

LAMPIRAN

Lampiran 1

Rasio Keuangan Bank Umum Konvensional

(Dalam Prosentase)

Tahun	LDR	NPL Gross	CAR	BOPO	NIM	ROA
2013	89,90	1,70	18,13	74,08	4,89	3,08
2014	89,42	2,20	19,57	76,29	4,23	2,85
2015	92,11	2,50	21,39	81,49	5,39	2,32

Sumber: Diolah dari Statistik Perbankan Indonesia OJK, 2016

Lampiran 2

Rasio Keuangan Bank Kelompok BUKU 4

(Dalam Prosentase)

Rasio	Tahun	BNI	BCA	BRI	MANDIRI	Rata-rata
LDR	2013	85,30	75,40	88,54	82,97	83,05
	2014	87,81	76,80	81,68	82,02	82,08
	2015	87,80	81,10	86,88	87,05	85,71
NPL Gross	2013	2,17	0,40	1,55	1,60	1,43
	2014	1,96	0,60	1,69	1,66	1,48
	2015	2,70	0,70	2,20	2,29	1,97
CAR	2013	15,09	15,70	16,99	14,93	15,68
	2014	16,22	16,90	18,31	16,60	17,01
	2015	19,50	18,70	20,59	18,60	19,35
BOPO	2013	67,12	61,50	60,58	62,41	62,90
	2014	69,78	62,43	65,42	64,98	65,65
	2015	75,50	63,22	67,96	69,67	69,09
NIM	2013	6,11	6,20	8,55	5,68	6,64
	2014	6,20	6,50	8,51	5,94	6,79
	2015	6,40	6,70	8,13	5,90	6,78
ROA	2013	3,36	3,80	5,03	3,66	3,96
	2014	3,49	3,90	4,73	3,57	3,92
	2015	2,60	3,80	4,19	3,15	3,44

Sumber: Diolah dari *Annual Report* Bank Kelompok BUKU 4, 2016

Lampiran 3**Aset Bank Umum per BUKU**

(Dalam Miliar Rp)

Kelompok Bank	Desember 2014	Juni 2015	Juli 2015	Desember 2015
BUKU 1	166.367	186.312	185.253	160.592
BUKU 2	1.003.337	887.878	880.500	885.065
BUKU 3	1.762.817	2.124.858	2.110.716	2.145.146
BUKU 4	2.477.667	2.533.931	2.548.412	2.728.358
BUKU 1 Syariah	35.163	26.434	25.474	23.592
BUKU 2 Syariah	169.797	173.783	175.323	119.031
BUKU 3 Syariah	-	-	-	70.799
Total	5.615.150	5.933.195	5.925.677	6.132.583

Sumber: Diolah dari Statistik Perbankan Indonesia OJK, 2016

Lampiran 4**Jumlah Bank Kelompok BUKU**

Kelompok Bank	Desember 2014	Juni 2015	Juli 2015	Desember 2015
BUKU 1				
Jumlah Bank	42	40	40	37
Jumlah Kantor	1.615	1.560	1.567	1.479
BUKU 2				
Jumlah Bank	44	42	42	45
Jumlah Kantor	3.850	3.575	3.580	3.829
BUKU 3				
Jumlah Bank	17	20	20	20
Jumlah Kantor	10.365	10.605	10.592	10.468
BUKU 4				
Jumlah Bank	4	4	4	4
Jumlah Kantor	14.756	14.899	14.936	15.208
BUKU 1 Syariah				
Jumlah Bank			6	5
Jumlah Kantor	483	425	422	272
BUKU 2 Syariah				
Jumlah Bank			6	6
Jumlah Kantor	1.668	1.686	1.686	996
BUKU 3 Syariah				
Jumlah Bank	-	-	-	1
Jumlah Kantor	-	-	-	711
Total				
Jumlah Bank	119	118	118	118
Jumlah Kantor	32.737	32.750	32.783	32.963

Sumber: Diolah dari Statistik Perbankan Indonesia OJK, 2016

Lampiran 5**Data Rasio Keuangan Bank Kelompok BUKU 4**

(Dalam Prosentase)

