

BAB V

KESIMPULAN DAN SARAN

5.1. Kesimpulan

Berdasarkan hasil analisa dengan MANOVA dapat disimpulkan bahwa tidak ada perbedaan yang signifikan antara kinerja bank yang ditutup dengan kinerja bank yang masih beroperasi. Penilaian kinerja bank didasarkan pada laporan keuangan masing-masing bank selama 4 tahun sebelum periode penutupan yaitu dari tahun 1995 sampai tahun 1998 dan didasarkan pada 5 aspek yaitu permodalan, aktiva, manajemen, rentabilitas dan likuiditas, sesuai dengan SK Direksi No. 26/23/KEP/DIR dan SEBI No. 26/5/BPPP tahun 1993.

5.2. Saran

Dalam penelitian ini, pengujian dilakukan secara serentak untuk semua rasio dalam penilaian kinerja bank. Sehingga penelitian ini hanya mampu menunjukkan bahwa semua rasio dalam SK Direksi No. 26/23/KEP/DIR dan SEBI No. 26/5/BPPP tahun 1993 berbeda secara signifikan atau tidak. Tetapi penelitian ini tidak mampu menunjukkan rasio yang paling berpengaruh terhadap kinerja bank. Pengujian terhadap setiap rasio yang mempengaruhi kinerja bank sebaiknya juga dilakukan secara individu untuk menunjukkan apakah ada rasio dalam SK Direksi No. 26/23/KEP/DIR dan SEBI No. 26/5/BPPP tahun 1993 yang paling dominan dalam mempengaruhi kinerja suatu bank.

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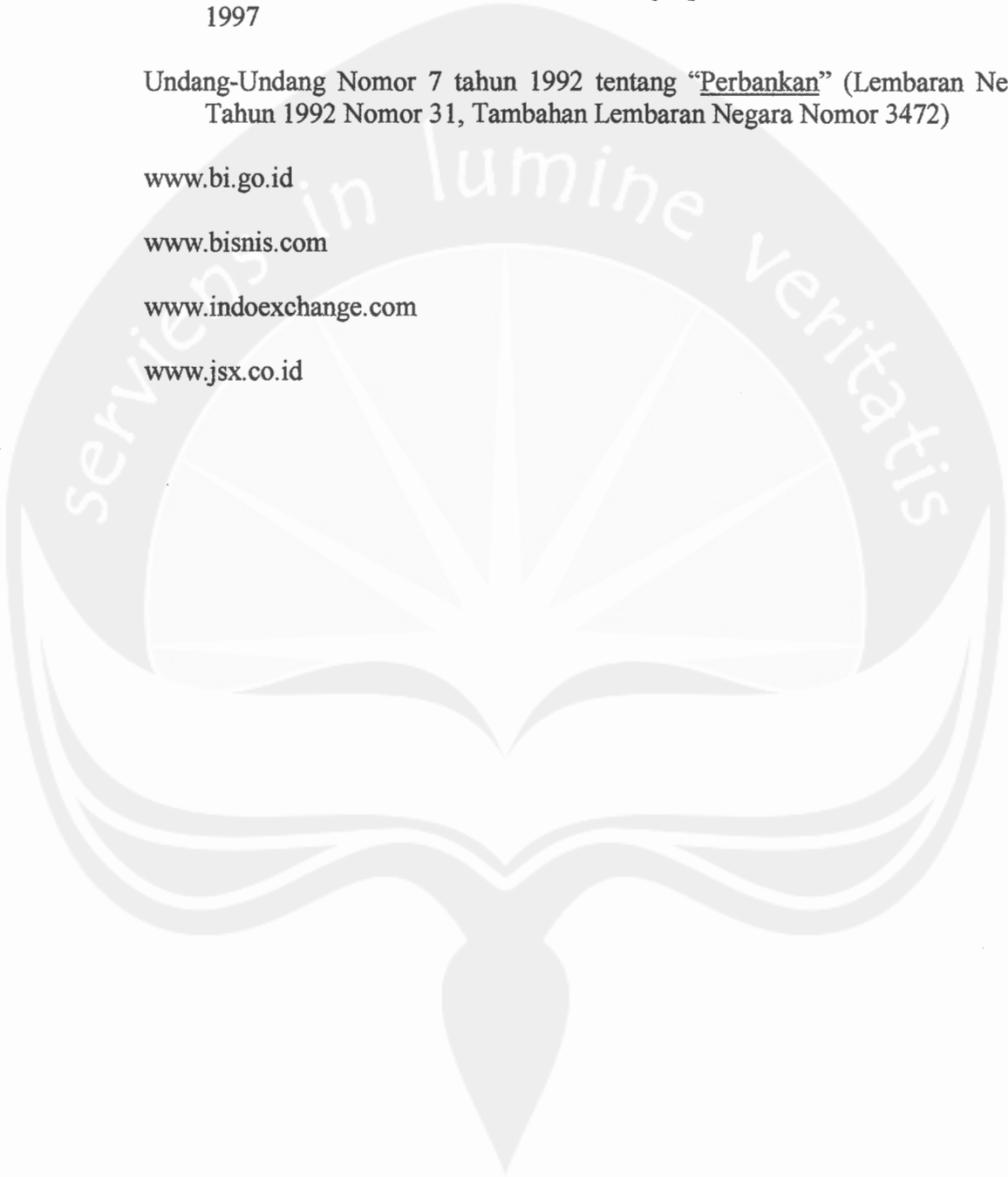
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LAMPIRAN

