

**Lampiran 2:****Perhitungan Variabel-Variabel Independent****1. Perhitungan rasio ACHANGE**

<b>Nama Bank</b>	<b>Tahun</b>	<b>Total Aset</b>	<b>Total Aset t - Total Aset t-1</b>	<b>ACHANGE</b>
BMI	2016	55,786,397,505,000	(1,354,219,208,000)	-0.024275079
BMI	2015	57,140,616,713,000	(5,269,601,729,000)	-0.092221646
BMI	2014	62,410,218,442,000	8,671,311,122,000	0.138940567
BMI	2013	53,738,907,320,000	9,533,353,019,000	0.177401319
BMI	2012	44,205,554,301,000	11,726,047,773,000	0.265261865
BMI	2011	32,479,506,528,000	(46,352,215,062,271)	-1.4271219
BSM	2016	78,831,721,590,271	8,435,012,646,180	0.107000234
BSM	2015	70,396,708,944,091	3,441,038,304,846	0.04888067
BSM	2014	66,955,670,639,245	2,989,962,993,550	0.044655859
BSM	2013	63,965,707,645,695	9,736,311,861,173	0.15221143
BSM	2012	54,229,395,784,522	5,557,445,758,661	0.102480319
BSM	2011	48,671,950,025,861	42,536,708,103,861	0.87394707
BSMI	2016	6,135,241,922,000	575,422,456,000	0.093789693
BSMI	2015	5,559,819,466,000	(1,484,768,423,000)	-0.267053352
BSMI	2014	7,044,587,889,000	(2,080,622,539,000)	-0.295350498
BSMI	2013	9,125,210,428,000	961,542,248,000	0.105372063
BSMI	2012	8,163,668,180,000	2,599,006,114,000	0.318362537
BSMI	2011	5,564,662,066,000	(22,122,525,934,000)	-3.975538078
BRIS	2016	27,687,188,000,000	3,456,941,000,000	0.124857064
BRIS	2015	24,230,247,000,000	3,889,214,000,000	0.160510704
BRIS	2014	20,341,033,000,000	2,940,342,000,000	0.144552246
BRIS	2013	17,400,691,000,000	3,311,777,000,000	0.190324453
BRIS	2012	14,088,914,000,000	2,888,091,000,000	0.204990321
BRIS	2011	11,200,823,000,000	4,181,224,423,987	0.373296179
BBS	2016	7,019,598,576,013	1,192,445,048,688	0.169873681
BBS	2015	5,827,153,527,325	666,636,745,644	0.114401782
BBS	2014	5,160,516,781,681	818,304,025,850	0.15857017
BBS	2013	4,342,212,755,831	726,105,243,359	0.167220098
BBS	2012	3,616,107,512,472	886,080,602,648	0.245037129
BBS	2011	2,730,026,909,824	(6,027,936,693,176)	-2.208013654
BPS	2016	8,757,963,603,000	1,623,728,628,000	0.185400248
BPS	2015	7,134,234,975,000	927,730,638,000	0.13003926
BPS	2014	6,206,504,337,000	2,153,994,334,000	0.347054351
BPS	2013	4,052,510,003,000	1,912,027,899,000	0.471813246
BPS	2012	2,140,482,104,000	1,121,800,982,000	0.524087999
BPS	2011	1,018,681,122,000	(3,976,925,216,455)	-3.903994224

