

LAMPIRAN

CAR 2013	
Modal Disetor	28.982.859
Laba Tahun Lalu	16.043.618
Laba Tahun Berjalan (50% x 18.829.934)	9.414.967
Total	54.441.444
Perhitungan ATMR	

$$\begin{aligned} *Rasio\ CAR &= \frac{\text{Modal}}{\text{ATMR}} \times 100\% \\ &= \frac{17.316.192}{241.985.764} \times 100\% \\ &= 7,15\% \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit} &= (\text{Rasio} : 0,1) + 1 \\ &= (71,5 : 0,1) + 1 \\ &= 72,5 \end{aligned}$$

Perhitungan KAP

$$\begin{aligned} *Rasio\ KAP &= \frac{\text{APYD}}{\text{Total Aktiva Produktif}} \times 100\% \\ &= \frac{5.957.084,4}{450.634.798} \times 100\% \\ &= 1,32 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit} &= (15,5 - 1,32) : 0,15 \\ &= 94,53 \end{aligned}$$

Perhitungan PPAP

$$\begin{aligned} *Rasio\ PPAP &= \frac{\text{Total PPAP}}{\text{PPAWD}} \times 100\% \\ &= \frac{5.036.571}{5.957.084,4} \times 100\% \\ &= 84,5 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit PPAP} &= \text{Rasio} \times 1 \\ &= 84,5 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit Faktor} &= 5\% \times 84,5 \\ &= 4,22 \end{aligned}$$

Manajemen

$$\begin{aligned} *NPM &= \frac{\text{Laba Bersih}}{\text{Laba Operasional}} \times 100\% \\ &= \frac{18.829.934}{23.551.711} \times 100\% \\ &= 79,95 \\ NK &= NPM \\ &= 79,95 \end{aligned}$$

Earning

$$\begin{aligned} *ROA &= \frac{\text{Laba Sebelum Pajak}}{\text{Total Aktiva}} \times 100\% \\ &= \frac{24.061.837}{733.099.762} \times 100\% \\ &= 3,28 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit} &= (\text{Rasio} : 0,015) \times 1 \\ &= (3,28 : 0,015) \times 1 \\ &= 218,6 \end{aligned}$$

$$\begin{aligned} *Rasio \text{ BOPO} &= \frac{\text{Beban Operasional}}{\text{Pendapatan Operasional}} \times 100\% \\ &= \frac{21.500.987}{50.089.269} \times 100\% \\ &= 42,92 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit} &= \frac{100\% \times \text{Rasio BOPO}}{0,08} \\ &= \frac{100\% - 42,92\%}{0,08} \\ &= 713,5 \end{aligned}$$

Liquidity

$$\begin{aligned} *CR &= \frac{\text{Total Kas \& Bank}}{\text{Hutang Lancar}} \times 100\% \\ &= \frac{23.774.950}{379.677.746} \times 100\% \\ &= 6,26 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit} &= (\text{Rasio} : 0,05) \times 1 \\ &= (6,26 : 0,05) \times 1 = 125,2 \end{aligned}$$

$$\begin{aligned}\text{Bobot Faktor} &= \text{Bobot ROA} \times \text{NK} \\ &= 125,2 \times 5\% = 6,26\end{aligned}$$

$$\begin{aligned}*\text{LDR} &= \frac{\text{Kredit yang Diberikan}}{\text{Total Dana Pihak Ketiga}} \times 100\% \\ &= \frac{45.113.834}{390.780.767} \times 100\% \\ &= 11,54\end{aligned}$$

$$\begin{aligned}\text{Nilai Kredit} &= (115 - \text{Rasio}) \times 4 \\ &= (115 - 11,54) \times 4 = 413,84\end{aligned}$$

