)</b>		
	1. a. Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b. Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a. GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.15	8.20
	b. GWM Valuta asing (Reserve Requirement (Foreign currency))	8.03	8.02
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	0.70	1.73

**PT BANK BUKOPIN, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
I.	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	16.34	12.71
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	2.33	2.54
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	2.23	2.42
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	1.19	1.30
	5. NPL gross (Gross NPL)	2.66	2.88
	6. NPL net (Net NPL)	1.56	2.14
	7. Return on Asset (ROA) (ROA)	1.83	1.87
	8. Return on Equity (ROE) (ROE)	19.47	20.10
	9. Net Interest Margin (NIM) (NIM)	4.56	4.55
	10. Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	81.42	82.05
	11. Loan to Deposit Ratio (LDR) (LDR)	83.81	85.01
I	<b>Kepatuhan (Compliance)</b>		
	1. a. Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b. Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a. GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.03	8.08
	b. GWM Valuta asing (Reserve Requirement (Foreign currency))	8.59	8.01
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	0.47	2.94

**PT. BANK CAPITAL INDONESIA, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPM) (CAR)	18.00	21.58
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	1.19	0.46
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	1.19	0.46
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	0.36	-
	5. NPL gross (Gross NPL)	2.11	0.81
	6. NPL net (Net NPL)	1.57	0.69
	7. Return on Asset (ROA) (ROA)	1.32	0.84
	8. Return on Equity (ROE) (ROE)	8.46	5.19
	9. Net Interest Margin (NIM) (NIM)	4.66	3.62
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	86.85	92.82
	11 Loan to Deposit Ratio (LDR) (LDR)	59.06	44.24
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	9.90	10.89
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.13	9.52
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	3.29	2.87

**PT PAN INDONESIA BANK, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	14.67	17.50
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	1.36	2.32
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	1.39	2.42
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	1.14	1.91
	5. NPL gross (Gross NPL)	1.69	3.56
	6. NPL net (Net NPL)	0.48	0.92
	7. Return on Asset (ROA) (ROA)	1.96	2.02
	8. Return on Equity (ROE) (ROE)	15.37	14.72
	9. Net Interest Margin (NIM) (NIM)	4.19	4.64
	10. Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	78.74	80.26
	11. Loan to Deposit Ratio (LDR) (LDR)	88.46	80.36
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
	1. a. Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b. Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a. GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.02	8.01
	b. GWM Valuta asing (Reserve Requirement (Foreign currency))	8.27	8.14
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	1.17	0.60

**PT BANK OCBC NISP, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
1.	Kewajiban Penyediaan Modal Minimum (KEMM) (CAR)	16.49	13.75
2.	Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	0.67	1.17
3.	Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	0.66	1.00
4.	Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	1.43	1.43
5.	NPL gross (Gross NPL)	0.91	1.26
6.	NPL net (Net NPL)	0.37	0.59
7.	Return on Asset (ROA) (ROA)	1.79	1.91
8.	Return on Equity (ROE) (ROE)	12.22	12.90
9.	Net Interest Margin (NIM) (NIM)	4.17	4.80
10.	Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	78.93	79.85
11.	Loan to Deposit Ratio (LDR) (LDR)	86.79	87.04
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
1.	a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
2.	Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.41	8.16
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.02	8.06
3.	Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	0.71	3.22

**PT BANK MEGA, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
**Per Desember 2012 dan 2011 (As at December, 2012 and 2011)**

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
I.	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	16.83	11.86
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	1.01	0.65
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	0.98	0.58
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	0.58	0.72
	5. NPL gross (Gross NPL)	2.09	0.98
	6. NPL net (Net NPL)	1.65	0.71
	7. Return on Asset (ROA) (ROA)	2.74	2.29
	8. Return on Equity (ROE) (ROE)	27.44	26.74
	9. Net Interest Margin (NIM) (NIM)	6.45	5.40
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	76.73	81.84
	11 Loan to Deposit Ratio (LDR) (LDR)	52.39	63.75
I	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	9.95	8.87
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.01	8.43
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	9.20	2.56

**PT BANK MAYAPADA INTERNATIONAL**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
1.	Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	10.93	14.68
2.	Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	3.43	3.30
3.	Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	2.50	1.99
4.	Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	0.93	1.71
5.	NPL gross (Gross NPL)	3.02	2.51
6.	NPL net (Net NPL)	2.14	1.51
7.	Return on Asset (ROA) (ROA)	2.41	2.07
8.	Return on Equity (ROE) (ROE)	17.67	11.53
9.	Net Interest Margin (NIM) (NIM)	6.00	5.84
10.	Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	79.93	83.38
11.	Loan to Deposit Ratio (LDR) (LDR)	80.58	82.10
<b>I</b>	<b>Kepatuhan (Compliance)</b>		
1.	a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
2.	Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.07	8.07
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	11.11	8.54
3.	Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	0.93	2.29