Bank	No.	Triwulan	LDR	NPL Gross	CAR	BOPO	NIM	ROA
BBNI	1.	Mar-13	82,57	2,79	17,82	67,43	6,16	3,26
	2.	Jun-13	84,00	2,55	16,27	66,69	6,18	3,39
	3.	Sep-13	84,69	2,44	15,67	66,82	6,09	3,32
	4.	Des-13	85,30	2,17	15,09	67,09	6,11	3,36
BBCA	5.	Mar-13	71,10	0,41	16,59	66,98	5,90	3,03
	6.	Jun-13	73,20	0,42	16,01	63,02	5,95	3,42
	7.	Sep-13	73,85	0,45	15,84	62,76	6,04	3,66
	8.	Des-13	75,35	0,44	15,66	61,52	6,18	3,84
BBRI	9.	Mar-13	89,62	1,97	17,91	60,46	8,19	4,76
	10.	Jun-13	89,25	1,81	17,36	60,91	8,08	4,62
	11.	Sep-13	90,88	1,77	17,13	61,54	8,25	4,65
	12.	Des-13	88,54	1,55	16,99	60,58	8,55	5,03
BMRI	13.	Mar-13	80,95	1,90	17,04	62,17	5,50	3,48
	14.	Jun-13	82,75	1,77	15,55	62,32	5,42	3,47
	15.	Sep-13	85,65	1,71	15,14	63,00	5,52	3,45
	16.	Des-13	82,97	1,60	14,93	62,41	5,68	3,66
BBNI	17.	Mar-14	88,39	2,32	15,57	69,19	6,08	3,28
	18.	Jun-14	80,28	2,19	15,95	68,57	5,95	3,26
	19.	Sep-14	85,74	2,23	16,23	70,63	6,13	3,32
	20.	Des-14	87,81	1,96	16,22	69,78	6,20	3,49
BBCA	21.	Mar-14	77,11	0,47	17,67	67,02	6,45	3,46
	22.	Jun-14	75,51	0,50	17,02	64,40	6,46	3,78
	23.	Sep-14	75,88	0,66	17,24	63,07	6,49	3,86
	24.	Des-14	76,77	0,60	16,86	62,43	6,53	3,86
BBRI	25.	Mar-14	92,01	1,78	18,27	62,96	9,06	5,02
	26.	Jun-14	94,00	1,97	18,10	63,58	8,93	4,92
	27.	Sep-14	85,29	1,89	18,57	65,82	8,78	4,84
	28.	Des-14	81,68	1,69	18,31	65,37	8,51	4,74
BMRI	29.	Mar-14	86,61	1,76	16,15	63,58	5,94	3,55
	30.	Jun-14	85,40	1,77	16,04	64,77	5,89	3,48
	31.	Sep-14	84,34	1,68	16,47	64,95	5,87	3,53
	32.	Des-14	82,02	1,66	16,60	64,98	5,94	3,57
BBNI	33.	Mar-15	87,76	2,14	17,83	70,55	6,52	3,55
	34.	Jun-15	87,63	2,98	17,11	87,41	6,53	1,48

	35.	Sep-15	87,67	2,83	17,43	78,59	6,50	2,45
	36.	Des-15	87,77	2,70	19,49	75,48	6,42	2,64
BBCA	37.	Mar-15	74,91	0,66	19,39	67,44	6,53	3,48
	38.	Jun-15	75,69	0,68	19,04	64,79	6,57	3,75
	39.	Sep-15	78,10	0,73	19,20	64,88	6,61	3,86
	40.	Des-15	81,06	0,72	18,65	63,22	6,72	3,84
BBRI	41.	Mar-15	80,47	2,17	20,08	68,04	7,57	3,99
	42.	Jun-15	87,87	2,33	20,41	69,26	7,88	3,91
	43.	Sep-15	84,89	2,24	20,59	69,40	8,08	3,95
	44.	Des-15	86,88	2,02	20,59	67,96	8,13	4,19
BMRI	45.	Mar-15	83,80	1,81	17,87	65,02	5,41	3,54
	46.	Jun-15	82,97	2,00	17,63	67,75	5,58	3,21
	47.	Sep-15	84,27	2,41	17,81	70,26	5,63	3,00
	48.	Des-15	87,05	2,29	18,60	69,67	5,90	3,15
BBNI	49.	Mar-16	87,97	2,84	19,87	68,60	6,12	3,03
BBCA	50.	Mar-16	78,92	1,08	20,04	69,75	7,04	3,57
BBRI	51.	Mar-16	88,81	2,22	19,49	72,10	8,09	3,65
BMRI	52.	Mar-16	86,72	2,89	18,48	75,22	6,28	2,58