<b>Nama Bank</b>	<b>Tahun</b>	<b>Total Aset</b>	<b>Total Aset t - Total Aset t-1</b>	<b>ACHANGE</b>
BCAS	2016	4,995,606,338,455	646,026,291,928	0.129318895
BCAS	2015	4,349,580,046,527	1,355,130,910,262	0.311554425
BCAS	2014	2,994,449,136,265	953,030,288,992	0.318265646
BCAS	2013	2,041,418,847,273	439,237,857,568	0.215163027
BCAS	2012	1,602,180,989,705	385,083,852,244	0.240349782
BCAS	2011	1,217,097,137,461	(6,224,555,392,539)	-5.11426344
BJBS	2016	7,441,652,530,000	1,001,686,119,000	0.134605333
BJBS	2015	6,439,966,411,000	346,478,703,000	0.053801321
BJBS	2014	6,093,487,708,000	1,396,227,150,000	0.229134318
BJBS	2013	4,697,260,558,000	457,811,708,000	0.097463554
BJBS	2012	4,239,448,850,000	(39,206,251,150,000)	-9.247959472
BJBS	2011	43,445,700,000,000	15,131,525,000,000	0.348285906
BNIS	2016	28,314,175,000,000	5,296,508,000,000	0.187062063
BNIS	2015	23,017,667,000,000	3,525,555,000,000	0.153167347
BNIS	2014	19,492,112,000,000	4,783,608,000,000	0.245412503
BNIS	2013	14,708,504,000,000	4,063,191,000,000	0.276247741
BNIS	2012	10,645,313,000,000	2,178,426,000,000	0.204637102
BNIS	2011	8,466,887,000,000	7,122,167,000,000	0.841178936
MBS	2016	1,344,720,000,000	(398,718,000,000)	-0.296506336
MBS	2015	1,743,438,000,000	(706,103,000,000)	-0.405006086
MBS	2014	2,449,541,000,000	149,898,000,000	0.061194322
MBS	2013	2,299,643,000,000	237,091,000,000	0.103099046
MBS	2012	2,062,552,000,000	369,593,000,000	0.179192088
MBS	2011	1,692,959,000,000	1,692,959,000,000	1

## 2. Perhitungan ROA

Nama Bank	Tahun	Total Aset	Net Income	ROA
BMI	2016	55,786,397,505,000	80,511,090,000	0.001443203
BMI	2015	57,140,616,713,000	74,492,188,000	0.001303664
BMI	2014	62,410,218,442,000	58,916,694,000	0.000944023
BMI	2013	53,738,907,320,000	165,144,318,000	0.003073087
BMI	2012	44,205,554,301,000	389,414,422,000	0.008809174
BMI	2011	32,479,506,528,000	273,621,603,000	0.008424438
BSM	2016	78,831,721,590,271	325,413,775,831	0.004127955
BSM	2015	70,396,708,944,091	289,575,719,782	0.004113484
BSM	2014	66,955,670,639,245	(44,810,812,120)	-0.00066926
BSM	2013	63,965,707,645,695	651,240,189,470	0.010181083
BSM	2012	54,229,395,784,522	805,690,561,013	0.014857082
BSM	2011	48,671,950,025,861	551,070,247,617	0.011322132
BSMI	2016	6,135,241,922,000	110,729,286,000	0.018048072
BSMI	2015	5,559,819,466,000	12,223,583,000	0.002198558
BSMI	2014	7,044,587,889,000	15,858,658,000	0.002251183
BSMI	2013	9,125,210,428,000	149,539,953,000	0.016387562
BSMI	2012	8,163,668,180,000	184,871,633,000	0.022645657
BSMI	2011	5,564,662,066,000	53,866,660,000	0.009680131
BRIS	2016	27,687,188,000,000	170,209,000,000	0.006147573
BRIS	2015	24,230,247,000,000	122,637,000,000	0.005061319
BRIS	2014	20,341,033,000,000	2,822,000,000	0.000138734
BRIS	2013	17,400,691,000,000	129,564,000,000	0.007445911
BRIS	2012	14,088,914,000,000	101,888,000,000	0.007231785
BRIS	2011	11,200,823,000,000	11,654,000,000	0.001040459
BBS	2016	7,019,598,576,013	32,709,937,326	0.004659802
BBS	2015	5,827,153,527,325	27,778,475,573	0.004767075
BBS	2014	5,160,516,781,681	8,498,497,636	0.001646831
BBS	2013	4,342,212,755,831	19,547,650,105	0.004501772
BBS	2012	3,616,107,512,472	17,297,940,859	0.00478358
BBS	2011	2,730,026,909,824	12,208,835,206	0.004472057
BPS	2016	8,757,963,603,000	19,540,914,000	0.002231217
BPS	2015	7,134,234,975,000	53,578,381,000	0.007510039
BPS	2014	6,206,504,337,000	70,936,895,000	0.011429444
BPS	2013	4,052,510,003,000	21,332,026,000	0.005263905
BPS	2012	2,140,482,104,000	37,098,796,000	0.017331981
BPS	2011	1,018,681,122,000	9,233,356,000	0.00906403
BCAS	2016	4,995,606,338,455	36,816,335,736	0.007369743
BCAS	2015	4,349,580,046,527	23,436,849,581	0.005388302
BCAS	2014	2,994,449,136,265	12,949,752,123	0.004324586

