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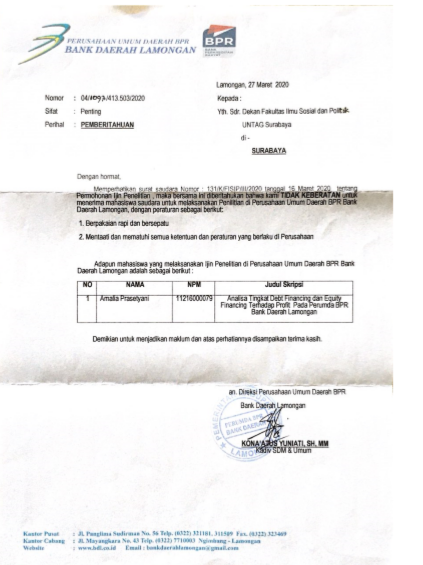
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**LAMPIRAN**

Lampiran 01. Surat Keterangan Penelitian.



Lampiran 02. Data Laporan Keuangan PERUMDA BPR Bank Daerah Lamongan.



|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **NERACA** | | | | |
| **PERUMDA BPR BANK DAERAH LAMONGAN** | | | | |
| **PER 31 Desember 2017 – 2019** | | | | |
| **NO** | **KETERANGAN** | **TAHUN 2017** | **TAHUN 2018** | **TAHUN 2019** |
| **A.** | **ASET :** |  |  |  |
| 1 | Kas | 20,940,662,581 | 20,988,259,367 | 21,000,267,931 |
| 2 | Kas dalam valuta asing |  |  |  |
| 3 | Surat berharga |  |  |  |
| 4 | Pendapatan bunga yang akan diterima | 25,724,857,421 | 25,724,857,421 | 24,946,489,111 |
| 5 | Penempatan pada bank lain | 25,697,637,623 | 20,793,396,377 | 20,983,322,256 |
| 6 | Penyisihan kerugian penempatan | -104,000,000 | -103,578,739 | -105,638,436 |
| 7 | Kredit yang diberikan | 294,160,065,885 | 289,782,382,341 | 290,000,581,000 |
| 8 | Penyisihan kerugian kredit | -140,168,579 | -241,358,570 | -218,127,325 |
| 9 | Agunan yang diambil alih (AYDA) | 3,389,732,000 | 3,063,020,000 |  |
| 10 | Aset tetap dan inventaris | 3,218,637,826 | 3,002,368,299 | 2,999,568,783 |
| 11 | Akumulasi penyusutan aset tetap dan inventaris | -286,578,076 | -247,469,356 | -122,212,856 |
| 12 | Aset tidak berwujud | 3,964,623,267 | 3,457,289,478 | 3,364,528,972 |
| 13 | Akumulasi amortisasi aset tidak berwujud | -188,588,456 | -162,379,278 | -154,268,867 |
| 14 | Aset antarkantor |  |  |  |
| 15 | Aset lain-lain | 9,607,527,679 | 9,607,527,679 | 9,165,374,479 |
| **TOTAL ASET** | | **385,984,409,170** | **375,664,315,019** | **371,859,885,048** |
| **B.** | **KEWAJIBAN** |  |  |  |
| 1 | Kewajiban segera dapat di bayar | 8,928,728,528 | 7,276,380,226 | 8,246,325,197 |
| 2 | Utang bunga | 7,009,198,378 | 7,524,553,327 | 8,101,363,240 |
| 3 | Utang pajak | 5,289,392,379 | 5,896,269,380 | 8,199,273,378 |
| 4 | Simpanan | 285,200,285,456 | 297,015,316,232 | 297,857,270,285 |
| 5 | Simpanan bank lain |  |  |  |
| 6 | Pinjaman yang diterima | 24,494,587,793 |  |  |
| 7 | Dana setoran modal – kewajiban |  |  |  |
| 8 | Kewajiban imbalan kerja | 7,378,256,367 | 7,972,364,468 | 8,180,879,755 |
| 9 | Pinjaman subordinasi |  |  |  |
| 10 | Modal pinjaman |  |  |  |
| 11 | Kewajiban antarkantor |  |  |  |
| 12 | Kewajiban lain-lain | 10,789,263,269 | 10,837,127,386 | 10,453,440,193 |
| **JUMLAH KEWAJIBAN** | | **349,089,712,170** | **336,522,011,019** | **341,038,552,048** |
| **C.** | **EKUITAS** |  |  |  |
| 1 | Modal |  |  |  |
|  | a. Modal disetor | 26,500,000,000 | 26,500,000,000 | 21,000,000,000 |
|  | b. Tambahan modal disetor |  |  |  |
|  | c. Modal sumbangan |  |  |  |
| 2 | Dana setoran modal – ekuitas |  |  |  |
| 3 | Laba (rugi) yang belum direalisasi |  |  |  |
| 4 | Surplus revaluasi aset tetap |  |  |  |
| 5 | Saldo laba |  |  |  |
|  | a. Cadangan umum | 4,025,752,000 | 4,804,106,000 | 3,892,382,000 |
|  | b. Cadangan tujuan | 2,477,179,000 | 3,255,532,000 | 2,672,357,000 |
|  | c. Laba (rugi) tahun-tahun lalu |  |  |  |
|  | d. Laba (rugi) tahun berjalan | 3,891,766,000 | 4,582,666,000 | 3,256,594,000 |
| **JUMLAH EKUITAS** | | **36,894,697,000** | **39,142,304,000** | **30,821,333,000** |
| **TOTAL EKUITAS** | | **385,984,409,170** | **375,664,315,019** | **371,859,885,048** |