Sumber: Diolah dari Laporan Keuangan Perbankan OJK & Laporan Keuangan Bank Kelompok BUKU 4, 2016

Lampiran 6

Rekapitulasi Data Rasio Keuangan Bank Kelompok BUKU 4 (Dalam Prosentase)

Bank	No.	Triwulan	LDR	NPL Gross	CAR	BOPO	NIM	ROA
BBNI	1.	Mar-13	82,57	2,79	17,82	67,43	6,16	3,26
BBCA	2.	Mar-13	71,10	0,41	16,59	66,98	5,90	3,03
BBRI	3.	Mar-13	89,62	1,97	17,91	60,46	8,19	4,76
BMRI	4.	Mar-13	80,95	1,90	17,04	62,17	5,50	3,48
		Average	81,06	1,77	17,34	64,26	6,44	3,63
BBNI	5.	Jun-13	84,00	2,55	16,27	66,69	6,18	3,39
BBCA	6.	Jun-13	73,20	0,42	16,01	63,02	5,95	3,42
BBRI	7.	Jun-13	89,25	1,81	17,36	60,91	8,08	4,62
BMRI	8.	Mar-13	80,95	1,90	17,04	62,17	5,50	3,48
		Average	81,85	1,67	16,67	63,20	6,43	3,73
BBNI	9.	Sep-13	84,69	2,44	15,67	66,82	6,09	3,32
BBCA	10.	Sep-13	73,85	0,45	15,84	62,76	6,04	3,66
BBRI	11.	Sep-13	90,88	1,77	17,13	61,54	8,25	4,65
BMRI	12.	Sep-13	85,65	1,71	15,14	63,00	5,52	3,45
		Average	83,77	1,59	15,95	63,53	6,48	3,77

BBNI	13.	Des-13	85,30	2,17	15,09	67,09	6,11	3,36
BBCA	14.	Des-13	75,35	0,44	15,66	61,52	6,18	3,84
BBRI	15.	Des-13	88,54	1,55	16,99	60,58	8,55	5,03
BMRI	16.	Des-13	82,97	1,60	14,93	62,41	5,68	3,66
		Average	83,04	1,44	15,67	62,90	6,63	3,97
BBNI	17.	Mar-14	88,39	2,32	15,57	69,19	6,08	3,28
BBCA	18.	Mar-14	77,11	0,47	17,67	67,02	6,45	3,46
BBRI	19.	Mar-14	92,01	1,78	18,27	62,96	9,06	5,02
BMRI	20.	Mar-14	86,61	1,76	16,15	63,58	5,94	3,55
		Average	86,03	1,58	16,92	65,69	6,88	3,83
BBNI	21.	Jun-14	80,28	2,19	15,95	68,57	5,95	3,26
BBCA	22.	Jun-14	75,51	0,50	17,02	64,40	6,46	3,78
BBRI	23.	Jun-14	94,00	1,97	18,10	63,58	8,93	4,92
BMRI	24.	Jun-14	85,40	1,77	16,04	64,77	5,89	3,48
		Average	83,80	1,61	16,78	65,33	6,81	3,86
BBNI	25.	Sep-14	85,74	2,23	16,23	70,63	6,13	3,32
BBCA	26.	Sep-14	75,88	0,66	17,24	63,07	6,49	3,86
BBRI	27.	Sep-14	85,29	1,89	18,57	65,82	8,78	4,84
BMRI	28.	Sep-14	84,34	1,68	16,47	64,95	5,87	3,53
		Average	82,81	1,62	17,13	66,12	6,82	3,89
BBNI	29.	Des-14	87,81	1,96	16,22	69,78	6,20	3,49
BBCA	30.	Des-14	76,77	0,60	16,86	62,43	6,53	3,86
BBRI	31.	Des-14	81,68	1,69	18,31	65,37	8,51	4,74
BMRI	32.	Des-14	82,02	1,66	16,60	64,98	5,94	3,57
		Average	82,07	1,48	17,00	65,64	6,80	3,92
BBNI	33.	Mar-15	87,76	2,14	17,83	70,55	6,52	3,55
BBCA	34.	Mar-15	74,91	0,66	19,39	67,44	6,53	3,48
BBRI	35.	Mar-15	80,47	2,17	20,08	68,04	7,57	3,99
BMRI	36.	Mar-15	83,80	1,81	17,87	65,02	5,41	3,54
		Average	81,74	1,70	18,79	67,76	6,51	3,64
BBNI	37.	Jun-15	87,63	2,98	17,11	87,41	6,53	1,48
BBCA	38.	Jun-15	75,69	0,68	19,04	64,79	6,57	3,75
BBRI	39.	Jun-15	87,87	2,33	20,41	69,26	7,88	3,91
BMRI	40.	Jun-15	82,97	2,00	17,63	67,75	5,58	3,21
		Average	83,54	2,00	18,55	72,30	6,64	3,09
BBNI	41.	Sep-15	87,67	2,83	17,43	78,59	6,50	2,45
BBCA	42.	Sep-15	78,10	0,73	19,20	64,88	6,61	3,86
BBRI	43.	Sep-15	84,89	2,24	20,59	69,40	8,08	3,95
BMRI	44.	Sep-15	84,27	2,41	17,81	70,26	5,63	3,00
		Average	83,73	2,05	18,76	70,78	6,71	3,32
BBNI	45.	Des-15	87,77	2,70	19,49	75,48	6,42	2,64
BBCA	46.	Des-15	81,06	0,72	18,65	63,22	6,72	3,84