<b>Nama Bank</b>	<b>Tahun</b>	<b>Total Aset</b>	<b>Net Income</b>	<b>ROA</b>
BCAS	2013	2,041,418,847,273	12,701,022,880	0.006221664
BCAS	2012	1,602,180,989,705	8,359,925,529	0.005217841
BCAS	2011	1,217,097,137,461	6,772,770,592	0.005564692
BJBS	2016	7,441,652,530,000	(414,714,205,000)	-0.05572878
BJBS	2015	6,439,966,411,000	7,278,699,000	0.001130239
BJBS	2014	6,093,487,708,000	21,702,238,000	0.003561546
BJBS	2013	4,697,260,558,000	28,315,837,000	0.00602816
BJBS	2012	4,239,448,850,000	(18,180,256,000)	-0.00428835
BJBS	2011	43,445,700,000,000	962,695,000,000	0.02215858
BNIS	2016	28,314,175,000,000	277,275,000,000	0.009792798
BNIS	2015	23,017,667,000,000	228,525,000,000	0.009928243
BNIS	2014	19,492,112,000,000	163,251,000,000	0.008375234
BNIS	2013	14,708,504,000,000	117,462,000,000	0.007985992
BNIS	2012	10,645,313,000,000	101,892,000,000	0.009571536
BNIS	2011	8,466,887,000,000	66,354,000,000	0.007836883
MBS	2016	1,344,720,000,000	(182,484,000,000)	-0.13570409
MBS	2015	1,743,438,000,000	(284,112,000,000)	-0.16296077
MBS	2014	2,449,541,000,000	55,913,000,000	0.022825909
MBS	2013	2,299,643,000,000	41,367,000,000	0.017988444
MBS	2012	2,062,552,000,000	40,352,000,000	0.019564113
MBS	2011	1,692,959,000,000	40,269,000,000	0.023786164