2014	
Modal Disetor	28.982.859
Laba Tahun Lalu	18.829.934
Laba Tahun Berjalan (50% x 20.654.783)	10.327.391,5
Total	<u>58.140.184,5</u>

$$\begin{aligned}*\text{Rasio CAR} &= \frac{\text{Modal}}{\text{ATMR}} \times 100\% \\ &= \frac{28.982.859}{273.849.812} \times 100\% \\ &= 10,58\end{aligned}$$

Perhitungan Nilai Kredit

$$\begin{aligned}\text{Nilai Kredit} &= (\text{Rasio} : 0,1) + 1 \\ &= (10,58 : 0,1) + 1 \\ &= 106,8\end{aligned}$$

Perhitungan KAP

$$\begin{aligned}*\text{Rasio KAP} &= \frac{\text{APYD}}{\text{Total Aktiva Produktif}} \times 100\% \\ &= \frac{7.375.866,03}{505.394.870} \times 100\% \\ &= 1,45\end{aligned}$$

Perhitungan Nilai Kredit

$$\begin{aligned}\text{Nilai Kredit} &= (15,5 - \text{Rasio}) : 0,15 \\ &= (15,5 - 1,45) : 0,15\end{aligned}$$

$$= 93,6$$

Nilai Kredit Komponen Maksimal 100
Perhitungan PPAP

$$\begin{aligned} *Rasio \text{ PPAP} &= \frac{\text{Total PPAP}}{\text{PPAWD}} \times 100\% \\ &= \frac{5.148.352}{7.375.866,03} \times 100\% \\ &= 69,79 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit PPAP} &= \text{Rasio} \times 1 \\ &= 69,79 \times 1 \\ &= 69,79 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit Faktor} &= \text{Bobot} \times \text{Nilai Kredit} \\ &= 5\% \times 69,79 \\ &= 3,48 \end{aligned}$$

Manajemen

$$\begin{aligned} *NPM &= \frac{\text{Laba Bersih}}{\text{Laba Operasional}} \times 100\% \\ &= \frac{20.654.783}{25.978.106} \times 100\% \\ &= 79,50 \end{aligned}$$

$$\begin{aligned} \text{NK} &= \text{NPM} \\ &= 79,50 \end{aligned}$$

Earning

$$\begin{aligned} *ROA &= \frac{\text{Laba Sebelum Pajak}}{\text{Total Aktiva}} \times 100\% \\ &= \frac{26.008.015}{855.039.673} \times 100\% \\ &= 3,04 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit} &= (\text{Rasio} : 0,015) \times 1 \\ &= (3,04 : 0,015) \times 1 \\ &= 202,6 \end{aligned}$$

$$\begin{aligned} *Rasio \text{ BOPO} &= \frac{\text{Beban Operasional}}{\text{Pendapatan Operasional}} \times 100\% \\ &= \frac{25.374.351}{56.500.809} \times 100\% \\ &= 44,9 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit} &= \frac{100\% \times \text{Rasio BOPO}}{0,08} \end{aligned}$$

$$= \frac{100\% \times 44,9\%}{0,08}$$

$$= 688,75$$

Liquidity

$$*CR = \frac{\text{Total Kas \& Bank}}{\text{Hutang Lancar}} \times 100\%$$

$$= \frac{27.308.768}{458.113.704} \times 100\%$$

$$= 5,96$$

$$\text{Nilai Kredit} = (\text{Rasio} : 0,05) \times 1$$

$$= (5,96 : 0,05) \times 1$$

$$= 119,2$$

$$\text{Bobot Faktor} = \text{Bobot ROA} \times \text{NK}$$

$$= 5\% \times 119,2$$

$$= 5,96$$

$$*LDR = \frac{\text{Kredit yang Diberikan}}{\text{Total Dana Pihak Ketiga}} \times 100\%$$

$$= \frac{61.117.605}{459.290.650,5} \times 100\%$$

$$= 13,30$$

$$\text{Nilai Kredit} = (115 - 13,30) \times 4$$

$$= 406,8$$

2015

Modal Disetor	28.982.859
Laba Tahun Lalu	20.654.783
Laba Tahun Berjalan (50% x 21.152.398)	10.576.199
Total	60.213.841
Perhitungan ATMR	