BBRI	47.	Des-15	86,88	2,02	20,59	67,96	8,13	4,19
BMRI	48.	Des-15	87,05	2,29	18,60	69,67	5,90	3,15
		Average	85,69	1,93	19,33	69,08	6,79	3,46
BBNI	49.	Mar-16	87,97	2,84	19,87	68,6	6,12	3,03
BBCA	50	Mar-16	78,92	1,08	20,04	69,75	7,04	3,57
BBRI	51	Mar-16	88,81	2,22	19,49	72,1	8,09	3,65
BMRI	52	Mar-16	86,72	2,89	18,48	75,22	6,28	2,58
		Average	85,61	2,26	19,47	71,42	6,88	3,21
Tahun	No.	Triwulan	LDR	NPLGr	CAR	BOPO	NIM	ROA
2013	1.	I	81,06	1,77	17,34	64,26	6,64	3,63
	2.	II	81,85	1,67	16,67	63,20	6,43	3,73
	3.	III	83,77	1,59	15,95	63,53	6,48	3,77
	4.	IV	83,04	1,44	15,67	62,90	6,63	3,97
2014	5.	I	86,03	1,58	16,92	65,69	6,88	3,83
	6.	II	83,80	1,61	16,78	65,33	6,81	3,86
	7.	III	82,81	1,62	17,13	66,12	6,82	3,89
	8.	IV	82,07	1,48	17,00	65,64	6,80	3,92
2015	9.	I	81,74	1,70	18,79	67,76	6,51	3,64
	10.	II	81,54	2,00	18,55	72,30	6,64	3,09
	11.	III	83,73	2,05	18,76	70,78	6,71	3,32
	12.	IV	85,69	1,93	19,33	69,08	6,79	3,46
2016	13.	I	85,61	2,26	19,47	71,42	6,88	3,21
		Average	83,29	1,75	17,57	66,77	6,69	3,64

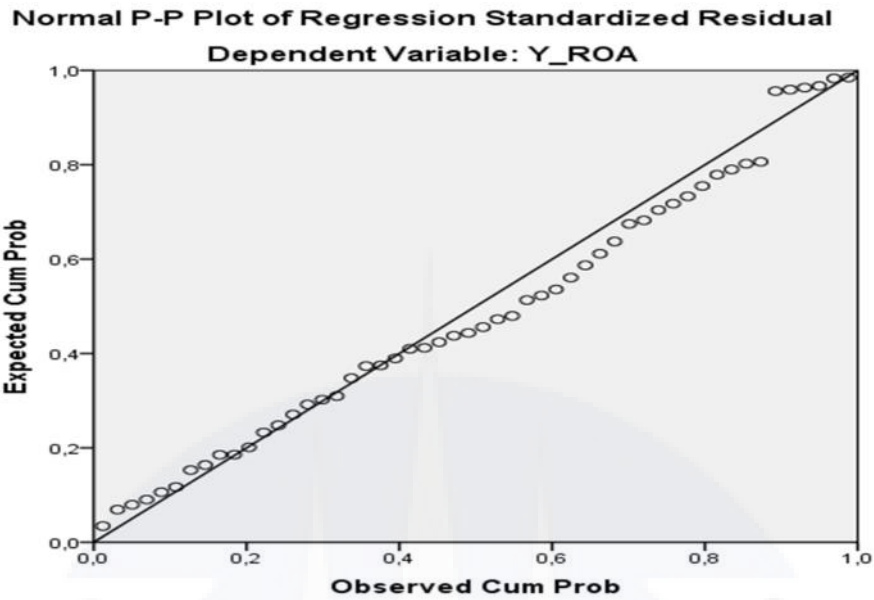
Sumber: Diolah dari Laporan Keuangan Perbankan OJK & Laporan Keuangan Bank Kelompok BUKU 4, 2016