|  |
| --- |
| **Perkembangan Laporan Keuangan** |
| **PERUMDA BPR BANK DAERAH LAMONGAN** |
| **PER 31 Desember 2016 – 2017** |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Keterangan** | | | **Tahun 2016** | | **Tahun 2017** | | **Kenaikan** |
| Total Asset | | | 374,850,610,605 | | 385,984,409,170 | | 11,133,798,565 |
| Kredit Yang Diberikan | | | 290,363,145,319 | | 294,160,065,885 | | 3,796,920,566 |
| Dana Pihak Ketiga | | | 272,184,894,327 | | 285,200,285,456 | | 13,015,391,129 |
| Pendapatan Operasional | | | 57,604,205,516 | | 60,183,242,478 | | 2,579,036,962 |
| Beban Operasional | | | 48,683,709,044 | | 50,166,945,543 | | 1,483,236,499 |
| Pendapatan Operasional Netto | | | 8,920,496,472 | | 10,016,296,935 | | 1,095,800,463 |
| Pendapatan Non Operasional | | | 414,745,261 | | 400,075,279 | | -14,669,982 |
| Biaya Non Operasional | | | 7,587,273 | | 50,784,283 | | 43,197,010 |
| Laba/ Rugi Operasional | | | 407,157,988 | | 349,290,996 | | -57,866,992 |
| Laba/ Rugi sebelum Pajak | | | 9,327,654,460 | | 10,365,587,931 | | 1,037,933,471 |
| Beban Taksiran Pajak | | | 2,305,314,500 | | 3,741,055,000 | | 1,435,740,500 |
| Laba Bersih | | | 7,022,339,960 | | 6,624,532,931 | | -397,807,029 |
| **Perkembangan Laporan Keuangan** | | | | | | | | |
| **PERUMDA BPR BANK DAERAH LAMONGAN** | | | | | | | | |
| **PER 31 Desember 2017 – 2018** | | | | | | | | |
| **Keterangan** | | **Tahun 2017** | | **Tahun 2018** | | **Kenaikan** | |
| Total Asset | | 385,984,409,170 | | 375,664,315,019 | | -10,320,094,151 | |
| Kredit Yang Diberikan | | 294,160,065,885 | | 289,782,382,341 | | -4,377,683,544 | |
| Dana Pihak Ketiga | | 285,200,285,456 | | 297,015,316,232 | | 11,815,030,776 | |
| Pendapatan Operasional | | 60,183,242,478 | | 62,725,038,459 | | 2,541,795,981 | |
| Beban Operasional | | 50,166,945,543 | | 50,500,232,874 | | 333,287,331 | |
| Pendapatan Operasional Netto | | 10,016,296,935 | | 12,224,805,585 | | 2,208,508,650 | |
| Pendapatan Non Operasional | | 400,075,279 | | 385,627,000 | | -14,448,279 | |
| Biaya Non Operasional | | 50,784,283 | | 45,916,500 | | -4,867,783 | |
| Laba/ Rugi Operasional | | 349,290,996 | | 339,710,500 | | -9,580,496 | |
| Laba/ Rugi sebelum Pajak | | 10,365,587,931 | | 12,489,024,799 | | 2,123,436,868 | |
| Beban Taksiran Pajak | | 3,741,055,000 | | 4,223,692,500 | | 482,637,500 | |
| Laba Bersih | | 6,624,532,931 | | 8,340,823,585 | | 1,716,290,654 | |
| **Perkembangan Laporan Keuangan** | | | | | | | |
| **PERUMDA BPR BANK DAERAH LAMONGAN** | | | | | | | |
| **PER 31 Desember 2018 – 2019** | | | | | | | |