$$*Rasio CAR = \frac{\text{Modal}}{\text{ATMR}} \times 100\%$$

$$= \frac{28.982.859}{299.422.658} \times 100\%$$

$$= 9,67\%$$

$$\text{Nilai Kredit} = (\text{Rasio} : 0,1) + 1$$

$$= (9,67 : 0,1) + 1$$

$$= 97,7$$

Perhitungan KAP

$$\begin{aligned} *Rasio\ KAP &= \frac{APYD}{\text{Total Aktiva Produktif}} \times 100\% \\ &= \frac{13.138.117,2}{564.393.595} \times 100\% \\ &= 2,32 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit} &= (15,5 - 1,81) : 0,15 \\ &= 87,86 \end{aligned}$$

Perhitungan PPAP

$$\begin{aligned} *Rasio\ PPAP &= \frac{\text{Total PPAP}}{\text{PPAWD}} \times 100\% \\ &= \frac{11.785.336}{13.138.117,2} \times 100\% \\ &= 89,70 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit PPAP} &= \text{Rasio} \times 1 \\ &= 89,70 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit Faktor} &= 5\% \times 89,70 \\ &= 4,48 \end{aligned}$$

Manajemen

$$\begin{aligned} *NPM &= \frac{\text{Laba Bersih}}{\text{Laba Operasional}} \times 100\% \\ &= \frac{21.152.398}{26.338.972} \times 100\% \\ &= 80,30 \end{aligned}$$

$$\begin{aligned} \text{NK} &= \text{NPM} \\ &= 80,30 \end{aligned}$$

Earning

$$\begin{aligned} *ROA &= \frac{\text{Laba Sebelum Pajak}}{\text{Total Aktiva}} \times 100\% \\ &= \frac{23.369.430}{910.063.409} \times 100\% \\ &= 2,89 \end{aligned}$$

$$\text{Nilai Kredit} = (\text{Rasio} : 0,015) \times 1$$

$$= (2,89 : 0,015) \times 1$$

$$= 192,6$$

$$\text{*Rasio BOPO} = \frac{\text{Beban Operasional}}{\text{Pendapatan Operasional}} \times 100\%$$

$$= \frac{28.754.543}{66.878.851} \times 100\%$$

$$= 42,99$$

$$\text{Nilai Kredit} = \frac{100\% \times \text{Rasio BOPO}}{0,08}$$

$$= \frac{100\% - 42,99\%}{0,08}$$

$$= 712,62$$

Liquidity

$$\text{*CR} = \frac{\text{Total Kas \& Bank}}{\text{Hutang Lancar}} \times 100\%$$

$$= \frac{32.324.516}{453.589.553} \times 100\%$$

$$= 7,12$$

$$\text{Nilai Kredit} = (\text{Rasio} : 0,05) \times 1$$

$$= (7,12 : 0,05) \times 1 = 142,2$$

$$\text{Bobot Faktor} = \text{Bobot ROA} \times \text{NK}$$

$$= 125,2 \times 5\% = 6,27$$

$$\text{*LDR} = \frac{\text{Kredit yang Diberikan}}{\text{Total Dana Pihak Ketiga}} \times 100\%$$

$$= \frac{37.320.863}{460.057.037} \times 100\%$$

$$= 8,11$$

$$\text{Nilai Kredit} = (115 - \text{Rasio}) \times 4$$

$$= (115 - 8,11) \times 4$$

$$= 427,56$$

2016	
Modal Disetor	28.982.859
Laba Tahun Lalu	21.152.398
Laba Tahun Berjalan (50% x 14.650.163)	7.325.081,5
Total	57.460.338,5
Perhitungan ATMR	

$$\begin{aligned}
 *Rasio\ CAR &= \frac{\text{Modal}}{\text{ATMR}} \times 100\% \\
 &= \frac{28.982.859}{358.739.772} \times 100\% \\
 &= 8,07
 \end{aligned}$$