Lampiran 7 Statistics Descriptive

		Statistics					
		X1_ LDR	X2_ NPLGr	X3_ CAR	X4_ BOPO	X5_ NIM	Y_ ROA
N	Valid	52	52	52	52	52	52
	Missing	0	0	0	0	0	0
	Mean	83,4754	1,7427	17,5360	66,7729	6,6754	3,6381
	Median	84,5150	1,8500	17,3950	66,2550	6,3500	3,5450
	Std. Deviation	5,30298	,75429	1,54928	4,89304	1,03447	,67232
	Minimum	71,10	,41	14,93	60,46	5,41	1,48
	Maximum	94,00	2,98	20,59	87,41	9,06	5,03

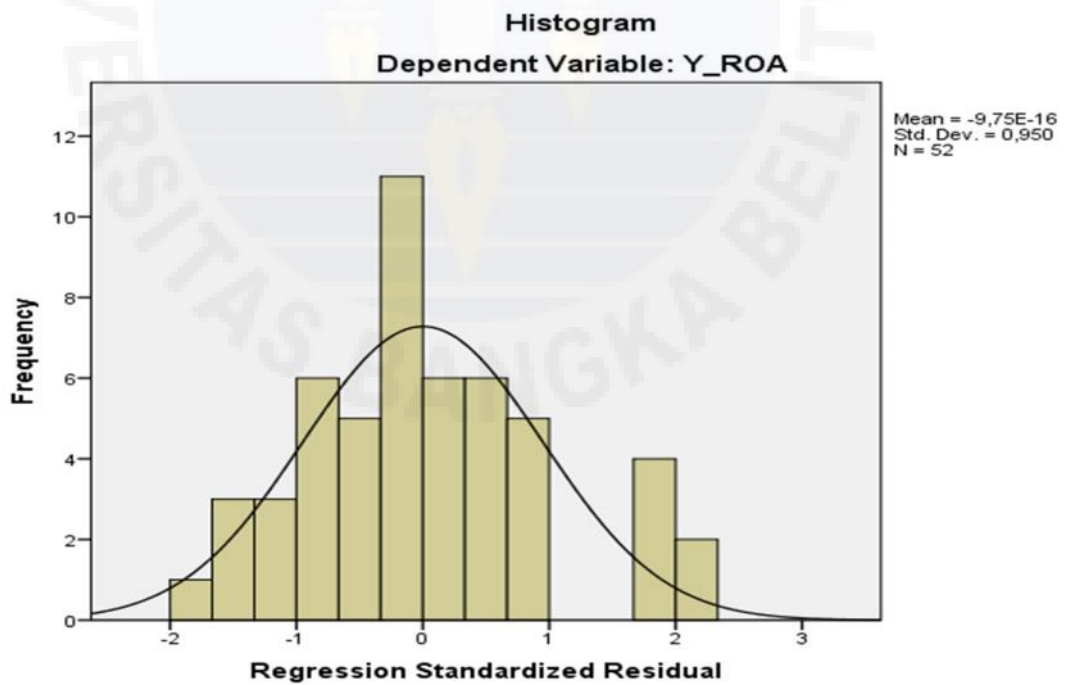
Sumber: Output SPSS, data sekunder yang diolah, 2016

Lampiran 8
Normal P-P Plot



Sumber: *Output* SPSS, data sekunder yang diolah, 2016

Lampiran 9
Histogram



Sumber: *Output* SPSS, data sekunder yang diolah, 2016

Lampiran 10

One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test

		<i>Unstandardized Residual</i>
<i>N</i>		52
<i>Normal Parameters^{a,b}</i>	<i>Mean</i>	,0000000
	<i>Std. Deviation</i>	,13176234
<i>Most Extreme Differences</i>	<i>Absolute</i>	,079
	<i>Positive</i>	,079
	<i>Negative</i>	-,079
<i>Test Statistic</i>		,079
Asymp. Sig. (2-tailed)		,200^{c,d}

a. Test distribution is Normal.