Lampiran 1

Kinerja Bank-bank yang ditutup

Bank Arya Panduarta

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,10141	0,034413	0,158351	-0,06573
RORA	0,007588	0,01826	0,01874	-0,1845
NPM	0,05	0,06	0,05	-0.48
ROA	0,005233	0,009503	0,01086	-0,01997
BOPO	0,834844	0,717993	0,699855	1,158782
CML	0	0,003975	0,076557	0,063963
LDR	2,01732	1,046745	1,066478	0,833501

Bank Bahari

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,096035	0,099696	0,233921	-0,0885
RORA	0,013299	0,013942	0,015159	-0,10427
NPM	0,05	0,04	0,04	-0.15
ROA	0,006539	0,007974	0,007931	-0,06022
BOPO	0,661383	0,864351	0,811246	1,482611
CML	0	0,01111	0,084343	0,092234
LDR	0,992039	0,965211	1,043125	0,917941

Bank Indonesia Raya

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,070559	0,131693	0,077094	-0,27425
RORA	0,028236	0,03554	0,014733	-0,01825
NPM	0,1	0,12	0,06	-0.15
ROA	0,018362	0,021145	0,008098	-0,01047
BOPO	0,681431	0,709758	0,824822	1,156784
CML	0	0,005782	0,026213	0
LDR	1,072056	1,144187	1,692633	2,267212

Lampiran 1

Kinerja Bank-bank yang ditutup

Bank Mashill Utama

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,112517	0,094911	0,165678	-0,26722
RORA	0,022651	0,026099	0,017803	-0,18225
NPM	0,09	0,08	0,04	-2.48
ROA	0,01364	0,014785	0,009114	-0,09294
BOPO	0,702415	0,710318	0,704041	3,481184
CML	0,000998	0,001765	0,004726	0,004434
LDR	1,146482	1,042752	1,322961	0,695925

Bank Papan Sejahtera

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,139551	0,126469	0,042737	-0,21987
RORA	0,020073	0,011351	-0,02777	-0,31195
NPM	0,05	0,03	-0.12	-1.76
ROA	0,007929	0,004946	-0,02105	-0,16439
BOPO	0,679308	0,789689	0,759535	-0,76545
CML	0,100335	0,142486	0,15232	0,295613
LDR	2,976095	0,382175	0,855341	4,049559

Bank Umum Servitia

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,069741	0,062155	0,034447	-0,26284
RORA	0,016364	0,022751	0,008753	-0,0264
NPM	0,06	0,09	0,02	-0.22
ROA	0,009952	0,013416	0,003985	-0,01273
BOPO	0,740965	0,785932	0,878726	1,228907
CML	0,008123	0,003103	0,019616	0,014471
LDR	1,043972	1,030532	0,963754	0,853663