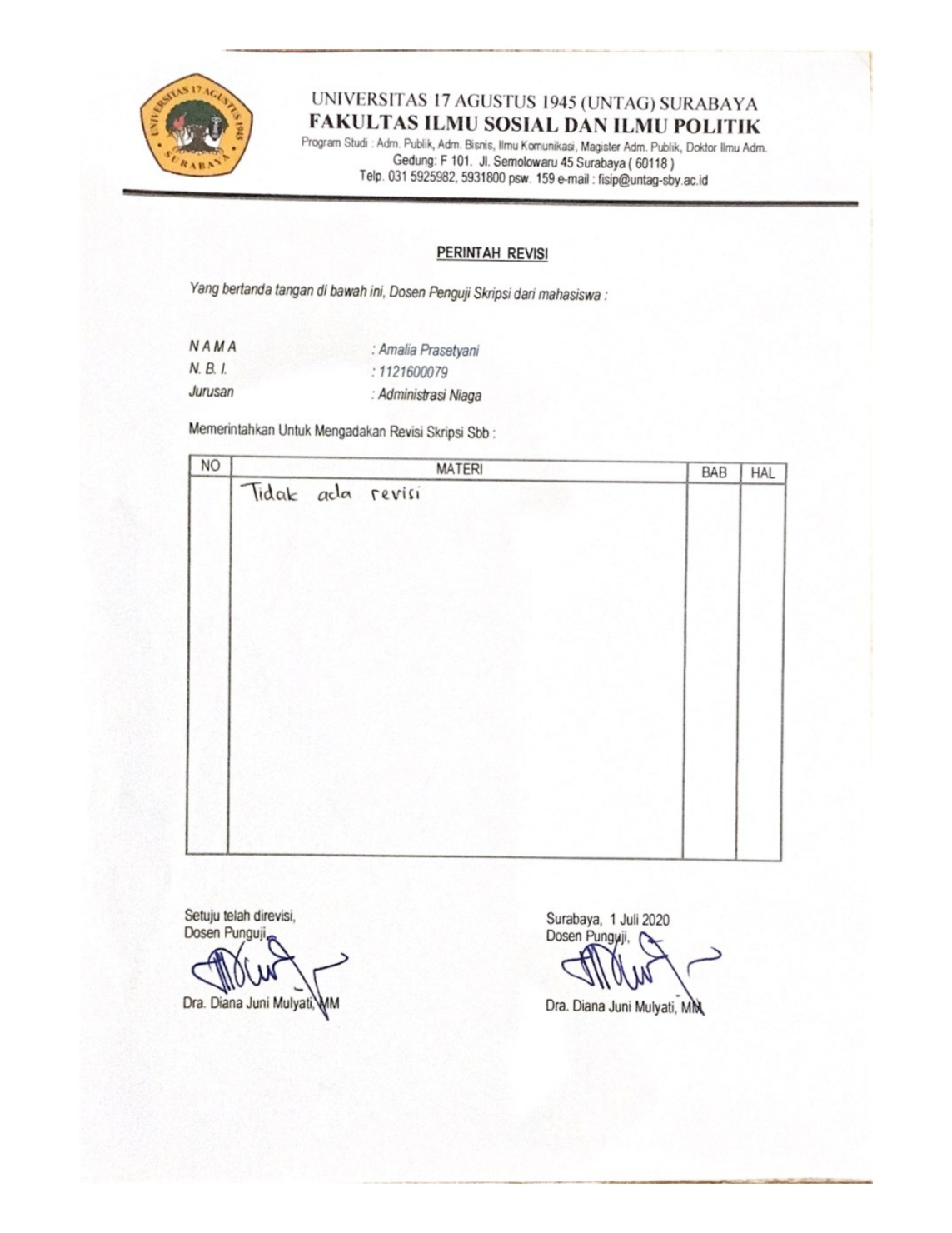
|  |  |  |  |
| --- | --- | --- | --- |
| **Keterangan** | **Tahun 2018** | **Tahun 2019** | **Kenaikan** |
| Total Asset | 375,664,315,019 | 371,859,885,048 | -3,804,429,971 |
| Kredit Yang Diberikan | 289,782,382,341 | 290,000,581,000 | 218,198,659 |
| Dana Pihak Ketiga | 297,015,316,232 | 297,857,270,285 | 1,506,665,204 |
| Pendapatan Operasional | 62,725,038,459 | 64,231,703,663 | 1,506,665,204 |
| Beban Operasional | 50,500,232,874 | 55,189,622,780 | 4,689,389,906 |
| Pendapatan Operasional Netto | 12,224,805,585 | 9,042,080,883 | -3,182,724,702 |
| Pendapatan Non Operasional | 385,627,000 | 368,279,258 | -17,347,742 |
| Biaya Non Operasional | 45,916,500 | 40,269,409 | -5,647,091 |
| Laba/ Rugi Operasional | 339,710,500 | 328,009,849 | -11,700,651 |
| Laba/ Rugi sebelum Pajak | 12,489,024,799 | 9,370,090,732 | -3,118,934,067 |
| Beban Taksiran Pajak | 4,223,692,500 | 5,472,268,171 | 1,248,575,671 |
| Laba Bersih | 8,340,823,585 | 3,897,822,561 | -4,443,001,024 |