**PT BANK ARTHA GRAHA INTERNASIONAL, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal: Minimum (KEMM) (CAR)	16.45	12.65
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	1.28	2.79
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	0.73	2.27
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	0.06	1.89
	5. NPL gross (Gross NPL)	0.85	2.96
	6. NPL net (Net NPL)	0.80	1.85
	7. Return on Asset (ROA) (ROA)	0.66	0.72
	8. Return on Equity (ROE) (ROE)	13.14	8.79
	9. Net Interest Margin (NIM) (NIM)	4.22	3.55
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	93.03	92.43
	11 Loan to Deposit Ratio (LDR) (LDR)	87.42	62.21
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK ( Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.08	8.07
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.67	8.20
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	3.16	1.92

**PT BANK VICTORIA INTERNATIONAL, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
I.	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	0.18	0.15
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	0.01	0.02
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	0.01	0.01
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	0.02	0.02
	5. NPL gross (Gross NPL)	0.02	0.02
	6. NPL net (Net NPL)	0.02	0.00
	7. Return on Asset (ROA) (ROA)	0.02	0.03
	8. Return on Equity (ROE) (ROE)	0.16	0.25
	9. Net Interest Margin (NIM) (NIM)	0.03	0.02
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	0.79	0.78
	11 Loan to Deposit Ratio (LDR) (LDR)	0.68	0.64
I	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	0.09	0.09
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	-	-
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	-	-

**PT BANK OF INDIA INDONESIA, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KEMM) (CAR)	21.10	23.19
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	1.58	2.17
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	1.70	2.59
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	0.70	1.39
	5. NPL gross (Gross NPL)	1.40	1.98
	6. NPL net (Net NPL)	0.86	1.41
	7. Return on Asset (ROA) (ROA)	3.14	3.66
	8. Return on Equity (ROE) (ROE)	16.82	15.26
	9. Net Interest Margin (NIM) (NIM)	5.12	6.39
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	72.31	67.97
	11 Loan to Deposit Ratio (LDR) (LDR)	93.21	85.71
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
	1. a. Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b. Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a. GWM Utama Rupiah (Reserve Requirement (Rupiah))	11.38	11.48
	b. GWM Valuta asing (Reserve Requirement (Foreign currency))	8.32	25.87
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	1.40	4.29

**PT BANK PERMATA, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
I.	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	15.86	14.07
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	0.93	1.81
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	1.22	1.77
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	1.28	1.67
	5. NPL gross (Gross NPL)	1.37	2.04
	6. NPL net (Net NPL)	0.41	0.55
	7. Return on Asset (ROA) (ROA)	1.70	1.66
	8. Return on Equity (ROE) (ROE)	17.54	15.87
	9. Net Interest Margin (NIM) (NIM)	5.39	5.13
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	84.51	85.42
	11 Loan to Deposit Ratio (LDR) (LDR)	89.52	83.06
II	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.26	8.34
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.22	8.14
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	7.85	3.94

**PT BANK INTERNASIONAL INDONESIA, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPM) (CAR)	12.92	12.03
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	1.65	1.97
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	1.62	1.98
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	1.33	1.65
	5. NPL gross (Gross NPL)	1.70	2.07
	6. NPL net (Net NPL)	0.81	1.02
	7. Return on Asset (ROA) (ROA)	1.49	1.11
	8. Return on Equity (ROE) (ROE)	14.60	8.73
	9. Net Interest Margin (NIM) (NIM)	5.16	5.08
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	87.71	92.15
	11 Loan to Deposit Ratio (LDR) (LDR)	87.34	88.86
<b>II.</b>	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.15	8.09
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.34	8.08
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	10.63	4.16

**PT BANK CIMB NIAGA, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
I.	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	15.08	13.09
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	1.76	2.54
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	2.25	2.57
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	2.53	2.68
	5. NPL gross (Gross NPL)	2.33	2.68
	6. NPL net (Net NPL)	1.13	1.48
	7. Return on Asset (ROA) (ROA)	3.11	2.78
	8. Return on Equity (ROE) (ROE)	22.98	21.65
	9. Net Interest Margin (NIM) (NIM)	6.00	5.65
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	71.35	76.32
	11 Loan to Deposit Ratio (LDR) (LDR)	92.24	92.73
II	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.77	8.26
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.05	8.05
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	0.99	1.72