Lampiran 1

Kinerja Bank-bank yang ditutup

Bank Ficorinvest

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,08589	0,152502	0,093806	-0,00995
RORA	0,015599	0,018706	-0,045	-0,01486
NPM	0,09	0,08	0,07	-0,12
ROA	0,010549	0,009653	-0,02709	-0,0101
BOPO	0,778023	0,784606	0,742947	1,138261
CML	0,084159	0,136659	0,152758	0,122958
LDR	1,65606	1,360962	1,833694	7,907963

Kinerja beberapa bank yang masih beroperasi

Bank CIC

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,053397	0,059279	0,207693	0,030238
RORA	0,015835	0,017618	0,025394	-0,12765
NPM	0,06	0,06	0,07	-0,22
ROA	0,008525	0,009196	0,013523	-0,05058
BOPO	0,728597	0,784524	0,728638	1,369399
CML	0,000477	0,000817	0,000962	0,000611
LDR	0,775637	0,829168	0,959317	0,310886

Bank Global Internasional

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,197652	0,241002	0,446397	0,281695
RORA	0,02659	0,01606	0,049344	-0,00663
NPM	0,07	0,05	0,13	-0,01
ROA	0,01052	0,007048	0,025526	-0,00266
BOPO	0,635278	0,783707	0,648476	1,067148
CML	0,015314	0,00728	0,007374	0,010715
LDR	0,64916	0,826347	1,266867	0,549332

Lampiran 1

Kinerja beberapa bank yang masih beroperasi

Bank Internasional Indonesia

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,076313	0,065185	0,106193	-0,42812
RORA	0,025563	0,023751	0,017444	-0,55207
NPM	0,11	0,11	0,06	-1,53
ROA	0,0149	0,014707	0,009896	-0,30617
BOPO	0,691289	0,704399	0,715462	1,211531
CML	0,003927	0,004846	0,005673	0,006965
LDR	0,963797	0,880188	1,158571	0,407876

Bank NISP

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,119251	0,07865	0,06827	0,106914
RORA	0,032543	0,028033	0,026476	0,016963
NPM	0,12	0,1	0,09	0,04
ROA	0,019641	0,015545	0,014194	0,009857
BOPO	0,61541	0,678153	0,70523	0,831804
CML	0,00741	0,006882	0,011444	0,009047
LDR	1,108096	0,939789	1,267308	0,52574

Bank Pikko

Rasio	Tahun			
	1995	1996	1997	1998
CAR	0,120422	0,287756	0,272073	0,219557
RORA	0,028801	0,034084	0,065835	0,032692
NPM	0,11	0,13	0,13	0,02
ROA	0,016641	0,018129	0,033187	0,0073
BOPO	0,666369	0,627157	0,585358	0,872687
CML	0,009015	0,010384	0,016627	0,222366
LDR	0,886093	0,012522	0,02122	0,306098

Lampiran 1

Kinerja beberapa bank yang masih beroperasi

Rasio	Bank Universal			
	Tahun			
	1995	1996	1997	1998
CAR	0,036673	0,027669	0,089985	-0,70098
RORA	0,008903	0,010323	0,003705	-0,86944
NPM	0,03	0,04	0,01	-2.87
ROA	0,005334	0,006329	0,00181	-0,62651
BOPO	0,742022	0,782345	0,713889	2,208555
CML	0	0,030843	0,025381	0,133889
LDR	0,917015	0,872335	0,938987	0,456113

Rasio	Bank Panin			
	Tahun			
	1995	1996	1997	1998
CAR	0,145376	0,134058	0,162311	0,152349
RORA	0,026794	0,03279	0,026154	0,00071
NPM	0,13	0,15	0,12	0.00
ROA	0,01199	0,014918	0,01287	0,000394
BOPO	0,701	0,714533	0,631432	0,824857
CML	0	0	0,004878	0,011485
LDR	1,086042	1,024335	0,997568	0,715736

Lampiran 2

Hasil Uji Manova

General Linear Model

Warnings

Box's Test of Equality of Covariance Matrices is not computed because there are fewer than two nonsingular cell covariance matrices.

