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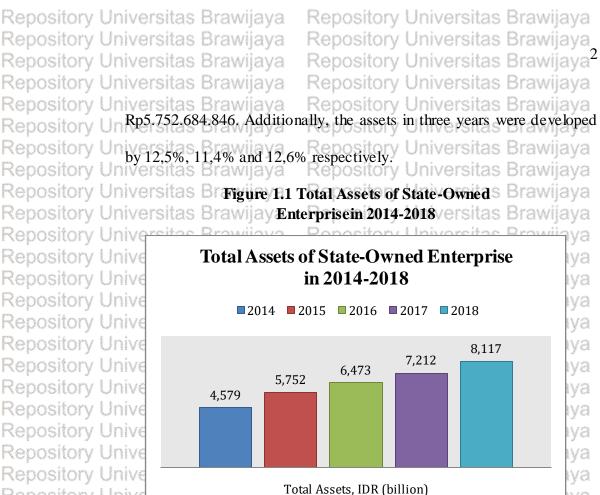
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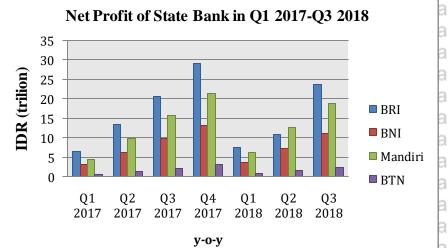
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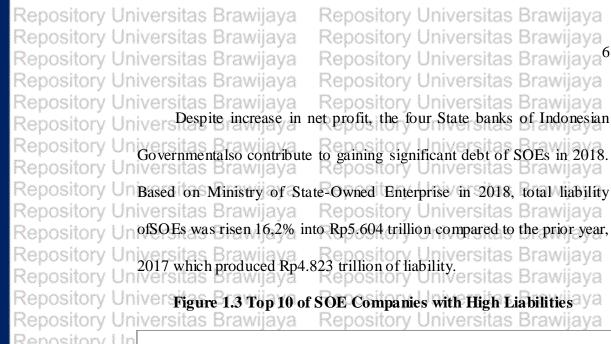
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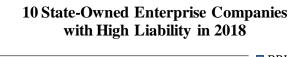


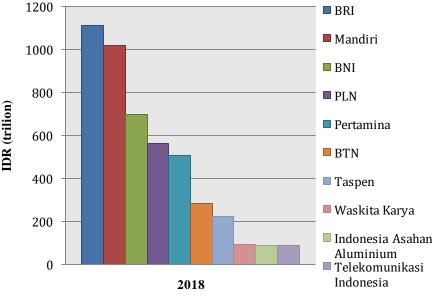
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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya⁸ Repository Universitas Brawijaya Repository Un (Risk Profile, Good Corporate Governnace, Earning, and Capital) Repository Untuk Mengetahui Tingkat Kesehatan Bank Studipada Bank BUMN dan Repository Universitas Brawijaya epository Universitas Brawijaya Repository U BPD Periode 2012-2014" conducted by Rahman, Sudjana and ZA Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Un (2016). Based on the results, BNI, BRI, Mandiri and Bank Jatim year Repository 2012-2014 overall were very healthy, while BTN and Bank BJB were Repository Ungenerally sound. Shown by Risk Profileperformance measurement, the Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unaverage was increase in 2012-2014 as reflected by the raising risk of the bank, and Good Corporate Governance which was measured by 11 Repository Un Repository Unaspects a was a generally good in the period of 2012-2014. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Un Whereas Earnings aspect experienced fluctuation because the average Repository Universitas Brawijava Repository Universitas Brawijaya Repository Unincreased in 2013 yet decreased in 2014. Furthermore, the Capital aspect Repository Unslightly declined in 2013 but improved in 2014. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository UniversExtensive research has been done to analyze the health performance Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unof State-Owned Banks of Indonesia yet deficient research takes place at Repository Universitas Bravia the Repository Universitas whereas the liability of SOEs significantly increases. Repository UnFurthermore, all of the banks owned by the Indonesian Government are Repository Universitas Brawijaya Repository Universitas Brawijava Repository Unincluded in ten largest SOEs with high liability which assigns in Repository Univers SOEs. Since State-Owned Banks have intensifying more debt Repository Repository Unsignificant role in the Indonesian economy, those banks are required to Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unbe advanced in maintaining and improving its performance in order to Repository Universitas Br v Universitas Br share positive influence on the national economy as a whole. Moreover, Repository Repository Uncompanies underSOEsthatact as agent of development are required to Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unoptimize its performance in order to enlarge the economic growth. Thus, Repository Universitas Brawijaya Repository Universitas Brawijava Repository Unthe researcher was interested in conducting studyof measuring the Repository Universitas Brawijaya Repository Universitas Brawijaya

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Z C	Repositor financial performance of those banks		ý
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REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya	Repository Universi	У
	Repository Universitas Brawijaya	Repository Universi	y
4	Repository Universitas Brawijaya	Repository Universi	V
*			ý.
	Repository Universitas Brawijaya 2.2 The Fundamental Theory Repository Universitas Brawijaya	Repository Universi	ý
E BS	Reposi2.2.1 Bankversitas Brawijaya		2
SS S	Reposizer, University Brawijaya		y V
Щ, Щ	2.2.1.1 Definition of Bank		y .
ź 🥰	Repository Universitas Brawijaya Repository UBased on Law Decree Number	· 10 year1998 about the banking	y
	225 14 2.3 1 14 25 11		У
(-184-)	Repositor industry in Indonesia, it is stated th		У
\smile	collects fund from the public in the for	m of saving and then distributes it	У
	Repository Universitas Brawijaya		У
	Repositor to society in the form of credit or oth		У
AC.ID	Repositor standard of people in Indonesia, Acco		У
V/NB.	(2015), the bank is the fundamental pro	ovider of liquidity and credit to the	У
TOR	Repository Universitas Brawijaya	Repository Universi	У
REPOSITORY.UB.AC.ID	Repositor business both to individual and public s	sectoRepository Universi	У
E	Repository UAccording to Kasmir (2008:2) of	on EngelbertTuwo and J. Tumewu	у
			ý.
1	(2018), bank is a financial institution	Repository Universi	ý.
A	Repositor collecting funds from society in the ter		v.
AS IJAYA	Repositor to society, along with another banki	ng service Based on the theory	Ý
	Repository Universitas Brawijava	Repository Universi	v
A A A	Repository Universitas Brawijaya above, it can be concluded about the d	efinition of the bank, in general, is	v
É 🕰	Repositor an institution thatruns and provides fina		v
5 00	Repository Universitas Brawijaya		v.
(- Notes	Repository Universitas Brawijaya		2 V
\bigcirc	Budisantoso (2006) on Regar, A	reros, and Rogahang (2016) states	у У
	Repositor that bank has a more specific function		y
			y
9	Repository Universitas Brawijaya	Repository Universi	y
UB.A	Repository Universitas Brawijaya Repository In the term of an agent of trust, ba		У
REPOSITORY.UB.AC.ID			У
lisod	Repository can be trusted by a customer. T		У
RE	Repository Universitas Braw money in a bank is the trust gi	ven by the customer. Customers	У
	Repository Universitas Brawijaya	Repository Universi	У
1	Repository Ubelieve that the money saved is		У
	Repository Universitas Brawijaya		У
TAS //JAYA	Repository Universitas Brawijaya		У
ZE	Repository Universitas Brawijaya	Repository Universi	У
IS S	Repository Universitas Brawijaya	Repository Universi	y
UNIVERSI BRAW	Repository Universitas Brawijaya	Repository Universi	V
z #	Repository Universitas Brawijaya	4 H ²	Repository
	Repository Universitas Brawijaya		Repository
(+181)	Repository Universitas Brawijaya		Repository
~	Repository Universitas Brawijaya		Repository
	Repository Universitas Brawijaya		Repository
	copository ormoronae brannjaya	conversion or conception of a manifester	reposiory

	Repository	Universitas Brawijaya	Repository Universita	s Brawiiava	Repository
	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	Repository Universita		Repository
REPOSITORY, UB. AC. ID		Universitas Brawijaya	Repository Universita	N	Repository
JRY.UE		Universitas Brawijaya	Repository Universita		Repository
OSITC		Universitas Brawijaya	Repository Universite	e Rrawiiava	Renository
REP	1 1	Universitas Brawijaya	Repository Universi		У
	X	Universitas Brawijaya	Repository Universi		У
1	1 1	Universitas Brawijaya	Repository Universi		У
AYA	Repository	managed, and when the due time co	omes, it is easy to withdraw the		y V
		money. Furthermore, the bank need			ý
JNIVERSITA BRAWI	Repository	whereas the money on loan will be pa			У
≧ ≧	Repository	Universitas Brawijaya	Repository Universi		У
500	-	Agent of Development	Repository Universi		У
(-154-)		Both economic activities (rillsector a		Comment [tnr2]: What a say? FYI, rill means 'sunga	aikecil.' Consider
~	Repository	related and hardly separated. Rill sec	tor will not optimally operate if	revising and find the suitab	le vocab.
	Repository	the monetary sector is well-manage	ed. The primary activity of the		y V
9	1000 A.J.	bank is to collect funds from soci	1000 L.		ý
REPOSITORY UB. AC. ID	Repository	society as well as allow society to	Repository Universi		ý
ITORY	Repository	Universitas Brawijaya	Repository Universi		У
REPOS		goods and services by utilizing n			У
	Repository	distribution, and consumption activit	y within-country will be able to		y
	Repository	advance the establishment of public e	Repository Universi Repository Universi		У
		Agent of Services Brawijava	Repository Universi		y V
AS		Bank does not only acquire money fr			ý
SIT N		financial services to the public. The			ý
ZEF Z					У
N 📅	· · · · · · · · · · · · · · · · · · ·	connection with general economic ac			У
	Repository	as transferring funds, safekeeping o			У
	Repository	Universitas Brawijaya and bill settlement Brawijaya	Repository Universi Repository Universi		y y
	1 M M	Based on Marta and Widayati (2019			y V
1000	, v	ch as intermediary between a surplus p			V
ACID	Repository	Universitas Brawijaya	Repository Universi		ý
RV.UB	Repositorfin	ancial service. From the explanations	s above, bank functions as a		ý
REPOSITORY, UB. AC. ID		ancial service provider that can be			У
REP	Repository	ntribute to promoting the welfare of the	e country's economy.		У
		Universitas Brawijaya	Repository Universi		У
A		Universitas Brawijaya	Repository Universi		y V
A		Universitas Brawijaya	Repository Universi		y v
AS I	7 V	Universitas Brawijaya	Repository Universi		v
SST SST		Universitas Brawijaya	Repository Universi		ý
K E	1 P	Universitas Brawijaya	Repository Universi		ý
UNIVERSITAS BRAWIJA	Repository	Universitas Brawijaya	Repository Universita	y	Repository
0	, , , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya	Repository Universita	1 V V	Repository
		Universitas Brawijaya	Repository Universita		Repository
	1	Universitas Brawijaya	Repository Universita	P - P	Repository
	Repository	Universitas Brawijaya	Repository Universita	s Brawijaya	Repository

	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
CB	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Repository
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
ITORY	Repository Universitas Brawijaya	Repository Universitas Brawilava	Repository
TEPOS	Repository Universitas Brawijaya	Repository Universi	v
	Repository Universitas Brawijaya	Repository Universi	ý
đ	Repository Universitas Brawijaya	Repository Universi	ý
TAS //JAYA	Repository Universitas Brawijaya 2.2.2 Financial Statement Repository Financial Statement	Repository Universi	У
S N		Repository Universi	У
	Repository U According to Gerald, Ashwinpau		У
VER	Repositor statement is only an approximation of e	economic reality because of the	y v
Z 🖁	Repository Universitas Brawijaya Repositor selective reporting of economic even	ts by the accounting system,	ý
	Repositor compounded by alternative account	ing methods and estimates.	У
Ý	Furthermore, based on Murhadi (2013	3), a financial statement is a	y
	Repository Universitas Brawijaya Repositor business language, a financial report wh	Repository Universit hich contains information about	У
9	Repositor the financial position of a company that	and the second se	y V
UB.AC	Repository Universitas Brawilaya understood by the user so interested par		Ý
TORY.	Repository Universitas Brawijaya	Repository Universi	ý
REPOSITORY.UB.AC.ID	Repositor financial health within the company. So	tated by Brigham and Houston	У
Ľ	Repositor (2010:84), a financial statement consists		У
đ	Repository inside, which essential to consider real Repository	assets of the company behind	У
	Repositor those numbers it as Brawijaya	Repository Universi	У
S 1	Repository U Based on several definitions of the		y V
SIT SIT			ý
VERSI	Repository Universitas Brawiaya Repositor be concluded that the financial stateme		ý
N 📅	Repositor information of the final result about the		У
	Repositor within a specified period. awija ya	Repository Universi	У
C	Repository Universitas Brawiaya Reposited 2.2.3 The Purpose of Financial Statement	Repository Universi Repository Universi	У
	Repository U One of the critical goals of establi		y V
	the welfare of the owner or stakeholde		ý
3.ACII	Repository Universitas Brawijaya	Repository Universi	ý
DRY. UI	Repositor wealth of stakeholders through enhancen	nent of firm value (Brigham and	У
REPOSITORY.UB.AC.ID	Reposito Houston, 2006). The firm value could	a second s	У
REF	statement of a company which include; b	palance sheet, income statement,	y
	Repository Universita's Brawijaya Repositor cash flow statement, and capital statement	Repository Universi	У
NIVERSITAS RAWIJAYA	Repository Universitas Brawijaya	Repository Universi	y V
A	Repository Universitas Brawijaya	Repository Universi	~
AS I	Repository Universitas Brawijaya	Repository Universi	ý
LISS S	Repository Universitas Brawijaya	Repository Universi	ý
۳ ۲	Repository Universitas Brawijaya	Repository Universi	ý
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
Ā	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
U	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository

	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
9	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
ORY.I	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository Repository
POSIT	Repository Universitas Brawijaya	Repository Universitas Brawilava	y
RE	Repository Universitas Brawijaya	Repository Universi	y y
	Repository Universitas Brawijaya	Repository Universi	У
1	Repository Universitas Brawijaya	Repository Universi	y
A	Repository Universitas Brawiaya Based on PernyataanStandarAl	kuntansiKeuangan (2017), the	y
AS	Repositor purpose of a financia Brawnjaya		y y
UNIVERSITAS BRAWIJAYA			У
N ER	Repositor financial position, financial performance Repository Universitas Brawijaya	, and the change in the financial	y.
ž 💥	position of a company, whereas benefic	al for the user while making an	У
	Repositor economic decision. Stated by Kasmir (2)		У
(-18-)			У
~	Repositor of financial statements is giving fina	uncial information of firms or	У
	Reposito companies in a certain period. In acc	cordance, with the purpose of	y y
	Repositor financial statement, it implies the relation		y V
B.AC.I			У
RY.UI	Repositor the function of financial statement, when	eas the information included are	y V
OSITC	Repositor useful for consideration of making a		y V
REPOSITORY.UB.AC.ID	Repositor within a company or economic decision		y V
terre ()		Repository Universi	y y
	2.2.4 Types of Financial Statement	Repository Universi	y v
	Repository Types of financial statements of a c		y v
VIJAYA	Repositor purpose and objectives of using the fina		y v
ES <	Repository Universitas Brawijaya	Repository Universi	v.
P R	Repository Universitas Brawijaya Repository tement has a specific meaning as it re	eflects the shape of the company	v
NN N	Repositor financial in detail According to Kasmir	(2016:28), in general, there are	ý
0	Repositor five types of financial statement which ca		У
	Repository Universitas Brawijaya	Repository Universi	У
	Repositor ¹ Universitas Brawijaya	Repository Universi	У
	Repository The balance sheet is a report w		У
9	position in a certain period. The fina	ncial position shown implies the	У
JB.AC	Repository Universitas Brawijaya	and liabilities of the company	У
REPOSITORY.UB.ACID	Repository amount as well as the types of assets		У
Positi	Repository. Uncomestatement Brawijaya	Repository Universi	y
RE	The income statement is a financial	statement that portrays the result	y.
	Repository Universitas Brawijaya Repository of company business in a certain pe	riod Income statement not only -	У
4	Repository Universitas Brawijaya	Repository Universi	У
X	Repository Universitas Brawijaya	Repository Universi	У
2	Repository Universitas Brawijaya	Repository Universi	У
	Repository Universitas Brawijaya	Repository Universi	y V
Щ.	Repository Universitas Brawijaya	Repository Universi	y y
NIVERSITAS RAWIJAYA	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
$\supset \square$	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
(Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
0	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
		· · · · · · · · · · · · · · · · · · ·	a configuration of A

	Dependent	Universites Drevilleve	Denesiten	Liniuomitee Desculieus	Dependent
		Universitas Brawijaya		Universitas Brawijaya	Repository
9	1 1	Universitas Brawijaya		Universitas Brawijaya	
REPOSITORY.UB.AC.ID	1 I I I I I I I I I I I I I I I I I I I	Universitas Brawijaya	1	Universitas Brawijaya	Repository
RY.UI	Repository	Universitas Brawijaya	1 7	Universitas Brawijaya	Repository
SITO	Repository	Universitas Brawijaya	Repository	Universitae Brawilava	Renository
REPO	Repository	Universitas Brawijaya	Repository	Universi	У
	Repository	Universitas Brawijaya	Repository	Unive ₂₀ si	ý
-		Universitas Brawijaya	Repository		v
AS IJAYA			· · ·		v
	Repository	contains the total income and source	of income for the co	ompany, but	ý.
E AS		also containinformation about total of			2 V
LIS S		Universitas Brawijaya	Repository		y y
JNIVERS BRAV			Repository		y
ź 🥰	Repository	Capital Statement Brawijaya	· · · · · ·		У
			Repository		У
-194		Capital statement is a report which			У
$\mathbf{\nabla}$	Repository	capital owned by the company in t	he currenttime. Eve	en more, the	У
	1 1	Universitas Brawijaya	Repository		У
	Repository	capital statement also explains the c	capital change and	the cause of	У
C ID	Repository	the company's capital changes.	Repository	Universi	У
(UB.)	Repository	Cash Flow Statement	Repository	Universi	У
TOR	Repository	Universitas Brawijaya	Repository	Universi	У
REPOSITORY UB. AC. ID	Repository	Cash flow statement shows the cash	inflows and cash ou	tflows of the	У
R	Repository	company. Cash inflows constitute t	the income or loan	from other	y
	Repository	Universitas Brawijaya	Repository	Universi	ý
1	Repository	parties, while cash outflows are the	Repository		ý
8	Repository	Both cash inflows and cash outflows	are arranged in a ce	rtain period.	ý
SA 🛄	Repository	Report Notes of Financial Statement	Repository	Universi	ý
LIS S	Repository	Universitas Brawijava			v
₩ A	Repository	Report notes of the financial sta	atement is a repo	rt made in	v
JNIVERS BRAV	Repository	connection with the financial staten	nent presented. Rep	port notes of	v
5 😐	Repository				y v
(and			brief explanation re	lated to the	2 V
\bigcirc	Repository	financial statement to give necessar	ry information so t	hat the user	y V
	1000 A 4	will have a clear understanding of the	2005		y
		J			У
8	Repository	In conclusion, infancial statement for			У
UB.A	2 2	Universitas Brawijaya	and cash flow		У
REPOSITORY UB. AC ID		come statement, capital statement			У
Posit		hichshowthe financial position of the	1	-	У
RE	Repository	formation to internal parties (employee	and management)	and external	У
	Repository	Universitas Brawijaya	repository	Universi	У
4		arties (bank, investor, supplier, and othe			У
ras //JAYA		Universitas Brawijaya	Repository		У
2	/ V	Universitas Brawijaya	Repository		У
COLUMN TO AN A REAL OF		Universitas Brawijaya	Repository		У
VERSI	1 P	Universitas Brawijaya	Repository		У
22	Repository	Universitas Brawijaya	Repository		У
28	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
A	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
(-184	, , , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya		Universitas Brawijaya	Repository
		Universitas Brawijaya	1 1	Universitas Brawijaya	· · ·
		Universitas Brawijaya	7 7	Universitas Brawijaya	· · · · · · · · · · · · · · · · · · ·

	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
K.UB.J	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
ITOR	Repository Universitas Brawijaya	Repository Universitas Brawilava	Repository
(EPOS	Repository Universitas Brawijaya	Repository Universi	v
	Repository Universitas Brawijaya	Repository Universi	v
4	Repository Universitas Brawijaya	Repository Universi	ý
TAS VIJAYA	Repository Universitas Brawijaya	Repository Universi	ý
2	Repository Universitas Brawijaya 2.2.5 Bank Performance Level Repository Diversitas Brawijaya	Repository Universi	ý
AT N	Repository LAccording to European Central Bar		У
VERS	bank performance refers to the ability to	generate feasible profitability as	У
2 6	Repository Universitas Brawijaya Repositorits essential for maintainingongoing act	ivity for investors to accomplish	y V
	Repositor advantageous returns as well as for su		V
	Repositor financial framework. Jurevičienė and S	skyarciany (2016) mention that	ý
	Repository Universitas Brawijaya	Repository Universi	ý
	Repositor raising the level of customer trust in	commercial banks, becomesa	У
AC.ID	Repositor constitutive element of the performance of		У
Y.UB.J	The level of bank performance cou	ld be measured through several	У
SITOR	Repository Universitas Brawijaya	Repository Universi	У
REPOSITORY.UB.AC.ID	Repositor indicators. The primary indicator is the		У
	Repositor where commercial information related		y
4	Repository Universitas Bra. Commercia Repository President Commercia	al information is possible to be	У
AS IJAYA	Repositor accumulated in order to know the finance		y V
SA 1	Reposito times, the Regulation of Bank Ind	2	y V
LIS SIT	Repository Universitas Brawijava	Repository Universi	v V
₹ F	Repository Universitas Brawiaya organized the bank health level by used	CAMELS approach whereas its	ý
ž X	Repositor consist of Capital, Asset quality, Mana,	gement, Earnings, Liquidity and	ý
	Sensitivity to market risk. However, the	e system is no longer used since	У
	Repository Universitas Brawiaya Repositor the amendmentregulationon January 5 th	Repository Universi	У
			У
	Repositor Indonesia Number 13/1/PBI/2011 abou		У
9	banks' soundness by using risk approach		У
UB.A	Repository Universitas Brawijaya Repositor individually and consolidation. Risk-ba	sed Banking Rating approach is	y V
REPOSITORY.UB.AC.ID	Reposito composed of Risk Profile, Good Corpor		y V
TEPOS			, V
	and Capital or known as RGEC method.	Repository Universi	v
3	Repository Universitas Brawijaya	Repository Universi	ý
8	Repository Universitas Brawijaya	Repository Universi	ý
A	Repository Universitas Brawijaya	Repository Universi	ý
E	Repository Universitas Brawijaya	Repository Universi	У
IS S	Repository Universitas Brawijaya	Repository Universi	У
≥≲	Repository Universitas Brawijaya	Repository Universi	У
500	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
U	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository

	Panagitan	Universitas Brawijaya	Repository Universitas Brawijaya Repository
		Universitas Brawijaya	Repository Universitas Brawijaya Repository
CID	1 1	Universitas Brawijaya	Repository Universitas Brawijaya Repository
REPOSITORY.UB.AC.ID		Universitas Brawijaya	Repository Universitas Brawijaya Repository
TORY		Universitas Brawijaya	Repository Universitas Brawijaya Repository
EPOSI		Universitas Brawijaya	Repository Universi
æ		Universitas Brawijaya	Repository Universi
	5 V	Universitas Brawijaya	Repository Universi
8	· · · ·		
	Repository	The followings are the clause of me	asuring the health performance
¥5		commercial bank governed by the	
UNIVERSITAS BRAWIJAYA	Repository	umber 13/1/PBI/2011 in article 3:	Repository Universi
	Repository	Banks are obligated to do a self asses	Repository Universi
500	Repository	Banks are obligated to do a self asses	
		regulated in Article 2, paragraph (3).	Repository Universi
, U	Repository	Self assessment of Bank Health Le	vel as stated in paragraph (1)
	Repository	Universitas Brawijaya	Repository Universi
	1 M M M M M M M M M M M M M M M M M M M	done in each semester at least for a	
S. AC.II		December: itas Brawijaya	Repository Universi
REPOSITORY.UB.AC.ID	Repository	Banks are required to update the se	elf assessment of Bank Health
osito	2 2	Level on any occasion needed.	Repository Universi
REP		The results of self-assessment of B	
S	Repository	paragraph (2) and paragraph (3) wh	ich has received approval from
		the Directors must be submitted to th	
AS	Repository	Banks compulsory to deliver the outc	ome of self-assessment of Bank
UNIVERSIT BRAW	Repository	Health Level as stated on paragrap	Repository Universi
ES .			
S		Uformofisitas Brawijaya	Repository Universi
		a) For individual assessment of Bank	
	Repository	of July, for appraisal of the bank	Repository University soundness at the end of June
<u> 480-1</u> 11	, v	and 31 st of January, for valuation	Repository Universi
CID	Repository	end of December; and	Repository Universi
(UB.A	Repository	b) For consolidated assessment of B	ank Health Level, no later than
TOR	-	Un15 th of August, for measurement of	
REPOSITORY.UB.AC.ID			
	Repository	end of June and on the 15 th of Feb	Comment [tnr3]: Unclear.
		Universitas Brawijaya	Repository Universi
UNIVERSITAS BRAWIJAYA	Repository	Universitas Brawijaya	Repository Universi
N A	Repository	Universitas Brawijaya	Repository Universi
TAS		Universitas Brawijaya	Repository Universi
RSI	1 V	Universitas Brawijaya	Repository Universi
≥>	1 P	Universitas Brawijaya	Repository Universi
N 🚾		Universitas Brawijaya	Repository Universitas Brawijaya Repository
	, , , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya	Repository Universitas Brawijaya Repository
C		Universitas Brawijaya	Repository Universitas Brawijaya Repository
	1 1	Universitas Brawijaya	Repository Universitas Brawijaya Repository
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	m	1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	D	The second se	100 C
		Universitas Brawijaya		Universitas Brawijaya	Repository
	1 V	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
ACII	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
X.UB	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
TOR		Universitas Brawijaya		Universitae Brawilava	Renository
REPOSITORY.UB.AC.ID	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	Repository		y.
8	1 1	Universitas Brawijaya	Repository		y
	X		1 3		У
. 1		Universitas Brawijaya	Repository		y y
	Repusitory	In accordance with the Regulation	n of Bank Indone	sia Number	У
SS					У
UNIVERSITAS BRAWIJAYA		3/1/PBI/2011 towardthe measurement	1		У
A ER	Repository	ed as indicators for assessing healthine			У
≩ਔ	Repository	Universitas Brawijaya	Repository		У
500		Risk Profile Universitas Brawijaya	Repository		У
	Repository	Appraisal of risk profile factors refe			У
V	Repository		risk implementation	on in bank	У
	Repository	Universitas Brawilava	Repository	Universi	У
	Repository	operation which is done through 8 ris	sks, such as: itory	Universi	У
CID	1000 C	La) Credit Fiskas Brawijaya	Repository		У
UB.A	Repository	b) Market risk	Repository	Universi	ý.
TORY.	Repository	Universitas Brawijaya	Repository	Universi	V
REPOSITORY.UB.AC.ID		c) Liquidity risk Brawijava	Repository	Universi	V
2	Repository	d) Operational risk awija ya	Repository		ý
			Repository		ý
1	Repository	Universitas Brawijaya e) Legal risk Universitas Brawijaya	Repository		Ŷ
		f) Strategic risk Brawijava	Repository		ý
AS		g) Compliance risk Brawijaya	Repository		Ý
UNIVERSIT	Repository	Universitas Brawijava	Repository		v
P ÈR	Repository	h) Reputation risk.	Repository		ý
≦ <u>₩</u>		Good Corporate Governance	Repository		v
		The assessment of Good Corporate			v
	Repository	Universitas Brawijava	Repository	Universi	ý
~	Repository	appraisal of execution regarding G	GCG's principles the	rrough bank	v
		Umanagementas Brawijaya	Repository		ý
		Universitas Brawijaya	Repository		v
ACIE	Repository	Universitas Brawijava	Repository	Universi	ý
N.UB.	Repository	The measurement used is earning fa	actors relative to the	e assessment	v
REPOSITORY.UB.AC.ID		of earnings performance, source			ý
REPO			Repository		ý
	Repository	earnings of banks. Brawijaya	Repository		ý
5		Universitas Brawijaya	Repository		ý
1	Repository	Universitas Brawijaya	Repository	Universi	ý
A	Repository	Universitas Brawijaya	Repository	Universi	ý
IAS	Repository	Universitas Brawijaya	Repository	Universi	ý
22	Repository	Universitas Brawijaya	Repository	Universi	Ŷ
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LISS SI		Repository Universi	y V
E S	Repository and capital management of banks. Repository Universitas Brawiaya	Repository Universi	y V
z X	Repository The purpose of assessing the he	ealth level of banks by using	y V
	Repositor Healthiness Ranking (Risk-based Based)		y V
	Repositor composite rating of bank soundnes		v
	Repository Universitas Brawijaya	Repository Universi	ý
	Repositor Kesehatan Bank). By determining the ra	anking of bank health level, it is	ý
CID	Repositor able to simplify identifying the overall of		У
REPOSITORY.UB.AC.ID	Repositor Regulation of Bank Indonesia Number	13/1/PBI/2011, composite rating	У
SITOR	Repository Universitas Brawijaya	Repository Universi	У
REPO	Repositor of bank soundness is managed by cor		У
	Repositor structured by the ranking of each facto		У
4	Repositor and significance of each factor. Compose Repositor	site ranting of bank soundness is	y y
X	Repositor categorized as below : Brawijava	Repository Universi	y V
S =	Repositor1. Composite Rating 1 (PK-1) aya	Repository Universi	y V
ST ST			V
AV AV	Repository Universitas Brawiaya Repository It shows that the bank in general is in	n a very healthy condition so it is	ý
ž 👯	Repository proficient to face the significance		ý
6	Repository change in business condition as well	as other external factors.	У
	Repository Universitas Brawijava	Repository Universi	У
	Repositor ² . Composite Rating 2 (PK-2) aya	Repository Universi	У
	Repository Ut shows that the bank in general i		У
8	capable to overcome the significa	nce of negative influence from	y y
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya Repository changes in business condition and of	Repository Universite theresternal factors, Theresternal	У
ITORY	Repositor 3. Composite Rating 3 (PK-3) ava	Repository Universi	y V
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AS IJAYA	Repository Universitas Brawijaya	Repository Universi	ý
NA	Repository Universitas Brawijaya	Repository Universi	У
E S	Repository Universitas Brawijaya	Repository Universi	У
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	capacitary annoisean aronnjaya	comments with a monthly a	r enhenements

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æ	Repository Universitas Brawijaya	Repository Universi	y v
1	Repository Universitas Brawijaya	Repository Universi	v
×			ý
2	Repository Universitas Brawiaya It shows that the bank is quite heat	thy so it is competent enough to	ý
AT 2	Repository Lencounter dreadful influence signif	icantly coming from changes of	У
UNIVERSITAS BRAWIJAYA	Repository business condition and other externa		У
≩₽	Repository Universitas Brawijaya Repositor ⁴ . Composite Rating 4 (PK-4) aya	Repository Universi	У
500		Repository Universi	У
(-164)	Repository Ut shows that the bank is in less I		У
\sim	underprivileged to face the negative	e influence significantly derived	У
	Repository Universitas Brawijaya Repository from change in the business condition	n and other external factors.	У
e	Repositor 5. Composite Rating 5 (PK-5) ava	Repository Universi	y V
B.AC	· · · · · · · · · · · · · · · · · · ·		y V
ORY.U	Repository University Braw in an un Repository University Braw in an un	healthy condition so the bank is	y v
REPOSITORY.UB. AC. ID	Repository incapable of facing the bad influen		v
RE	Repository Condition and other external factors	Repository Universi	ý
	2.2.6 Risk-Based Bank Rating Method	Repository Universi	ý
×.	Repository Universitas Brawijaya	Repository Universi	У
	Repository According to the Regulation		У
¥5	Repositor 13/1/PBI/2011, RBBR approach agr	eed to be the indicators for	У
INIVERSI BRAW	Repository Universitas Brawiers evaluating the bank soundness. RBBR	is incorporated by <i>Risk Profile</i> ,	y y
	Reposito Good Corporate Governance, Earning		У
500	Repositor and a sector and a se	Repository Universi	У
(-test	Repository Universitas Brawijaya	Repository Universi	y
	Repositor ¹ Risk Profiletas Brawijaya	Repository Universi	, V
	Repository Based on Circular Letter do		ý
	Repositor 13/24/DPNP/2011, assessment of risk p	rofile indicator consists of 8 risk	ý
3.ACII	Repository Universitas Brawijaya	Repository Universi	У
JRY. UI	Repositor factors, namely: credit risk, market risk	k, liquidity risk, operational risk,	У
REPOSITORY.UB.AC.ID	Repositor legal risk, strategic risk, compliance risk		У
REP	Repositor assessed Risk Profile by using three ind	cators including credit risk factor	У
	Repository Universitas Brawijaya Repositor using Non-Performing Loan (NPL), mar	Repository Universit ket risk factor using Interest Rate	У
A	Repository Universitas Brawijaya	Repository Universi	У
	Repository Universitas Brawijaya	Repository Universi	y y
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REPI	1 0	Universitas Brawijaya	Repository Universi	У
	X	Universitas Brawijaya	Repository Universi	У
A		Universitas Brawijaya	Repository Universi	У
	Repository	sk (IRR) and liquidity risk using Loa	n to Deposit Ratio (LDR). It is	У
IAS		cause this study used quantitative		y v
UNIVERSITAS BRAWIJAYA	Repository	erational risk, legal risk, strategic risk.		ý
≩₽	Repository	Universitas Brawijava	Repository Universi	У
500		k could not be gathered.awijaya	Repository Universi	У
•	1 V	Followings are the detail explanation		У
		sk Profile: Brawijaya	Repository Universi	У
	Repository	Non-Performing Loan (NPL)	Repository Universi	У
			Repository Universi	У
3.AC.I		Non-Performing Loan is used		y y
REPOSITORY.UB. AC. ID	Renository	According to Ozili (2018), NPL play	ys an important role as overall, it	y
OSITC	1 1	reflects the credit quality of the		y V
REP		industry in a country. For the m		y V
	Repository	Universitas Brawijava	Repository Universi	v.
8	Repository	performing loans are identified as ba	ank earning assets, whereas they	v
A		are contingent on their collecta		ý
AS I	Repository	Rakhmawati, 2018).	Repository Universi	ý
LIS S	Repository	Universitas Brawia Based on Indonesia Bank Dic	Repository Universi	У
VERSI				У
z 🖌	1 4	(NPL) refers to loans issue which c	composed by loans classified as	У
6	Repository		ss. Non-performing loans ratio	У
	Repository	implies the flexibility of bank manage	Repository Universi	У
				У
		Lissued by banks. Brawijaya	Repository Universi	У
99	Repository	Aini (2013) states that Non-pe	rforming loans (NPL) reflects as	У
UB.A		credit risk whereas the smaller NPL	indicates the smaller credit risk	У
REPOSITORY.UB.AC.ID		borne by banks. Non-performing k		y V
EPOS				y V
Ĕ	Repository	order to acknowledge the profitable	ility of banks, the higher NPL	y N
	Repository	implies greater loss provision and d	iminished profitability (Sjahfira,	v
8		Universitas Brawijaya	Repository Universi	v
A		Universitas Brawijaya	Repository Universi	ý
IAS	Repository	Universitas Brawijaya	Repository Universi	ý
ls 📚	Repository	Universitas Brawijaya	Repository Universi	y
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SITOR		Universitas Brawijaya	Repository Universitas Brawilava	Renository
REPO		Universitas Brawijaya	Repository Universi	ý
	1 1	Universitas Brawijaya	Repository Universi	ý
4		Universitas Brawijaya	Repository Universi	У
	Repository	Daryanto and Ananggadipa, 201	Repository Universi	У
AS				У
UNIVERSITAS BRAWIJAYA		relationship between Non-Performing		У
VER	Repository	Bank Indonesia assigns health	y criteria of NPL to be below	y y
IN SEC	Repository	5%. The criteria established is consid	leredas early prevention of loss	y
	-	that might be experienced by bank		y V
		debtor to return the funds. NPL ra		v
	Repository	Universitas Brawijaya	Repository Universi	ý
	Repository	following formula Brawijaya	Repository Universi	ý
ACID	Repository	Universitias $Non - Performin$	g Floan Ository Universi	У
REPOSITORY.UB. AC. ID		Universitas Bra Total Credit	sRepository Universi	У
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REPO		Table 2.2 Non-Performing Loan (NPL	Repository Universi .) Ratio Parameter Criteria	У
	Repository	Rank Versitas Brawijaya	Repository Oniversi	y
A	Repository	Universites Brawijava	Repository Universi	y V
A		Universitas Brawijaya	Repository Universi	V
TAS		U^{2} nive sita $2\% \le NPL \le 5\%$	RepositHealthyIniversi	ý
RSI V	Repository	$5\% \le NPL < 8\%$	Repoguite Healthy ivers	У
INIVERSI	Repository	Universitas Brawijaya	Repository Universi	У
N 📅	Repository	4 iversit $8\% \le NPL < 12\%$	Repostes Healthy iversi	У
	Repository	5 NPL $\geq 12\%$	Repository Universi	У
	Repository	rce: Circular Letter of Bank Indonesia I		У
		Unterest Rate Risk Brawijaya	Repository Universi	y V
		Universida on Breircularya Le		y v
ACID		Universitas Brawijava	Repository Universi	ý
RY.UB	Repository	No 12/24/DDND/2011 market rick is	a risk on balance position and	ý
REPOSITORY.UB.AC.ID			changes in market condition.	У
REP	Repository	Market risks consist of interest rate	risk, exchange risk, equity risk	У
	Repository	Universitas Brawijaya	Repository Universi	У
A		Universitas Brawijaya Universitas Brawijaya	Repository Universi Repository Universi	У
A		Universitas Brawijaya	Repository Universi	y
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K.UB.J	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	1	Universitas Brawijaya	1 1
TOR		Universitas Brawijaya		Universitae Brawilava	
TEPOS	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	Repository		v
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P _s	Repository	and commodity risk. Interest rate ri	sk, which is part of	market risk,	y
AT N		can originate from trading book post			У
UNIVERSITAS BRAWIJAYA	Repository	According to Bank for Inte	ernational Settleme	ents (2019),	У
	Repository	Universitas Brawijava	Repository	Universi	У
500	Repository	interest rate risk which presents in t	-	and the second sec	У
(-164		to the common or awaited risk			y
~	Repository	earnings rising from harmful mo	vements in interest	rate which	y y
	Repository	impact the bank's book positions	. Exaggerated Inter	rest Rate in	y V
e		Banking Book (IRRBB) could lead			y V
REPOSITORY.UB.AC.ID					ý
LORY.	Repository	ofcurrent capital or future earn	Repository	improperty	ý
ISOG	Repository	Umanaged sitas Brawijaya	Repository	Universi	ý
R		UnivThus, this study used Intere			У
1	Repository	market risk factors.The ratio is us	ed in order to iden	Universi ntify interest	У
X					У
N S	Repository	1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	The second secon		y y
AT2	Repository	both assets and liabilities toward i	nterest rate. Interest	rate risk of	y V
ERS	Repository	bank displays the extent to which	changes influence	its financial	y V
JNIVERSI 3RAW	Repository				y V
50	Repository	might come from the impact of char			v
(Universitas Brawijaya	Repository	Universi	ý
~	Repository	liabilities and off-balance sheet	as well as signi	fications of	ý
	Repository	mobilizations in market rates for the	· · · · · · · · · · · · · · · · · · ·		У
e	Repository	be obtained by a bank (B English, 2	2002). Interest rate rate	atio (IRR) is	У
JB.AC		Universitas Brawijaya	Repository	Universi	У
ORY.L	, v	calculated by using the following for	· · · · · · · · · · · · · · · · · · ·		У
REPOSITORY.UB.ACID	Repository	$IRR = \frac{RSA (Rate Sensit)}{RSL (Rate Sensitive}$	$\frac{1}{2} \frac{1}{2} \frac{1}$		У
RE					y y
	Repository	Source: Circular Letter of Bank In	donesia No.13/24/DI	PNP/2011	y V
8		Universitas Brawijaya	Repository		y v
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Repository Universitas Brawieve Repository Brawieve Repository Brawieve Repository Brawieve Repository Brawieve Repository Bra	y y y
Repository lafter its maturity date and after the due date of its re-pricing date,	y y y
Repository while Rate Sensitive Liabilities (RSL) are liabilities which its yields are able to change after its maturity date, certain date according to an	У У
Repository Universitas Brawijaya Repository Universi Repository are able to change after its maturity date, certain date according to an	У
See Repository Universitas Brawijaya Repository Universit	17
Repository agreement and particular date based on banks' intention. The	У
sensitivity of assets and liabilities to interest rate risk is the cause of	У
Repository Universitas Brawijaya Repository Universi Repository Universitas Brawijaya Repository Universitation and the second s	y V
	V
Repository Criteria of Interest Rate Risk (IRR) ratio: Table 2.3Interest Rate Risk (IRR) Parameter Criteria Repository Rank Criteria Rank IRR > 45%	ý
Repository Universitas Brawijaya Repository Universi	ý
Reposito Rank hiversita Criteria awijaya Repo Category Universi	ý
Repository Universi IRR > 45% vijaya Repository Universi	ÿ
$Repository 20 + 10\% < IRR \le 45\%$	У
Repository University $36\% < IRR \le 40\%$ Repository University	У
Repository Universitas Brawilaya Repository Universitas Marginal Laboratory Universitas Repository Unitarias Repository Universitas Repository Universitas Repo	У
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Repository ⁵ Universitas ³⁰ % awijaya Rep ^{Unsatisfactory} Universitas	У
Reposit 5 Viversi 30% Repository University Source : BI Circular Letter No.13/24/DPNP/2011	y V
Repository Universi	ý
Repository University and the Based on Kashyap et al. (2002) on van den End (2013), the	у
Repository Universitas Brawijava Repository Universi	У
Repository activity of taking deposits and loans by banks shows the function of	У
Repository changing bank liquidity and experiences similar overhead. Those Comment [tnr4]: We rephrase sentence. Check again.	ed this
activities could rise the possibility of facing liquidity if the condition	у
Repository Universitas Brawijaya Repository Universi	У
activities could rise the possibility of facing liquidity if the condition is uncontrollable. Liquidity risk is a risk which occurs when bank unable to meet short-term demand due to the failure to convert a	У
Repository Unabletosmeet short-term demand due to the failure to convert as Repository Universitas, Brawijaya, Repository Universi	У
Repository security or high liquid asset into cash without the defeat of capital Repository	y V
Repository Universite Processa Repository Universite Processa	y V
Popository Universitas Brawijaya – Repository Universi	V
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Repository Universitas Brawijava The Regulation of Bank Indonesia No.13/24/DPNP/	versi y
Repository Universitas Brawijaya Repository Universitas Brawijaya	
The Regulation of Bank Indonesia No.13/24/DPNP/ describes liquidity risk as risk caused by the inability of ban perform the duty which has been reaching its due date from source of cash flow or from high-quality liquid assets that ca	
Repository perform the duty which has been reaching its due date from	n the
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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya	
Repository University is known as liquid when it has enough cash asso	
Repository Universitas Brawijaya Repository Universitas Brawijaya	versi y
Repository cover their liquidity needs or less than needed but have other a	issets
Repository that can be redeemed anytime without decreasing its market val	
that can be redeemed anytime without decreasing its market val well as have the ability to create new cash assets through debts f (Mardila and Afriyeni, 2019).	versions y
Repository Universitas Brawijaya Repository Univ	versi y
Repository (Mardila and Afriveni 2019) aya Repository Univ	
Hence, this study used a Loan to Deposit Ratio (LDR) in (order
to evaluate the liquidity risk of the bank within the risk pr	rofile
Repository [factor. LDR can adversely affect liquidity risk while it can posit	
to evaluate the liquidity risk of the bank within the risk purposed factor. LDR can adversely affect liquidity risk while it can positive alter bank soundness (Chaniago and Widyantoro, 2017).	
	versi y
Repository Universitas Brawijaya Repository Computes the coverage of loans with solid funding, main dep	oosits Versi
Repository from households and non-financial firms (van den End, 2	
According to Kasmir (2008:134), LDR is the ratio used to me	asure
Repository Universitas Brawijava Repository Brawijava	versi y
Repository of fund and capital used. LDR is measured by using the follo	
Repository Universitas Brawijava Repository Univ	
Repository Universitas Brawijaya Repository Univ	
Repository University $\frac{1}{2} = \frac{1}{2} \frac{1}$	versi
formula: Repository Universitas Brawiava Repository Universi	versi ý
Repository U Source : BI Circular Letter No.13/24/DPNP/201 Hory Univ	
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Y.UB.		Universitas Brawi	, v	Repository Univer	N	Repository
SITOR		Universitas Brawi	e	Repository Univer	N	Renository
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N N	Repository	Universitas Braw Related to the LDR, I	Bank Indone	sia adjusted the regulation of	si	У
¥5	Repository	the ideal ratio for LDR w	ithin an inte	rval of 78% until 98%. The	si	У
JNIVERSITAS	Repository	followings are the list of par			si	У
≩₽	Repository	Table 2.4 Loan to Deposit	aya Ratio (I Di	Repository Univer	Si	У
500	Repository		aya (LD	epository univer	si	У
(-se	RepositoRan	ht niverscriteria Brawl	Category	Additional Information		У
O	Repository	Universitas Brawi	aya i	Excess of third parties' fund		У
	Repository		Not Ideal	expansion or deficit of crediti expansion	SI.	У
	Repository	Universitas Brawi		Financial intermediary	SI.	У
REPOSITORY.UB.AC.ID	Repository ₂	$75\% < LDR \le 85\%$	Ideal	function well-implemented	SI	У
W.UB	Repository	Universitas Brawi	aya I	Financial intermediary	SI	У
SITOF	Repository ₃	$85\% < LDR \le 100\%$	Quite Ideal	function still well-	SI	У
REPO	Repository	Universitas Brawi	ayaan	implemented y Univer	SI.	У
	Repository	$100\% < LDR \le 120\%$	Not Ideal	Quite excess credit		У
1	Repository	Universitas Brawi	aya r	Respansion ory Univer		У
	Repository	Universitas brawi	Not Ideal	Excess of third parties' fund expansion or deficit of		У
S N	Repository ⁵		~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	credit expansion	<u> </u>	y.
AT N		Universitas Brawi		Repository Univer		У
ERS	Repositor	ce : BI Circular Letter No.6/23	3/DPNP/201	Repository Univer		У
		Loan to Asset Ratio		Repository Univer		y V
500	1	Univ Loan to Asset Ratio (v.
(-150		of bank liquidity in fulfillir	n (n)	· · · ·		, V
~	Repository	of bank liquidity in fulfillir	ig a propose	d loan using the entire assets	si	v
	Repository	in hand by the Bank (Rama	daniar, Top	owijono, and Husaini, 2013).	Si	ý
		This ratio is gathered by				ý
ACIE	Repository	Universitas Brawi	jaya F	Repository Univer	si	ý
RY.UB	Repository	towards total assets owned	by the bai	k. The greater value of the	si	ý
REPOSITORY.UB.AC.ID	Repository	LAR ratio shows a negati	ve relations	ip with bank liquidity. The	si	y
REPC	Repository	higher the value of LAR in	ndicates the	greater the amount of assets	si	У
	Repository	Universitas Brawi	jaya F	Repository Univer		У
	Repository	Universitas Brawi	jaya F	Repository Univer	si	У
X		Universitas Brawi	· · ·	Repository Univer		У
	· · · · ·	Universitas Brawi		Repository Univer		У
¥ S		Universitas Brawi	v v	Repository Univer		У
RSI 🔰		Universitas Brawi	· · · · · · · · · · · · · · · · · · ·	Repository Univer		У
UNIVERSITAS BRAWIJAYA		Universitas Brawi	r (r	Repository Univer		У
N 🚾	1 V	Universitas Brawi	e v.	Repository Univer	y y	Repository
		Universitas Brawi		Repository Univer		Repository
U		Universitas Brawi		Repository Univer		Repository
	1	Universitas Brawi	, v	Repository Univer	P	Repository
	Repository	Universitas Brawi	jaya F	Repository Univer	sitas Brawijaya	Repository