**PT BANK QNB KESAWAN, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
I.	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	27.76	45.75
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	0.49	1.15
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	0.56	0.95
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	0.31	0.58
	5. NPL gross (Gross NPL)	0.73	1.56
	6. NPL net (Net NPL)	0.31	0.82
	7. Return on Asset (ROA) (ROA)	(0.81)	0.46
	8. Return on Equity (ROE) (ROE)	(3.38)	0.72
	9. Net Interest Margin (NIM) (NIM)	4.63	5.43
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	108.03	93.52
	11 Loan to Deposit Ratio (LDR) (LDR)	87.37	75.48
II	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.02	8.34
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.19	8.28
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	2.31	0.85

**PT BANK PUNDI INDONESIA, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DÉS 2012	DÉS 2011
I.	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	13.27	12.02
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	8.97	8.01
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	8.42	6.54
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	4.42	4.37
	5. NPL gross (Gross NPL)	9.95	9.12
	6. NPL net (Net NPL)	4.81	3.95
	7. Return on Asset (ROA) (ROA)	0.98	(4.75)
	8. Return on Equity (ROE) (ROE)	9.52	(50.55)
	9. Net Interest Margin (NIM) (NIM)	16.64	8.20
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	97.77	118.69
	11 Loan to Deposit Ratio (LDR) (LDR)	83.68	66.78
II	<b>Kepatuhan (Compliance)</b>		
	1. a. Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b. Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a. GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.25	8.27
	b. GWM Valuta asing (Reserve Requirement (Foreign currency))	-	-
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	-	-

**PT BANK DANAMON INDONESIA, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPM) (CAR)	18.38	16.62
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	1.66	2.23
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	2.12	2.26
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	2.00	2.19
	5. NPL gross (Gross NPL)	2.62	2.71
	6. NPL net (Net NPL)	0.20	0.15
	7. Return on Asset (ROA) (ROA)	3.18	2.58
	8. Return on Equity (ROE) (ROE)	15.78	14.95
	9. Net Interest Margin (NIM) (NIM)	8.65	7.91
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	75.03	79.32
	11 Loan to Deposit Ratio (LDR) (LDR)	100.57	98.33
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))		
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.13	8.28
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.30	8.24
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	0.51	0.51

**PT BANK MUTIARA, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
I.	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPM4) (CAR)	10.09	9.41
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	12.76	22.57
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	10.98	20.13
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	9.20	10.17
	5. NPL gross (Gross NPL)	3.90	6.24
	6. NPL net (Net NPL)	3.16	4.46
	7. Return on Asset (ROA) (ROA)	1.06	2.17
	8. Return on Equity (ROE) (ROE)	15.04	34.91
	9. Net Interest Margin (NIM) (NIM)	3.13	1.64
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	92.96	87.22
	11 Loan to Deposit Ratio (LDR) (LDR)	82.81	83.90
II	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	29.88	39.71
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.11	8.14
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.06	8.57
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	5.11	1.92

**PT BANK RAKYAT INDONESIA (PERSERO), Tbk.**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	16.95	14.96
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	1.19	1.79
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	1.46	1.85
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	3.43	4.51
	5. NPL gross (Gross NPL)	1.78	2.30
	6. NPL net (Net NPL)	0.34	0.42
	7. Return on Asset (ROA) (ROA)	5.15	4.93
	8. Return on Equity (ROE) (ROE)	38.66	42.49
	9. Net Interest Margin (NIM) (NIM)	8.42	9.58
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	59.93	66.69
	11 Loan to Deposit Ratio (LDR) (LDR)	79.85	76.20
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	10.64	9.33
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	6.17	8.00
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	3.00	5.49

**PT BANK NUSANTARA PARAHYANGAN, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
I.	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPMM) (CAR)	12.17	13.45
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	0.78	0.71
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	0.78	0.74
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	0.83	0.87
	5. NEL gross (Gross NPL)	0.97	0.88
	6. NEL net (Net NPL)	0.58	0.78
	7. Return on Asset (ROA) (ROA)	1.57	1.53
	8. Return on Equity (ROE) (ROE)	14.37	12.82
	9. Net Interest Margin (NIM) (NIM)	5.56	4.99
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	85.18	85.77
	11 Loan to Deposit Ratio (LDR) (LDR)	84.94	85.02
II	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.15	8.20
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	29.06	37.83
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	0.96	1.05

**PT BANK NEGARA INDONESIA (PERSERO), Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPM) (CAR)	16.67	17.63
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	1.97	2.50
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	2.11	2.65
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	2.62	3.20
	5. NPL gross (Gross NPL)	2.84	3.61
	6. NPL net (Net NPL)	0.75	0.51
	7. Return on Asset (ROA) (ROA)	2.92	2.94
	8. Return on Equity (ROE) (ROE)	19.99	20.06
	9. Net Interest Margin (NIM) (NIM)	5.93	6.03
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	70.99	72.58
	11 Loan to Deposit Ratio (LDR) (LDR)	77.52	70.37
<b>I</b>	<b>Kepatuhan (Compliance)</b>		
	1. a. Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b. Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a. GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.53	8.73
	b. GWM Valuta asing (Reserve Requirement (Foreign currency))	8.03	8.03
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	2.05	2.82