Between-Subjects Factors

	Value	Label	N
BANK	1.00	bank bangkrut	4
	2.00	bank beroperasi	4

Multivariate Tests

Effect		Value	F	Hypothesis df	Error df	Sig.
Intercept	Pillai's	1.000	3372.495	6.000	1.000	.013
	Trace					
	Wilks'	.000	3372.495	6.000	1.000	.013
	Lambda					
	Hotelling's	20234.967	3372.495	6.000	1.000	.013
	Trace					
BANK	Roy's	20234.967	3372.495	6.000	1.000	.013
	Largest					
	Root					
	Pillai's	.956	3.596	6.000	1.000	.383
	Trace					
	Wilks'	.044	3.596	6.000	1.000	.383
	Lambda					
	Hotelling's	21.577	3.596	6.000	1.000	.383
	Trace					
	Roy's	21.577	3.596	6.000	1.000	.383
	Largest					
	Root					

a Exact statistic

b Design: Intercept+BANK

Levene's Test of Equality of Error Variances

	F	df1	df2	Sig.
CAR	2.256	1	6	.184
RORA	1.340	1	6	.291
NPM	.044	1	6	.840
ROA	2.789	1	6	.146
BOPO	.584	1	6	.474
CML	2.341	1	6	.177
LDR	.257	1	6	.630

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a Design: Intercept+BANK

Tests of Between-Subjects Effects

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	CAR	52.086	1	52.086	.089	.776
	RORA	3.926	1	3.926	.041	.846
	NPM	58.916	1	58.916	.038	.851
	ROA	5.314	1	5.314	.159	.704
	BOPO	278.716	1	278.716	.281	.615
	CML	12904.211	1	12904.211	5.364	.060
	LDR	27.863	1	27.863	4.333	.083
Intercept	CAR	8.054	1	8.054	.014	.911
	RORA	60.149	1	60.149	.631	.457
	NPM	1214.999	1	1214.999	.793	.408
	ROA	21.125	1	21.125	.630	.457
	BOPO	61864.031	1	61864.031	62.402	.000
	CML	110454.700	1	110454.700	45.916	.001
	LDR	120.513	1	120.513	18.743	.005
BANK	CAR	52.086	1	52.086	.089	.776
	RORA	3.926	1	3.926	.041	.846
	NPM	58.916	1	58.916	.038	.851
	ROA	5.314	1	5.314	.159	.704
	BOPO	278.716	1	278.716	.281	.615
	CML	12904.211	1	12904.211	5.364	.060
	LDR	27.863	1	27.863	4.333	.083
Error	CAR	3521.497	6	586.916		
	RORA	571.867	6	95.311		
	NPM	9197.417	6	1532.903		
	ROA	201.051	6	33.508		
	BOPO	5948.303	6	991.384		
	CML	14433.371	6	2405.562		
	LDR	38.579	6	6.430		
Total	CAR	3581.637	8			
	RORA	635.941	8			
	NPM	10471.331	8			
	ROA	227.489	8			
	BOPO	68091.050	8			
	CML	137792.282	8			
	LDR	186.955	8			
Corrected Total	CAR	3573.583	7			
	RORA	575.793	7			
	NPM	9256.332	7			
	ROA	206.364	7			
	BOPO	6227.019	7			
	CML	27337.582	7			
	LDR	66.442	7			

- a R Squared = .015 (Adjusted R Squared = -.150)
- b R Squared = .007 (Adjusted R Squared = -.159)
- c R Squared = .006 (Adjusted R Squared = -.159)
- d R Squared = .026 (Adjusted R Squared = -.137)
- e R Squared = .045 (Adjusted R Squared = -.114)
- f R Squared = .472 (Adjusted R Squared = .384)
- g R Squared = .419 (Adjusted R Squared = .323)