	Danaalian	Universites Oreulieus	Ponository Universitas Prowiews	Danasitan
		Universitas Brawijaya Universitas Brawijaya	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Repository
CID	1 1	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
TORY		Universitas Brawijaya	Repository Universitas Brawijava	Renceitory
ISO4	· · · · · ·	Universitas Brawijaya	Repository Universi	y V
æ	1 10	Universitas Brawijaya	Repository Universi	y V
1	x	Universitas Brawijaya	Repository Universi	y V
2	· · · · ·			y v
N A	Repository	needed to financed extension credit.	LAR is calculated through the	ý.
INIVERSITAS BRAWIJAYA		following formula Brawijaya	Repository Universi	ý
RSI		Universitas Bravija Credit		ý
Na Na	Repository	Universita LAR = Total Asset	s x100% sitory Universi	ý
S 🚾				ý
	Repository	Source : BI Circular Letter No.13/24/	Repository Universi	ý
		Universitas Brawijaya	Repository Universi	ý
	Repository	Universitas Brawijaya	Repository Universi	ý
	Repository	Table 2.5 Loan to Asset Ratio (LA	Repository Universi	У
AC ID	Repository	Universitas Brawijaya	Repository Universi	У
REPOSITORY.UB.AC.ID	RepositorBan	k niversita Criteria wijaya	Repo Cátegory Universi	У
ITOR	Repository1	$Univer50\% < LAR \le 75\% \text{ years}$	Repovery Good Universi	У
TEPOS	Repository ₂	$75\% < LDR \le 85\%$	Reposicood Universi	У
	Repository ₃	$85\% < LDR \le 100\%$	Rep Good Enough IIVEI SI	У
4	Repository ₄	$100\% < LDR \le 120\%$	Reponded Oniversi	У
	Repository ₅	LDR > 120%	Repository Universi	У
S S	Source	e : BI Circular Letter No.6/23/DPNP	ropoonory ornivorol	y
E S	Repository Repositore)	Cash Ratio itas Brawijaya	Repository Universi Repository Universi	У
UNIVERSIT		Cash Ratio (CR) is a ratio used		y V
≧ ≩	Repository	Universitas Brawijava	Repository Universi	y V
500	Repository	bank in meeting its demanded liquid	lity due to withdrawal funds of	y v
		third parties using liquid assets (Jum		ý
\sim	Repository	the CR shows a positive relation		ý
	Repository	Universitas Brawijaya	Repository Universi	ý
	Repository	Subsequently, greater CR will imp	ly as controlled utilization of	ý
REPOSITORY.UB.AC.ID	Repository	liquid asset which could decrease the	chance of bank is experiencing	У
RY.UE	Repository	liquidity issues. The calculation usin	g the CR is done by comparing	У
ositto	Repository	Universitas Brawijava –	Repository Universi	У
REP		controlled liquid assets over third pa		У
		calculated using the formula below:	Repository Universi	У
4		Universitas Brawijaya	Repository Universi	У
		Universitas Brawijaya	Repository Universi	У
S	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	Repository Universi	У
N		Universitas Brawijaya	Repository Universi	y
UNIVERSITAS BRAWIJAYA		Universitas Brawijaya Universitas Brawijaya	Repository Universi Repository Universi	У
≧ <mark>2</mark> 2	1 P	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
>		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
(-1988	, , , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	. cohooicoil)	enterence wrongeye	concernel' annearan manibala	. coloration 3

	Dependent Halissadian Gravita	Densellen Helsenler Desulter	Dependence
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
CID	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Repository
UB.A	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
POSI	Repository Universitas Brawijaya	Repository Universi	y
æ	Repository Universitas Brawijaya	Repository Universi	y V
4	Repository Universitas Brawijava	Repository Universi	y V
8	Repository Universitas Brawijaya	Repository Universi <u>ntrolled</u> x100%ry Universi runds Repository Universi	y V
	Repository Universe $CR = \frac{Liquid Assets Co}{mL_{cl}}$	ntrolled x100% ry Universi	y v
TAS	Repository Universitas Brawijaya	Repository Universi	ý.
RSI	Repository Source : BI Circular Letter No.6/23/I		v
UNIVERSI	Repository Universiting For Circular Le		ý
N 📅	Repository Universitas Brawijaya	Repository Universi	ý
	Repository Universitas Brawie a 6/23/DPNP/2004, controlled liquid	assets incorporated by cash and	ý
	Repository Current accounts with banks while t		ý
	Repository Laccount savings account and time of	Repository Universi Comment [tnr5]: Uncl	ear.
(inc.)	Repository Universitas Brawijaya	Repository Universi	у
AC.ID	Repository Universitas Brawijaya	Repository Universi	У
Y.UB.2	Repository Universitas Brawijaya	Repository Universi	У
REPOSITORY.UB.AC.ID	Repository University 2.6 Cash Ratio (C	R) Parameter Criteria	У
(EPOS	Repository Universitas Brawijaya	Repository Universit	У
	RepositorRankniversitaCriteriawijaya	RepoCategoryUniversi	У
A	Repository1Universit <i>CR</i> ≥4,8%/jaya	Repovery Good Universi	У
	Repository2University8% $< CR \le 4,05\%/a$	Reposicody Universi	У
S N	$Repositor y_3 \cup rve 4,05\% < CR \le 3,30\% \text{ a}$	Rep Good Enough NIVerSI	y.
Z ITA	Reposit $7401783,30\% < CR \le 2,55\%$ d Reposit 5 $CR < 2.55\%$ d	Repo _{Not} Good Universit	У
A A	CR < 2,55% Source : BI Circular Letter No.13/24/DPN	Not Good	y V
≧ 	Repository Universitas Brawijaya	Repository Universi	V
	Repositor 2. Good Corporate Governance (GCG	Repository Universi	v
	Repository Uni Corporate governance as ill		ý
~	Emmanuel Isaac and Steve Nkeme	dilim (2016) is the entity of the	ý
	Repository Universitas Brawijaya	Repository Universi	y
	Repository processes, structure and information	tion used for controlling and	У
8.ACI	Repository Usupervising the management of an o		У
REPOSITORY.UB.AC.ID	Repository Economic Corporation and Devek	poment (1999) defined corporate	У
OSITC	Repository Universitas Brawijaya	Repository Universi	У
REP	Repository governance refers to a system on		У
	Repository assisted and handled. By having	a system within corporate, the	У
4	Repository parties are involved are given spec	ific duties and responsibilities as	У
			У
s H	Repository Universitas Brawijaya	Repository Universi	У
N N	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Universi	У
UNIVERSITAS BRAWIJAYA	Repository Universitas Brawijaya	Repository Universi Repository Universi	У
≧ ∝	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
(-194	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
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	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
		Universitas Brawijaya	Repository Universitas Brawijaya	
REPOSITORY UB.AC.ID	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	· · · · · ·
KY.UB	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
SITO	Repository	Universitas Brawijaya	Repository Universitas Brawilava	Renository
REPO	Repository	Universitas Brawijaya	Repository Universi	у
	Repository	Universitas Brawijaya	Repository Universi	у
4		Universitas Brawijaya	Repository Universi	У
	Repository	well as created formulate rules and p	Repository Universi	У
S T				У
NIVERSITAS RAWIJAYA		decision on corporate matters.State		У
A R	Repository	Indonesia No. 13/24/DPNP/2011, th	e assessment of good corporate	У
≧ ∝	Repository	governance is the measurement of	bank management quality over	y
				У
	Repository	applied principles by the bank.		y
~	1 V	corporate governance for banks both	in a developed and developing	y y
		country is very important since the		y V
9		governance implementation cou		y v
REPOSITORY UB. AC. ID		performance, therefore, the improvement		ý
DRY.I	Repository	performance, therefore, the improvement	Repository Universi	ý
lisod		Unique de la companya	Repository Universi	ý
RE	Repository	Un The implementation of Good Co	orporate Governance (GCG) on	ý
	Repository	commercial banks in Indonesia is	Repository Universite stablished in Bank Indonesia	У
X	Repository	Universitas Brawijaya	Repository Universi	У
<u>N</u>		Circular Letter No.15/15/DPNP/2013	to improve the performance of	У
¥ S	Repository	banks, obey the applicable regulation	on and business ethics within	У
S S	Repository	banking industry along with protectin	repository Universing the stakeholders' importance.	У
₹2	Repository	Execution of GCG in Indonesia	Repository Universi	y y
500	Repository	~ ~	A CONTRACTOR OF	y V
(accordance with 5 (five) principles as	Repository Universi	y V
$\mathbf{\nabla}$	Repository	a) Transparency Brawijaya	Repository Universi	y v
		Un The bank should be open w		v
		relevance information along wit		ý
REPOSITORY UB. AC ID	Repository	Universitas Brawijaya	Repository Universi	ý
RY.UB	Repository	for company matters;	Repository Universi	ý
osito	Repository	b) Accountability Brawijaya	Repository Universi	y
REPC	Repository	Universitas Brawijaya	Repository Universi	У
	1 6	Universitas Brawijaya	Repository Universi	У
4	• V	Universitas Brawijaya	Repository Universi	У
		Universitas Brawijaya	Repository Universi	У
IIVERSITAS RAWIJAYA	7 V	Universitas Brawijaya	Repository Universi	У
¥5		Universitas Brawijaya	Repository Universi	У
SERS -	1 V	Universitas Brawijaya	Repository Universi	y y
≧ <mark>2</mark>		Universitas Brawijaya	Repository Universi	y Dopository
5 📫		Universitas Brawijaya	Repository Universitas Brawijaya	1
-194	, , , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya Universitas Brawijaya	Repository Universitas Brawijaya Repository Universitas Brawijaya	A
		Universitas Brawijaya	Repository Universitas Brawijaya	(P
		Universitas Brawijaya	Repository Universitas Brawijaya	1 4
	i repository	onnoronao brawijaya	repository ormersites brawijaya	repository

	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
ACID	1 1/1	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
Y.UB.	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	Repository Universitas Brawilava	Renceitory
CEPO:		Universitas Brawijaya	Repository Universi	v
	1 10	Universitas Brawijaya	Repository Universi	v
1	5 10	Universitas Brawijaya	Repository Universi	ý
×			Repository Universi	ý
4	Repository	Clarity of function and implement	entation of accountability among	ý
BRAWIJAYA		banks' instrument to accom		ý
	Repository	Universitas, Brawijaya	Repository Universi	ý
2	Repository	Universitas Brawijava	Repository Universi	ý
	Repository	c) Responsibility Brawijaya	Repository Universi	ý
	Repository	The compatibility between bar		ý
9	Repository	regulation and the principle of h	ealthy management of bank.	ý
	Repository	Universitas Brawijaya	Repository Universi	У
	Repository	d) Independency Brawijaya	Repository Universi	У
CID	Repository	Un The professional bank mana	agement without influence or	у
UB.A	Repository	pressure from any parties;	Repository Universi	У
ITORY			Repository Universi	У
REPOSITORY. UB. AC. ID	, , , , , , , , , , , , , , , , , , , ,	ehi Fairnessas Brawijaya	Repository Universi	У
~	Repository	Justice and equality in pleas	ing the right of stakeholders,	У
	Repository	whereas presented by agreemen	Repository Universi	У
5	Repository	Universitas Brawijaya	Repository Universi	У
4	3 V	To ensure the application of five		У
3	Repository	are required to do self-assessment	periodically covering at least 11	У
\mathbf{S}	Repository	factors of GCG assessment. The 1	Repository Universities (eleven) factors are mentioned	У
BRAW				y
â		Universitas Brawijaya	Repository Universi	У
	Popository	a) The fulfilment of duties and	responsibilities of the board of	y.
9	Repository	Universitas Brawijaya Universitasers Tawijaya	Repository Universi Repository Universi	У
	1 1	b) The fulfilment of duties and resp		У
<u>1415</u> 77				У
CB	Repository	c) Completeness and fulfilment of	duties of Committee; Repository Universi	y
.UB.A		d) Handling conflict of interest;	Repository Universi	y V
ITORY	-	e) The implementation of the comp		y V
REPOSITORY UB.AC.ID				y v
Ĕ.	Repository	f) The implementation of the inter	nalaudit function; Repository Universi	y v
2	Repository	g) The implementation of the exter	nal audit function; Universi	V
A	·	Universitas Brawijaya	Repository Universi	v
A		Universitas Brawijaya	Repository Universi	ý.
	7 V	Universitas Brawijaya	Repository Universi	v
3		Universitas Brawijaya	Repository Universi	v
A	1 1	Universitas Brawijaya	Repository Universi	v
BRAWIJAYA		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
184	, , , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	1	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
		5.5		· · · · · · · · · · · · · · · · · · ·







	Donoolion	Liniuaraitan Drawijaya	Denesitory	Universites Drewijeve	Danaaitanu
		Universitas Brawijaya	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	Repository
Q		Universitas Brawijaya	1 2	Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	1 N N	Universitas Brawijaya Universitas Brawijaya	1	Universitas Brawijaya Universitas Brawijaya	Repository Repository
TORY.		Universitas Brawijaya	1 7	Universitas Brawilava	Repository
POSI	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	Repository		y
38	1 1	Universitas Brawijaya	Repository		y V
1		Universitas Brawijaya	Repository		y V
1		4 4	, V		y V
4S IJAYA	Repository	h) The implementation of risk m	anagement includ	ing internal	y V
TAS		Unicontrol system; rawijaya	Repository		2 V
RSI 📚		i) Provision of funds to a related part	-	and the second	v.
	Repository	Universitas Brawijaya	Repository		V
3 📅		Universitas Brawijaya	Repository		V
6		j) The transparency of financial cor			V
		report of Good Corporate Gover	(/ /		v
	Repository	Universitas Brawijaya	Repository	Universi	v
		Universitas Brawijaya	Repository		ý
9	-	k) The strategic plan of Bank;	Repository		ý
UB.AC	· · · · · · · · · · · · · · · · · · ·	In regard with the Regulation of	Repository	Universi	ý
TORY.	Repository	Universitas Brawijaya	Repository	Universi	ý
REPOSITORY UB. AC. ID	Repository	Assessment of Bank Health Level the	rough the RBBR a	pproach, the	ý
and	Repository	measurement of good corporate gover	rnance which relies	s on the five	У
	Repository	basic principles, has been assemble	Repository		У
5			Repository	Universi	У
<u> </u>	Repository	system. This governance system c	omposed of three	governance	У
E	Repository	aspects, namely: governance struct	ure, governance	process and	У
RSI 🔰	Repository	Universitas Brawijaya	Repository are detailed explan	Universi nation of the	У
JNIVERS		governance outcome. The followings			У
S 📅	A	purpose for each governance aspect:	Repository		У
	Repository	a. Governance Structure	Repository		У
U	Repository	Universitas Brawijaya UniThe governance structure has the	purpose of assessi	ng adequate	У
					У
	- · · · · · · · ·	structure and infrastructure of bank go			y
CB	Repository	implementing GCG principle will ac			y V
UB.A		by bank stakeholders. The cor	nponent of ban		y V
ITORY		includesCommissioners, Directors, C			y V
REPOSITORY UB. ACID		P P			2 V
Ľ	Repository	units. The infrastructure of the bank	governance include	s policy and	y N
		Universitas Brawijaya	Repository	and the second	v.
AYA		Universitas Brawijaya	Repository		v
A		Universitas Brawijaya	Repository		ý
AS E	· · · · ·	Universitas Brawijaya	Repository		ý
LIS S		Universitas Brawijaya	Repository		ý
H S	Repository	Universitas Brawijaya	Repository		ý
UNIVERS BRAV	1 P	Universitas Brawijaya	1 17	Universitas Brawijaya	Repository
	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
		Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
		Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository

	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
1X.UB	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
ISITO	Repository	Universitas Brawijaya	Repository Universitas Brawilava	Renository
REPO	Repository	Universitas Brawijaya	Repository Universi	У
	Repository	Universitas Brawijaya	Repository Universi	У
4		Universitas Brawijaya	Repository Universi	У
ITAS VIJAYA	Repository	procedure of banks, management infor	Repository Universi	У
s H				У
		tasks and function for each structure w		У
UNIVERSIT		b. Governance Process	Repository Universi	У
≧ ∝	Repository	Universitas Brawijaya	Repository Universi	У
500		The governance process aims to		У
-18%		process in applying the GCG princ		У
\sim	Repository	adequate structure and infrastructure	of bank governance, therefore,	y
	Repository	resulting the expected outcomes by the	Repository Universite Bank's stakeholders, aiworg	У
		c. Governance Outcome 2/3	Repository Universi	У
8.AC.1				У
DRY,U	Repository	Governance outcome exists to ass	ess the quality of stakeholders'	y V
REPOSITORY.UB.AC.ID		expected outcomes whereas the	result of the process in	y v
REP		implementing the GCG principles		v
				v.
8	Repository	structure and infrastructure of bank go	Repository Universi	ý
AYA	Repository	The self assessment of GCG facto	rs regulated in Bank Indonesia	ý
E AS	Repository	Circular Letter No.15/115/DPNP abou	It The Implementation of GCG	ý
ERSIT AVV	Repository	for Commercial Bank. Based on BI C	Repository Universi	У
₩ S	Repository	for Commercial Bank. Based on BI C	incluar Letter No.15/15/DPNP,	У
N 📅	-	the self assessment of GCG done through		У
6	Repository		Belows are steps to value the	У
	Repository	Universitas Brawijaya	Repository Universi	У
		GCG ratio itas Brawijaya	Repository Universi	У
	Repository	a. collect relevant data and informati	n to assess the adequacy and	y
9		Uneffectiveness of the implementation		У
REPOSITORY.UB.AC.ID				У
TORY	Repository	data on management, ownershi	p, business group structure, Repository Universi	y V
EPOS	Repository	minutes of meetings of the Board		y V
Ē		and Committees, and reports inc		V
- S	1 2	reports of Directors in charge of the		v
AYA	Repository	Universitas Brawijaya	Repository Universi	ý
A		Universitas Brawijaya	Repository Universi	ý
EAS	Repository	Universitas Brawijaya	Repository Universi	ý
ls 📚	Repository	Universitas Brawijaya	Repository Universi	ý
۳ ۲	Repository	Universitas Brawijaya	Repository Universi	у
UNIVERSI		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
A	, , , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
U		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	1 1	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	Repository

	Repository	Universitas	Brawijaya	Repository	Universitas	Brawijaya	Repository
	Repository	Universitas	Brawijaya	Repository	Universitas	Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository	Universitas	Brawijaya	Repository	Universitas	Brawijaya	Repository
RY.UB		Universitas			Universitas		Repository
02110		Universitas			Universitae	Rrawijava	Renceitory
REPC	1 1	Universitas	V V	Repository			У
	x	Universitas		Repository			У
4		Universitas		Repository			У
		Universitas		Repository			У
S	Repository	relating to the	e duties of the Inte	rnal Audit Work	Unit, public		У
UNIVERSITAS BRAWIJAYA	Repository	Universitas accountants' re	eports especially con	ments on the relia	bility of the		У
A R			l control system, rep				y
2 K	1 0		J (У
			nt (RBBR), busin				У
	Repository	realization, rej	ports from the Boar	d of Commissioner	rs and other		У
			to the application of				y
			adequacy and effec				y V
Q							V
JB.AC	Repository	of GCG princi	iples carried out in a	a comprehensive ar	d structured		ý
REPOSITORY.UB.AC.ID	Repository	U manner on the	e three aspects of g	overnance, namely	governance		ý
DOS I	Repository	Unstructure, gove	ernance process and	governance outcor	ne, with due		ý
E C							ý
			rinciple of significat				У
ITAS VIJAYA	Repository	c. deduce positi	ve and negative	factors from each	aspectof		У
A		Ungovernance. S		Repository			У
TAS		Universitas		Repository			У
RSI 🔰			ne GCG Implementa				У
RAN	Repository	per above, the Ba	nk required to mak	es general conclus	ions on the		У
500			essment of GCG imp				У
							y
U		CG Factor Rating b	by referring to the C	CG Factor Rankin Repository			У
	Repositorsh	own in Table 2.7.	Brawijaya	Repository			y V
	Repository	× × × ×	iteria of Good Corj				y V
REPOSITORY.UB.AC.ID	Repository	Universitas	Brawijava	Repository	Universi		v
Y.UB.	Repository-	Rank	Criteria	Renesitory	egory		ý
SITOR	Repository-	Universitas	GCG < 1,50%	Renository	Good		ý
REPO	Repository	Universitas	$50\% \ge and < 2,50\%$	Kepository	ood Universi		ý
	Repository	Universitas	$50\% \ge and < 3,50\%$	Repository	ptable		ý
	Repository	Universitas ³	$50\% \ge and < 4,50\%$	%epository	Oniversi		У
		Universitas		Repository	Universi		У
NA	· · · · ·	Universitas	2 V	Repository			У
AT A		Universitas		Repository			У
RS	1 V	Universitas	2 B	Repository			У
UNIVERSITAS BRAWIJAYA		Universitas		Repository		Description	У
500	1 V	Universitas	10 V	· · · · · · · · · · · · · · · · · · ·	Universitas	· · ·	Repository
	, , , , , , , , , , , , , , , , , , , ,	Universitas	2 V	1	Universitas	A 4	Repository
C	1 V	Universitas	1 V V	4	Universitas		Repository
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Q	1 V			Universitas Brawijaya	Repository
JB.AC	1 1	5 V	1 V	Universitas Brawijaya	Repository
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A	1 2	5 $4,50\% \ge and < 5\%$	epository Very		У
AS I	Repository Repository	Source: Circular Letter of Bank Indonesia	No.13/24/DPNP/	2011	y y
UNIVERSITAS BRAWIJAYA			epository		У
NER			1		y V
z X	Repository	Based on the Regulation of Bank In	donesia No. 13/1	/PBI/2011,	y V
		the measurement of earningsfactor co			y V
	Repository	earnings performance, source of earnings		a a construction of the second s	y v
	1 7				v.
	Repository	earnings management. The assessment is	done with consi	deration of	v.
9		level, trend, structure, earning stabilit			v
REPOSITORY.UB.AC.ID	Repository	comparation of bank performance and per			ý
LORY.	Repository	Universitas Brawijaya R	epository	Universi	ý
lisod	Repository	The performance of earnings is th	e capacity of the	he bank to	ý
R	Repository	generate profits from operational ac	tivities along	with non-S	y
	Repository	operational activities (Martono, 2013	:85). Sustain p	profitability	У
N S	Repository	Universitas Brawilava – R	epository	Universi	У
<u> </u>	Repository	within a financial institution will indicate			У
TAS	1 1	business activities are well-managed a			У
RSI 📚	Repository	maintain high performance to generate sta	able profitability	. Thus, this	У
INIVERSI BRAW	Repository		epository NIM (Net Intere		У
500	Repository	study used ROA (Return on Asset) and	· · · · · · · · · · · · · · · · · · ·		У
	Repository	ratio to calculate earnings factor. The fo			У
U	Repository	calculate ROA and NIM:	epository		y y
	Repository		epository epository		y
<u> 680-5</u> 77		X X X X X X X X X X X X X X X X X X X			y V
CID		Return on Asset is used to determ			y V
0.08.4	Repository	management in utilizing its total assets	to earn overall	profit and	y V
SITOR	Repository	income. This ratio also implies how pro			v.
REPOSITORY.UB.ACID	Repository	total assets. ROA can positively impact t	he level of bank	Universi	Ý
					ý.
	Repository	because when the return of a bank	increase period	ically, the	ý
UNIVERSITAS BRAWIJAYA		performance of the bank will increase			ý
A	Repository	Universitas Brawijaya R	epository	Universi	У
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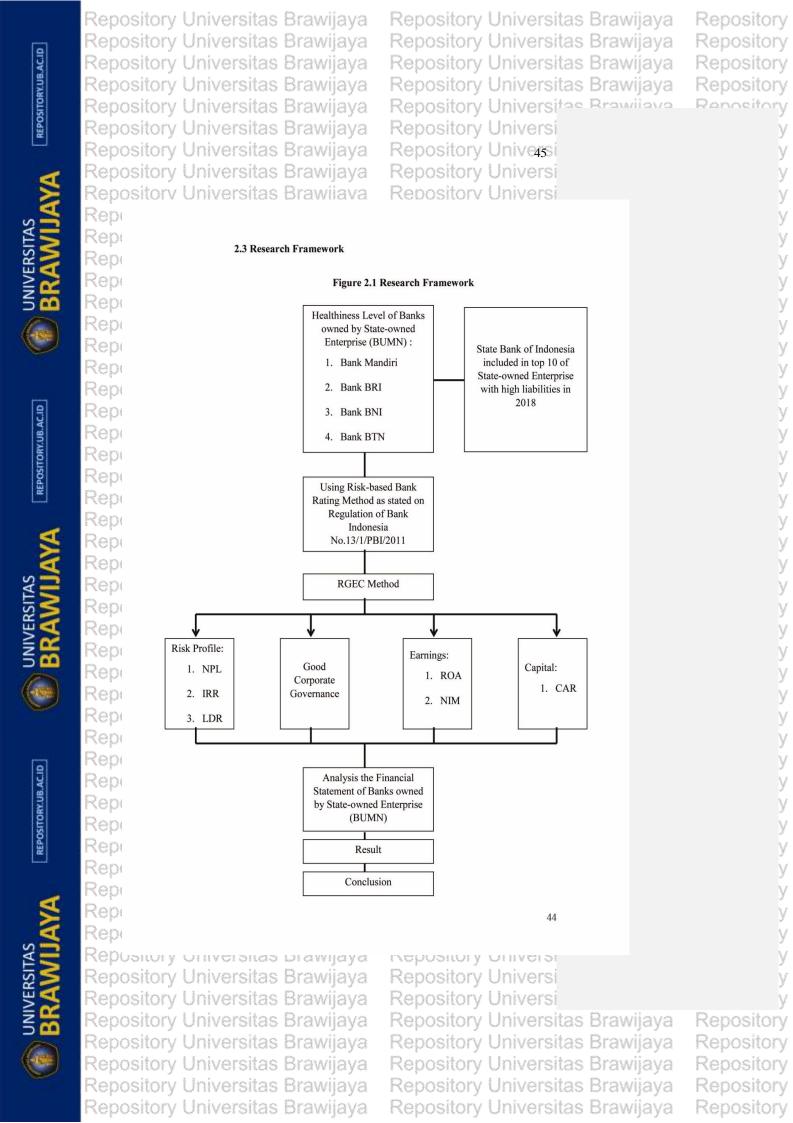
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æ	1 0	Universitas Brawijaya Repository Universi		y v
	X 17	Universitas Brawijaya Repository Universi		v.
1	1 1			v
	Repository	considered as a healthy bank. Higher ROA indicates the high		ý
JNIVERSITAS BRAWIJAYA		performance of the company in advance of its total assets. ROA		ý
RSI 🔰	Repository	could be calculated by using the followings formula: University		ý
22	Repository	Universitas Brawijava Repository Universi		ý
3 📅	Repository	$Universite_{ROA} = \frac{Net \ Income}{Average \ Total \ Assets} x100\%$		у
	Repository	Universitas Brawijaya Repository Universi		ý
U	Repository	Source : BI Circular Letter No.13/24/DPNP/2011 tory Universi		У
	Repository	Universitas Brawijaya Repository Universi		У
-	Repository	Based on Bank Indonesia Circular Letter No.13/24/DPNP, the		У
ACID		Net Income refers to profit which recorded in current years' annual		У
Y.UB.J	Repository	income statement while Average Total Asset could be generated by		У
ITOR	Repository	Universitas Brawijaya Repository Universi		У
REPOSITORY.UB.AC.ID		totallingboth total asset of the current year and total asset of the		У
	Repository	previous year and divide it into two. Below are the criteria of ROA:		У
A	Repository	Universitas Bravio Return On Assets (ROA) Ratio		У
				У
S AL		Canksitas BrawCriteria Reposito Category Version Diversitas BravA > 1,50% Reposito Very Good Version		y.
VI	Repository			У
	Repository			y V
≧ 🚅	Repository	$3 \qquad 0,5\% < ROA \le 1,25\% \qquad \text{Acceptable}$		y V
	Repository	$4 \qquad 0\% < ROA \le 0.5\% \qquad \text{Poor}$		v
-100	Repository	$5 \qquad ROA \le 0\% \qquad Very Poor$		v.
\sim	Repository	Source: Circular Letter of Bank Indonesia No.6/23/DPNP/2011		ý
	Repository	bn Net Interest Margin (NIM) Repository Universi		ý
	Repository	The net interest margin (NIM) computed as the distinction		ý
S.ACII	Repository	between interest income and interest expenses (Almarzoqi and Ben		У
RY.UE				У
REPOSITORY.UB.AC.ID	Repository	Naceur, 2015). The ratio of NIM is used to measure the ability of the		У
REP	Repository	bank to generate net interest income by allocating productive assets		У
	Repository	Owned by the company (Taswan 2010:561) Regarding Banks'		У
4		owned by the company (Taswan, 2010:561). Regarding Banks'		У
		Universitas Brawijaya Repository Universi		У
s <mark>4</mark>	· · · · · ·	Universitas Brawijaya Repository Universi		У
¥5		Universitas Brawijaya Repository Universi		У
VERSI	1 V	Universitas Brawijaya Repository Universi		У
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6	, , , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya Repository Universitas Bra Universitas Brawijaya Repository Universitas Bra	10 V	Repository
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	1	Universitas Brawijaya Repository Universitas Br	P	Repository
	r cepusitor y	oniversitas pravijaya – Nepository Oniversitas pr	annijerye	repository