**PT BANK CENTRAL ASIA, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
I.	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPM4) (CAR)	14.24	12.75
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	0.33	0.29
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	0.42	0.35
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	1.21	1.36
	5. NPL gross (Gross NPL)	0.38	0.49
	6. NPL net (Net NPL)	0.22	0.22
	7. Return on Asset (ROA) (ROA)	3.59	3.82
	8. Return on Equity (ROE) (ROE)	30.44	33.54
	9. Net Interest Margin (NIM) (NIM)	5.57	5.68
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	62.41	60.87
	11 Loan to Deposit Ratio (LDR) (LDR)	68.61	61.67
II	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	9.03	9.85
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	6.29	8.45
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	0.85	0.49

**PT BANK ICB BUMIPUTERA INDONESIA, Tbk**  
**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPM) (CAR)	11.21	10.12
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	5.49	6.48
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	4.93	4.47
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	1.52	2.50
	5. NPL gross (Gross NPL)	5.78	6.25
	6. NPL net (Net NPL)	3.99	3.08
	7. Return on Asset (ROA) (ROA)	0.09	(1.88)
	8. Return on Equity (ROE) (ROE)	0.26	(18.99)
	9. Net Interest Margin (NIM) (NIM)	5.44	5.38
	10 Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	99.68	114.63
	11 Loan to Deposit Ratio (LDR) (LDR)	79.48	84.58
<b>II</b>	<b>Kepatuhan (Compliance)</b>		
	1. a Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.41	8.22
	b GWM Valuta asing (Reserve Requirement (Foreign currency))	8.74	8.78
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	4.19	3.96

**PERHITUNGAN RASIO KEUANGAN (FINANCIAL RATIO CALCULATIONS)**  
 Per Desember 2012 dan 2011 (As at December, 2012 and 2011)

(dalam persen/percent)

NO.	POS-POS (ACCOUNTS)	BANK	
		DES 2012	DES 2011
<b>I.</b>	<b>Rasio Kinerja (Performance Ratio)</b>		
	1. Kewajiban Penyediaan Modal Minimum (KPM) (CAR)	14.80	16.39
	2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif (Non performing earning assets and non earning assets to total earning assets and non earning assets)	2.93	3.35
	3. Aset produktif bermasalah terhadap total aset produktif (Non performing earning assets and non earning assets)	2.98	3.04
	4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif (Impairment provision on earning assets to total earning assets)	3.00	3.91
	5. NPL gross (Gross NPL)	3.68	3.55
	6. NPL net (Net NPL)	1.56	0.77
	7. Return on Asset (ROA) (ROA)	1.63	1.39
	8. Return on Equity (ROE) (ROE)	10.26	11.39
	9. Net Interest Margin (NIM) (NIM)	6.00	4.54
	10. Biaya Operasional terhadap Pendapatan Operasional (BOPO) (Operating Expenses to Operating Revenues)	86.54	91.65
	11. Loan to Deposit Ratio (LDR) (LDR)	82.48	65.79
<b>II.</b>	<b>Kepatuhan (Compliance)</b>		
	1. a. Persentase Pelanggaran BMPK (Percentage Violation of Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	b. Persentase Pelampauan BMPK (Percentage Lending in Excess of The Legal Lending Limit)	-	-
	i. Pihak terkait (Related parties)	-	-
	ii. Pihak tidak terkait (Non related parties)	-	-
	2. Giro Wajib Minimum (GWM) (Reserve Requirement (Rupiahs))	-	-
	a. GWM Utama Rupiah (Reserve Requirement (Rupiah))	8.24	8.39
	b. GWM Valuta asing (Reserve Requirement (Foreign currency))	9.20	22.18
	3. Posisi Devisa Neto (PDN) secara keseluruhan (Net Open Position)	0.34	6.64

# PERHITUNGAN RETURN SAHAM



(BBKP) Bank Bukopin Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

(BABP) Bank ICB Bumiputera Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

Date	Close	
1/31/2013	596	0.096
2/28/2013	694	0.161
3/28/2013	801	0.152
4/30/2013	819	0.028
5/31/2013	739	-0.099
6/28/2013	641	-0.137
7/31/2013	587	-0.083
8/30/2013	498	-0.150
9/30/2013	570	0.150
10/31/2013	578	0.015
11/29/2013	507	-0.128
12/30/2013	620	0.211
		0.216