Lampiran 3

Laporan Keuangan
PT. Bank Arya Panduarta Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	928,978	1,107,385	1,205,344	1,063,707
Cash on hand and in banks	23,145	84,139	56,569	19,236
Placement in other bank	76,292	99,674	42,057	47,548
Notes and securities	46,520	33,846	215,983	54,684
Loans	759,769	863,538	801,463	682,531
Fixed asset	15,011	9,391	20,517	259,708
Pasiva				
Total deposit	376,623	894,662	768,329	743,546
Call Money	0	12,012	94,133	74,156
Shareholder's equity	96,777	98,857	258,519	194,464
Revenue				
Interest paid	73,387	173,528	185,456	196,784
Interest income	87,905	200,761	228,456	132,728
Profit before taxes	6,118	12,511	15,423	-76,867
Profit after taxes	4,861	8,830	9,560	-64,056

Laporan Keuangan
PT. Bank Bahari Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	476,653	737,892	796,933	1,226,417
Cash on hand and in banks	13,604	43,730	45,179	30,547
Placement in other bank	52,699	70,764	13,845	98,837
Notes and securities	20,158	20,893	43,418	54,874
Loans	357,005	538,636	603,972	845,621
Fixed asset	27,259	48,136	59,781	196,988
Pasiva				
Total deposit	359,870	514,582	566,324	1,014,541
Call Money	0	2,679	54,081	65,845
Shareholder's equity	63,480	67,391	163,296	137,802
Revenue				
Interest paid	43,724	76,467	124,092	178,763
Interest income	66,110	106,501	177,311	154,268
Profit before taxes	5,016	10,217	12,132	-29,394
Profit after taxes	3,117	7,012	8,655	-24,495

Lampiran 3

Laporan Keuangan
PT. Bank Indonesia Raya Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	1,652,374	2,846,838	5,206,149	9,821,271
Cash on hand and in banks	38,395	104,925	132,149	68,542
Placement in other bank	45,273	176,795	24,619	14,256
Notes and securities	70,904	337,027	1,288,231	1,452,842
Loans	1,415,128	2,082,731	2,873,399	5,306,250
Fixed asset	37,278	51,103	67,378	2,139,115
Pasiva				
Total deposit	1,320,013	1,820,272	1,697,591	2,340,430
Call Money	0	15,621	113,194	
Shareholder's equity	142,131	369,767	388,215	285,422
Revenue				
Interest paid	196,888	279,265	521,811	758,421
Interest income	288,933	393,465	632,635	655,629
Profit before taxes	41,959	85,997	61,312	-123,350
Profit after taxes	30,341	60,196	42,160	-102,792

Laporan Keuangan
PT. Bank Mashill Utama Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	238,252	1,641,555	1,527,35	2,205,549
Cash on hand and in banks	30,258	71,242	108,265	98,754
Placement in other bank	134,415	144,376	67,257	258,289
Notes and securities	32,060	42,517	18,287	44,562
Loans	967,116	1,299,805	1,192,694	1,305,124
Fixed asset	31,147	35,000	97,331	399,842
Pasiva				
Total deposit	843,551	1,246,514	901,534	1,875,381
Call Money	2,369	2,750	6,553	7,568
Shareholder's equity	143,571	162,401	244,158	39,175
Revenue				
Interest paid	131,823	195,873	261,359	287,598
Interest income	187,671	275,754	371,227	82,615
Profit before taxes	22,632	35,033	21,559	-245,980
Profit after taxes	16,890	24,270	13,920	-204,983

Lampiran 3

Laporan Keuangan
PT. Bank Papan Sejahtera Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	1,186,707	1,358,651	2,018,333	2,304,151
Cash on hand and in banks	11,197	36,261	21,035	151,225
Placement in other bank	172,969	174,826	190,759	315,043
Notes and securities	93,626	22,041	92,013	102,354
Loans	782,823	930,056	1,437,781	1,354,684
Fixed asset	14,785	21,570	32,319	137,691
Pasiva				
Total deposit	1,049,613	1,216,670	1,920,635	140,399
Call Money	106,417	165,738	265,279	568,554
Shareholder's equity	137,094	141,981	97,698	-182,668
Revenue				
Interest paid	117,881	163,885	161,844	164,225
Interest income	173,531	207,531	213,083	214,547
Profit before taxes	17,593	10,807	-42,482	-454,526
Profit after taxes	9,409	6,720	-42,482	-378,772

