

Hasil perhitungan Kualitas Aktiva Produktif dapat dilihat pada tabel berikut:

Tabel 4.3
Data Perhitungan Kualitas Aktiva Produktif Perusahaan Sampel
Periode 2003 – 2005

| NO | KODE BANK | Mar03 | Jun03 | Sep03 | Des03 | Mar04 | Jun04 | Sep04 | Des04 | Mar05 | Jun05 | Sep05 | Des05 |
|--------------------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1 | ANKB | 76.99 | 63.9 | 54.2 | 99.68 | 79.71 | 79.87 | 90.73 | 100 | 59.79 | 59.14 | 82.25 | 89.08 |
| 2 | INPC | 97.9 | 95.1 | 97.1 | 99.9 | 98.7 | 51.7 | 29.9 | 51.06 | 32.09 | 14.9 | 80.98 | 95.03 |
| 3 | BBIA | 98.2 | 99.49 | 80.95 | 99.52 | 100 | 86.31 | 73.14 | 99.99 | 69.46 | 96.29 | 92.82 | 96.3 |
| 4 | BABP | 98.91 | 98.97 | 91.32 | 99.85 | 84.5 | 80.4 | 94.5 | 91.34 | 90.06 | 89.41 | 99.75 | 92.89 |
| 5 | BBCA | 66.1 | 55.1 | 55.82 | 60.48 | 54.98 | 58.93 | 55.13 | 57.99 | 56.95 | 70.18 | 80.88 | 81.9 |
| 6 | BCIC | 96.6 | 70.72 | 75.76 | 100 | 32.78 | 88.14 | 84.9 | 95.82 | 88.2 | 88.29 | 92.16 | 82.7 |
| 7 | BDMN | 35.72 | 0 | 0 | 0 | 38.1 | 0 | 0 | 0 | 0 | 413.4 | 1.229.4 | 89.08 |
| 8 | BEKS | 92.92 | 101.7 | 84.35 | 100 | 100 | 102.4 | 105.5 | 100 | 107.4 | 79.29 | 99.38 | 55.1 |
| 9 | BNII | 58.9 | 70.46 | 91.08 | 89.82 | 89.62 | 85.63 | 93.3 | 81.05 | 82.45 | 78.83 | 123 | 111.9 |
| 10 | BKSW | 104.5 | 94.6 | 108.7 | 100 | 92.07 | 70.55 | 73.87 | 100 | 71.69 | 99.42 | 92.23 | 83.5 |
| 11 | LPBN | 84.26 | 77.36 | 76.5 | 76.25 | 72.74 | 64.5 | 70.26 | 59.9 | 51.23 | 46.9 | 48.89 | 28.63 |
| 12 | BMRI | 56.3 | 62.9 | 57.9 | 70.9 | 75.6 | 75.4 | 73.7 | 75.3 | 92.51 | 86.24 | 96.98 | 94.51 |
| 13 | MAYA | 98.8 | 78.7 | 74.6 | 87.5 | 60.03 | 63.04 | 52.7 | 65.9 | 64 | 74.6 | 75.05 | 81.84 |
| 14 | MEGA | 99.99 | 99.99 | 99.98 | 100 | 99.97 | 100 | 99.98 | 100 | 99.94 | 100 | 99.99 | 100 |
| 15 | BBNI | 58.76 | 38.43 | 49.5 | 50.17 | 56.65 | 67.09 | 60.54 | 62.54 | 63.75 | 75.53 | 99.55 | 97.76 |
| 16 | BNGA | 65.16 | 56.16 | 52.85 | 56.09 | 48.31 | 59.06 | 60.2 | 60.64 | 68.65 | 79.98 | 0 | 0 |
| 17 | NISP | 86.49 | 81.5 | 86.23 | 99.58 | 100.6 | 91.65 | 88.36 | 89.91 | 103.9 | 99.97 | 99.35 | 97.91 |
| 18 | BBNP | 34.5 | 38.3 | 42.98 | 44.13 | 34.74 | 31.5 | 29.22 | 34.16 | 38.73 | 42.18 | 37.29 | 56.64 |
| 19 | PNBN | 81.8 | 73.5 | 63.5 | 99.9 | 77.9 | 68.2 | 69.7 | 100 | 85.6 | 100 | 20.7 | 100 |
| 20 | BNLI | 73.5 | 52.7 | 61.3 | 60.5 | 51.4 | 67.3 | 49.3 | 49.2 | 48.8 | 51.5 | 62.2 | 69.3 |
| 21 | BBRI | 49.2 | 50.9 | 52.7 | 47.6 | 47.8 | 47.8 | 44.8 | 44.4 | 49.3 | 56.3 | 57.9 | 56.6 |
| 22 | BSWD | 36.4 | 33.88 | 32.27 | 51.9 | 43.1 | 44.98 | 46.23 | 50.04 | 50.76 | 66.63 | 81.83 | 44.79 |
| 23 | BVIC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 100 | 100 | 20.68 | 100 |
| Rata - rata | | 71.82 | 64.97 | 64.76 | 73.64 | 66.93 | 64.54 | 62.87 | 68.23 | 68.49 | 89.96 | 71.47 | 78.50 |
| Rata-rata / tahun | | 68.80 | | | 65.64 | | | | 77.11 | | | | |