Date	Close	
1/31/2013	149	-0.130
2/28/2013	139	-0.060
3/28/2013	175	0.247
4/30/2013	156	-0.110
5/31/2013	154	-0.010
6/28/2013	127	-0.187
7/31/2013	123	-0.020
8/30/2013	108	-0.115
9/30/2013	108	0.007
10/31/2013	145	0.312
11/29/2013	148	0.024
12/30/2013	133	-0.105
		-0.147

(BACA) Bank Capital Indonesia Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

(BMRI) Bank Mandiri (Persero) Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

Date	Close	
1/31/2013	114	0.001
2/28/2013	115	0.011
3/28/2013	114	-0.007
4/30/2013	150	0.344
5/31/2013	116	-0.218
6/28/2013	114	-0.014
7/31/2013	115	0.010
8/30/2013	114	-0.007
9/30/2013	116	0.020
10/31/2013	94	-0.191
11/29/2013	90	-0.041
12/30/2013	88	-0.021
		-0.113

Date	Close	
1/31/2013	9050	0.096
2/28/2013	10050	0.106
3/28/2013	10000	-0.003
4/30/2013	10500	0.051
5/31/2013	9700	-0.075
6/28/2013	9000	-0.065
7/31/2013	8900	0.003
8/30/2013	7100	-0.216
9/30/2013	7950	0.135
10/31/2013	8600	0.082
11/29/2013	7650	-0.112
12/30/2013	7850	0.032
		0.034

Diolah dari data harian berdasarkan harga penutupan masing-masing saham

(BBTN) Bank Tabungan Negara  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

(BBCA) Bank Central Asia Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

Date	Close	Return
1/31/2013	1620	0.092
2/28/2013	1630	0.009
3/28/2013	1700	0.045
4/30/2013	1490	-0.129
5/31/2013	1420	-0.040
6/28/2013	1150	-0.197
7/31/2013	1040	-0.088
8/30/2013	950	-0.080
9/30/2013	930	-0.003
10/31/2013	970	0.044
11/29/2013	970	0.004
12/30/2013	870	-0.106

Date	Close	Return
1/31/2013	965	0.060
2/28/2013	1100	0.137
3/15/2013	1075	-0.018
4/30/2013	1075	0.004
5/24/2013	1095	0.019
6/26/2013	935	-0.148
7/31/2013	1040	0.113
8/30/2013	905	-0.133
9/30/2013	1000	0.106
10/31/2013	1045	0.046
11/29/2013	965	-0.079
12/30/2013	960	-0.002

-0.449

0.105

(BBNI) Bank Negara Indonesia  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

(AGRO) Bank Rakyat  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

Date	Close	Return
1/31/2013	3925	0.054
2/28/2013	4600	0.164
3/28/2013	5050	0.099
4/30/2013	5400	0.071
5/31/2013	4875	-0.096
6/28/2013	4300	-0.116
7/31/2013	4275	0.002
8/30/2013	3850	-0.099
9/30/2013	4075	0.081
10/31/2013	4800	0.167
11/29/2013	4100	-0.152
12/30/2013	3950	-0.034

Date	Close	Return
1/31/2013	145	0.003
2/28/2013	147	0.016
3/28/2013	157	0.070
4/30/2013	145	-0.077
5/31/2013	139	-0.038
6/28/2013	122	-0.126
7/31/2013	114	-0.066
8/30/2013	96	-0.162
9/30/2013	92	-0.033
10/31/2013	114	0.24
11/29/2013	119	0.045
12/30/2013	118	-0.005

0.141

-0.133

Diolah dari data harian berdasarkan harga penutupan masing-masing saham

(BSWD) Bank Of India Indonesia Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

(BVIC) Bank Victoria International Tbk  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

Date	Close	
1/31/2013	1560	0.000
2/28/2013	1560	0.000
3/28/2013	1450	-0.071
4/30/2013	1710	0.187
5/31/2013	1690	-0.012
6/28/2013	1710	0.012
7/31/2013	970	-0.494
8/30/2013	970	0.000
9/30/2013	730	-0.247
10/31/2013	630	-0.137
11/29/2013	650	0.032
12/30/2013	650	0.000

-0.730

Date	Close	
1/31/2013	119	0.018
2/28/2013	126	0.058
3/28/2013	131	0.041
4/30/2013	154	0.169
5/31/2013	140	-0.093
6/28/2013	127	-0.094
7/31/2013	125	-0.013
8/30/2013	122	-0.019
9/30/2013	117	-0.037
10/31/2013	131	0.115
11/29/2013	126	-0.037
12/30/2013	125	-0.005

0.103

(INPC) Bank Artha Graha Internasional  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

(MAYA) Bank Mayapada Internasional  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