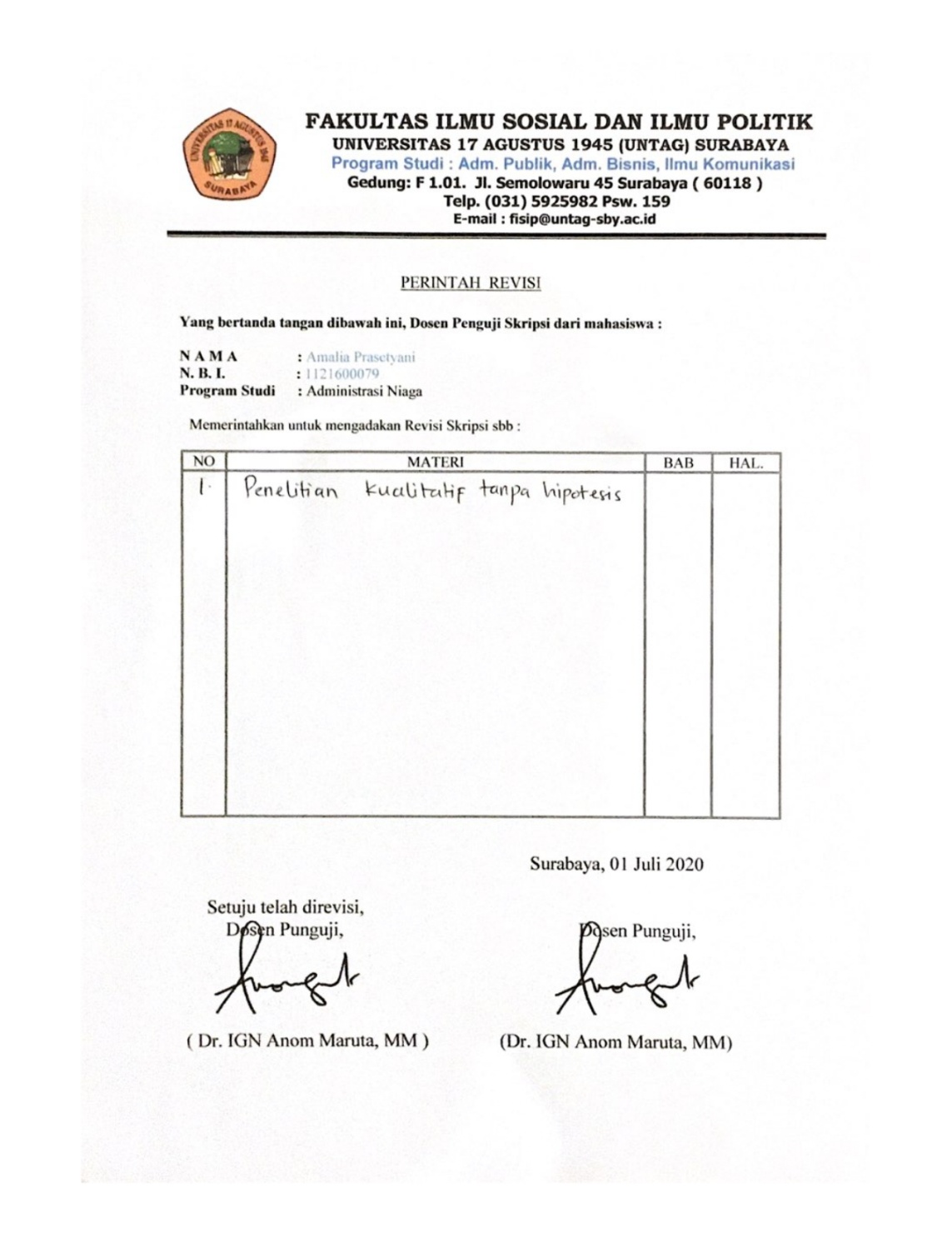
Lampiran 03. Kartu Bimbingan Penulisan Skripsi