	Dependence	Universites Drevulinus	Descritory Halvaraitae Drawijawa	Dependent
		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
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ORYL		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
UISO	· · · · · ·	Universitas Brawijaya	Repository Universitas Brawilava	Renository
REP	1 1	Universitas Brawijaya	Repository Universi	У
	X	Universitas Brawijaya	Repository Universi	У
1		Universitas Brawijaya	Repository Universi	У
	Repository	NIM, banks are categorized as healt	thy when it has NIM over 2%.	У
S 📃				У
LIS ST	· · · · · · · · · · · · · · · · · · ·	The followings are the formula used		У
A ER	Repository	Universitas Branet Interest	t Income x100%	У
≧ <u>⊭</u>		$Unive NIM = \overline{Average Total Products}$		У
	Repository	Source: BI Circular Letter No.13/24/	Repository Universi DPNP/2011	У
(-184				У
Ý		According to a Bank a In		У
	Repository	No.13/24/DPNP/2011, NIM is the	result of the computation of	У
	Repository	interest income diminished by inter	Repository Universi	У
REPOSITORY UB. AC. ID	-	A A A A A ANA AA		У
3Y,UB	1 //	productive asset which accumulate		У
SITOF	Repository	produces interest (interest earnings as	set).	У
REPO		Universitas Brawijaya	Repository Universi	У
		Univ Table 2.9 Criteria of Net Inte	Design of the second se	У
1	Repository	A 4 4	Repository Universi	У
	Repository	1 NIM > 3%	Very Good	У
S S	Repository	1.	Repository Universi	y.
45	1 1	Unive2sitas Br2% < NIM ≤	2% epositor chaiversi	y.
SI S	Repository	$3 1,5\% < NIM \le$		y y
≧2	Repository	Universitas Brawijaya Unive 4 sitas B1% < NIM \leq 1	Repository Universi	y y
500	Repository	Labuaraitan Drawijaya	Dophoitory Universi	У
(and	Repository Repository	5 $NIM \le 1\%$	Popository Hoivord	y .
C		Source: Circular Letter of Bank Indon	nesia No.6/23/DPNP/2011	y V
		Ucapitaersitas Brawijaya	Repository Universi	y V
				y V
e.	Repository	Bank Indonesia Circular Letter N	No.13/24/DPNP/2011 stated that	y V
UB.A	Repository	the measurement of capital factor	includes the capital adequacy	y V
REPOSITORY UB. AC ID				y V
EPOS	Renositony	evaluationmanagement. In terms of a	Repository Universi	у У
R	Repository	to follow provisions of Bank Indone	esia regarding minimum capital	y V
	Repository	requirement (KewajibanPenyediaa	n R Modal Minimum) for	y V
X		Universitas Brawijaya	Repository Universi	y V
A		Universitas Brawijaya	Repository Universi	y V
S 📃	, v	Universitas Brawijaya	Repository Universi	y V
LIS N		Universitas Brawijaya	Repository Universi	y V
26	1 V	Universitas Brawijaya	Repository Universi	y V
ž 🕰		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	1 V	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
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	Repository	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
		Universitas Brawijaya	Repository Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	1 1	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
Y.UB.	1 1 1	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
SITOR		Universitas Brawijaya	Repository Universitas Brawilava	Renository
CEP OS	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	Repository Universi	v
	1 0	Universitas Brawijaya	Repository Universi	ý
1		Universitas Brawijaya	Repository Universi	ý
	Repository	commercial banks. Not only obe	Repository Universi	ý
S S	Repository	commercial banks. Not only obe	ying the provisions, but also	У
M		required to associate the capital adeq		У
UNIVERSITAS BRAWIJAYA	Repository	Capital adequacy and capital		У
≧ 🕰	Repository	indicators need to be fulfilled by th	e bank in term of measuring its	У
500				У
(-164		capital. The followings are the scope		У
~	Pepository	Universitas Brawijaya Universitas Brawijaya	Repository Universi Repository Universi	У
	Repository	a. Capital adequacy of Bank	Repository Universi	y V
e		The assessment of capital adeq		y V
REPOSITORY.UB.AC.ID		# 0	Repository Universi	v.
ORY.U	Repository	comprehensively and should cover:	Repository Universi	v.
POSIT		Level, trend and the composition		v
R	· · · · · · · · · · · · · · · · · · ·	Universitation Capital requirement		ý
	Repository	Universitas Brawijaya	Repository Universi	ý
5	Repository	Risk, Market Risk, and Ope	Repository Universi	У
		Unive Capital adequacy of banks r	1 2	У
TAS	Repository	b. Capital Adequacy Management	Repository Universi	У
RSI	Repository	Universitas Brawijaya	Repository Universi	У
JNIVERSI 3RAW	Repository		cy management includes capital	У
500		management and capital access capa		У
(and	Repusitory	In business, capital plays a role	as a demanded factor as well as	y.
C		an essential factor. As a matter of	fact, banks as an intermediary	y V
	Repository	2 2 3 2 4 100 17	Photo and the second state of the second	y V
No.	2 V			v
ACID	Repository	behalf of performing its operations.	Hence, this study used Capital	ý
87.08	Repository	Adequacy Ratio (CAR) to evaluate	the capital factor of the bank.	ý
DIIIO	Repository	CAR is the ratio of banks' capital re	lative to banks' risk. CAR is the	У
REPOSITORY.UB.AC.ID	Repository	performance ratio that calculates	Repository Universi	У
				У
4		Universitas Brawijaya	Repository Universi	У
UNIVERSITAS BRAWIJAYA		Universitas Brawijaya	Repository Universi	У
S	· · · · ·	Universitas Brawijaya	Repository Universi	У
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ER.	1 V	Universitas Brawijaya	Repository Universi	У
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	1 1	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
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-	1 V	Universitas Brawijaya	Repository Universitas Brawijaya	Repository
		Universitas Brawijaya	Repository Universitas Brawijaya	Repository

	Papagitan	Universitas	Browliovo	Panacitany	Universitas B	rauliava	Repository
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CID		Universitas		1 2	Universitas B		Repository
UB.A	1 1	Universitas	0 V	1 V	Universitas B	N	Repository
TORY	· · · · · · · · · · · · · · · · · · ·	Universitas		1 4	Universitas P	N 14	Renceitory
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æ	1 0	Universitas	V V	Repository			y v
1	X	Universitas I		Repository			v
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A A	Repository	presents to suppo	ort assets that inc	orporate or comp	ose a risk		ý
ES		(Dendawijaya, 200					ý
A	Repository	Universitas	Core Capital (Tir	Repository	Universi		ý
>~	Repository	Universita	mlementary Canit	a (Tre2) LOIV	Universi		ý
N K	Repository	Universitas	Risk Weighted A	ssets x100%	Universi		У
	Repository	Universitas	Brawijava	Renository			У
(U)		Source : BI Circu					У
	Repository	Univ Table 2.10	Criteria of Capital	Adequacy Ratio	(CAR)versi		У
	Repository	UnivRankitas	Braw Criteria	Repositocat	egoryvers		У
AC.ID	Repository		12% < CAR	Repository	y Good		У
Y.UB.	Repository		Brawijaya	Repository	Universi		У
SITOR	Repository		$9\% < CAR \le 12$	5 V	oodniversi		У
REPOSITORY.UB.AC.ID	Repository	3	$8\% \le CAR \le 9$		ptable		У
	Repository		Brawijaya	Repository	Universi		У
4	Repository	Universitas	$9\% \le CAR < 6$	RepositoryP	omiversi		У
	Repository	Universites	CAR < 6%	Popositor	y Poor		У
S N	Repository Repository	Source: Circular Le	tter of Bank Indones	sia No.6/23/DPNP/	2011		У
		Definition of State-	Owned Entreprise	s/SOEs (Badan U	aha Milik		y V
UNIVERSI BRAW	Repository	Negara/BUMN)	- <u>.</u>	Repository			y V
È 🚅	Repository	Universitas	Brawijava	7 17			v
	Repository	State Own Entr	eprises (SOEs)/Ba	adan Usaha Mil	ik Negara		ý
	Repositor	BUMN)greatly contril					ý
~	Repository	ay attention to nation	al interest. In terms	of running its fun	ction. SOFS		ý
	Repository	Universitas	Brawijava	Repository	Universi		У
	Repository	ould be in healthy	condition and h	ave advance good	l corporate		У
8.ACI	Repository	anagement to able to	2 Y	r			У
REPOSITORY UB. AC.ID	Repository	To analyze the per	rformance level of	SOEs, a regulation	was issued		У
OSITC		Universitas	Brawijaya	Repository	Universi		У
REP		The Decree of The	2 V				У
		00/MBU/2002 which					У
4	Repository	ranged in PP number	r 12 in 1998 and al	so a general compa	nny (Perum)		У
VIJAYA				100 a 2 a	A 4 A 4		У
S N	· · · · ·	Universitas I		Repository			У
N N		Universitas		Repository			У
ER S	1 P	Universitas	10 M	Repository			У
UNIVERSIT	1 P	Universitas Universitas		Repository	Universitas B	rawijava	Repository
⊃ <u> </u>	1 V	Universitas	10 V	· · · · · · · · · · · · · · · · · · ·	Universitas B	y y	Repository
(, , , , , , , , , , , , , , , , , , , ,	Universitas			Universitas B	2 V V	Repository
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REPOSITORY.UB.AC.ID	1 1/1	Universitas Brawijaya		Universitas Brawijaya	
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REP	1 0	Universitas Brawijaya	Repository		У
	×	Universitas Brawijaya Universitas Brawijaya	Repository		y
8			Repository		y y
A	Repository	arranged in PP number 13 in 1998.	SOEsare categor	ized in two	y V
		stinctions as follows:Brawijaya	Repository		ý
JNIVERSITAS BRAWIJAYA		Non-financial Service Company	Repository	Universi	ý
	Repository	Universitas Brawijaya The SOFs which engaged in infrast	Repository	Universi nfrastructure	У
500		The SOEs which engaged in infrast		and a second	У
(-164)		sector. Infrastructure sector is SOI			У
~	Repository	service in behalf of society mat	ter which comprise Repository	ises of (1)	y V
	Repository	generation, transmission, or distribution	on of labor; (2) pro	ocurement of	v.
9		funds or operational supporting sy	-		ý
REPOSITORY.UB. AC.ID	Repository	transportation services in behalf of se	Repositor	Universi toll road and	ý
sitor	Repository	Universitas Brawijaya	Repository	Universi	У
REPOS		bridge, dock, port for sea, river and			У
	Repository	airfield; (4) dams and irrigation. As st	ated previously, ot	herthan that,	y
A	Repository	SOEs which operate in the non-infi	rastructure sector a	are business	y V
AYA		which not included within the infrastr			v.
SA		Financial Service Company	Repository		ý
ERSIT	Repository	Universitas Brawijava	Repository	Universi	У
22			financial business		У
S 📅		financing service and loan service.	Repository		y y
(and	Repository	Relying on the regulation created to r	neasure the health p Repository	performance	У
\bigcirc	Repositor	nong SOEs companies, this study refer	red to the Regulat	ion of Bank	y V
	1000 L L	donesia No.13/1/PBI/2011 in order to	2001 1.4		ý
	Repository	Universitas Brawijaya	Repository	Universi	ý
REPOSITORY UB. AC. ID	Repository	Universitas Brawijaya	Repository		У
ORV.U	, v	Universitas Brawijaya	Repository		У
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EPOS		Universitas		Repository			y v
æ	1 0	Universitas	V V	Repository			y v
		Universitas		Repository			v
1		Universitas		Repository			v
N		Universitas	17 U.	Repository			ý
¥		Universitas		Repository			ý
RSI		Universitas		Repository			ý
UNIVERSITAS BRAWIJAYA		Universitas		Repository			ý
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		Universitas		Repository	Universi		ý
	Repository	Universitas	Brawijaya	Repository	Universi		ý
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CID		Universitas		Repository			v
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Repository Universitas Brawijaya Repository Universitas BrawijayaCHAPCER IUrv Universitas Brawijaya **RESEARCH METHOD** Iniversitas Brawijaya Repository Universitas Brawi Repository Universitas Brawijava Repository Universitas Brawijaya Repository Universitas Brawijaya Repository 3.1 Types of Research aya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univerthe types of research used is descriptive research with a quantitative Repository approach. Based on Darmawan (2013: 37-38) quantitative approach Repository Unrefers to the process of finding knowledge that uses data in the form of Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unnumbers as a tool to find necessary information. The descriptive method Repository describes the issues based on existing data then followed by further Repository Unanalysis along with conclusions (Yusuf, 2016: 104). Sitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository UniverAccording to Uman and Bougie (2017), the purpose of descriptive Repository Universitas Brawijaya Repository Universitas Brawijava Repository Unresearch is to gain data that describes the topic of interest which being Repository Unstudied.Stated by Nana Sudjana (1997: 53), the research method of Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Undescriptive with quantitative approach used if the purpose is to describe Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Un or explain an event or an events that is happening at the present time in Repository University of meaningful Repository University of meaningful numbers. Based on the previous definition, OSILOLY Repository Undescriptive research with the quantitative approach is done by analyzing Repository Universitas Brawijaya Repository Universitas Brawijava Repository U and describing the data collected that is used in providing the problem Repository Universit solving of interesting study in the forms of numbers. This studyprocessed Repository Univ Repository Unand analyzed the data in the form of annual financial statements and Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unannual report in 2018 which published by StateBanks of Indonesian Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository 3.2 Population and Sample Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository UniversAccording to Sekaran (2006), population refers to a whole group of Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Unpeople, events, or things that interested to be investigated by the Repository Universitas Brawijaya Repository Universitas Brawijaya

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Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijava5 Repository Universitas Brawijaya Repository Unstatements and annual reports. According to Uman and Bougie (2016), secondary data are data which have been collected before by other person Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Un with the different objects from the current study. Secondary data could be Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Ungathered from statistical bulletins, government publications, published or Repository Univer unpublished information accessible within the organization or outside the Univ Repository epository Repository Universitas Brawijaya Repository Unorganization Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository UniversThe secondary data used in this studywere the published annual v Universitas Repository Universitas Brawijaya financial statements and annual reports of PT Bank Mandiri (Persero) Repository Un Repository UnTbk., PT Bank Negara Indonesia (Persero) Tbk., PT Bank Rakyat Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Un Indonesia (Persero) Tbk., and PT Bank Tabungan Negara (Persero) Tbk., Repository Universitas Bra Repository Universitas Brawija Repository on the period of 2018. The source of secondary data is the website of IDX Repository Un (www.idx.co.id), Gallery IDX in Faculty of Economics and Business Repository Universitas Brawijaya Repository Universitas Brawijaya Repository UnUniversitas Brawijaya, official website of PT Bank Mandiri (Persero) Tbk Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Un(www.bankmandiri.co.id), PT Bank Negara Indonesia (Persero) Tbk Repository Universitas Brawijaya Repository Universitas Brawijaya Indonesia (Persero) Tbk Bank Rakyat Tbk Repository Repository Un(www.bri.co.id), WPT/a Bank PTabungan Negaral a (Persero) a Tbk Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Un(www.btn.co.id) wijaya Repository Universitas Brawijaya Repository 3.5 Method of Data Collection Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universities studyused documentation as themethod of data collection. Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Un Documentation method is a method used to mark historical data deriving Repository Universitas Brawija from letters, reports, mementos and also theoretical data from books, Repository Un Repository Unliterature review and other related materials allied with the issue of this Repository Universitas Brawijaya Repository Universitas Brawilava Repository Unstudy. The essentials data used in this study are annual financial Repository Universitas Brawijaya Repository Universitas Brawijaya

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(UB.A	Repository	Universitas	Brawijaya	Repository	Universi		У
ITORY		Universitas		Repository			У
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1	1 I I I I I I I I I I I I I I I I I I I	Universitas		Repository			У
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O		Universitas	0 V	Repository			y V
		Universitas	10 V	Repository			y V
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CID		Universitas		Repository			v
Y.UB.		Universitas	e	Repository			V
SITOR	2 Y	Universitas	4 V	Repository			v
REPOSITORY.UB.AC.ID		Universitas	P P	Repository			Ý
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AC.ID	Repository Universitas Brawijaya		Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya	4 V.	Universitas Brawijaya	Repository
SITOR	Repository Universitas Brawijaya		Universitae Brawilava	Renository
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4	Repository Universitas Brawijaya	Repository		У
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N ER	Repository Universitas Brawijaya	Repository		У
UNIVERSITAS BRAWIJAYA	Repository Universita 4.1.1 PT Bank Ne Repository UPT Bank Negara Indonesia (Perse	gara Indonesia (Pe	rsero) Tbk	y V
0	established in Indonesia because the fir	Repositorv	Universi	V
C	established in Indonesia because the fin	nancial organisation	Universi	ý
	Repositor name "Bank Negara Indonesia" support			У
	Repositor Law No.2 of 1946 on July 5th, 1946. Lat			У
AC.ID	Repository 1968, BNI became "Bank Negara Indo	onesia 1946", and	adjusted_its	У
REPOSITORY.UB.AC.ID	Repository of wersitias Braw Paya Repositor standing as a State-Owned banking com	2005 A.2		У
OSITO	as a bank was mandated to enhance the pe	· · · · · ·		y V
REP	Repository Universitas Brawijaya	Repository	Universi	V
	Repositor in national development as confirmed by			ý
X	Repositor Bank Negara Indonesia 1946. Vijaya	Repository		ý
AS IJAYA	Repository Universitian Brawing and Based on Government Regulation	No.19, 1992, Apri	il 29, 1992,	У
	Repository Universitas Brawijaya Repositor BNI modified its position to a limited li	Kepository	Universi	У
ERS		1 1		У
≧ <mark>2</mark>	Repositor amendment of position to limited liability Repository Universitas Brawijava	Repository	Universi	y
	Repositor No.131 on July 31 st , 1992, before Muha	aniSalim, SH. and	was printed	v
	Repositor within the State Gazette of the Repo	ublic_of_Indonesia	No.73 on	ý
	Reposito September 11 th , 1992, Supplement No.1A			ý
	Repository University BNI as a State-Owned Enterprise			У
9				У
UB.AC	Repositor public company after listing its shares of Repository Universitals Brawnian a			У
ITORY	Repositor along with the Surabaya Stock Exchan Repository Universitas Brawijaya	ge in 1996. To stu Repository		У
REPOSITORY UB. AC ID	monetary structure and competitiveness	s within the nation	nal banking	y V
	Repositor industry, BNI conducted a variety of con			ý
-	Repository Universitas Brawijaya	Repository	Universi	ý
universitas BRAWIJAYA	Repository Universitas Brawijaya	Repository		У
S S	Repository Universitas Brawijaya	Repository		У
ZTA	Repository Universitas Brawijaya	Repository		У
ERS	Repository Universitas Brawijaya	Repository		У
≧ <mark>2</mark>	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository	Universitas Brawijaya	y Repository
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	Repository Universitas Brawijava	Repository	Universitas Brawilava	Repository
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	Repository Universitas Brawijaya	Repository Universitas Brawijaya Rep	ository
5	Repository Universitas Brawijaya		ository
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya		ository
W.UB.	Repository Universitas Brawijaya	Repository Universitas Brawijaya Rep	ository
SITOF	Repository Universitas Brawijaya	Repository Universitas Brawilava Ren	ository
REPO	Repository Universitas Brawijaya	Repository Universi	y
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đ	Repository Universitas Brawijaya	Repository Universi	У
	Repository Universitas Brawijaya recapitalized by the government in 1999,	Repository Universi	У
S T			У
UNIVERSITAS BRAWIJAYA	Repositor 2007, and restricted public offering in 20.		У
A ER	Currently, Indonesian Governmen	nt owns 60% of BNI shares,	y.
ź 🥰	Repository Universitas Brawijaya Repositor whereas the public, consist of individ	uals and institutions, own the	У
	Repositor remaining 40% domestic and foreign.		y V
	Repositor largest commercial bank in Indonesia,		V
	Repository Universitas Brawijaya	Repository Universi	v
	Repositor loans, and total third-party funds. To s		ý
C.D	Repositor integrated manner, BNI sustains a varie		ý
REPOSITORY.UB.AC.ID	Repository Bank BNI Syariah, BNI Multifinanc	e, BNI Sekuritas, BNI Life	У
SITOR	Repository Universitas Brawijaya	Repository Universi	У
REPO	Repositor Insurance, and BNI Remittance, jaya	Repository Universi	У
3005	Repository UBNI offers deposits and loan facili	ities for company, medium, and	У
	Repositor undersized segments. Multifold of the	best goods and services are Comment [tnr1]: What do you me	an with
	Repositor adapted to the needs of customers from	childhood, through adolescence	y
S I	Repositor and adulthood, until retirement. Java	Repository Universi	y V
ES S	Repository Universitas Brawijava		v
A ER	Repository Universitas Brawijaya Repository Universitas Brawijaya	JalanJendralSudirman Kay.1,	ý
UNIVERSIT	Repositor Jakarta. As of June 30th 2019, BNI has	201 domestic branches, 1,112	ý
6	Repositor sub-branches, and 934 alternative outlet	s. Additionally, BNI's network	У
	Repository Universitas Brawijaya	Repository Universi	У
	Repositor conjointly includes five overseas br		У
	Repositor Hongkong, Tokyo, London. Seoul, and 1		y.
9	Repositor 1. Vision and Mission of Compan	Repository Universi	У
UB.A	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Universi Repository Universi	У
ITORY	Repository Unito be a leading financial institution		y V
REPOSITORY.UB.ACID	Repository Universitas Brawijaya	Repository Universi	y V
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		Universitas Brawijaya		Universitas Brawijaya	Repository
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REPOSITORY.UB.AC.ID	1	Universitas Brawijaya	1	Universitas Brawijaya	Repository
ORY.I		Universitas Brawijaya		Universitas Brawijaya	Repository
NOSIT	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya		Universitae Brawilava	y
RE	1 1	Universitas Brawijaya	Repository		У
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JNIVERSITAS 3RAWIJA	-	1. To provide excellent services	1 7		У
₹¥	Repository	customers and the prime busin	ness partner.	Universi	У
≧ ∝	Repository	2. To enhance excellent investm	Repository ent value for our inv		У
500	2005 E 4	N N N N N N N N N N N N N N N N N N N	1000 A 10		У
		3. To provide the most suitable			У
Ý	Repository	pride for our employees in pe	rformance and achie	vements.	У
	Repository	Universitas Brawijaya	Repository		У
		4. To increase the corporate's c			У
ACID		UNIV environment and community.			У
W.UB.	Repository	5. To be the exemplary pract	ices of compliance	e and good	У
SITOR			1999 B. C.		У
REPOSITORY.UB.AC.ID		University governance. Va	Repository		У
		Corporate Value and Culture	Repository		У
A	Repository	BNI created its Corporate C	ulture known as '	Prinsip 46"	У
					У
2	1 2	which embodying a set of behaviour	3 2		У
¥5	Repository	obeyed by employees. BNI's Corpor			y
SI S	Repository	Workplace Values, namely:	Repository		У
UNIVERSIT	Repository	Universitas Brawijaya	Repository		У
500	A	1. Professionalism awijaya	Repository		У
	Repusitory	2. Integrity tas Brawijaya	Repository		y
C	Repository	Universitas Brawijaya 3. Customer Orientation	Repository		y y
			Repository		У
		4. Continuous Improvement	Repository		y.
8	Repository	Along with BNI workplace v	alue, BNI's Corpo	rate Culture	У
UB.A		also composed of 6 BNI Main Behav	Repository ioural Values, speci		У
REPOSITORY.UB.AC.ID					y
POSI		1. Improvement of competency and p	Repository		y
R	Repository	2. Honesty and sincerity	Repository		У
	Repository	3. Discipline, consistency, and respo			У
\triangleleft		Universitas Brawijaya	Repository		y V
2		Universitas Brawijaya	Repository		y y
St =		Universitas Brawijaya	Repository		y V
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UNIVERSITAS BRAWIJ/	1 P	Universitas Brawijaya	4 17	Universitas Brawijaya	Repository
> <u></u>	1 V	Universitas Brawijaya		Universitas Brawijaya	Repository
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	Repusitory	oniversitas plawijaya	repository	oniversitas brawijaya	Repository