Sumber: *Output* SPSS, data sekunder yang diolah, 2016

Lampiran 11

Coefficients

Coefficients^a

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>	<i>Collinearity Statistics</i>	
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>			<i>Tolerance</i>	<i>VIF</i>
1 (Constant)	6,395	,712		8,978	,000		
X1_LDR	,008	,008	,060	,984	,330	,225	4,444
X2_NPLGr	-,008	,056	-,009	-,145	,886	,208	4,799
X3_CAR	,006	,017	,014	,357	,722	,570	1,753
X4_BOPO	-,093	,006	-,674	-16,847	,000	,521	1,919
X5_NIM	,405	,029	,624	13,964	,000	,418	2,390

a. Dependent Variable: Y_ROA

Sumber: *Output* SPSS, data sekunder yang diolah, 2016

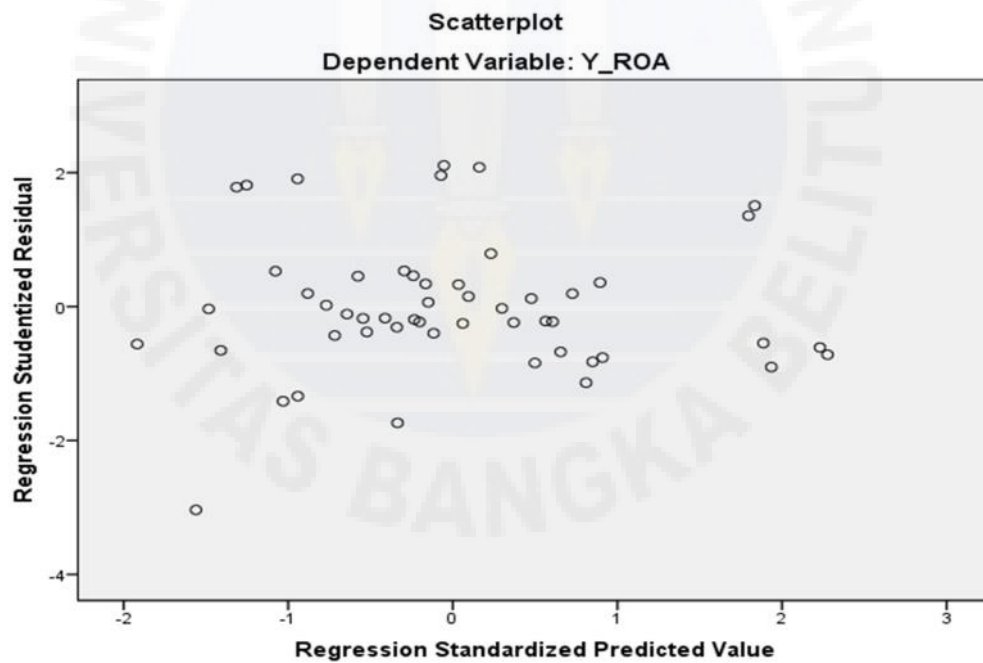
Lampiran 12
Colinearity Diagnostics

Collinearity Diagnostics^a

Model	Dimension	E.value	C. Index	Variance Proportions					
				(Constant)	X1_ LDR	X2_N PLGr	X3_ CAR	X4_B OPO	X5_ NIM
1	1	5,853	1,000	,00	,00	,00	,00	,00	,00
	2	,123	6,911	,00	,00	,22	,00	,00	,00
	3	,017	18,656	,00	,00	,01	,00	,03	,39
	4	,005	34,677	,02	,05	,01	,52	,01	,01
	5	,002	52,203	,01	,05	,01	,38	,71	,35
	6	,000	120,747	,96	,90	,75	,10	,24	,25

a. Dependent Variable: Y_ROA
 Sumber: *Output* SPSS, data sekunder yang diolah, 2016

Lampiran 13
Scatterplot



Sumber: *Output* SPSS, data sekunder yang diolah, 2016

Lampiran 14
Glejser

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,366E-16	,712		,000	1,000
	X1_LDR	,000	,008	,000	,000	1,000
	X2_NPLGr	,000	,056	,000	,000	1,000
	X3_CAR	,000	,017	,000	,000	1,000
	X4_BOPO	,000	,006	,000	,000	1,000
	X5_NIM	,000	,029	,000	,000	1,000

a. Dependent Variable: Glejser
Sumber: Output SPSS, data sekunder yang diolah, 2016