Date	Close	
1/31/2013	110	-0.008
2/28/2013	109	-0.008
3/28/2013	111	0.020
4/30/2013	113	0.020
5/31/2013	114	0.011
6/28/2013	101	-0.119
7/31/2013	98	-0.023
8/30/2013	92	-0.06
9/30/2013	93	0.014
10/31/2013	94	0.014
11/29/2013	90	-0.042
12/30/2013	91	0.013

-0.168

Date	Close	
1/31/2013	3683	0.118
2/28/2013	2907	-0.216
3/28/2013	1696	-0.475
4/30/2013	1221	-0.319
5/31/2013	1163	-0.047
6/28/2013	1163	0.039
7/31/2013	1405	0.225
8/30/2013	969	-0.346
9/30/2013	1027	0.136
10/31/2013	1900	0.730
11/29/2013	1800	-0.003
12/30/2013	2750	0.505

0.347

Diolah dari data harian berdasarkan harga penutupan masing-masing saham

BKSW) Bank QNB Kesawan Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

(BNGA) Bank CIMB Niaga Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

Date	Close		Date	Close	
1/31/2013	507	0.014	1/31/2013	1180	0.063
2/28/2013	507	0.000	2/28/2013	1400	0.178
3/28/2013	493	-0.027	3/28/2013	1400	0.001
4/30/2013	500	0.015	4/30/2013	1400	0.005
5/31/2013	522	0.044	5/31/2013	1360	-0.026
6/28/2013	455	-0.08	6/28/2013	1150	-0.163
7/31/2013	440	-0.033	7/31/2013	1110	-0.033
8/30/2013	400	-0.091	8/30/2013	1000	-0.099
9/30/2013	400	0.000	9/30/2013	990	-0.004
10/31/2013	400	0.018	10/31/2013	990	0.002
11/29/2013	405	0.013	11/29/2013	960	-0.03
12/30/2013	450	0.108	12/30/2013	920	-0.041
		-0.019			-0.147

(BNI) Bank Internasional Indonesia Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

(BNLI) Bank Permata Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

Date	Close		Date	Close	
1/31/2013	397	-0.012	1/31/2013	1417	0.081
2/28/2013	422	0.067	2/28/2013	1537	0.082
3/28/2013	412	-0.022	3/28/2013	1656	0.076
4/30/2013	397	-0.035	4/30/2013	1696	0.024
5/31/2013	387	-0.022	5/31/2013	1696	0.001
6/28/2013	342	-0.119	6/28/2013	1646	-0.029
7/31/2013	315	-0.075	7/31/2013	1616	-0.016
8/30/2013	320	0.021	8/30/2013	1287	-0.221
9/30/2013	325	0.017	9/30/2013	1377	0.073
10/31/2013	320	-0.014	10/31/2013	1417	0.033
11/29/2013	315	-0.014	11/29/2013	1287	-0.093
12/30/2013	310	-0.014	12/30/2013	1267	-0.014
		-0.222			-0.003

Diolah dari data harian berdasarkan harga penutupan masing-masing saham

BBNP) Bank Nusantara Parahyangan Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

(BCIC) Bank Mutiara Tbk  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

Date	Close		Date	Close	
1/31/2013	1242	0.000	1/21/2013	50	0.000
2/28/2013	1242	0.000	2/28/2013	50	0.000
3/28/2013	1242	0.000	3/28/2013	50	0.000
4/30/2013	1242	0.000	4/30/2013	50	0.000
5/31/2013	1480	0.192	5/31/2013	50	0.000
6/28/2013	1480	0.000	6/28/2013	50	0.000
7/31/2013	1480	0.000	7/31/2013	50	0.000
8/30/2013	1480	0.000	8/30/2013	50	0.000
9/30/2013	1480	0.000	9/30/2013	50	0.000
10/31/2013	1480	0.000	10/31/2013	50	0.000
11/29/2013	1480	0.000	11/29/2013	50	0.000
12/30/2013	1480	0.000	12/30/2013	50	0.000
		0.192			0.000

DMN) Bank Danamon Indonesia Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

(BEKS) Bank Pundi Indonesia Tbk.  
 Sektor : KEUANGAN > Bank  
 sejak : 02 Januari s.d 31 Desember 2013