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ACID	Repository Universitas Brawijaya		Universitas Brawijaya	Repository
Y.UB.	Repository Universitas Brawijaya	1 V.	Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya	1 4	Universitae Brawilava	Renository
REPO	Repository Universitas Brawijaya	Repository	Universi	ý
	Repository Universitas Brawijaya	Repository	Universi	У
4	Repository Universitas Brawijaya	Repository		У
NIVERSITAS SRAWIJAYA	Repository Universitas Brawie a 4. Provision of excellent services thro	bugh a synergized pa	Universi artnership	У
AS	Repository Universitas Brawijaya Repository US: Continuous improvementava	Repository		У
SSIT N	6. Creativity and innovation	Repository		y V
Z I	Repository Universitas Brawijaya	Repository		y V
Na	Reposit 4.1.2 PT Bank Rakyat Indonesia (Perse	· · · · · · · · · · · · · · · · · · ·		ý
	Repository UPT Bank Rakyat Indonesia (Perser	b) Tbk(BRI) is a co	rporate that	ý
Q	Repositor performs in banking financial services,	which established	and began	У
	Repository Universitas Brawiaya operating commercially on December 18 th	^h , 1968 based on La	Universi w No.21 of	У
	Reposito 1968. In 1992, Bank BRI modified its			У
REPOSITORY.UB.AC.ID	Rakyat Indonesia (Persero) on the pren			y V
ORY.U	Repository Universitas Brawijaya	Repository		y V
POSIT	Reposito 1992.Furthermore, Bank BRI wastransf	ormed into a Publ	licly Listed	ý
RE	Reposito Company on November 10th, 2003, th		· · · ·	ý
-	Repositor Indonesian Stock Exchange beneath the sl	nare code of BBRI.	Universi	У
×	Repository Universitas Brawijaya	Repository	Universi	У
N _S	Repository U Based on article 3 of the BRI Artic			y y
N	Repositor BRI's activities is conducting business in Repository Universitas Brawijaya			y V
/ER	optimizing the utilization of BRI's resour	ces to provide high-	-quality and	V
UNIVERSI	Repositor highly competitive services to achieve p			ý
	Repositor value of the corporate by applying the particular sector of t	rinciples of a Limit	ed Liability	ý
	Company. The majority of Bank BRI sha	re is owned by the	Universi Indonesian	У
	Repository oniversitas brawijaya	Repository	Oniversi	У
<u></u>	Repositor Government rsitas Brawijaya	Repository		y
CID	Repository Universitas Brawijaya	Repository		y V
N.UB.	Minister of State-Owned Enterprises app	prove to conduct Ir	nitial Public	v v
SITOR	Repositor Offering (IPO) in the amount of 3,811,765	· · ·		ý
REPOSITORY UB. ACID	Repositor the name of series B, subsist of 2,047,0	60,000 shares inher	rited by the	У
******	Repository Universitas Brawijaya Republic of Indonesia (divested) and 1.76	Repository	Universi fnew Series	У
4	Republic of Indonesia (divested), and 1,76			y y
₹	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Repository		У
AS	Repository Universitas Brawijaya	Repository		y V
TIS S	Repository Universitas Brawijaya	Repository		v
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A	Repository Universitas Brawijaya		Universitas Brawijaya	Repository
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	Repository Universitas Brawijaya	Repository	Universitas Brawijaya	Repository

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	Repository Universitas Brawijaya	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository
CID	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
UB.A	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
TORY.	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID			у
RE	Repository Universitas Brawijaya	Repository Universi	У
	Repository Universitas Brawijaya	Repository Universi	У
1	Repository Universitas Brawijaya	Repository Universi	y y
	Repository Universitas Brawijaya B, along with more ordering and mo	ore rationing options. The IPO	У
SS	Repositor comprises of both offering to the intern		У
UNIVERSITAS BRAWIJAYA		Repository Universi	y V
₹ S	Repositor community (Indonesian citizen). aya Repository Universitas Brawijaya	Repository Universi	y y
z 🚝	The head office of Bank BRI i	s located in BRI I Building at	y V
	Repositor Jalan Jenderal Sudirman Kav. 44-46, Jal	and the second	y V
(-194			y V
	Repositor ended on June 30 th , 2019, BRI has the Repositor of the second secon	ree overseas branches settled in	y V
	Reposito Cayman Islands, Singapore, and Tir	nor Leste, also two overseas	v.
9	Reposito Representative Offices located in I	and the second sec	v.
B.AC			v.
DRY.U	Furthermore, to improve its operational	and to satisfy its customer needs,	2 V
REPOSITORY.UB. AC. ID	Reposito Bank BRL is supported by seven		V
B	Reposito BRISyariahTbk, PT Bank Rakyat		ý
	Repository Universitas Brawijaya	Repository Universi	ý
1	Repository Universitas Brawiaya Remittance Co. Ltg. Hong Kong, PT Repository Universitas Brawiaya	Repository Universi	ý
	Reposito Multifinance Indonesia, PT Danareksa		ý
AS	Repository Universitas Brawijaya	Repository Universi	ý
TIS S	Repository Universitas Brawijaya	Repository Universi	У
N EF	Repository Universitas Brawijaya Repository, Vision and Mission of Company	Repository Universi	У
UNIVERSIT	Repository UnVisionsitas Brawijaya	Repository Universi	У
6	Repository UnBecoming the most valuable bank	c in South East Asia and home to	У
	Repository Universitas Brawijava	Repository Universi	У
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	Repository UnMissionitas Brawijaya	Repository Universi	У
9	Repository University Conducting the best bank	king activities by prioritizing	У
JB.AC	Repository Universitas Brawijaya	Repository Universi	У
ORY.L	Repository Universities for micro, small, a		У
REPOSITORY.UB.AC.ID	Repository Universities improvement for t		У
B	2) Provide service excellence b	y focusing on customers through	У
	Repository Universitas Brawijaya	l digital networks, professional	У
4			y y
	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Universi Repository Universi	У
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ACII	Repository	Universitas Brawijaya	Repository Ur	niversitas Brawijaya	Repository
Y.UB.	Repository	Universitas Brawijaya	Repository Ur	niversitas Brawijava	Repository
TOR		Universitas Brawijaya		niversitae Rrawilava	Renository
REPOSITORY.UB.AC.ID	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	÷ +		у У
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	Repository	Universitas Brawijaya manpower with performan Universitas	e-driven culture, and relia	able and	У
s in					У
INIVERSITAS BRAWIJAYA		Univerture-ready information	1 4		У
SI SI	Repository	operations and risk manage	ment of excellence principa	alsersi	У
≧⋧	Repository	Universitas Brawijaya	Repository Ur	niversi	У
500	Repository	Universitas Brawijaya 3) Provide optimum advantag	es and benefits to the stake	eholders	У
	Repository	Universimplementing the fina	ncial sustainability princip	ple/andS	ý
	Repository	outstanding Good Corporat	Repository Ur	niversi	ý.
	Repository	Universitas Brawijaya	Repository Ur	niversi	ý.
		Corporate Value and Culture	Repository Ur		ý
e		Unintegrityitas Brawijaya	Repository Ur		y V
B.AC					, V
JRY.U	Repository	University has meaning of	always thinking, saying	ng, and	y V
DISITO	Penesitory	behaving in a commendable	manner, maintaining hono	nor, and	y V
REPOSITORY, UB. AC. ID					y
ALC: NOT		obeying rules. Behavior that			y
100	Repository	transparent, honest, sincere, and	obedient to the rules.	niversi	У
					У
<u>ک</u>		b. Professionalism Rawijaya			У
ZS	Repository	Universionalism has meaning	ng of always committed to	to work	У
SS >>	Repository	Completely and accurately with	Repository Uf the best capabilities a	and full	У
UNIVERSI					У
۲ <u>66</u>	1 V	responsibility. Behaviors that s	1 4		У
0	Repository	are continuous learners and fair	ness.Repository Ur	niversi	У
1000	Repository	Universitas Brawijaya	Repository Ur	niversi	У
	Repository	Universitas Brawijaya	Repository Ur	niversi	У
		Universities that meaning of always			У
	Repository	among stakeholders for the pr	ogress of the company B	3e ha vior	У
ACI	Repository	Universitas Brawilava	 Repository Units 	niversi	y
W.UB	Repository	that shows the value of trust is	mutual respect and prioriti	tizes the	ý
REPOSITORY.UB.AC.ID		Uninterest of the company and the			ý
REPO		Universitas Brawijaya d. Innovation			ý.
	Repository	d. Innovation Universitas Brawijaya	Repository Ur		ý.
		Universitas Brawijaya	1 <i>F</i>		ý
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8		Universitas Brawijaya	1 V V		ý V
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Gen		Universitas Brawijaya	· · · ·	niversitas Brawijaya	Repository
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UB.A(Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository Repository
TORY	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Renository
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1	Repository Universitas Brawijaya	Repository Universi	y V
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<u> </u>	Repository Universitas Brawijaya Innovation has meaning of a	always utilizing the ability and	v.
TAS	Repository Unexpertise to find solutions and ne		v
NIVERSITAS SRAWIJAYA	Repository Unpolicies in response to the challer		ý
Z Z	Repository Universitas Brawijaya	Repository Universi	ý
N 📅	Repository Universitas Brawijaya Repository UnBehavior that shows the value of	of innovation is visionary and a	ý
	Repository Unpioneer of changer awijaya	Repository Universi	ý
	Repository Universitas Brawijaya	Repository Universi	ý
	Repository Universitas Brawijaya	Repository Universi	ý
	Repository Universitioner Centric has me	aning of always treating the	У
CID	Repository Uncustomer as the main partner that		У
REPOSITORY.UB. AC. ID	sustainably. Behavior that sho	Repository Universi	У
TOR	Repository Universitas Brawijaya	Repository Universi	У
SOGE	Repository Unserving more than customers' of		У
	Repository Uncollaborative mind.awijaya	Repository Universi	У
-	Repository Universitas Brawijaya	Repository Universi	У
	Reposit 4.1.3 PT Bank Mandiri (Persero) Tbk PT Bank Mandiri (Persero) Tbk (F		У
N N	Repository PT Bank Mandiri (Persero) Tbk(F		У
¥5	Reposito October 2 nd , 1998, as part of the ba		У
S ERS	Government of Indonesia with the no	tarial deed fromSutjipto, S.H.,	y y
UNIVERSIT	Repositor No.10, according to Government Regula	ation No.75 of 1998 on October	y V
200	Repositor 1 st , 1998. The multinationaldeed was app		y V
(net			, V
\sim	Repository Universitas Brawiasa of the Republic of Indonesia b	ased on Decree No. C2-	V
	Repositor 16561.HT.01.01.TH.98 onOctober 2 nd , 1	998, and declared in Supplement	v
	Reposito No. 6859 in State Gazette of the Re	public of Indonesia No 97 on	ý
AC II	Repository Universitas Brawijaya	Repository Universi	ý
RY.UB	Repository Universitas Brawijaya Repositor December 4 th , 1998. Brawijaya	Repository Universi	ý
DISITO	Repository U Bank Mandiri was established	through merging PT Bank	У
REPOSITORY.UB.AC.ID	Repositor BumiDaya (Persero) (BBD), PT Bank D	agang Negara (Persero) (BDN),	У
	Repository Universitas Brawijava	Repository Universi	У
4	PT Bank Export-Import Indonesia (Perso		У
	Repository Universitas Brawijaya	Repository Universi	У
S M	Repository Universitas Brawijaya	Repository Universi	У
AT N	Repository Universitas Brawijaya	Repository Universi	У
ERS	Repository Universitas Brawijaya	Repository Universi	У
UNIVERSITAS BRAWIJAYA	Repository Universitas Brawijaya	Repository Universitas Brawilava	Ponositonu
500	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
600	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
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6	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Repository
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
RY.UB	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
01120	Repository Universitas Brawijaya	Repository Universitas Brawilava	Renceitory
REPC	Repository Universitas Brawijaya	Repository Universi	У
-	Repository Universitas Brawijaya	Repository Universi	У
4	Repository Universitas Brawijaya	Repository Universi	У
A	Repository Pembangunan Indonesia (Persero) (Bapin	do) and stated as the Merging	У
2			У
3	Repositor Participating Bankas Brawijaya	Repository Universit	У
	Repository U Based on Article 3 of Bank Mandin Repository Universitas Brawijaya	i's Articles of Association, the Repository Universi	y V
BRAWIJAYA	scope of Bank Mandiri's activities is to	o conduct business within the	y V
	Repositor banking sector in accordance with the a		V
۲	Repositor began its operation on August 1 st , 1999.	Repository Universi	v.
	Repository Universitas Brawijava	Repository Universi	ý
	Repository U Bank Mandiri has submitted a regis	tration statement in connection	ý
CID	Repositor with an IPO to the Financial Services A		y
UB.A	Repository Capital Market and Financial Institution	Supervisory Agency (Bapenam	У
ITORY	Repository Universitas brawijaya	Repository Universi	У
REPOSITORY.UB.AC.ID	Repositor and LK), on June 2 nd , 2003, and had been	declared effective based on the	У
	Reposito Letter of the Chairman of Bapepam and		У
A	June 27 th . Furthermore, the company's	name changed from PT Bank	У
AYA			У
	Repositor Mandiri (Persero) to PT Bank Mandiri (Pe	1 2	У
5	Repository On July 14 th , 2003, Bank Ma	ndiri conducted an IPO of	y y
	Repository Universitas Brawijaya 4,000,000,000 Series B Common Stocks,	with a nominal value of Rp500	y V
	Repositor (full amount) per share sold at the price of		y V
	Repositor The public offering to the community is a		v.
-	Repository Universitas Brawijaya	Repository Universi	ý
\sim	Repository Universitation of the Government Mandiri's share owned by the Government	Repository Universi	ý
	Repository U Bank Mandiri is supported by		У
	Repositor significantly contribute to income around	12% to the total consolidated	У
B.AC	Repository Universitas Brawijaya	Repository Universi	У
ORY.U	Repositor net profit of the bank. The subsidiaries		У
REPOSITORY UB. AC ID	Reposito Bank Mandiri (Europe) Limited, PT Ban	1 P	У
REI	Repositor MandiriTaspen, PT Bank Mandiri Tunas	Finance, Mandiri International	У
	Repository Universitas Brawijaya Repositor Remittance, rs PT _S AXA _{W Mandiri}	Repository Universi Financial Oservice, VPTS	У
4	Repository Universitas Brawijaya	Repository Universi	y V
2	Repository Universitas Brawijaya	Repository Universi	y y
2	Repository Universitas Brawijaya	Repository Universi	y V
3	Repository Universitas Brawijaya	Repository Universi	y v
BRAWIJAYA	Repository Universitas Brawijaya	Repository Universi	v
R R	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
-161	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository

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	Repository Universitas B	rawiiava	Repository	Universitas Brawijaya	Repository
	Repository Universitas B		· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	* Y
REPOSITORY.UB.AC.ID	Repository Universitas B	rawijaya	Repository	Universitas Brawijaya	Repository
2Y.UB	Repository Universitas B	rawijaya		Universitas Brawijaya	
IOLIS	Repository Universitas B	rawijaya		Universitae Brawilava	Renository
REPO	Repository Universitas B	rawijaya	Repository	Universi	у
	Repository Universitas B	rawijaya	Repository	Universi	у
4	Repository Universitas B		Repository		У
	Repository Universitas B Asuransi Jiwa In Health Jr Repository Universitas B	rawijaya ndonesia PT Ma	Repository	Universi	У
ST					У
	Repositor Mandiri Capital Indonesi	2 2	Repository		У
A ER	Repository Universitias R, Mandiri	s ^{aw} head o	ffice positon		У
UNIVERSITAS BRAWIJAYA	Repository Universitas B Repositor Jalan Jenderal Gatot Subro	toKavling 36-38	3 South Jakarta,	Indonesia.	y
	Repositor Subsequently, SBank M			and a second	y V
	Repositor Indonesia and six oversea	1			v.
	Repository Universitas B	rawijava	Repository	Universi	ý
	Repositor Hong Kong, Dili Timor I	Leste, and Shangh	ai (Republic of Ch	ina)niversi	ý
CID	Repositor1. Uision and Mission		Repository		ý
UB.A	Repository Universitas B	rawijaya	Repository		У
ITORY	Repository Universitas B	rawijaya	Repository		У
REPOSITORY.UB.AC.ID	Repository UnIndonesia's best,	17 W	· · · ·		У
	Repository Univisionitas B		Repository		У
1	Repository Universitas B Repository Universitas B	ards market needs	Repository fulfilment.	Universi	У
					У
S A	Repository Un2)/Developing p	2			y y
	Repository Un ₃) Gaining maxi				У
ERSI	Repository Universitas B Repository Un ⁴) To have an op	pen management	approach	Universi	У
≩ਔ	Repository Un5)/ To demonstra				y V
500	Repository. Corporate Value ar		Repository		y V
000	Repository Universitas B	rawijava	Repository		ý.
\sim	Repository Un Fulfilling Custom	ers' Needs	Repository		v
	Repository Universities nee		1 97		ý
	Repository Universitas B withcustomers, ar	nd can provide so	Repository	Universi tomer needs	ý
REPOSITORY.UB.AC.ID	Repository Universitas B	rawijaya	Repository	Universi	У
RY.UE	Repository Unappropriately, B	rawijaya	Repository	Universi	У
osito	Repository Un Strong Mandirian	P P	Repository		У
REP	Repository Universitas B	0 V	Repository		У
	Repository Universitas B	10 V	Repository		У
4	Repository Universitas B	<i>v v</i>	Repository		У
	Repository Universitas B		Repository		У
S N	Repository Universitas B	2 V	Repository		У
N	Repository Universitas B	<i>v v</i>	Repository		y
NIVERSITAS RAWIJ/	Repository Universitas B	10 IV	Repository		У
≩ਔ	Repository Universitas B	17 IT	Repository	Universitas Brawijaya	Penositony
500	Repository Universitas B Repository Universitas B	17 V	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	1
(-1994)	Repository Universitas B	10 V		Universitas Brawijaya	A
	Repository Universitas B	P V	7	Universitas Brawijaya	(P
	Repository Universitas B		9 H	Universitas Brawijaya	7
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	Dependent Universites Drewieus	Donository Univers	itaa Drawiiaya	Donooitonu
	Repository Universitas Brawijaya	Repository Univers		Repository
Q	Repository Universitas Brawijaya	Repository Univers	,	Repository
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya	Repository Univers	N	Repository
DRY.L	Repository Universitas Brawijaya	Repository Univers		Repository
OSITC	Repository Universitas Brawijaya	Repository Univers		Repository
REP	Repository Universitas Brawijaya	Repository Univers		У
	Repository Universitas Brawijaya	Repository University		У
4	Repository Universitas Brawijaya	Repository Univers		У
	Repository Universitas Brawijaya The entire Mandirian must ha Repository Universitas Brawijaya	Repository Univers		У
N N	Repository Universitas Brawijaya	ve a patiern learnest think, work		У
AIN	Repository Unimart Sagile, Padaptive and	olutive, and have a high		У
UNIVERSITAS BRAWIJ/	Repository Unentrepreneurship and resilience.	Repository Univers		у
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500	Repository Universitas Brawijaya	Repository Univers	i .	У
	Repository Le. One Heart One Mandiri aya	Repository Univers		ý
	Repository University All Mandirian must prioritize	s the interest of Mandiri above		ý
	Repository Universitas Brawijaya	Repository Univers		ý
	Repository Unother interest, collaborate, and have	e empathy and mutual respect.		ý
9	Repository Ld. Growing Healthyrawijaya	Repository Univers		ý
UB.A	Repository Universitas Brawijava All Mandirian must be able	Repository Univers		ý
ORY.	Repository Universitas Brawijaya	Repository Univers		ý
REPOSITORY.UB.AC.ID	Repository Unmanner, not just pursuing Key Pe			ý
E C	Repository Unbut also able to control risk, ma			ý
				ý
1	Repository Universitas Brawieva improve capabilities to build a lon	g-term sustained business.		ý
	Repository Le. Together Build The Nation Va	Repository Univers		ý
AS	Repository Universition of Mandirian who	can interpret work as well as		ý
TIS S	Repository Universitas Brawijaya	Repository Univers		v
₹ 	Repository Universitas Brawijaya Repository Uncontribute and a balanced role as a	n agent of development.		ý
UNIVERSI	Repositor 4.1.4 PT Bank Tabungan Negara (Pers			ý
	Repository UPT Bank Tabungan Negara (Pers	ero) Tbk(Bank) was formerly	Comment [tnr2]: Just	a proofie ader
	Repository Universitas Brawijaya established as a State-Owned Bank		curiosity, why not BTN s name?	since it is the actual
~	Repository Universitas Brawijaya	underneath the name "Bank Repository Univers		ý
	Repositor Tabungan Pos" supported in Martial La	w No.9 of 1950 February 9 th ,		ý
	Reposito 1950. Afterwards, the name of the bank w	as changed to "Bank Tabungan	i .	ý
ACII	Repository Universitas Brawijaya	Repository Univers	i .	y
RY.UB	Repositor Negara" based on Government Regulation	in Amendment of Law No.4 of		У
REPOSITORY UB. ACID	Repositor 1963. The Bank started to fully-operate			у
REPC	Repositor bank on April 29th, 1989. awijaya	Repository Univers	*	У
	Repository Universitas Brawijaya	Repository Univers		У
-	Repository Universitas Brawijaya	Repository Univers	1	У
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	Repository Universitas Brawijaya	Repository Univers		У
UNIVERSITAS	Repository Universitas Brawijaya	Repository Univers		у
SS 🗲	Repository Universitas Brawijaya	Repository Univers		у
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Z 2	Repository Universitas Brawijaya	Repository Univers	itas Brawijaya	Repository
6	Repository Universitas Brawijaya	Repository University	itas Brawijaya	Repository
(-)	Repository Universitas Brawijaya	Repository Univers	itas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Univers		Repository
	Repository Universitas Brawijaya	Repository Univers	itae Rrawilava	Repository