Lampiran 15
Model of Summary

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,981 ^a	,962	,957	,13874	,956

a. Predictors: (Constant), X5_NIM, X2_NPLGr, X3_CAR, X4_BOPO, X1_LDR
b. Dependent Variable: Y_ROA
Sumber: Output SPSS, data sekunder yang diolah, 2016

Lampiran 16
ANOVA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22,167	5	4,433	230,329	,000 ^b
	Residual	,885	46	,019		
	Total	23,053	51			

a. Dependent Variable: Y_ROA
b. Predictors: (Constant), X5_NIM, X2_NPLGr, X3_CAR, X4_BOPO, X1_LDR
Sumber: Output SPSS, data sekunder yang diolah, 2016

Lampiran 17
Surat UPT Pusat Bahasa Universitas Bangka Belitung



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ABSTRACT

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Effect of Liquidity, Asset Quality, Financial Capital, Operating Efficiency and Profitability of Return on Assets at Bank Group of BUKU 4, on January, 1st 2013 – 31st of March 2016

This research is based on phenomenon shows that the bank's return on assets BUKU 4 groups tend to decline. The purpose of this research is to determine and analyze the effect of liquidity, asset quality, financial capital, operating efficiency, and profitability of the bank's return on assets in the group of BUKU 4, on 1st of January 2013 – 31st March 2016, either it is partially or simultaneous. This research was done by using the documentation to obtain the data on the publication of the bank's financial reports and the group of BUKU 4 Indonesian Banking Statistic FSA. This research is a descriptive quantitative research with a number of 52 samples, while the sampling technique used the saturated sampling techniques. In this research, the independent variables consisted of a loan to deposit ratio, gross non-performing loans, capital adequacy ratio, operating expenses to operating revenue, and net interest margin. On the other hand, the dependent variable was the return on assets. Testing instrument had used the software SPSS 22. The method of data analysis applied the descriptive statistical analysis, classical assumption test, and multiple linear regression which includes t-test, F and R². The results showed that the rank of LDR was health, Gross NPL was very healthy, CAR was very healthy, ROA was very healthy, NIM was very healthy and ROA was very healthy. The X₁ independent variables obtained $t_{value} (0.984) < T_{table} (2.012)$, X₂ variable $t_{value} (-0.145) < T_{table} (2.012)$, X₃ variable $t_{value} (0.357) < T_{table} (2.012)$, X₄ variable $t_{value} (-0,16,847) < T_{table} (2.012)$, and X₅ variable $t_{value} (13.964) > T_{table} (2.012)$. Then the LDR variable was partial effect on ROA, Gross NPL variable was partial influential in the ROA, CAR variable was partial effect on ROA, ROA variable was partial influential in ROA, and NIM variable was partial effect on ROA. F test results showed that $F_{value} (230.329) > F_{table} (2.42)$, while the significance was $0.000 < \alpha$ at a significance level of 0.05, then H₀ was rejected and H_a accepted which means independent variables jointly or simultaneously affected the dependent variable significant. The result of the coefficient of determination (R²) indicated Adjusted R Square .957 or 95.7%, which means the ROA variable variation could be explained by the LDR, Gross NPL, CAR, ROA and NIM variable, the remaining 4.3% could be explained by other variables outside of the research.

Keywords: LDR, NPL Gross, CAR, BOPO, NIM and ROA

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NO	Tanggal	Keterangan	Paraf Pembimbing
1	19/2016	Perbaiki bab II	
2	28/2016	ACC & sidang skripsi	
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Catatan :

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NO	Tanggal	Keterangan	Paraf Pembimbing
1	25/4-2016	Ace. judul	df
2	17/5-2016	Bimbingan Bab I/II/III	df
3	15/06-2016	Revisi Bab I/II/III	df
4	15/06-2016	Revisi Bab I/II/III	df
5	17/06-2016	Ace. Summary proposal	df
6	27/6-2016	Bimbingan Bab. IV/V/kesimpulan	df
7	28/6-2016	Revisi	df
8	2-08-2016	Ace. sidang kompromis	df
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NO	Tanggal	Keterangan	Paraf Pembimbing
1	25/4/2016	Jude ter.	4
2	11/5/2016	Proposal	4
3	13/06/2016	Revisi	4
4	15/06/2016	Revisi	4
5	17/06/2016	Revisi ke pembimbing I	4
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Catatan :

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