Sumber : Data Sekunder diolah, 2006

Dari tabel diatas dapat diketahui bahwa nilai Kualitas Aktiva Produktif rata-rata terendah terjadi pada periode September 2004 yaitu sebesar 62,87%. Hal ini berarti besarnya PPAP adalah cukup besar yaitu sebesar 62,87% dari penyisihan penghapusan aktiva produktif yang wajib dibentuk. Sedangkan nilai tertinggi terjadi pada periode Juni 2005 yaitu sebesar 89,96 dimana besarnya PPAP sebesar 89,96% dari PPAP yang wajib dibentuk.

PT. Bank Artha Graha Int'l (INPC)

Tahun 2003

dalam jutaan Rupiah

| No | Nama Pos | Maret | Juni | Sept | Des |
|----|---|------------|-----------|-----------|-----------|
| 1 | Aspek Permodalan | | | | |
| | CAR | | | | |
| | Modal | 59,246 | 60,874 | 61,947 | 59,958 |
| | ATMR | 219,737 | 175,831 | 174,076 | 167,187 |
| 2 | Aspek Kualitas Aktiva | | | | |
| | BDR | | | | |
| | Aktiva Produktif yang Diklasifikasikan | 767,527 | 735,182 | 745,274 | 739,448 |
| | Total Aktiva Produktif | 12,139,952 | 1,113,663 | 1,127,326 | 1,118,570 |
| | KAP | | | | |
| | PPAP | 713,385 | 682,840 | 697,332 | 680,374 |
| | PPAWD | 699,052 | 649,393 | 677,252 | 679,590 |
| 3 | Aspek Rentabilitas | | | | |
| | ROA | | | | |
| | Laba Sebelum Pajak | 2,664 | 7,074 | 7,866 | 4,286 |
| | Total Aktiva | 519,030 | 450,661 | 456,003 | 454,559 |
| | BOPO | | | | |
| | Beban Operasional | 8,376 | 18,860 | 25,716 | 53,325 |
| | Pendapatan Operasional | 11,124 | 23,030 | 31,251 | 35,274 |
| 4 | Aspek Likuiditas | | | | |
| | LDR | | | | |
| | Kredit yang Diberikan | 928,767 | 856,093 | 860,701 | 848,273 |
| | DPK+KLBI+Modal Inti | 88,454 | 89,824 | 90,436 | 88,696 |
| | NCMCA | | | | |
| | Kewajiban Bersih | 644 | 993 | 848 | 937 |
| | Current Asset | 16,787 | 14,424 | 14,619 | 15,123 |

PT. Bank Eksekutif Int'l (BEKS)