Laporan Keuangan
PT. Bank Umum Servitia Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	951,507	1,372,684	2,124,731	4,176,393
Cash on hand and in banks	38,437	86,358	115,733	148,751
Placement in other bank	63,138	116,363	62,384	258,966
Notes and securities	20,467	7,165	53,538	65,325
Loans	740,783	1,037,744	1,584,219	2,351,654
Fixed asset	36,525	57,635	62,479	1,101,013
Pasiva				
Total deposit	709,581	1,006,998	1,643,800	2,754,780
Call Money	7,009	3,872	35,621	40,875
Shareholder's equity	89,615	122,581	118,894	465,728
Revenue				
Interest paid	102,580	145,520	270,506	285,426
Interest income	138,441	185,156	307,839	232,260
Profit before taxes	12,547	23,773	14,335	-63,799
Profit after taxes	9,469	18,416	8,467	-53,166

Lampiran 3

Laporan Keuangan
PT. Bank Ficorinvest Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	1,099,587	1,420,856	1,403,022	1,859,470
Cash on hand and in banks	26,508	31,310	49,754	52,487
Placement in other bank	119,608	249,726	23,357	69,555
Notes and securities	64,363	90,135	42,967	58,421
Loans	866,161	996,228	1,179,199	1,458,695
Fixed asset	1,369	1,855	4,113	114,970
Pasiva				
Total deposit	1,018,295	732,003	1,284,255	184,459
Call Money	90,606	186,868	197,864	201,548
Shareholder's equity	81,292	167,527	118,760	99,880
Revenue				
Interest paid	98,693	132,006	146,420	154,684
Interest income	126,851	168,245	197,080	135,895
Profit before taxes	14,515	20,322	20,322	-22,547
Profit after taxes	11,599	13,715	13,715	-18,789

Laporan Keuangan
PT. Bank CIC Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	366,211	544,047	832,375	1,957,526
Cash on hand and in banks	12,362	24,087	70,702	131,966
Placement in other bank	60,676	104,636	40,557	269,825
Notes and securities	40,478	34,655	120,356	517,583
Loans	225,829	347,166	542,046	578,736
Fixed asset	13,140	12,729	17,043	21,646
Pasiva				
Total deposit	291,153	508,684	565,033	1,902,729
Call Money	162	417	744	915
Shareholder's equity	27,360	35,363	154,619	54,797
Revenue				
Interest paid	37,631	61,258	105,203	614,422
Interest income	51,278	78,083	144,383	448,680
Profit before taxes	4,217	6,727	16,821	-139,942
Profit after taxes	3,122	5,003	11,256	-99,002

Lampiran 3

Laporan Keuangan
PT. Bank Global Internasional Tbk.

Per 31 Desember (jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	100,286	143,586	244,767	494,572
Cash on hand and in banks	2,168	4,752	8,482	33,805
Placement in other bank	33,333	42,968	27,363	19,800
Notes and securities	11,834	7,710	1,035	69,480
Loans	46,759	78,779	181,988	187,042
Fixed asset	4,415	5,168	5,559	11,623
Pasiva				
Total deposit	72,030	95,334	14,652	340,490
Call Money	1,441	977	1,614	3,323
Shareholder's equity	15,996	26,012	87,260	83,884
Revenue				
Interest paid	9,310	14,421	29,339	142,031
Interest income	14,655	18,401	45,243	133,094
Profit before taxes	1,558	1,389	9,031	-1,700
Profit after taxes	1,055	1,012	6,248	-1,318

Laporan Keuangan
PT. Bank Internasional Indonesia Tbk.