### 3. Perhitungan Leverage (LEV)

Nama Bank	Tahun	Total Aset	Total Hutang	Leverage
BMI	2016	55,786,397,505,000	9,476,756,018,000	0.169875748
BMI	2015	57,140,616,713,000	8,952,097,186,000	0.156667843
BMI	2014	62,410,218,442,000	9,587,562,800,000	0.153621683
BMI	2013	53,738,907,320,000	9,875,686,906,000	0.183771636
BMI	2012	44,205,554,301,000	8,115,487,601,000	0.183585247
BMI	2011	32,479,506,528,000	4,273,429,198,000	0.131573095
BSM	2016	78,831,721,590,271	11,232,796,484,546	0.142490818
BSM	2015	70,396,708,944,091	9,883,107,046,834	0.140391606
BSM	2014	66,955,670,639,245	8,663,174,197,622	0.129386714
BSM	2013	63,965,707,645,695	11,226,243,009,245	0.175504085
BSM	2012	54,229,395,784,522	9,168,631,145,854	0.169071239
BSM	2011	48,671,950,025,861	7,041,139,433,515	0.144665242
BSMI	2016	6,135,241,922,000	653,977,609,000	0.106593614
BSMI	2015	5,559,819,466,000	934,524,243,000	0.168085358
BSMI	2014	7,044,587,889,000	1,300,748,345,000	0.184645059
BSMI	2013	9,125,210,428,000	1,919,881,494,000	0.21039312
BSMI	2012	8,163,668,180,000	2,117,051,180,000	0.259325971
BSMI	2011	5,564,662,066,000	1,819,268,598,000	0.326932449
BRIS	2016	27,687,188,000,000	8,464,428,000,000	0.30571642
BRIS	2015	24,230,247,000,000	6,421,537,000,000	0.265021525
BRIS	2014	20,341,033,000,000	5,599,727,000,000	0.275292164
BRIS	2013	17,400,691,000,000	4,491,072,000,000	0.258097336
BRIS	2012	14,088,914,000,000	3,432,739,000,000	0.243648233
BRIS	2011	11,200,823,000,000	2,230,290,000,000	0.199118404
BBS	2016	7,019,598,576,013	1,314,314,270,143	0.187234962
BBS	2015	5,827,153,527,325	876,238,579,155	0.150371631
BBS	2014	5,160,516,781,681	826,544,757,387	0.160167052
BBS	2013	4,342,212,755,831	1,015,582,161,932	0.233885859
BBS	2012	3,616,107,512,472	3,343,035,359,342	0.924484504
BBS	2011	2,730,026,909,824	2,474,252,697,553	0.906310736
BPS	2016	8,757,963,603,000	1,019,132,249,000	0.116366349
BPS	2015	7,134,234,975,000	841,347,824,000	0.11793105
BPS	2014	6,206,504,337,000	887,049,913,000	0.142922628
BPS	2013	4,052,510,003,000	401,846,596,000	0.099159927
BPS	2012	2,140,482,104,000	209,242,761,000	0.097754969
BPS	2011	1,018,681,122,000	28,284,352,000	0.027765658
BCAS	2016	4,995,606,338,455	419,533,187,553	0.083980434
BCAS	2015	4,349,580,046,527	393,622,629,885	0.090496698
BCAS	2014	2,994,449,136,265	324,416,857,496	0.108339412

<b>Nama Bank</b>	<b>Tahun</b>	<b>Total Aset</b>	<b>Total Hutang</b>	<b>Leverage</b>
BCAS	2013	2,041,418,847,273	275,000,002,371	0.13471023
BCAS	2012	1,602,180,989,705	256,793,877,391	0.160277696
BCAS	2011	1,217,097,137,461	170,215,580,822	0.139853735
BJBS	2016	7,441,652,530,000	940,949,054,000	0.126443562
BJBS	2015	6,439,966,411,000	525,022,661,000	0.081525683
BJBS	2014	6,093,487,708,000	549,012,407,000	0.090098222
BJBS	2013	4,697,260,558,000	732,012,407,000	0.155838152
BJBS	2012	4,239,448,850,000	572,583,107,000	0.135060742
BJBS	2011	43,445,700,000,000	2,321,872,000,000	0.05344308
BNIS	2016	28,314,175,000,000	4,684,758,000,000	0.165456278
BNIS	2015	23,017,667,000,000	3,310,505,000,000	0.143824524
BNIS	2014	19,492,112,000,000	3,084,547,000,000	0.15824591
BNIS	2013	14,708,504,000,000	3,838,672,000,000	0.26098317
BNIS	2012	10,645,313,000,000	2,185,658,000,000	0.205316462
BNIS	2011	8,466,887,000,000	1,301,983,000,000	0.153773518
MBS	2016	1,344,720,000,000	323,237,000,000	0.240374948
MBS	2015	1,743,438,000,000	275,450,000,000	0.157992426
MBS	2014	2,449,541,000,000	512,714,000,000	0.209310234
MBS	2013	2,299,643,000,000	535,472,000,000	0.232850055
MBS	2012	2,062,552,000,000	538,384,000,000	0.261028086
MBS	2011	1,692,959,000,000	613,436,000,000	0.362345456