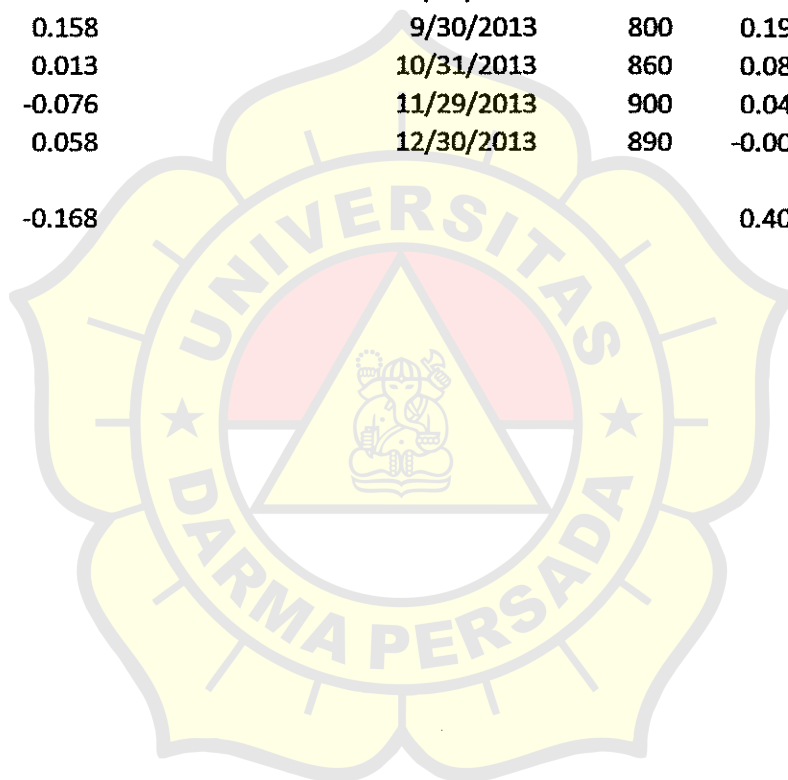
Date	Close		Date	Close	
1/31/2013	6100	0.099	1/31/2013	120	-0.007
2/28/2013	6300	0.034	2/28/2013	125	0.043
3/28/2013	6459	0.029	3/28/2013	126	0.009
4/30/2013	6450	0.000	4/30/2013	124	-0.015
5/31/2013	5750	-0.113	5/31/2013	119	-0.041
6/28/2013	5850	0.024	6/28/2013	120	0.014
7/31/2013	5200	-0.113	7/31/2013	115	-0.039
8/30/2013	4050	-0.232	8/30/2013	95	-0.183
9/30/2013	3975	-0.015	9/30/2013	97	0.025
10/31/2013	4300	0.081	10/31/2013	97	0.004
11/29/2013	3800	-0.120	11/29/2013	95	-0.018
12/30/2013	3775	0.002	12/30/2013	84	-0.119
		-0.324			-0.327

Diolah dari data harian berdasarkan harga penutupan masing-masing saham

(BJBR) Bank Pembangunan Daerah Jawa  
Sektor : KEUANGAN > Bank  
sejak : 02 Januari s.d 31 Desember 2013

(SDRA) Bank Himpunan Saudara 1906  
Sektor : KEUANGAN > Bank  
sejak : 02 Januari s.d 31 Desember 2013

Date	Close		Date	Close	
1/31/2013	1200	0.081	1/31/2013	630	-0.011
2/28/2013	1220	0.018	2/28/2013	580	-0.080
3/28/2013	1290	0.059	3/28/2013	830	0.367
4/30/2013	1220	-0.054	4/30/2013	840	0.016
5/31/2013	1220	0.004	5/31/2013	820	-0.020
6/28/2013	1180	-0.030	6/28/2013	760	-0.074
7/31/2013	1060	-0.102	7/31/2013	770	0.020
8/30/2013	780	-0.297	8/30/2013	670	-0.136
9/30/2013	900	0.158	9/30/2013	800	0.199
10/31/2013	910	0.013	10/31/2013	860	0.084
11/29/2013	840	-0.076	11/29/2013	900	0.048
12/30/2013	890	0.058	12/30/2013	890	-0.008
		-0.168			0.405



Diolah dari data harian berdasarkan harga penutupan masing-masing saham

(MCOR) Bank Windu Kentjana  
International Tbk.

Sektor : KEUANGAN > Bank  
sejak : 02 Januari s.d 31 Desember 2013

Date	Close	
1/31/2013	195	0.142
2/28/2013	195	0.002
3/28/2013	228	0.197
4/30/2013	219	-0.033
5/31/2013	200	-0.084
6/28/2013	204	0.041
7/31/2013	200	-0.020
8/30/2013	185	-0.076
9/30/2013	167	-0.094
10/31/2013	188	0.145
11/29/2013	149	-0.207
12/30/2013	127	-0.120
		-0.107

(MEGA) Bank Mega Tbk.