Perhitungan Nilai Kredit

$$\begin{aligned}
 \text{Nilai Kredit} &= (\text{Rasio} : 0,1) + 1 \\
 &= (8,07 : 0,1 + 1) \\
 &= 81,7
 \end{aligned}$$

Perhitungan KAP

$$\begin{aligned}
 *Rasio\ KAP &= \frac{\text{APYD}}{\text{Total Aktiva Produktif}} \times 100\% \\
 &= \frac{14.106.403,1}{616.706.193} \times 100\% \\
 &= 2,28
 \end{aligned}$$

Perhitungan Nilai Kredit

$$\begin{aligned}
 \text{Nilai Kredit} &= (15,5 - \text{Rasio}) : 0,15 \\
 &= (15,5 - 2,28) : 0,15 \\
 &= 88,13
 \end{aligned}$$

Nilai Kredit Komponen Maksimal 100

Perhitungan PPAP

$$\begin{aligned}
 *Rasio\ PPAP &= \frac{\text{Total PPAP}}{\text{PPAWD}} \times 100\% \\
 &= \frac{23.883.300}{14.106.403,1} \times 100\% \\
 &= 169,30
 \end{aligned}$$

$$\begin{aligned}
 \text{Nilai Kredit PPAP} &= \text{Rasio} \times 1 \\
 &= 169,30 \times 1 \\
 &= 169,30
 \end{aligned}$$

Nilai Kredit Faktor = Bobot x Nilai Kredit

$$= 5\% \times 169,30$$

$$= 8,46$$

Manajemen

$$\begin{aligned} *NPM &= \frac{\text{Laba Bersih}}{\text{Laba Operasional}} \times 100\% \\ &= \frac{14.650.163}{18.612.727} \times 100\% \\ &= 78,71 \\ NK &= NPM \\ &= 78,71 \end{aligned}$$

Earning

$$\begin{aligned} ROA &= \frac{\text{Laba Sebelum Pajak}}{\text{Total Aktiva}} \times 100\% \\ &= \frac{18.572.965}{1.038.706.009} \times 100\% \\ &= 1,78 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit} &= (\text{Rasio} : 0,015) \times 1 \\ &= (1,78 : 0,015) \times 1 \\ &= 118,6 \end{aligned}$$

$$\begin{aligned} *Rasio \text{ BOPO} &= \frac{\text{Beban Operasional}}{\text{Pendapatan Operasional}} \times 100\% \\ &= \frac{312.681.198}{73.764.225} \times 100\% \\ &= 42,38 \end{aligned}$$

$$\begin{aligned} \text{Nilai Kredit} &= \frac{100\% \times \text{Rasio BOPO}}{0,08} \\ &= \frac{100\% \times 42,38\%}{0,08} \\ &= 720,25 \end{aligned}$$

Liquidity

$$\begin{aligned} *CR &= \frac{\text{Total Kas \& Bank}}{\text{Hutang Lancar}} \times 100\% \\ &= \frac{33.479.803}{506.387.729} \times 100\% \\ &= 6,61 \end{aligned}$$

$$\begin{aligned}\text{Nilai Kredit} &= (\text{Rasio} : 0,05) \times 1 \\ &= (6,61 : 0,05) \times 1 \\ &= 132,2\end{aligned}$$

$$\begin{aligned}\text{Bobot Faktor} &= \text{Bobot ROA} \times \text{NK} \\ &= 5\% \times 132,2\end{aligned}$$

$$\begin{aligned}*\text{LDR} &= \frac{\text{Kredit yang Diberikan}}{\text{Total Dana Pihak Ketiga}} \times 100\% \\ &= \frac{73.616.927}{515.647.708,5} \times 100\% \\ &= 14,27\end{aligned}$$

$$\begin{aligned}\text{Nilai Kredit} &= (115 - 14,27) \times 4 \\ &= 402,92\end{aligned}$$