#### 4. Perhitungan IND

Nama Bank	Tahun	Komite Auditor Independen	Komite Auditor	IND
BMI	2016	1	4	0.25
BMI	2015	1	4	0.25
BMI	2014	2	3	0.666667
BMI	2013	1	3	0.333333
BMI	2012	3	3	1
BMI	2011	3	3	1
BSM	2016	3	6	0.5
BSM	2015	6	7	0.857143
BSM	2014	4	5	0.8
BSM	2013	4	4	1
BSM	2012	4	4	1
BSM	2011	4	4	1
BSMI	2016	3	3	1
BSMI	2015	3	3	1
BSMI	2014	3	3	1
BSMI	2013	3	3	1
BSMI	2012	4	4	1
BSMI	2011	4	4	1
BRIS	2016	2	5	0.4
BRIS	2015	4	7	0.571429
BRIS	2014	2	4	0.5
BRIS	2013	1	4	0.25
BRIS	2012	2	5	0.4
BRIS	2011	1	4	0.25
BBS	2016	1	3	0.333333
BBS	2015	1	3	0.333333
BBS	2014	1	2	0.5
BBS	2013	1	2	0.5
BBS	2012	1	2	0.5
BBS	2011	2	3	0.666667
BPS	2016	2	3	0.666667
BPS	2015	2	3	0.666667
BPS	2014	2	3	0.666667
BPS	2013	2	3	0.666667
BPS	2012	2	3	0.666667
BPS	2011	2	3	0.666667
BCAS	2016	3	3	1
BCAS	2015	3	3	1

<b>Nama Bank</b>	<b>Tahun</b>	<b>Komite Auditor Independen</b>	<b>Komite Auditor</b>	<b>IND</b>
BCAS	2014	1	3	0.333333
BCAS	2013	1	3	0.333333
BCAS	2012	2	3	0.666667
BCAS	2011	3	3	1
BJBS	2016	3	4	0.75
BJBS	2015	3	4	0.75
BJBS	2014	3	4	0.75
BJBS	2013	3	4	0.75
BJBS	2012	2	2	1
BJBS	2011	2	2	1
BNIS	2016	4	6	0.666667
BNIS	2015	4	4	1
BNIS	2014	4	5	0.8
BNIS	2013	1	6	0.166667
BNIS	2012	3	4	0.75
BNIS	2011	2	3	0.666667
MBS	2016	4	4	1
MBS	2015	4	4	1
MBS	2014	3	3	1
MBS	2013	3	3	1
MBS	2012	3	3	1
MBS	2011	3	3	1



## 5. Perhitungan BDOUT

Nama Bank	Tahun	Komisaris Independen	Dewan Komisaris	BDOUT
BMI	2016	2	4	0.5
BMI	2015	3	5	0.6
BMI	2014	4	6	0.66666667
BMI	2013	3	6	0.5
BMI	2012	3	6	0.5
BMI	2011	3	6	0.5
BSM	2016	3	5	0.6
BSM	2015	3	5	0.6
BSM	2014	3	5	0.6
BSM	2013	3	5	0.6
BSM	2012	3	5	0.6
BSM	2011	3	5	0.6
BSMI	2016	3	3	1
BSMI	2015	3	3	1
BSMI	2014	0	3	0
BSMI	2013	0	3	0
BSMI	2012	0	3	0
BSMI	2011	0	3	0
BRIS	2016	3	5	0.6
BRIS	2015	3	5	0.6
BRIS	2014	4	5	0.8
BRIS	2013	3	5	0.6
BRIS	2012	3	5	0.6
BRIS	2011	3	5	0.6
BBS	2016	2	4	0.5
BBS	2015	2	4	0.5
BBS	2014	2	3	0.66666667
BBS	2013	2	3	0.66666667
BBS	2012	2	3	0.66666667
BBS	2011	2	3	0.66666667
BPS	2016	1	3	0.33333333
BPS	2015	2	3	0.66666667
BPS	2014	2	3	0.66666667
BPS	2013	2	3	0.66666667
BPS	2012	1	3	0.33333333
BPS	2011	0	3	0
BCAS	2016	2	3	0.66666667