Per 31 Desember (jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	12,899,081	1,770,7033	24,697,680	35,241,838
Cash on hand and in banks	395,802	746,282	1,181,872	2,991,681
Placement in other bank	1,466,567	728,172	1,184,043	7,627,862
Notes and securities	2,398,334	4,055,217	4,077,522	10,347,298
Loans	8,158,816	11,473,742	16,478,672	10,977,049
Fixed asset	201,907	240,618	372,798	452,228
Pasiva				
Total deposit	8,465,284	16,634,819	14,223,269	26,912,739
Call Money	48,775	82,392	1,622,928	222,474
Shareholder's equity	1,007,554	1,252,876	2,555,726	-8,677,126
Revenue				
Interest paid	1,105,178	1,511,198	2,558,389	8,533,412
Interest income	1,598,720	2,145,372	3,575,885	7,043,497
Profit before taxes	269,872	368,824	358,586	-11,772,493
Profit after taxes	192,196	260,410	244,406	-10,790,097

Lampiran 3

Laporan Keuangan
PT. Bank NISP Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	875,313	1,198,930	1,703,668	2,669,216
Cash on hand and in banks	26,154	60,257	96,080	166,362
Placement in other bank	56,664	91,498	119,750	140,459
Notes and securities	12,290	53,175	130,467	1,158,586
Loans	709,086	868,851	1,152,755	897,049
Fixed asset	29,654	55,706	85,471	93,150
Pasiva				
Total deposit	639,914	922,389	909,609	1,706,261
Call Money	5,959	7,376	17,155	21,372
Shareholder's equity	115,679	128,066	173,076	312,927
Revenue				
Interest paid	85,214	114,614	174,203	580,688
Interest income	138,467	169,009	247,016	698,107
Profit before taxes	23,476	24,791	33,975	34,869
Profit after taxes	17,192	18,637	24,182	26,310

Laporan Keuangan
PT. Bank Pikko Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	172,587	322,189	376,291	1,022,712
Cash on hand and in banks	5,689	15,720	20,458	44,609
Placement in other bank	16,915	18,402	52,989	555,762
Notes and securities	13,930	39,550	33,508	78,779
Loans	129,748	209,543	242,955	275,279
Fixed asset	4,622	6,565	14,233	24,486
Pasiva				
Total deposit	146,427	234,866	274,172	693,349
Call Money	1,499	2,941	5,818	212,233
Shareholder's equity	21,924	78,243	89,451	102,222
Revenue				
Interest paid	17,155	26,646	50,908	246,192
Interest income	25,744	42,487	86,969	282,108
Profit before taxes	4,138	8,490	18,201	11,575
Profit after taxes	2,872	5,841	12,488	7,466

Laporan Keuangan
PT. Bank Universal Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	2,721,098	3,465,837	5,741,963	5,787,969
Cash on hand and in banks	65,643	162,645	342,952	330,606
Placement in other bank	140,517	67,204	216,604	74,736
Notes and securities	241,426	374,861	304,925	815,812
Loans	2,135,359	2,657,899	4,506,338	3,767,271
Fixed asset	59,481	78,865	102,396	107,271
Pasiva				
Total deposit	2,328,597	3,046,880	479,9147	8,259,506
Call Money	0	100,630	136,315	667,897
Shareholder's equity	146,646	162,777	535,339	-3,105,372
Revenue				
Interest paid	289,943	422,489	569,044	2,790,953
Interest income	390,747	540,029	797,104	1,263,701
Profit before taxes	21,160	31,308	17,825	-3,984,728
Profit after taxes	14,514	21,937	10,393	-3,626,199

Laporan Keuangan
PT. Bank Panin Tbk.

Per 31 Desember

(jutaan rupiah)

Keterangan	1995	1996	1997	1998
Aktiva				
Total Asset	4,173,372	5,374,596	7,890,342	10,407,308
Cash on hand and in banks	84,053	177,147	306,600	719,925
Placement in other bank	932,129	1,368,542	1,578,582	1,213,681
Notes and securities	562,688	423,529	1,463,007	3,521,681
Loans	2,365,804	3,145,639	4,141,862	4,542,571
Fixed asset	88,109	102,506	122,304	131,198
Pasiva				
Total deposit	2,178,372	3,070,908	4,151,959	6,346,717
Call Money	836,926	678,183	576,067	114,831
Shareholder's equity	513,840	580,982	1,032,036	1,359,806
Revenue				
Interest paid	383,533	501,927	703,706	2,322,456
Interest income	547,123	701,615	1,114,460	2,815,587
Profit before taxes	78,467	117,032	1,476,588	5,722
Profit after taxes	50,039	80,179	101,546	4,096