Sektor : KEUANGAN > Bank  
sejak : 02 Januari s.d 31 Desember 2013

Date	Close	
1/31/2013	2833	-0.060
2/28/2013	3035	0.075
3/28/2013	3597	0.180
4/30/2013	3777	0.055
5/31/2013	2500	-0.253
6/28/2013	2200	-0.113
7/31/2013	2000	-0.092
8/30/2013	1700	-0.153
9/30/2013	2225	0.304
10/31/2013	2200	-0.002
11/29/2013	2000	-0.084
12/30/2013	2050	0.033
		-0.110

(NISP) Bank OCBC NISP Tbk.  
Sektor : KEUANGAN > Bank  
sejak : 02 Januari s.d 31 Desember 2013

Date	Close	
1/31/2013	1491	0.003
2/28/2013	1520	0.025
3/28/2013	1441	-0.045
4/30/2013	1441	0.001
5/31/2013	1371	-0.038
5/28/2013	1292	-0.049
7/31/2013	1272	-0.010
8/30/2013	1202	-0.052
9/30/2013	1441	0.199
10/31/2013	1212	-0.158
11/29/2013	1230	0.025
12/30/2013	1230	0.000
		-0.099

(PNBN) Bank Pan Indonesia Tbk  
Sektor : KEUANGAN > Bank  
sejak : 02 Januari s.d 31 Desember 2013

Date	Close	
1/31/2013	660	0.053
2/28/2013	850	0.263
3/28/2013	810	-0.044
4/30/2013	800	-0.009
5/31/2013	890	0.115
6/28/2013	710	-0.215
7/31/2013	630	-0.112
8/30/2013	610	0.001
9/30/2013	630	0.043
10/31/2013	720	0.140
11/29/2013	680	-0.051
12/30/2013	660	-0.025
		0.159

Diolah dari data harian berdasarkan harga penutupan masing-masing saham

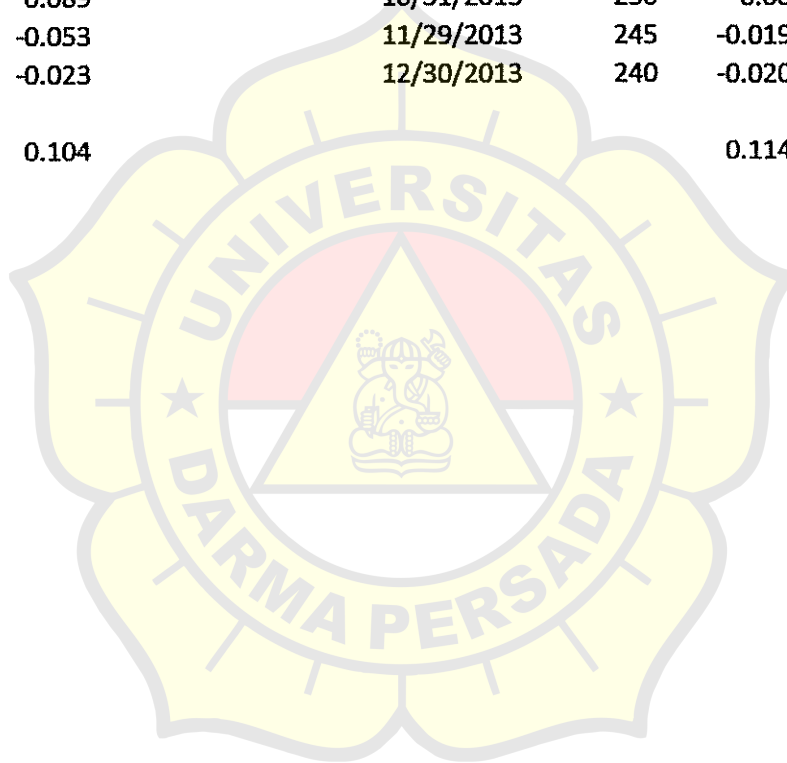
(BBRI) Bank Rakyat Indonesia (Persero) Tbk.

Sektor : KEUANGAN > Bank  
sejak : 02 Januari s.d 31 Desember 2013

(BSIM) Bank Sinarmas Tbk.

Sektor : KEUANGAN > Bank  
sejak : 02 Januari s.d 31 Desember 2013

Date	Close		Date	Close	
1/31/2013	795	0.123	1/31/2013	230	0.025
2/28/2013	945	0.177	2/28/2013	250	0.08
3/28/2013	875	-0.074	3/28/2013	255	0.028
4/30/2013	940	0.074	4/30/2013	255	0.011
5/31/2013	890	-0.050	5/31/2013	255	0.020
6/28/2013	775	-0.127	6/28/2013	225	-0.121
7/31/2013	825	0.071	7/31/2013	235	0.046
8/30/2013	660	-0.215	8/30/2013	225	-0.041
9/30/2013	725	0.112	9/30/2013	230	0.025
10/31/2013	790	0.089	10/31/2013	250	0.08
11/29/2013	745	-0.053	11/29/2013	245	-0.019
12/30/2013	725	-0.023	12/30/2013	240	-0.020
		0.104			0.114



Diolah dari data harian berdasarkan harga penutupan masing-masing saham