<b>Nama Bank</b>	<b>Tahun</b>	<b>Komisaris Independen</b>	<b>Dewan Komisaris</b>	<b>BDOUT</b>
BCAS	2015	2	3	0.66666667
BCAS	2014	2	3	0.66666667
BCAS	2013	2	3	0.66666667
BCAS	2012	2	3	0.66666667
BCAS	2011	2	3	0.66666667
BJBS	2016	2	4	0.5
BJBS	2015	0	4	0
BJBS	2014	0	4	0
BJBS	2013	0	5	0
BJBS	2012	0	4	0
BJBS	2011	0	4	0
BNIS	2016	2	4	0.5
BNIS	2015	1	3	0.33333333
BNIS	2014	2	3	0.66666667
BNIS	2013	2	3	0.66666667
BNIS	2012	1	3	0.33333333
BNIS	2011	2	3	0.66666667
MBS	2016	2	3	0.66666667
MBS	2015	2	3	0.66666667
MBS	2014	2	3	0.66666667
MBS	2013	2	3	0.66666667
MBS	2012	2	3	0.66666667
MBS	2011	0	3	0

## 6. Perhitungan Total Akruai (TACC)

Nama Bank	Tahun	Net Income	Arus Kas Bersih dari Aktivitas Operasi	Total Accrual	Total Aset	TACt/At-1
BMI	2016	80,511,090,000	(1,467,126,539,000)	1,547,637,629,000	55,786,397,505,000	0.02708472
BMI	2015	74,492,188,000	(2,949,514,987,000)	3,024,007,175,000	57,140,616,713,000	0.048453719
BMI	2014	58,916,694,000	6,167,848,806,000	(6,108,932,112,000)	62,410,218,442,000	-0.11367801
BMI	2013	165,144,318,000	(2,741,525,091,000)	2,906,669,409,000	53,738,907,320,000	0.065753489
BMI	2012	389,414,422,000	(466,290,084,000)	855,704,506,000	44,205,554,301,000	0.026345982
BMI	2011	273,621,603,000	4,280,760,153,000	(4,007,138,550,000)	32,479,506,528,000	-0.18724253
<b>BMI</b>	<b>2010</b>	<b>170,938,736,000</b>	<b>(104,669,830,000)</b>	<b>275,608,566,000</b>	<b>21,400,793,090,000</b>	
BSM	2016	325,413,775,831	1,031,513,169,147	(706,099,393,316)	78,831,721,590,271	-0.01003029
BSM	2015	289,575,719,782	1,819,354,616,982	(1,529,778,897,200)	70,396,708,944,091	-0.02284764
BSM	2014	(44,810,812,120)	2,194,005,021,512	(2,238,815,833,632)	66,955,670,639,245	-0.03500025
BSM	2013	651,240,189,470	4,086,071,174,752	(3,434,830,985,282)	63,965,707,645,695	-0.06333891
BSM	2012	805,690,561,013	(1,693,695,809,233)	2,499,386,370,246	54,229,395,784,522	0.051351679
BSM	2011	551,070,247,617	1,091,427,593,612	(540,357,345,995)	48,671,950,025,861	-0.01663566
<b>BSM</b>	<b>2010</b>	<b>418,519,817,950</b>	<b>2,220,372,086,770</b>	<b>(1,801,852,268,820)</b>	<b>32,481,873,142,495</b>	
BSMI	2016	110,729,286,000	(59,285,874,000)	170,015,160,000	6,135,241,922,000	0.030579259
BSMI	2015	12,223,583,000	(320,571,523,000)	332,795,106,000	5,559,819,466,000	0.047241246
BSMI	2014	15,858,658,000	(143,558,823,000)	159,417,481,000	7,044,587,889,000	0.017470006
BSMI	2013	149,539,953,000	(101,097,554,000)	250,637,507,000	9,125,210,428,000	0.030701579
BSMI	2012	184,871,633,000	426,848,289,000	(241,976,656,000)	8,163,668,180,000	-0.04348452
BSMI	2011	53,866,660,000	21,536,896,000	32,329,764,000	5,564,662,066,000	0.006971032
<b>BSMI</b>	<b>2010</b>	<b>62,854,190,000</b>	<b>333,877,729,000</b>	<b>(271,023,539,000)</b>	<b>4,637,730,250,000</b>	