Tahun 2003

dalam jutaan Rupiah

| No | Nama Pos | Maret | Juni | Sept | Des |
|----|---|-----------|-----------|-----------|-----------|
| 1 | Aspek Permodalan | | | | |
| | CAR | | | | |
| | Modal | 135,404 | 128,811 | 134,926 | 149,724 |
| | ATMR | 1,240,126 | 1,272,460 | 1,342,698 | 1,439,093 |
| 2 | Aspek Kualitas Aktiva | | | | |
| | BDR | | | | |
| | Aktiva Produktif yang Diklasifikasikan | 38,766 | 42,009 | 42,715 | 47,299 |
| | Total Aktiva Produktif | 1,480,998 | 1,477,939 | 1,401,479 | 1,583,132 |
| | KAP | | | | |
| | PPAP | 20,224 | 27,538 | 35,091 | 30,942 |
| | PPAWD | 18,793 | 28,011 | 29,598 | 30,942 |
| 3 | Aspek Rentabilitas | | | | |
| | ROA | | | | |
| | Laba Sebelum Pajak | 13,278 | 12,398 | 26,685 | 55,817 |
| | Total Aktiva | 1,724,224 | 1,723,608 | 1,632,389 | 1,873,790 |
| | BOPO | | | | |
| | Beban Operasional | 81,628 | 158,838 | 223,989 | 287,123 |
| | Pendapatan Operasional | 90,005 | 173,450 | 259,201 | 347,488 |
| 4 | Aspek Likuiditas | | | | |
| | LDR | | | | |
| | Kredit yang Diberikan | 1,102,646 | 1,138,197 | 1,217,913 | 1,261,496 |
| | DPK+KLBI+Modal Inti | 151,474 | 1,538,104 | 1,383,992 | 1,638,307 |
| | NCMCA | | | | |
| | Kewajiban Bersih | 20,977 | 19,349 | 16,637 | 9,285 |
| | Current Asset | 65,827 | 93,681 | 86,215 | 87,687 |

PT. Bank Mayapada Int'l (MAYA)

Tahun 2005

dalam jutaan Rupiah

| No | Nama Pos | Maret | Juni | Sept | Des |
|----|---|-----------|-----------|-----------|-----------|
| 1 | Aspek Permodalan | | | | |
| | CAR | | | | |
| | Modal | 336,900 | 385,266 | 384,535 | 388,175 |
| | ATMR | 2,686,721 | 2,595,762 | 2,664,415 | 2,726,556 |
| 2 | Aspek Kualitas Aktiva | | | | |
| | BDR | | | | |
| | Aktiva Produktif yang Diklasifikasikan | 13,652 | 21,077 | 18,839 | 18,781 |
| | Total Aktiva Produktif | 1,950,237 | 2,107,723 | 2,093,277 | 2,682,998 |
| | KAP | | | | |
| | PPAP | 26,165 | 30,495 | 30,656 | 33,226 |
| | PPAWD | 40,880 | 40,876 | 40,845 | 40,817 |
| 3 | Aspek Rentabilitas | | | | |
| | ROA | | | | |
| | Laba Sebelum Pajak | 8,018 | 13,999 | 20,076 | 23,831 |
| | Total Aktiva | 2,670,124 | 2,813,611 | 2,896,643 | 3,155,554 |
| | BOPO | | | | |
| | Debit Operasional | 58,942 | 120,713 | 201,454 | 301,055 |
| | Pendapatan Operasional | 66,227 | 137,372 | 2,238,377 | 324,358 |
| 4 | Aspek Likuiditas | | | | |
| | LDR | | | | |
| | Kredit yang Diberikan | 1,780,135 | 1,896,652 | 1,968,956 | 2,064,757 |
| | DPR+RLB+Modal Inti | 2,342,233 | 2,433,331 | 2,576,157 | 2,700,212 |
| | NCMCA | | | | |
| | Rekajadian Bersih | 4,000 | 1,000 | 11,172 | 31,001 |
| | Current Asset | 155,307 | 153,433 | 192,621 | 199,201 |