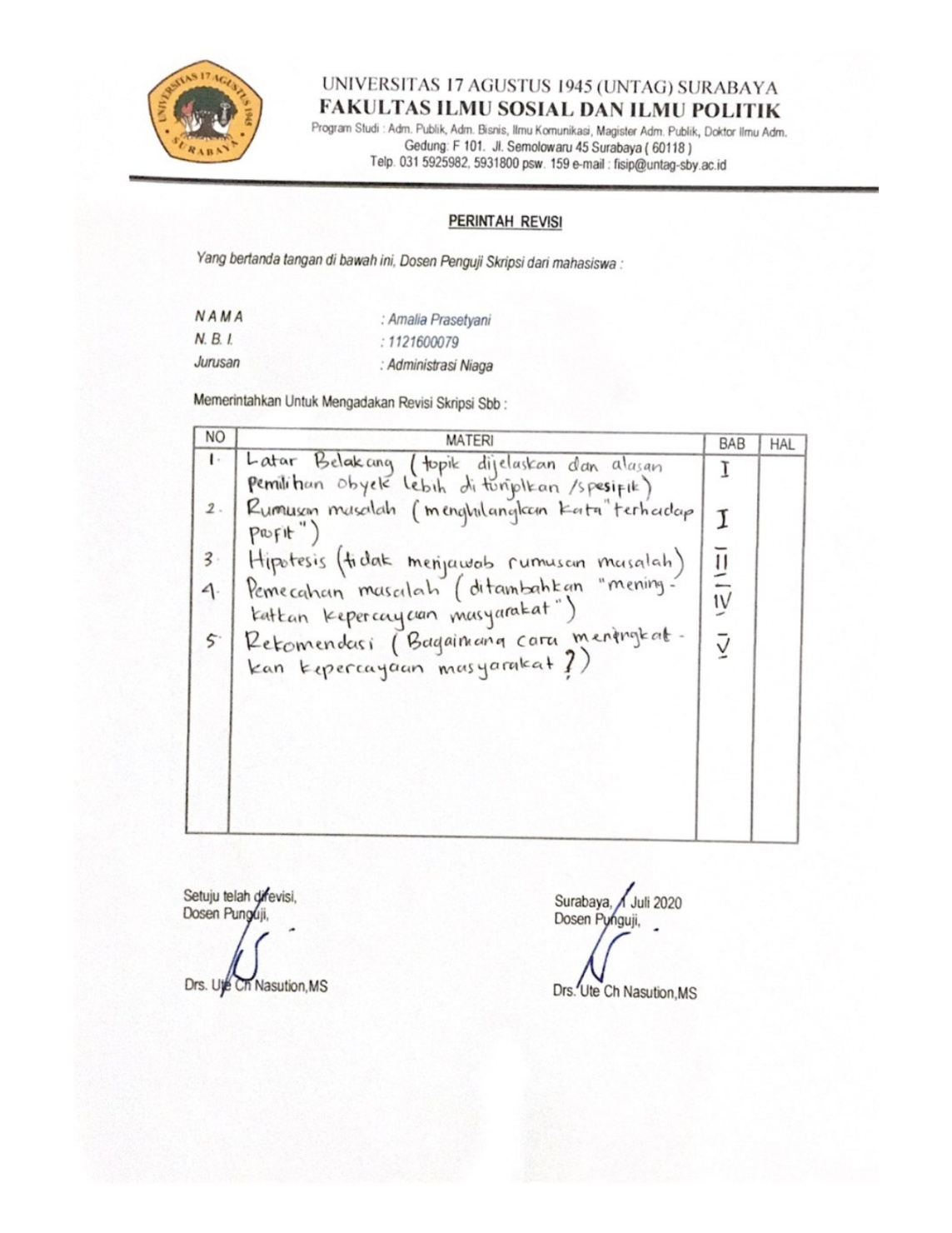
Lampiran 04. Bukti Revisi



Lampiran 05. Bukti Revisi



Lampiran 06. Bukti Revisi



Lampiran 05. Hasil Uji Turnitin