Nama Bank	Tahun	Net Income	Arus Kas Bersih dari Aktivitas Operasi	Total Accrual	Total Aset	TACT/At-1
BRIS	2016	170,209,000,000	652,133,000,000	(481,924,000,000)	27,687,188,000,000	-0.01988936
BRIS	2015	122,637,000,000	2,496,959,000,000	(2,374,322,000,000)	24,230,247,000,000	-0.11672573
BRIS	2014	2,822,000,000	1,259,278,000,000	(1,256,456,000,000)	20,341,033,000,000	-0.07220725
BRIS	2013	129,564,000,000	(273,845,000,000)	403,409,000,000	17,400,691,000,000	0.02863308
BRIS	2012	101,888,000,000	563,249,000,000	(461,361,000,000)	14,088,914,000,000	-0.04118992
BRIS	2011	11,654,000,000	391,342,000,000	(379,688,000,000)	11,200,823,000,000	-0.05537728
BRIS	2010	10,954,000,000	87,402,000,000	(76,448,000,000)	6,856,386,000,000	
BBS	2016	32,709,937,326	(78,422,521,859)	111,132,459,185	7,019,598,576,013	0.019071483
BBS	2015	27,778,475,573	(440,266,811,993)	468,045,287,566	5,827,153,527,325	0.090697368
BBS	2014	8,498,497,636	(635,737,112,329)	644,235,609,965	5,160,516,781,681	0.14836574
BBS	2013	19,547,650,105	(315,341,363,947)	334,889,014,052	4,342,212,755,831	0.092610359
BBS	2012	17,297,940,859	173,825,910,036	(156,527,969,177)	3,616,107,512,472	-0.05733569
BBS	2011	12,208,835,206	66,985,272,676	(54,776,437,470)	2,730,026,909,824	-0.02496701
BBS	2010	10,234,143,192	(129,215,343,698)	139,449,486,890	2,193,952,328,077	
BPS	2016	19,540,914,000	(263,291,007,000)	282,831,921,000	8,757,963,603,000	0.039644324
BPS	2015	53,578,381,000	(175,600,244,000)	229,178,625,000	7,134,234,975,000	0.036925556
BPS	2014	70,936,895,000	(512,530,224,000)	583,467,119,000	6,206,504,337,000	0.143976725
BPS	2013	21,332,026,000	829,328,857,000	(807,996,831,000)	4,052,510,003,000	-0.37748357
BPS	2012	37,098,796,000	248,957,892,000	(211,859,096,000)	2,140,482,104,000	-0.20797391
BPS	2011	9,233,356,000	(219,226,639,000)	228,459,995,000	1,018,681,122,000	0.498045206
BPS	2010	(7,172,640,000)	76,236,220,000	(83,408,860,000)	458,713,370,000	
BCAS	2016	36,816,335,736	616,704,439,342	(579,888,103,606)	4,995,606,338,455	-0.13332048
BCAS	2015	23,436,849,581	(94,671,121,350)	118,107,970,931	4,349,580,046,527	0.039442303