		Repository Universitas		Repository
9		Repository Universitas		Repository
REPOSITORY.UB.AC.ID		Repository Universitas		Repository
DRY.U		Repository Universitas	N 14	Repository
OSITC		Repository Universitae	Rrawiiava	Renository
REP		Repository Universi		У
		Repository Universi		У
4		Repository Universi		У
8	Repository Universitas Brawijaya According to Government Regulation	Repository Universi		У
s <mark>H</mark>	Repository Universitas Brawijaya	Repository University		У
	Repositor was modified into a state-owned limited lia			У
UNIVERSITAS BRAWIJAYA	Repositor Subsequently, the Bank gained the status of a	a foreign exchange bank as it		У
≩₽	Repository Universitian Brawley and was declared in the Decision Letter No.275	Repository Universi		У
5 📫				У
	Repositor 23 rd , 1994 by the Directors of Bank Indonesi			У
Ç,	Repository U The Bank has achieved approval fr	om Bank Indonesia to run		У
	Repository Universitas Brawijaya - F	Repository Universi		У
	Reposito commercial banking activities in accordance			У
ACID	Repositor Letter No.6/1350/DPbSon December 15th, 2	2004. Additionally, the Bank		У
Y,UB.	Repositor evoked its sharia principles on February 14 ^t	^h , 2005, by operating its first		У
SITOR				У
REPOSITORY.UB.AC.ID		Repository Universi		У
	Repository U Based on Article 3 of the Bank's Artic			У
1	Repository of the Bank's enterprise includes condu	cting commercial banking		У
				У
2	Repositor activities in congruence with the prevailing			У
¥5	Repositor with the Bank's activities based on sharia pri	heiplessitory Universi		y
SS >>	Repository Universitas Brawijaya In the context of IPO, the Bank acqu	ired a permit to undertake a		У
BRAV	Reposito Public Offering repose on the House of Rep			У
5 📫				У
(and	Repositor Unindonesia approval ay in	its chairman Letter		У
\bigcirc	No.PW.01/3104/DPRR/V/2009 on May 29,	2009. Later on, declared on		У
	Reposito Letter NO. S-10523/BL/2009 of the Car			У
1222				y V
CB	Reposito Institutions Supervisory Agency (BAPEP,	AM-LK) on December 8 th ,		y
108.7	Reposito 2009, the Bank submitted the Registration S	Statement relating to the IPO		y v
REPOSITORY.UB.AC.ID	Repositor of 6,353,999,999 common shares Series B of			v.
TEPOS	and 2,360,057,000 new common shares Ser			- V
	and 2,360,057,000 new common shares Ser	ies B, at par value of Rp500		v
	Repositor (full Rupiah) per share to the community. The	ne shares that were offered to		v
1	Repository Universitas Brawijaya F	Repository Universi		ý
A		Repository Universi		ý
SA 📃		Repository Universi		ý
53		Repository Universi		ý
UNIVERSITAS BRAWIJAYA	· · · ·	Repository Universi		ý
z		Repository Universitas	Brawijaya	Repository
	1 9 9	Repository Universitas	y y	Repository
	Repository Universitas Brawijaya F	Repository Universitas	Brawijaya	Repository
	Repository Universitas Brawijaya F	Repository Universitas	Brawijaya	Repository
	Repository Universitas Brawijaya F	Repository Universitas	Brawijaya	Repository

	Repository Universitas Brawijaya	Panasitan	Universites Browilave	Repository
	Repository Universitas Brawijaya		Universitas Brawijaya Universitas Brawijaya	Repository
CID	Repository Universitas Brawijaya		Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya		Universitas Brawijaya	Repository
TORY.	Repository Universitas Brawijaya		Universitas Brawilava	Renository
POSI		φ		y y
R	Repository Universitas Brawijaya	Repository		У
	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository Repository		y.
1		· · · · ·		y.
A	Repository Universitas Brawia and trad	ed on IDX on Dec	cember 17 th ,	У
AS	Repositor 2009, with the asking price of Rp800 (ful			y y
NIVERSITAS SRAWIJAYA	Repository U In link to the IPO of the shares, the			y V
N E	In link to the IPO of the shares, the	Bank enforces the I	Management	y V
N 6	Repository Universitas Brawijaya Repositor and Employee Stock Allocation (MES)	A) program. MESA	program is	y V
	Repositor assigned with a maximum of 9.62% of	1000 E 4		y v
				v.
	registered employees as of September 3	0 th , 2009. The prog	ram became	v.
	Repositor convincing on September 17 th , 2009,	and entire qualified	l employees	v.
9	Repositor available of the program consisting of 22	2004 S 4		y V
JB.AC	Repository Universitas Brawijaya lock up period until six months.	Repository		v
ORY.U	lock up period until six months,	Repository		v
REPOSITORY.UB.AC.ID	Repository U The head office of the Bank is loc	· · · · · · · · · · · · · · · · · · ·		v
RE	Repositor in Central Jakarta. The Bank isaccomp		and a second	ý
				ý
1	Repositor (including 24 sharia branch offices), 36	4 sub-branch office		ý
	Repositor 50 sharia sub-branch offices), 471 cash	offices (including 7	sharia cash	ý
AS	Repositor offices), and 3,013 SOPPs (System on-p	oine Payment Point/	on-line Post	ý
TIS S	Repository Universitas Brawijaya	Repository		ý
E	Repository Universitas Brawijaya Office) as of June 30 th , 2019.	Repository	Universi	У
UNIVERSI	Repositor 1. Vision and Mission of Company	Repository	Universi	У
	Repository Universitas Brawijaya	Repository		У
-	Repository Universitas Brawijaya Repository Universitas be the leader and trusted	Repository	Universi	У
				У
	Repository Unsector and financial service ya	Repository	Universi	У
	Repository Universitas Brawijaya	Repository		У
B.AC	Repository Universitas Brawijaya	Repository	Universi	У
DRY.U	Repository Un ¹) To actively support the prope			У
REPOSITORY.UB.AC.ID	Repository Univdemand perspective which i			У
REP	Repository Universitas Brawijaya Repository Universitas Brawijaya	Repository		У
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SS	Repository Universitas Brawijaya	Repository		У
UNIVERSITAS BRAWIJA	Repository Universitas Brawijaya	Repository		У
500	Repository Universitas Brawijaya		Universitas Brawijaya	Repository
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C	Repository Universitas Brawijaya	1	Universitas Brawijaya	Repository
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	Dopository	Universitas Proviliava	Ponocitory	Universites Prowiigue	Dopository
		Universitas Brawijaya Universitas Brawijaya		Universitas Brawijaya Universitas Brawijaya	Repository Repository
CID	1 1	Universitas Brawijaya	1 2	Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	1 N N	Universitas Brawijaya		Universitas Brawijaya	Repository
TORY.				Universitas Brawilava	Renository
POSI		Universitas Brawijaya Universitas Brawijaya	Repository		y y
R	1 0				y V
	5 V	Universitas Brawijaya	Repository		У
1	· · ·	Universitas Brawijaya	Repository		y .
	Penesitory	2) To provide excellent service i	n financing the pro	operty sector	У
AS		Universitial of a manual demands	Repository		y y
SIT SIT					y V
UNIVERSITAS BRAWIJAYA		Universitas Brawnaya	excellence throug		y V
z K	Repository	development innovation, servi	ces, and digital-bas	sed strategic	y V
		Universitas Brawijaya	Repository		y V
			1 2		y V
	Repository	4) To prepare and develop qua	Repository	onal Human	y.
		Capital of high integrity	Repository		y V
9		5) To increase shareholder valu			y V
JB. AC	7 Y				, V
ORY.L	Repository	growth with prudence pri	nciple and Good Repository	Corporate	V
REPOSITORY.UB. AC. ID		Univ Governance Brawijava	Repository		V
RE		6) To provide care for the public,			ý
			Repository		ý
1	Repository	with a sustainable approach	Repository		ý
		Corporate Value and Culture	Repository	Universi	ý
IAS	Repository	Bank BTN has five values of c	orporate culture wh	ich are used	У
LIS S	Repository	as guidance for every action and	Repository	Universi	У
INIVERSI BRAW					У
3 🖌	Repository	employees to reach its vision, includi			У
6		La. Synergyitas Brawijaya	Repository		У
	Repository	Universitas Brawijaya	Repository	Universi er bæd on	У
		Building synergic teamwork	2003. 5.4	and a second	У
	1 1	genuine, open relationship,	and encourage		У
9	Repository	collaboration with all fellow BT			У
JB.AC		Universitas Brawijaya	Repository to achieve common		У
ORY.		based on mutual trust and respect			У
REPOSITORY.UB.AC.ID		Un Integrityitas Brawijaya	Repository		У
2		Universitas Brawijaya	Repository		У
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4		Universitas Brawijaya Universitas Brawijaya	Repository Repository		y V
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₹ 	1 P	Universitas Brawijaya	4 15	Universitas Brawijaya	Repository
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		Universitas Brawijaya	1	Universitas Brawijaya	Repository
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	Description	Electronation	December	Desselles	Elizaber and Maria	Descriptions	Description
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9		Universitas			Universitas		Repository
REPOSITORY.UB.AC.ID		Universitas	0 V	1	Universitas	N	Repository
JRV.U		Universitas	<i>v v</i>		Universitas		Repository
DIISC	· · · · · · · · · · · · · · · · · · ·	Universitas			Universitae	Rrawijava	Renository
REPO	1 1	Universitas	· · ·	Repository	Universi		У
	2 V	Universitas		Repository	Univitati		У
4	Repository	Universitas	Brawijaya	Repository	Universi		У
	Repository	Universitas	cy between thoug	Repository	Universi		У
s <mark>4</mark>	Repository	Universitas	cy between thous	Repository	Universi		У
INIVERSITAS BRAWIJAYA	Repository	accordance wi	ith the company re	gulation, professio	nal code of		У
SR S	Repository	ethics and the	principles of comme	ndable truth tory	Universi		У
28	Repository	Universitas	Brawijaya	Repository	Universi		У
500	Repository	c. Innovation	Brawijaya	Repository	Universi		У
			y developing new i	deas and creating	value-added		У
	Repository	improvement f	for the company	Repository	Universi		ý
	Repository	Universitas	Brawijaya	Repository	Universi		ý
		Universitas		Repository	Universi		ý
CID	Repository	d. Professionalisi	Brawijaya	Repository	Universi		ý
UB.A	Repository	Universitas	, competent, and co	Repository	Universi		ý
TORY.	Repository	Universitas	Brawijaya	Repository	Universi		У
REPOSITORY.UB.AC.ID	Repository	the latest techn	nology to deliver the	best performance	Universi		ý
RE	Repository	e. Strive for Exce	Renawijaya	Repository	Universi		ý
				Repository	Universi		ý
1	Repository	Universitas	husiasm and strong	Repository	Universi		ý
	Repository	everything w	e do and provid	e services beyon	d_customer		ý
AS	Repository	expectations (i	internal and external) with calculated ris	Jniversi		ý
LIS S	Repository	Universitas	Brawijaya	Repository	Universi		y
UNIVERSIT	Repository	alysis of Bank He	alth Performance u	ising RGEC Meth	Universi		У
Z		.1 Risk Profile		Repository			У
	Repository	The appraisal	of risk profile fac	tor is an assessm	ent towards		у
	Repository	Universitas	ality of risk mana	Repository	Universi		У
	Repositor	herent risk and qu	ality of risk mana	gement implement	ation in the		У
	Repository	erational of the ba	nk. Related to risk	profile factor asse	ssment, this		У
	Repository	search composed y	valuation for credit	risk as represent	ed by NPL.		У
3.ACI	Repository	Universitas	Brawijaya	Repository	Universi		У
RY.UI	Repositor	arket risk represente	ed by IRR and liqu	idity risk represent	ed by LDR,		У
REPOSITORY.UB.AC.ID			result of risk profi				У
REP	Repository	culation below:	Brawijaya	Repository			У
++++++	Repository	Universitas	brawijaya	Repository			У
-		Credit Risk Las	<i>v v</i>	Repository			У
×		Universitas		Repository			У
	· · · · ·	Universitas	2 V	Repository			У
AT A		Universitas		Repository			У
RS		Universitas	10 IV	Repository			У
UNIVERSITAS BRAWIJAYA		Universitas	P 17	Repository		pers. 1.7	У
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C		Universitas			Universitas		Repository
	1 V	Universitas		9 (F	Universitas	P - P	Repository
	Repository	Universitas	Brawijaya	Repository	Universitas	Brawijaya	Repository

	Repository	Universite	e Browi	iava	Panacitary	Universitas Brawijaya	Repository
	Repository				· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	Repository
9	Repository			ar ur		Universitas Brawijaya	
REPOSITORY.UB.AC.ID	Repository			0 V		Universitas Brawijaya	Repository Repository
TORY.						Universitas Brawijava	Repository
LISO4	Repository			ar ay	т		y service in y
RE	Repository			v v	Repository		y y
	Repository				Repository		y y
1	Repository			42 V	Repository		y
	Repository Repository	In asses	sing credit	risk, this	research used t	the NPL as	y
AS	Repository						У
UNIVERSITAS BRAWIJAYA	· · · · · · · · · · · · · · · · · · ·			3	· · · · · · · · · · · · · · · · · · ·		У
ZER ZER	Repository	from non-bank	third parties	s who classi	ified as substanda	urd, doubtful,	y V
z K	Repository Repository	and loss cred	it towards to	otal loans c	listributed to no	n-bank third	y V
	Repository	N N N N N N N	T10.		1000 E J		y V
	Repository				Repository		y v
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	Repository				Repository		v
9	, , , , , , , , , , , , , , , , , , ,			e e	1		v
JB.AC	Repository Repository	Universita	PL Brawi	Fotal Credi	$\frac{10000}{1000} \times 100\%$	Universi	ý
REPOSITORY.UB.AC.ID	Repository						ý.
posit	Repository	Universita	is Brawi	jaya	Repository	Universi	ý
2	Repository Repository	Loans ar	e classified a	as substand	ard, doubtful, and	d loss which	ý
	Repository						ý
1	Repository	Universitation the financi	al statement		Reposition of ba	haved on	ý
	Repository	Universita	is Brawi	iava	Repository	Universi	ý
E AS	Repository	collectability of	obtained by	BNI, BRI,	Bank Mandiri,	and BTN in	У
LISS S	Repository	2018 is shown	on the table	below:	Repository	Universi	У
E S	Repository	Universita Table 4.1 T	s Brawi he Composi	tion of Loa	ns Based on Coll	universi lectability	У
UNIVERSI	Repository	Universita	5 THE 200/1	million Ru	L.P. 2001 12 12 000 111 11 11	Universi	У
6	Repository	Collectability	s Brawi BNI	BRI	Bank	BTN	У
	Repository	Universita	s Brawi	aya	Mandiri	Universi	У
	Repository	Substandard	2.028.042	1.572.704	Kenositon	569.932	У
	Repository	Doubtful	3.009.125	1.777.038	Repository	473.366	У
9	Repository	Loss	5.001.135	6.280.707	10.133.476	5.655.380	У
UB.AC	Repository	Non	10.038.30	9.631.449	14.472.401	6.698.678	y y
TORY.	Repository	Performance	2 DIAWI	dya	Repository	Universi	У
REPOSITORY.UB. AC.ID	Repository	Loan	s Brawi	aya	Repository Repository	/ Universi	y y
RE	Repository Repository	Source : Data pr	ocessed fron	n Annual Fi	nancial Report of	BNI, BRI,	У
	Repository	Bank Mandiri ar	nd BTN in th	e period of		OTIVOISI	У
A	Repository			9° 9°	Repository		y V
UNIVERSITAS BRAWIJAY	Repository				Repository		y y
SA 📃	Repository			2 Y	Repository		y V
LIS S	Repository			<i>v v</i>	Repository		y V
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≦ <u>≪</u>	Repository					Universitas Brawijaya	Repository
	Repository			17 V.	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	Repository
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	Dapagitany	Universitas Prowilave	Ponocitory	Universites Prowilave	Doppoitory
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ORV.		Universitas Brawijaya	1 4	2 ×	· · · · · · · · · · · · · · · · · · ·
REPOSITORY, UB. AC. ID	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya		Universitae Brawilava	y y
BE	1 1	Universitas Brawijaya	Repository		У
	X	Universitas Brawijaya	Repository		У
1		Universitas Brawijaya	Repository		У
A	Repository	Universitas Brawijava Total loans extended to non-ba	nk third party inher	ited by BNI,	У
AS		BRI, Bank Mandiri, and BTN in 2018			У
INIVERSITAS BRAWIJ					У
≥ EB	Repository	Universitas Brawijava	f Loans in 2018	Universi	y.
ž 💥	Repository	Universitas Brawijaya Universitas Brawijaya	Rupiah)	Universi	У
	Repository		Bank Mandiri		У
(-89-)		otal Loan 512.778.497 820.010.15			У
		rce : Annual Financial Report of BNI, I			У У
		period of 2018 as Brawijaya	Repository		y V
9	1 I I I	Univ Based on information on total 1	4		y N
B.AC	Repository	Universitas Brawijava	Repository	Universi	y v
ORY.U	Repository	loans held by all State Banks, of Indon	esian Governmenti	neasurement	, v
REPOSITORY UB. AC. ID	Repository	of bank soundness through a risk pr	ofile based on cred	lit risk using	v
B	3 V	the NPL ratio at PT Bank Negara Inc	2 V		ý
	Repository	Universitas Brawijaya	Repository	Universi	ý
1	Repository	available through calculations as show	wn below: Repository	Universi	ý
					ý
AS I	Repository	$\frac{10,0}{512}$	778,497 x 100%	Universi	ý
LIS S	Repository	Universitas Brawijaya1.9	6Repository	Universi	У
JNIVERSI	Repository	Universitas Brawiaya The assessment of risk profile	Repository	Universi	У
2 %					У
6	Repository	using NPL at PT Bank Rakyat Inde	2 V V		У
		shown on calculation below:	Repository		У
	Repository	Universitas Brawijaya	Repository	Universi	У
	Repository	Universitas Brawijaya	$\frac{31,449}{010,157} \times 100\%$	Universi	У
9	Repository	Universitas Brawijaya"	Repository	Universi	У
JB.AC		Universitas Brawijaya1.1			У
ORY.L	Repository	The assessment of risk profile	factor based on c	redit risk by	У
REPOSITORY UB. AC ID	Repository	Universitas Brawijaya	Repository rsero) Thkin 2018	Universi is shown on	У
B		using NPL at PT Bank Mandiri (Per			У
		calculation below: Brawijaya	Repository		У
		Universitas Brawijaya Universitas Brawijaya	Repository Repository		y y
		Universitas Brawijaya	Repository		У
S	7 V	Universitas Brawijaya	Repository		У
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ER.	1 V	Universitas Brawijaya	Repository		У
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500	1 V	Universitas Brawijaya		Universitas Brawijaya	Repository
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		Universitas Brawijaya		Universitas Brawijaya	Repository
	1 2	Universitas Brawijaya	F	Universitas Brawijaya	Repository
	repository	onnoronao brawijaya	r opositor y	onnonsida brawijaya	repository

	Repository	Universitas	Brawijaya	Repositor	/ Universitas	Brawijaya	Repository
	Repository	Universitas	Brawijaya	Repositor	/ Universitas	Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository		2 V	· · · · · ·	/ Universitas	N	Repository
DRY.U	Repository				/ Universitas		Repository
OSITI	Repository			· · ·	y Universitae	Rraw/iiava	Renository
REF	Repository		V V	Repositor			У
10	Repository Repository			Repositor			y.
AYA	Repository						y V
			Mandiri on 2018 =	Repositon 14,472,401 799,557,188 x 1	00%niversi		y V
TAS	Repository			799,557,188	/ Universi		v.
RSI	Repository		<i>v v</i>	₹1.81% iton			ý
UNIVERSITAS BRAWIJ/	Repository	The assess	ment of risk profile	factor based on	credit risk by		ý
500	Repository	Universitas	T Bank Tabungan I	Repositor	/ Universi		У
							У
V	Repository		~ ~ ~	Repository			У
	Repository	Universitas	$TN \text{ on } 2018 = \frac{6, \epsilon}{237}$	98,678 SION	/ Universi		У
	Repository	Universitas	237				У
3.AC.II	Repository	Universitas Universitas	Brawijaya		/ Universi		y y
DRY.UE			ation of the NPLat				y V
REPOSITORY.UB.AC.ID	2 1		red an outcome of h	1 1			y V
REF	Repository	Universitas	Brawijava	Repositor	/ Universi		v
	Repository	risk in 2018. T	he NPL value and	category value fo	r each State-		ý
1			esian Government in				ý
	Repository	Universitas	Brawijaya	Repositor	/ Universi		ý
TAS	Repository	Universitas	Brawijaya	Repositor			У
IVERSI	Repository	Universite 4.3	The Assessment Su	mmary of NPL R	Pulniversi		У
	The second se	5 5 . 5	The second state of the second		egory IIV en Si		У
500	Devention	Mniversitas	1,96%	Dopositor	ry Healthy		У
(and	Dopository	en iversitas	1,17% Jaya	Dependent	bry Healthy		y V
\sim	Dopository	ank Mandiri TN	1,81%	Donositon	ry Healthy		
	Dependent	I had complete a	2,82% .etter No.6/23/DPNP	Repositor	Healthy Charles		ý
	Repository	Universitas	Brawijaya	Repositor			ý
3.ACII	Repository	Based on	Table 4.3, the analys	sis result of the so	undness level		ý
JRY. UE	Repository	of banks to credi	t risk using the NPL	shows that BNI, B	RI, and Bank		У
REPOSITORY.UB.AC.ID	Repository	Mandiri are inc	luded in a fundame				У
REP	Repository			Repository TN is only classifi		Comment [tnr3]: Deskri	nsi yang
			2%. Meanwhile, B	1 7		maudigunakanitu 'healthy'	
4	Repository		of 2.82%. Supporting	Repositor			y y
2	Repository			Repositor			y V
AS	Repository		2 V	Repositor			v.
tis Sit	Repository		~ ~ ~	Repositor			v
Щ 🛃	, v	Universitas	2 B	, , , , , , , , , , , , , , , , , , ,	/ Universi		ý
	Repusitory	GEELA CE OTCOLO	- La civitici y ci				
	Repository		V 17	4 14	/ Universitas	Brawijaya	Repository
	Repository Repository	Universitas Universitas	Brawijaya Brawijaya	Repositor Repositor	/ Universitas / Universitas	Brawijaya	Repository Repository
BR	Repository Repository Repository	Universitas Universitas Universitas	Brawijaya Brawijaya Brawijaya	Repositor Repositor Repositor	/ Universitas / Universitas / Universitas	Brawijaya Brawijaya	Repository Repository
	Repository Repository	Universitas Universitas Universitas Universitas	Brawijaya Brawijaya Brawijaya Brawijaya	Repositor Repositor Repositor Repositor	/ Universitas / Universitas	Brawijaya Brawijaya Brawijaya	Repository