Nama Bank	Tahun	Net Income	Arus Kas Bersih dari Aktivitas Operasi	Total Accrual	Total Aset	TACT/At-1
BCAS	2014	12,949,752,123	(403,929,296,090)	416,879,048,213	2,994,449,136,265	0.204210444
BCAS	2013	12,701,022,880	42,996,768,970	(30,295,746,090)	2,041,418,847,273	-0.01890907
BCAS	2012	8,359,925,529	61,835,249,181	(53,475,323,652)	1,602,180,989,705	-0.04393678
BCAS	2011	6,772,770,592	19,674,642,040	(12,901,871,448)	1,217,097,137,461	-0.01475122
BCAS	2010	5,470,578,327	3,792,136,787	1,678,441,540	874,630,867,793	
BJBS	2016	(414,714,205,000)	771,721,000,000	(1,186,435,205,000)	7,441,652,530,000	-0.18423003
BJBS	2015	7,278,699,000	(600,491,300,000)	607,769,999,000	6,439,966,411,000	0.099740908
BJBS	2014	21,702,238,000	635,619,602,000	(613,917,364,000)	6,093,487,708,000	-0.13069689
BJBS	2013	28,315,837,000	(250,026,217,000)	278,342,054,000	4,697,260,558,000	0.065655245
BJBS	2012	(18,180,256,000)	183,347,078,000	(201,527,334,000)	4,239,448,850,000	-0.0046386
BJBS	2011	962,695,000,000	2,296,512,000,000	(1,333,817,000,000)	43,445,700,000,000	-0.04109489
BJBS	2010	890,225,000,000	61,788,240,000,000	(60,898,015,000,000)	32,457,004,000,000	
BNIS	2016	277,275,000,000	2,332,571,000,000	(2,055,296,000,000)	28,314,175,000,000	-0.08929211
BNIS	2015	228,525,000,000	375,000,000,000	(146,475,000,000)	23,017,667,000,000	-0.00751458
BNIS	2014	163,251,000,000	601,157,000,000	(437,906,000,000)	19,492,112,000,000	-0.0297723
BNIS	2013	117,462,000,000	503,255,000,000	(385,793,000,000)	14,708,504,000,000	-0.03624064
BNIS	2012	101,892,000,000	(689,147,000,000)	791,039,000,000	10,645,313,000,000	0.093427372
BNIS	2011	66,354,000,000	253,773,000,000	(187,419,000,000)	8,466,887,000,000	-0.02930746
BNIS	2010	36,512,000,000	618,187,000,000	(581,675,000,000)	6,394,924,000,000	
MBS	2016	(182,484,000,000)	108,004,000,000	(290,488,000,000)	1,344,720,000,000	-0.16661791
MBS	2015	(284,112,000,000)	(241,061,000,000)	(43,051,000,000)	1,743,438,000,000	-0.01757513
MBS	2014	55,913,000,000	(27,785,000,000)	83,698,000,000	2,449,541,000,000	0.036396084
MBS	2013	41,367,000,000	164,687,000,000	(123,320,000,000)	2,299,643,000,000	-0.05979001

<b>Nama Bank</b>	<b>Tahun</b>	<b>Net Income</b>	<b>Arus Kas Bersih dari Aktivitas Operasi</b>	<b>Total Accrual</b>	<b>Total Aset</b>	<b>TACT/At-1</b>
MBS	2012	40,352,000,000	4,672,000,000	35,680,000,000	2,062,552,000,000	0.021075525
MBS	2011	40,269,000,000	(120,742,000,000)	161,011,000,000	1,692,959,000,000	0
MBS	2010	0	0	0	0	

## 7. Perhitungan AUDCHANGE

<b>Nama Bank</b>	<b>Tahun</b>	<b>AUDCHANGE</b>
BMI	2016	1
BMI	2015	1
BMI	2014	1
BMI	2013	0
BMI	2012	0
BMI	2011	0
BSM	2016	0
BSM	2015	1
BSM	2014	0
BSM	2013	1
BSM	2012	0
BSM	2011	0
BSMI	2016	1
BSMI	2015	0
BSMI	2014	1
BSMI	2013	0
BSMI	2012	0
BSMI	2011	1
BRIS	2016	0
BRIS	2015	0
BRIS	2014	0
BRIS	2013	1
BRIS	2012	0
BRIS	2011	0
BBS	2016	0
BBS	2015	0
BBS	2014	1
BBS	2013	1
BBS	2012	0
BBS	2011	0
BPS	2016	0
BPS	2015	0
BPS	2014	0
BPS	2013	0
BPS	2012	0
BPS	2011	0
BCAS	2016	0
BCAS	2015	0
BCAS	2014	0

<b>Nama Bank</b>	<b>Tahun</b>	<b>AUDCHANGE</b>
BCAS	2013	0
BCAS	2012	1
BCAS	2011	0
BJBS	2016	1
BJBS	2015	0
BJBS	2014	0
BJBS	2013	1
BJBS	2012	0
BJBS	2011	1
BNIS	2016	1
BNIS	2015	0
BNIS	2014	0
BNIS	2013	1
BNIS	2012	0
BNIS	2011	1
MBS	2016	0
MBS	2015	0
MBS	2014	1
MBS	2013	0
MBS	2012	1
MBS	2011	0