	Repository	Universitas Brawijaya Repository Universitas Brawijaya	Repository
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EPOS	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya Repository Universi	v
	1 1	Universitas Brawijaya Repository Universi	v
1		Universitas Brawijaya Repository Universi	v
×	1 1		ý
2	Repository	of Indonesian Government encompasses a high-quality credit and	ý
¥5	Repository	has sensible credit management. In 2018, the NPL of BRI was	ý
A	Repository	1.17%, which is the smallest value compared to BNI, Bank Mandiri,	У
JNIVERSITAS BRAWIJAYA	Repository	and BTN. This ratio indicated that the management bank of BRI has	y v
	225 14	high /flexibility in overcoming credit issues. Unfortunately, BTN	V
	· · · · · · · · · · · · · · · · · · ·	with NPL value of 2.82% was only included in healthy category	ý
	Repository	Universitas Brawijaya Repository Universi	ý
	Repository	which wasneeded an optimization on the performance of bank	ý
CID		management in order to reduce the problem of bank credit that might	У
REPOSITORY.UB.AC.ID	Repository	Universitas Brawijaya Repository Universi	У
SITOR	Repository	Universitas Brawijaya Repository Universi	У
REPO		The NPL of BNI, BRI, Bank Mandiri, and BTN are below 5%,	У
	Repository	which is the standard NPL value decided by Bank Indonesia.	y.
4	Repository	Smallvalue of NPL reflects as credit risk faced by the bank, while	У
TAS VIJAYA	Repository	higher NPL ratio value will indicate greater loss provision and	y V
SA	Repository	University of the bank. Repository University	y v
	Repository	Universitas Brawijava Repository Universi	v.
P AR	Repositor ²	Universitas Brawijaya Repository Universi	ý
UNIVERSI		Market risk is one of the risks included in assessing risk profile	ý
6	Repository		У
	Repository	formula composed by RSA and RSL. The IRR formula is shown	У
			У
		Universitas Brawijaya Repository Universi	У
9	Repository	$IRR = \frac{RSA (RateSensitiveAssets)}{RSL (RateSensitiveLiabilities)} \times 100\%$	У
UB.A	Repusitory	Universitas Brawijaya Repository Universi	У
TORY	Repository	Source: Bank Indonesia Circular Letter No.13/24/DPNP/2011	y V
REPOSITORY.UB.AC.ID		University Calculation using IRR was done by comparing assets which	y V
Ē		able to change after its maturity date and after the due of its re-	v
5	Repository	Universitas brawijaya – Repository Universi	ý
UNIVERSITAS BRAWIJAYA	Repository	pricing date, with liabilities which its yields are able to change after	ý
A	Repository	Universitas Brawijaya Repository Universi	У
TAS		Universitas Brawijaya Repository Universi	У
RSI	1 V	Universitas Brawijaya Repository Universi	У
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		Universitas Brawijaya Repository Universitas Brawijaya	
	Repository	Universitas Brawijaya Repository Universitas Brawijaya	Repository

	Reposito	orv Unive	ersitas Bra	awijava	Repository	Universitas Brawijaya	Repository
			ersitas Bra	19 19	, v	Universitas Brawijava	
ACID		<i>w</i>	ersitas Bra	~ 0		Universitas Brawijaya	· · · · ·
KUB.		17 F	ersitas Bra	10 W	1	Universitas Brawijaya	1 1
TOR		<i>v</i>	ersitas Bra	10 N		Universitae Brawilava	
REPOSITORY.UB.AC.ID		×	ersitas Bra		Repository		y v
æ		10 C	ersitas Bra	P P	Repository		y v
4	5 K	12 ¹	ersitas Bra		Repository		y V
5					1 V		y v
	Reposito	its mat	urity date or c	ertain date ac	Repository cording to an ag	reement and	y v
IAS					of the bank. itory		y V
INIVERSITAS BRAWIJAYA	Reposito	1.1.1	14 2%		d RSL in 2018 (m	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	y v
3	Reposito	4 4 2		ion of KSA an iwijava	Repositorv	Universi	y v
2 6	Reposit	Cal cul ati on	rsitas Bra	wijaya	Repartory	Universi	y V
	Reposit	of RSA and RSL	rsitas Bra	wijava	Mandiri	Universi	y V
	Repositi	Current	rsitas Bra	wijava	Repository	Universi	y v
	Reposit	account with Bank	35.591.243	71.159.442	59.852.761	15.417.862	y V
	Reposit	Indonesia Table 4.4 Co	rsitas Bra	wijava	Repository	Universi	y V
9	Reposit	ony Unive	rsitas Bra	wijava	Repository	Universi	v
B.AC	Reposit	Current account with	13.137.099	12.677.355	Re 14.835.961	1.588.769	ý
ORY.U	Reposit	other banks	irsitas Bra	wilava	Repository	Universi	y v
REPOSITORY.UB.AC.ID	Reposit	Placements with other	rsitas Bra	wijava	Repository	Universi	v
REF	Repositi	banks and Bank	39.324.460	87.018.051	Re ^{22,566,034}	26.464.760	v
	Reposit	Indonesia	rsitas Bra	wijava	Repository	Universi	v
1	Reposite	Securities Securities	32.362.407	184.284.810	63.133.676	10.860.204	ý
	Repositi	purchased	rsitas Bra	wijava	Repository	Universi	v
AS	Reposit	under agreements to	rsitas Bra	9.396.553	2.097.629	Universi	ý
LIS SIT	Repositi	resell	rsitas Bra	wijava	Repository	Universi	v
UNIVERSIT	Reposit	Accept ances recei vabl es	20.475.019	11.643.003	Re 13.888.862	528.148	ý
ž 💥	Repositi	Loans	512.778.497	820.010.157	799.557.188	215.716.247	ý
	Reposit	Shari a recei vabl es	rsitas Bra	20.178.401	Repository	22041427	ý
-189	Reposite	and financing	rsitas Bra	wijava	Repository	Universi	ý
~	Reposit	Total RSA Deposits from	653.668.725	1.216.367.772	Repository	292.617.417	y
	Repositi	customers	578.774.774	944.268.737	840.913.972	229.828.985	У
	Repositi	Desposits from other	14.232.599	9.131.158	Re _{16.927.425}	21.804.308	У
(ACI	Repositi	banks Acceptances	ersitas Bra	wijaya	Repository	Universi	У
REPOSITORY.UB.ACID		liabilities	21.524.329	11.643.003	Re 13.888.862	528.148	У
osito	Repositi	Securities sold under	ersitas Bra	wijaya	Repository	Universi	у
REP(Repositi	agreements to	44.16.613	37.379.394	Re ^{16.611.528} ry	935.000 rs	У
	Repositi	repurchase Borrowings	52.024.506	40.457.429	51.653.982	15.499.493	У
1	Repositi	Total RSL	670.972.821	1.042.879.721	 To the other other scales are particular. 	268.595.934	У
UNIVERSITAS BRAWIJAYA			ersitas Bra		Repository		У
		~	ersitas Bra	2 V	Repository		У
AT A			ersitas Bra		Repository		У
RS S	· · · · · · · · · · · · · · · · · · ·	P	ersitas Bra	V 12	Repository		У
≥≥			ersitas Bra		Repository		У
N 🚾			ersitas Bra	17 V.		Universitas Brawijaya	
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			ersitas Bra	P V	T	Universitas Brawijaya	(P
	1		ersitas Bra		9 P	Universitas Brawijaya	1 7
	Reposito	ory Unive	ersitas Bra	awijaya	Repository	Universitas Brawijaya	Repository

	100 L.	2 8 7 17 PM 11		1.1. Y 1. 10 1.	100 L L
	1 1	Universitas Brawijaya	, v	Universitas Brawijaya	Repository
	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
Y.UB.	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
TOR		Universitas Brawijaya	1 4	Universitae Rrawilava	Renository
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	X	Universitas Brawijaya	Repository		У
1			1 V		y .
8	Source	ce : Data processed from Annual Financi diri, and BTN in the period of 2018	al Report at BNI, BR	I, Bank	У
S 📃		· · · ·	1		У
LIS S	Repository	The measurement of risk profi	le factor based on m	arket risk by	У
UNIVERSITAS BRAWIJ/					У
≧ 🕰	1	calculating IRR at PT Bank Negara			У
5 📫		is shown as follow:	Repository		У
	Repository	Universitas Brawijaya	Repository	Universi	У
U	Repository	Universities BNI on 2018 = $\frac{653}{670}$	$\frac{1008,723}{972,821} \times 100\%$	Universi	У
	Repository	Universitas Brawijaya	Repository	Universi	У
		Universitas Brawijaya97			У
CB	Repository	The measurement of risk profi	le factor based on m	arket risk by	У
UB.A	Repository	Universitas Brawijava	Repository	Universi	y
TORY.	Repository	calculating IRR at PT Bank Rakyat	Indonesia (Persero)	Tbkin 2018	y
REPOSITORV.UB.AC.ID	Repository	is shown as follow: Brawijaya	Repository	Universi	ý
B	Repository	Universitas Brawijava	Repository	Universi	ý
	Repository	Univer IRR BRI on 2018 = $\frac{1,210}{1,042}$	$\frac{5,307,772}{2,879,721} \times 100\%$	Universi	Ŷ.
1		Universitas Brawijaya			ý
	Repository	Universitas Brawijaya ¹¹	64% pository	Universi	ý
AS I		The measurement of risk profi			Ý
L'S S		calculating IRR at PT Bank Mandir			v
UNIVERSIT	Repository	Calculating IRR at PT Bank Mandir Universitas Brawijaya	Repository	18 is shown	v
≧ 🕰		Us follow:sitas Brawijaya	Repository		y v
⊃ —	A 4	2 Q			v.
6-19-2	Repository	IRR Bank Mandiri on 2018 =	$=\frac{975,931,111}{939,995,769}x\ 10$	0% oversi	2 V
		Universitas Brawijaya	= 103.82%	Universi	y V
		Universitas Brawijaya	= 103.82% Repository	Universi	y V
<u>6705</u> (7		Univ The measurement of risk profi			y V
CB			· · · ·		y y
REPOSITORY UB. AC ID	Penository	calculating IRR at PT Bank Tabung	Repository		У
TORY	Papasitony	is shown as follow:	, y		У
POSI			Repository		У
an a	Repository	IRR BTN on $2018 = \frac{292}{268}$	$\frac{595934}{595934} \times 100\%$	Universi	У
					У
4		Universitas Brawijaya10			У
		Universitas Brawijaya	Repository		У
s M	7 V	Universitas Brawijaya	Repository		У
¥5		Universitas Brawijaya	Repository		У
UNIVERSITAS BRAWIJ/	1 V	Universitas Brawijaya	Repository		У
≥≥	1 1 P	Universitas Brawijaya	Repository		У
S	1 V	Universitas Brawijaya		Universitas Brawijaya	Repository
0	, , , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya	1	Universitas Brawijaya	Repository
	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
	1 V	Universitas Brawijaya	F	Universitas Brawijaya	Repository
		5.0	×	5 1	

	Dapasitan	Linivoreitoe (Zrowijovo	Papaciton	Laivoraitae Provilava	Dopository
		Universitas 8			/ Universitas Brawijaya	Repository
013	1 V	Universitas E Universitas E	17 W		/ Universitas Brawijaya / Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	1			1	× *	Repository Repository
TORY.		Universitas E	U U		/ Universitas Brawijaya / Universitas Brawijaya	Repository
LISO4	· · · · · · · · · · · · · · · · · · ·	Universitas E				y
RE	1 0	Universitas E	P P	Repository		У
	X	Universitas E		Repository		У
1		Universitas 8		Repository		y.
A	Popository	Universitas The result of Universitas	IRR ratio analys	is in calculating m	arket risk for	У
S 📃		BNI, BRI, Bank M				y
UIVERSITAS RAWIJAYA				1 4		У
₹ S	Popository	following table:	Prawijaya	Repository		y y
		Table 4.5	The Assessment S	Repositor Summary of IRR I	Ratio	y V
	Repository	State Bank	IRR Ratio	Rank Cat	egory	У
-184	Repository	DINI	97,42%	The second second	rongrinters	У
~	Repository		116,64% 103,82%		rong NIV CISI rong niversi	y
	Repository	DTN	108,94%	1.00000010013	rong	У
	Repository	Source : BI Circula	r Letter No.13/24	/DPNP/2011	- OTIN ETSI	y
ACII	Repository	necoluliz (o Table 4.5, t	he results of me	easuring the	y
RY.UB	Repository	healthiness level of	f State-Owned Ba	nk through market	risk by using	У
REPOSITORY.UB.AC.ID						У
REPO		the IRR shows that				У
	Repository	116.64%. The grea	t IRR value of Bl	RI indicates that BI	RI has a vital	y y
1	Repository	risk of falling inte	erest rates as we	ll as has a high r	possibility_of	У
				· · · ·		У
s <mark>1</mark>		suffering from losse				У
	Penository	Mandiri and BTN	also have sharp	value of IRR onl	103.82% and	У
S S S	Repusitory	108.94% respective	ely. This intensif	ied value classified	1 in a strong	У
≩₽						y y
5 📫		category of IRR v				y V
(set	Repository	Mandiri, and BTN	I have a signific	ant chance of dan	nage in their	y V
\bigcirc		business whenever				y V
		Univ Meanwhile, t				y V
	Repository	Universitas F	he level of the IR	Renositor	l Iniversi	y V
CID	Repository	Bank Mandiri, and	BTN. Compared	d to other State-O	wned Banks,	y V
Y. UB. /		BNI reaches the le				y v
REPOSITORY.UB.AC.ID		chance of experien				ý.
EPOS		Universitas E		Repository		, V
	Repository	lower, but it earns s	smaller profit that	n BRI, Bank Mand	iri, and BTN	v.
		when interest rate		condition Sis due		v
8	1 9	Universitas E		Repository		v
A		Universitas E		Repository		v
AS	1 V	Universitas E	2 V	Repository		v
rs'S		Universitas B		Repository		v
IIVERSITAS RAWIJAYA	1 V	Universitas E	10 IV	Repository		v
z 💥	1 P	Universitas E	1° 1°	4 15	Universitas Brawijaya	Repository
	1 V	Universitas E	10 V		Universitas Brawijaya	Repository
(-1995)	, , , , , , , , , , , , , , , , , , , ,	Universitas E			Universitas Brawijaya	Repository
	1 V	Universitas E		1	Universitas Brawijaya	Repository
	1 2	Universitas E		N	Universitas Brawijaya	Repository
	. repository	Contraction of the				r colonation h

	Repository	Universitas Brawijaya R	Repository	Universitas	Brawijava	Repository
1973			· · · · · · · · · · · · · · · · · · ·	Universitas	2 Y	Repository
REPOSITORY.UB.AC.ID			1 2	Universitas	2 V	Repository
W.UB.	1 1	5 V		Universitas	N	Repository
SITOR	Repository	Universitas Brawijaya F	Repository	Universitas	Rrawilava	Renository
REPO	Repository	Universitas Brawijaya F	Repository	Universi		ý
	Repository	Universitas Brawijaya F	Repository	Universi		ý
đ	Repository	Universitas Brawijaya F	Repository	Universi		У
	Repository	expenserequired to be paid by BNI is gr	Repository	Universi		У
S S						У
UNIVERSITAS BRAWIJAYA		the assets received, it is shown by the R	1 2			У
ER	Repository		Repository			У
≧ 🕰	Repository	Universitas Brawijaya F	Repository profit earn by h	Universi ank will be		У
500		The superior IRR value represents				У
(-89-)		high whenever the interest rates increase				У
~	Pepository	falls bank have the chance to face a sign	ificant risk of dar	nage.		y y
			Repository Repository			У
٥			Repository			y V
B.AC.		# 0				y V
ORY.U	Repository	Liquidity risk is the risk arising fr	om the inability	of the bank		y v
REPOSITORY.UB. AC. ID	1 1	to meet its obligations due to cash flo				V
REF		high-quality liquid assets that can be ple				ý
	Repository	Universitas Brawijava 🛛 F	Repository	Universi		ý
8	Repository	activities and financial condition of the	Repository	Universi		ý
4	Repository	risk, this research used LDR, LAR, a	and CR with the	following		У
TAS		calculation.	Repository			У
RSI S	Repository	a Loan to Danasit Patia (IDP)	Repository			У
UNIVERSI	Repository	Universitas Brawijaya	Repository			У
N 📅		LDR is a comparison between tota				У
		bank to customer both in Rupiah and for				У
C	Repository	amount of funds from third parties w	hich consist of	the current		y y
	1000	account, saving, and time deposit. The	5 5 A			У
	· · · · · ·	J				y V
CID	Repository	to be calculated through formula as follo	Repository	Universi		y V
Y.UB./	Repository	Universit IDP - Total Crea	lit 100	Universi		v.
SITOR	Repository	Universitas Braval Third Part	ies Fund	Universi		v
REPOSITORY.UB.ACID		UniverSource ; BI Circular Letter No.				ý
	Repository	Total funds from third parties is gat	hered by calcula	ting current		ý
-	Repository	universitas Brawijaya account, saving, and time deposit from	Repository	Universi		У
UNIVERSITAS BRAWIJAYA	Repository	account, saving, and time deposit from	third parties. Ad	cumulation		У
NA N			Repository			У
AT S			Repository			У
RS	1 V	2 D	Repository			У
	1	÷ 17	Repository		Ph. 11	У
500				Universitas	y	Repository
	, , , , , , , , , , , , , , , , , , , ,			Universitas	1 V V	Repository
C			1 2	Universitas		Repository
			9 P	Universitas	P	Repository
	Nepository	Universitas Brawijaya F	repository	Universitas	mawijaya	Repository

	Doposity	ory Unive	raitae Dra	wilovo	Donacito	n. Universite	Browliavo	Doppoitory
		ory Unive			· · · · · · · · · · · · · · · · · · ·	ry Universita: ry Universita:		Repository Repository
CID		ory Unive		~ ~		ry Universita:	y	Repository
UB.A	· · · · · · · · · · · · · · · · · · ·	ory Unive			· · · · · · · · · · · · · · · · · · ·	ry Universita:	N	Repository
TORY		ory Unive		U U	2	ry Universita	1 N N	Renository
REPOSITORV.UB.AC.ID		ory Unive				ry Universi		y
RE		ory Unive		V V		ry Universi		y V
100		ory Unive			1	ry Universi		У
1								y V
A	Renaeite	of third	parties fund ga	thered by BNI,	BRI, Bank Ma	ndiri, and BTN		y y
E AS	Renosito	orv [in 2018i	s shown below	wijava		ry Universi		y y
SSI >					1	rd Parties		y V
		ory Unive			Reposito			y v
UNIVERSITAS BRAWIJAYA	Reposito	orv Unive	rsitas Bra	(in million l	Rupiah)	ry Universi		y v
6	2 14	Third Parties	rsitas Bra	wilava	ReBankito	BTN		v.
	Repositi	Funds	rsitas Bra	BRI	R Mandiri	ry Universi		ý
	Reposit	Current accounts	168.106.953	178.097.981	199.823.756	53.673.188		ý
		Table 4.6 Con	ntinued Bra	wijaya	Reposito	ry Universi		ý
9		Wadiah	rsitas Bra	wijaya –	Reposito	ny Universi		ý
REPOSITORY.UB.AC.ID	Repositi	current nive	rsitas Bra	2.277.850	Reposito	2.781.854		ý
TORY.	Repositi	accounts	rsitas Bra	wijaya	Reposito	y Universi		ý
ISOd	Repositi	Mudharabah	1.166.739	wijava	Reposito 682.242	ry Universi		ý
RE	Repositi	current accounts	rsitas Bra	293.264	Reposito	1.594.272 Iy Universi		ý
	Reposit	Saving NV 8	196.253.601	379.918.705	307.282.353	38.350.839		ý
2	Repositi	Wadiah	rsitas Bra	iwijaya	Reposito	ry Universi		У
4	Repositi	saving deposits	rsitas Bra	5.601.811	Reposito	766.324 ny 766.324 ny 766.324		У
E STAS	Reposit	Mudharabah	rsitas Bra	iwijaya	Reposito	ry Universi		У
	Repositi	saving NIVO		0 V	31.318.420	4		У
ZEF Z	Repositi	deposits Time		3 5	Reposito			У
S	Repositi	deposits	187.811.648	357.413.513	258.902.784	115.462.283		У
6		Mudharabah	rsitas Bra	iwijaya	Reposito	ry Universi		У
		time deposits	15.632.966	19.006.504	42.904.417			У
	Reposit	Total TPF	578.774.774	944.268.737	840.913.972	229.828.985		У
	Reposit	Source : Data p	rocessed from	Annual Financ		SNI, BRI, Bank		y
9		Mandiri, and B	-	1 V	5	ry Universi		У
REPOSITORY UB. AC. ID	Ponocit	The	assessment of	risk profile fa	ctor based on l	iquidity risk by		У
TORY		ory Unive				Tbkin 2018 is		y y
ISO4		ony Ushown b		1 V		ry Universi		y
E.								y V
	Reposit	ny Unive	LDR BNI in	$2018 = \frac{512,7}{2018}$	78,497 x 100%	ry Universi 6y Universi		y V
	Renosit	ory Unive	rsitas Rra	578,7	74,774	ry Universi		y V
UNIVERSITAS BRAWIJAYA		ory Unive			,	ry Universi		y v
S 📃	· · · · · · · · · · · · · · · · · · ·	ory Unive		2 V	· ·	ry Universi		y V
LIS S		ory Unive		0 0		ry Universi		y V
/ER		ory Unive		10 IV	· · · · · · · · · · · · · · · · · · ·	ry Universi		y V
ź≝		ory Unive		1° 17	4	ry Universita:	Brawijava	Repository
	· · · · · · · · · · · · · · · · · · ·	ory Unive		17 V		ry Universita:	y y	Repository
(-194	· · · · · · · · · · · · · · · · · · ·	ory Unive		10 V		ry Universita:	1 V V	Repository
		ory Unive		2 Y	4	ry Universita:	1 V V	Repository
		ory Unive			Y	ry Universita:	N 9	Repository
	. copoold		STONE MED		- coposito	1.2. 2011.01.01.01.01	- wrwarijwyw	contraction h

	Dependency	Universitas Prowilava	Donasitany Universitan	Drowling	Dependence
		Universitas Brawijaya Universitas Brawijaya	Repository Universitas		Repository
93	1 2	4 5	Repository Universitas	2 V	Repository
REPOSITORY.UB.AC.ID	1 1 1	Universitas Brawijaya	Repository Universitas		Repository
ORV.		Universitas Brawijaya	Repository Universitas Repository Universitas		Repository
LISO4		Universitas Brawijaya	· · ·	Persionitation	y
BE	1 1	Universitas Brawijaya	Repository Universi		У
	X	Universitas Brawijaya	Repository Universi		У
1	· · · · · ·	Universitas Brawijaya	Repository Universi		y y
	Repusitory	Universitas Brawijaya Universitas Brawijaya	Repository Universi		У
AS		Un The assessment of risk profile			У
UNIVERSITAS BRAWIJAYA					У
VER VER	Repository	using LDR at PT Bank Rakyat Inc	onesia (Persero) Tbk in 2018 is Repository Universi		У
z 🚝	Repository	shown below: Brawijaya	Repository Universi		У
					У
(-84)	Repository	$LDR BRI in 2018 = \frac{820}{944}$	$\frac{100,137}{268,737} \times 100\%$		y V
		Universitas Brawijaya			y V
	Repository	Universitas Brawijaya	Repository Universi		y V
e	Repository	The assessment of risk profile	factor based on liquidity risk by		J V
REPOSITORY.UB.AC.ID		using LDR at PT Bank Mandiri			y v
DRY.U		Universitas Brawijaya	Repository Universi		J.
OSIT	Repository	Universitas Brawijaya	Repository Universi		y v
REF	Repository	Uni LDR Bank Mandiri in 2018 :			v
	Repository	Universitas Brawijaya	= 799,557,188 840,913,972 x 100%		v
8		Universitas Brawijaya	₽95.1%itory Universi		ý
			4 4		ý
AS	Repository	The assessment of risk profile	tactor based on liquidity risk by		ý
SIT S	Repository	using LDR at PT Bank Tabungan	Negara (Persero) Tbkin 2018 is		ý
INIVERSI	Repository	shown below: as Brawijaya	Repository Universi		ý
Z K	Repository	Universitas Brawijaya	Repository Universi		ý
	Repository	Universitas Brawijaya Univer <i>LDR BTN in</i> 2018 $\Rightarrow \frac{237}{229}$	828 985 x 100% y Universi		У
	Repository	Universitas Brawijaya	Repository Universi		У
		Universitas Brawijaya1			У
	Repository	The result of analysis health	iness level of bank based on		У
	Repository	liquidity risk by using LDRat BNI,	Repository Universi		У
B.AC					У
JRY.UI	Repository	2018 in general categorized as qui			У
REPOSITORY.UB.ACID	Repository	category position for LDR ratio to			У
REP	Repository	Universitas Brawijaya	Repository Universi		У
		BTN are shown in Table 4.7;	Repository Universi		У
4		University Table 4.7 The Assessment S			У
		Universitas Brawijaya	Repository Universi		У
S A	· · · · · ·	Universitas Brawijaya	Repository Universi		У
ET S		Universitas Brawijaya	Repository Universi		У
ERS	1 V	Universitas Brawijaya	Repository Universi		У
UNIVERSITAS BRAWIJAYA	1 N N	Universitas Brawijaya	Repository Universi	Drouilaus	Popolitari
5 📫		Universitas Brawijaya	Repository Universitas	y	Repository
Gee	, , , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya	Repository Universitas	A 7	Repository
C		Universitas Brawijaya	Repository Universitas	1 V V	Repository
	1 V	Universitas Brawijaya	Repository Universitas	P P	Repository
	Repository	Universitas Brawijaya	Repository Universitas	biawijaya	Repository

	Repository	Universitas Brawijaya F	Repository	Universitas Brawijaya	Repository
			, v	Universitas Brawijaya	Repository
ACID			1 10	Universitas Brawijaya	Repository
Y.UB.	· · · · · · · · · · · · · · · · · · ·			Universitas Brawijaya	Repository
SITOR				Universitas Rrawilava	Renository
REPOSITORY.UB.AC.ID	Repository	Universitas Brawijaya F	Repository	Universi	ý
	Repository	Universitas Brawijaya – F	Repository	Universi	ý
đ	Repository	Universitas Brawijaya F	Repository	Universi	У
	Repository	State Bank LDR Ratio Ran	Repository	Universi	У
s N	Repository	BNI 88,6% 3	Kepository	te Ideal	У
UNIVERSITAS BRAWIJAYA	Repository	BRI 86,8% 3	<u>Kepository</u>	te Ideal	У
ER	Repository	Bank Mandiri 95,1% 3	Kepository.	te Ideal	У
≧ ∝	Repository	BTN 103,4% 4	(epository	Ideal	У
500	Repository	Source : BI Circular Letter No 6/23/DPNP/	2011	Universi	У
(-184-)	Repository		Repository		У
~		As shown in Table 4.7, the o	· · · · · · · · · · · · · · · · · · ·		y y
	Repository	healthiness level of State-Owned Bank u	under LDR overal	ll are shown	y y
	Repository	in quite ideal category. BNI gained	1 88.6%of LDF	R which is	y V
REPOSITORY.UB.AC.ID		1.8% higher than BRI with 86.8%. Furt			y V
ORY.U	1 /	95.1% LDR ratio also indicated as quit			y v
SOSIT	Repository	Universitas Brawijaya	Repository	Universi	V
RE		its function well as a financial interme			ý
	1000 No. 100	from third parties and then distribute fu			ý
8	Repository	Universitas Brawijaya F	Repository	Universi	У
4	Renository	Universitas Brawijava – P	Repository	Universi	У
TAS		On the other hand, BTN is the only			У
RSI 💙		declared in the not ideal category w			У
UNIVERSI	Repository	condition is due to the credit given to	society exceeds t	he funds of	У
500	and a second sec	third parties gathered, as shown in BTN			y
Casal	Repository	Delus seltes Pusculaus - P	Sala a a Marris	[Index and	y
C	1 1	than third parties fund gathered in 2018			y V
	Repository	8% LDR as statutory reserve, so when	n bank's LDR is	s more than	y V
(COL)		92%, it means the 8% is taken from not			y v
REPOSITORY.UB.AC.ID	Repository	growth. This condition implies that ba		A REAL PROPERTY OF A READ REAL PROPERTY OF A REAL P	ý
W.UB.	Repository	Universitas Brawijaya F	Repository	Universi	ý
SITO	Repository	third parties' funds and necessary to tak	e fund from non-	third parties	ý
REPC	Repository	such as issuing bonds. WIJaya	Repository	Universi	У
	Repository	The value of LDR needs to be cons	sidered as it holds	s significant	У
4	Repository	Universitas Brawijaya - F	Repository	Universi	У
UNIVERSITAS BRAWIJAYA		factors in preventing any loss possibi			У
S T	· · · ·		Repository		У
ZITA			Repository		У
ERS	1 V	1 I I I I I I I I I I I I I I I I I I I	Repository Repository		У
≧ <mark>2</mark>	1 P	÷ 11	1 17	Universitas Brawijaya	Repository
500	1 V	17 V		Universitas Brawijaya	Repository
(-151	, , , , , , , , , , , , , , , , , , ,			Universitas Brawijaya	Repository
-				Universitas Brawijaya	Repository
	1		9 (F	Universitas Brawijaya	Repository
	· mhanini à	enterence wienige yes it	colora a conservativa	with a consider an arright you	r cala a a contrar à

	Repository Universitas Brawija	a Repository Universitas Brawijaya	Repository
5	Repository Universitas Brawija		* ¥
REPOSITORY.UB.AC.ID	Repository Universitas Brawija	a Repository Universitas Brawijaya	Repository
RY.UB	Repository Universitas Brawija		
OSITO	Repository Universitas Brawija		Renository
REPO	Repository Universitas Brawija		У
	Repository Universitas Brawija		У
8	Repository Universitas Brawija		У
A	Repository Higher LDR will be beneficia	for a bank as TPF gathered can be	У
IAS	Repository Used for sexpanding loan an		y V
UNIVERSITAS BRAWIJAYA	Repository University the more profit wi		ý
N N	Repository Universitas Brawija	a Repository Universi	ý
300	Repository the LDR is exorbitant, it will be	e dangerous since whenever the bank	У
	Repository Uhas to provide cash to pay a su		У
V	Repository Will have difficulty in carrying	but these obligations.	У
	Repository Universitas Brawija	a Repository Universi	У
নি	Repository Universitas Brawija		y
S. AC.II	Repository b. Loan to Asset Ratio (LAR		y
RY.UE	Repository Un The assessment of bank so	undness based on liquidity risk using	У
REPOSITORY.UB. AC. ID	Repository LAR compares the total loan	given by banks to the public with	y V
REP	Repository Lassets owned by banks. The va		y V
	Repository Universitas Brawija	a Repository Universi	v.
S S	Repository University States Brawia Repository through the formula below:	a Repository Universi	ý
	Repository Universitas Braw Tot		ý
IAS	Repository Universitas Brawija	Asset epository Universi	ý
ls 💙	Repository Uni Source : Bank Indonesia		У
INIVERSI BRAW	Repository University and total asso	t owned by State Bank in 2018 are	У
N 📅	Repository Universitas Brawija	a Repository Universi	У
	Repository Ushown in Table 4.8 below; ija	a Repository Universi	y y
U	Repository Table 4.8 The Number of Cred Repository Universitas BrawijRu		У
	Repository onversitas brawija		y V
1000	Repositoral credit / er BNIS Brav BRI		y v
ACID	Repositi 2018 Universitas Brawija		ý
RY.UB.	Repos Total credit /512.778.497 820.010.1		ý
REPOSITORY.UB.AC.ID	Repos Total asset 808.572.011 1.296.898	292 1.202,252.094 306.436.194	ý
REP(Repo Source : Data processed from Annual		У
	Repo Mandiri, and BTN in the period of 2018		У
4	Repository Universitas Brawija		У
	Repository Universitas Brawija Repository Universitas Brawija		y
S	Repository Universitas Brawija Repository Universitas Brawija		У
N N	Repository Universitas Brawija		y V
UNIVERSITAS BRAWIJAYA	Repository Universitas Brawija	A P	y V
₹ <u>₩</u>	Repository Universitas Brawija		Repository
	Repository Universitas Brawija		1
(-15%)	Repository Universitas Brawija		A
	Repository Universitas Brawija		2 V

	Danaaltan	Universites	Prowijava	Popository	Linivarsitas Prowija	Doppolitory
	· · · · ·	Universitas	17 V	, v	Universitas Brawijay	*
00	1 1	Universitas	<i>a b</i>		Universitas Brawijay	1 V
REPOSITORY.UB.AC.ID	1 N N	Universitas Universitas	20 V		 Universitas Brawijay Universitas Brawijay 	1 1
TORY.		Universitas	U U		Universitas Brawijay	
Posi		Universitas		Repository		y y
RE	1 1	Universitas	V V	Repository		У
	X #	Universitas		Repository		У
1						У
A	Repository	The assessme	ent of risk profile	based on liquidity r	isk by using	У
IAS				(Persero) Tbkin 20		y V
UNIVERSITAS BRAWIJAYA		L _{below} ersitas	2 2	Repository		y V
۳ <u>۲</u>	Repository	Universitas	Brawijava	Repository	Universi	y V
2 6	Repository	University	$NI in 2018 = \frac{512}{2}$,778,497 x100%	Universi	V
6	Repository	Universitas	Brawijava	,778,497 ,572,011 x100%	Universi	V
	Repository	Universitas	Brawijav=63	3.42% pository	Universi	v
				based on liquidity r		v
	Repository	Universitas	Brawijava	Repository	Universi	ý
9	Repository	LAR at PT Bank	k Rakyat Indonesia	(Persero) Tbkin 20	18 is shown	ý
REPOSITORY.UB.AC.ID	Repository	belowersitas	Brawijaya	Repository	Universi	ý
TORY.	Repository	Universitas	Brawijaya	Repository	Universi	ý
ISOd	Repository	Univer LAR B	$RI \text{ in } 2018 = \frac{820}{1.290}$,010,157 6,898,292 x100%	Universi	у
R	Repository	Universitas	Brawijaya	Repository	Universi	У
	1 1 1			3.23% pository		У
2	Repository	Un The assessme	ent of risk profile	based on liquidity r	isk by using	У
<u> </u>	Repository	LAR at PT Bank	Mandiri (Persero)	Tbkin 2018 is shown	below:	У
TAS	Repository	Universitas	Brawijaya	Repository	Universi	У
INIVERSI	Repository	LAR Bank M	1andiri in 2018 =	$\frac{799,557,188}{1,202,252,094}x10$	00%niversi	У
≥≳						У
S 📅				5.5% pository		У
	Repository	The assessme	ent of risk profile	based on liquidity r	isk by using	У
U	Repository	LAR at PT Bank	Tahungan Negara	(Persero) Tbkin 20	18 is shown i	У
	1 1		1			У
<u> 1775</u> / 1	Repository	Liniversitas	Brawijaya	Repository		У
CB	Repository	Universites	$TN in 2018 - \frac{237}{2}$	Repository 7,757,674 5,436,194 x100%	Universi	y
(UB.A	Repository	Universitas	Brawijava	,436,194 Repository	Universi	y V
ITOR				7.59% pository		y V
REPOSITORY.UB.AC.ID				R at State-Owned Ba		y v
	Repository	Universitas	Brawijava	Repository	Universi	v
	Repository	be concluded in o	verall that State-Ov	vned Banks are indic	cated in very	v
2		Universitas		Repository		ý
A		Universitas		Repository		ý
IAS	Repository	Universitas	Brawijaya	Repository	Universi	y
ls S	Repository	Universitas	Brawijaya	Repository	Universi	y
3	Repository	Universitas	Brawijaya	Repository	Universi	у
UNIVERSITAS BRAWIJAYA		Universitas	10 V		Universitas Brawijay	
6	, v	Universitas		1 1	Universitas Brawijay	A
		Universitas			Universitas Brawijay	· · · ·
	1 1	Universitas		7 (F	Universitas Brawijay	1
	Repository	Universitas	Brawijaya	Repository	Universitas Brawijay	/a Repository

	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
		Universitas Brawijaya		Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	1 1	Universitas Brawijaya		Universitas Brawijaya	Repository
KUB.4	1 1	Universitas Brawijaya		Universitas Brawijaya	Repository
ITOR	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya		Universitae Brawilava	Renository
IEPOS		Universitas Brawijaya	Repository		v
E	1 1	Universitas Brawijaya	Repository		v
1	×	Universitas Brawijaya	Repository		ý
	· · ·		Repository	Universi	ý
20	Repository	good condition with an interval va	lue of 50% < LAR \leq	≤ 75%. The	ý
UNIVERSITAS BRAWIJAYA	Repository	value of LAR for BNI, BRI, Bank M	Iandiri, and BTN are	categorized	y
ERS	Repository	in the following table:	Repository	Universi	У
≩₽		Universitas Brawijava	Repository	Universi	У
5 📫	Repository		Summary of LAR	Suniversi	У
6		2. 6 4		ryniversi	У
	Repository	Life to the second s		Good IVE	У
	Repository	Libration and Maria Phone Maria	Repos Very C	Good VE S	y
	Repositor _{Ta} Repositor	ble 4.9 Continued Di awijaya	Papasiton	Universi	У
3.AC.I		Bank Mandiri 66,50% 1	Very C	Good	У
REPOSITORY.UB.AC.ID	D	3TN 77,59% 2	Good	Universi	y V
OSITC	Repository	ource : BI Circular Letter No.6/23/DPN	NP/2011 Repository	Universi	y V
REP	Repository	Based on Table 4.9 which s	hows the result of	LAR ratio	y V
		computation, BTN is the only State		is classified	v.
1	Repository	as good with LAR value of 77.59%			v
A		Universitas Brawijava	Repository	Universi	v
AS I	Repository	has the biggest risk in facing liquid	ity problem, since the	e higher the	ý
SIT SIT	Repository	value of LAR, the more lacking for	r liquidation because	the amount	ý
N ER	Repository	of assets needed to finance bad los	ans is greater. Mean	while. BNL	ý
UNIVERSI	Repository	Universitas Brawijava	Repository	Universi	У
6	Repository	BRI, and Bank Mandiriis reve	aled to be in a	convenient	У
	Repository			e e	У
	Repository	withdrawal by using assets owned.	Repository		У
		Universitas Brawijaya	Repository		У
9	Repository	Table 4.8 shows that BRI ow	Den en de en el terreter	A day to a second	y
UB.A(0			У
TORY	Repository	accommodate credit by allocating t	the total assets owned	d compared	У
REPOSITORY.UB.ACID	Repository	to BNI and Bank Mandiri, which a	lso in very sound cat	egory. BNI	y y
Ľ		1 F F 1 F F 1 F		and the second	y v
	1 2				v
1	Repository	possibility of liquidity problem com	pared to BRI, while I	BRI has less	ý
UNIVERSITAS BRAWIJAYA		Universitas Brawijaya	Repository		ý
IAS	· · · · ·	Universitas Brawijaya	Repository	Universi	ý
ls 📚	Repository	Universitas Brawijaya	Repository	Universi	ý
22		Universitas Brawijaya	Repository	Universi	У
S		Universitas Brawijaya	· · · · · · · · · · · · · · · · · · ·	Universitas Brawijaya	Repository
A		Universitas Brawijaya		Universitas Brawijaya	Repository
C		Universitas Brawijaya	1	Universitas Brawijaya	Repository
		Universitas Brawijaya	2 17	Universitas Brawijaya	Repository
	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository

	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
RY.UB	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository
021100	Repository	Universitas Brawijaya	Repository	Universitae Brawilava	Renository
REPC	1 0	Universitas Brawijaya	Repository	Universi	У
	X	Universitas Brawijaya	Repository	Universi	У
4	· · ·	Universitas Brawijaya	Repository		У
	Repository	risk in suffering liquidity problems	compared to Bank 1	Universi Mandiri with	У
S =					У
SIT S		a value of LAR ratio of 66.50%	1 1		У
AER	Repository	experiencing the liquidity risk by ba	ank will give negati	ive impact to	y
UNIVERSITAS BRAWIJAYA	Repository	the bank's performance level. Howe	ever, in general BN	I, BRI, Bank	y V
		Mandiri, and BTN have the capa		and the second	v
C	1 V		· · · · · · · · · · · · · · · · · · ·		ý
	Repository	Universitas Brawijaya	Repository	Universi	ý
	Repository	each bank which are higher than the	total credit demande	^{ed} Universi	У
CID		c. Cash Ratio (CR) awijaya	Repository		У
Y.UB.7	Repository	Cash Ratio (CR) is one of ind	icator used in order	r to measure	У
SITOR	Repository	Universitas Brawijaya	Repository	Universi	У
REPOSITORY UB. AC. ID		liquidity risk faced by bank. The v			У
	Repository	comparing liquid asset controlled by	the bank over third	l party funds.	У
4	Repository	According to Bank Indonesia Circu	lar Letter No.6/23/I	DPNP, liquid	У
	Repository	assets controlled by bank consists o	Repository f cash and current	account with	У
2	Repository	Liniumenitan Demusiaium	Donooiton	- El Inducana	y V
Es S	1 1	banks. Meanwhile, third party fund	Repository	Universi	V
₹ 	Repository	saving deposit, and time deposit. T	herefore, the formu	ila regarding	ý
ž 🚝		the calculation of CR is shown as fol			ý
	Repository	Universitas Liquid assets con	trolled	Universi	У
080	Repository	Universite $B = B$ Third party f	unds x100%	Universi	У
	Repository	Source : Bank Indonesia Circular I	Repository	Universi	У
					У
9	7 V	The measurement of risk profile			У
REPOSITORY UB. AC ID	Repository	using CR at BNI, BRI, Bank Mand	liri, and BTN in 20	118 is shown	У
TORY		Universitas Brawijaya	Repository Repository		У
EPOSI		Table 4.10 The Appraisal of Liquic	And a second		У
E.	Repository	Universitas Brawijava Rupia	Repository		y v
	Repository	Universitas Brawijaya	Repository		V
8		Universitas Brawijaya	Repository		v
A		Universitas Brawijaya	Repository		ý
AS E	· · · · ·	Universitas Brawijaya	Repository		ý
۲SS ک		Universitas Brawijaya	Repository		ý
NIVERSITAS RAWIJAYA	1 1	Universitas Brawijaya	Repository		ý
	Repository	Universitas Brawijaya	Repository	/ Universitas Brawijaya	Repository
6) V	Universitas Brawijaya		Universitas Brawijaya	Repository
		Universitas Brawijaya	1 P	Universitas Brawijaya	Repository
		Universitas Brawijaya	7 (F	Universitas Brawijaya	Repository
	Repository	Universitas Brawijaya	Repository	Universitas Brawijaya	Repository

	Repository Universitas B	krawijava	Renasita	ry Universits	s Brawijaya	Repository
	Repository Universitas E	17 yr	,	×	s Brawijaya	Repository
REPOSITORY.UB.AC.ID	Repository Universitas E			<i>2</i>	as Brawijaya	Repository
(.UB.,	Repository Universitas E	20 V		w	as Brawijaya	Repository
TOR	Repository Universitas E			4	e Rrawilava	Renository
EPOS	Repository Universitas E			ry Universi		y V
<u> </u>	Repository Universitas E	V V		ry Universi		y V
	Repository Universitas B		1	ry Universi		y V
2	Repository Universitas E			rv Universi		y v
2	Reposito Liquid Assets		Bank	ry l <mark>etni</mark> versi		y v
2	RepositorControlledersitas E	Brawijava	Mandiri	rv Universi		ý
BRAWIJAYA	Reposito Cash nivers 14.043.	346 27.421.625	27.348.914	1.243.615		ý V
5	Repositor Gurentiversitas E	Brawijava	Reposito	ry Universi		ý.
ä	Reposito accounts with 35.591.2		59.852.761	15.417.862		v
5	Repositor Bank niversitas E			ry Universi		v
	÷ 1	Brawijava		ry Universi		ý
		Brawijaya		ry Universi		v
Marina	Repositor Gurentiversitas E	2 0	Reposito	ry Universi		Ŷ
9	Reposito accounts with \$13.137)99 12.677.355	14.835.961	1.588.769 IS		ý
UB.A	Repositorother Banks rsitas E	Brawijaya	Reposito	ry Universi		ý
TORY.	Repositor Total liquid sitas E	Brawijaya	Reposito	ry Universi		ý
REPOSITORY.UB.AC.ID	Repositorassetsnivers 62.772	188 111.258.422	102.037.636	18.250.246		ý
2	Repositorcontrolerersitas E	Brawijaya	Reposito	ry Universi		ý
	Reposito Total third 578.774	mawijaya	Reposito	ry Universi		ý
8	Reposito party funds rsitas4	944.268.737	840.913.972	229.828.985		у
3	RepositoSource : Data processed	from Annual Finar	ncial Report at I	3NI, BRI, Bank		у
2	Reposito Mandiri, and BTN in the	period of 2018	Reposito	rv Universi		У
BRAW	Repository Universitas					У
2	Repository Using CR at PT B		7			У
ä	Repository shown in the calcul			ry Universi		У
\mathbf{a}	Repository Universitas E	srawijaya	Reposito	ry Universi		У
	Repository Universitae	$in \ 2018 = \frac{52,72}{578,7}$	74,774 x100%	ry Universi		У
	Repository Universitas c	nawijaya	reposito	ry Universi		У
	Repository Universitas E	10 V				У
9	Repository Unite assessment	t of risk profile fa	ctor based on l	iquidity risk by		У
REPOSITORY UB. ACID	Repository Universitas E Repository Using CR at PT E	ank Rakyat Indo	nesia (Persero)	Tbkin 2018 is		У
ORY						У
POSI	Repository shown in the calcul	10 IV		ry Universi		У
2	Repository Universitas E	$in\ 2018=\frac{111,2}{2}$	$\frac{58,422}{r100\%}$			У
-	Repository Universitas E Repository Universitas E	944,2				У
<	Repository Universitas E	= 11.78%	Poposito	ry Universi		y
2	Repository Universitas E		Repusito	ry Universi ry Universi		y .
È	Repository Universitas E	2 V	· ·	ry Universi		y y
Σ	Repository Universitas E		1	ry Universi		y V
4	Repository Universitas E	10 M		ry Universi		y y
BRAWIJAYA	Repository Universitas E	17 IT	4	14	as Brawijaya	Repository
8	Repository Universitas E	17 V.		~	as Brawijaya	Repository
	Repository Universitas E			*	as Brawijaya	Repository
	Repository Universitas E		4	<i>y</i>	as Brawijaya	Repository
	Repository Universitas E		y	14	as Brawijaya	Repository
	Repusitory oniversitas c	nawijaya	reposito	ry Universite	io wiawijaya	repository

UNIVERSITAS

UNIVERSITAS



	Dependence	Universite	o Drouiliou	- Deneoii	an Universi	too Drowiiovo	Dopository
	Repository			,	4	tas Brawijaya	Repository
9	1 V		s Brawijaya		~	tas Brawijaya	Repository
B.AC	1		s Brawijaya	4	<i>v</i>	tas Brawijaya	Repository
DRY.L			s Brawijaya			tas Brawijaya	Repository
REPOSITORY.UB.AC.ID			s Brawijaya		Ψ.	tae Rrawilava	Renository
REP	1 1		s Brawijaya		ory Universi		У
	Repository	Universita	s Brawijaya	a Reposit	ory Univ a si		У
đ	Repository	Universita	s Brawijaya	a Reposit	ory Universi		У
	Repository	Universita	s Brawijaya	a Reposit	ory Universi		ý
2	Repository	The assess	sment of risk profi	ile factor based of	n liquidity risk by		ý
JNIVERSITAS BRAWIJAYA					18 is shown in the		ý
RSI	Repository	calculation belo	s.Brawijaya	a Reposit	ory Universi		ý
N N	Repository			a Reposit	orv Universi		ý
S 📅	Repository		φ φ.	$8 = \frac{102,037,636}{2}$	x100%Jniversi		v
0	Repository		0 V	840,913,972	orv Universi		v
	· · · · · · · · · · · · · · · · · · ·				ory Universi		y v
					4		у У
	Repository	The assess	ment of risk profi s Brawijaya	ile factor based of	n liquidity risk by		y V
	Papasitory	using CR at P	PT Bank Tabunga	n Negara (Perser	o) Tbkin 2018 is		y V
REPOSITORY.UB.AC.ID					e		У
RY.UB	1 1		lation below: aya		ory Universi		У
SITO	Repository	Universita	S Drawijaya	18,250,246	ory Universi		У
REPO	Repository	Universita	$\frac{1}{2}$	29,828,985	%ry Universi		У
	Repository	Universita	s Brawijaya	a Reposit	ory Universi		У
1					ory Universi		У
					f BNI, BRI, Bank		У
4	Repository	Mandiri, and B	TN based on liqu	idity risk by using	CR ratio in 2018		У
E E		Universita	s Brawijaya	a Keposit	ory Universi		У
RSI N	Repository		2 V		ory Universi		У
3	Repository	Universite	4.11 The Assessm	ent Summary of	CR Rationiversi		У
UNIVERSIT	Repository	State Bank	CR Ratio	Reposit	Category		У
6	Repository	BNI	10,85%	Reposit	Very Healthy		У
	Repository	BRI	11,78%	1 Reposit	Very Healthy		У
	Repository	Universita	s Brawijava	a Reposit	orv Universi		У
	Repository	Bank Mandiri	12,13%	Reposit	Very Healthy		у
	Repository	BTNiversita	7,49%	a ¹ Reposit	Very Healthy		У
ACI	Repository	Source : BI Circula	ar Letter No.13/24/J	APNP Reposit	ory Universi		y
8V.UB	Repository	UniAccording	to Table 4.11, E	Bank Mandiri in 2	2018 has 12.13%		ý
REPOSITORY.UB.AC.ID	Repository	value of CR	which is the high	est CR value am	ong State-Owned		y
REPC	Repository	Universita	s Brawijaya	a Keposit	ory Universi		y
النبيا	Repository	Banks of Indor	nesia. Furthermore	, the second highe	est of very healthy		у
	Repository	CR isachieved	by BRI at 11.78	%, and then follo	wed by BNI and		y
2	Repository	Universita	s Brawijaya	a Reposit	ory Universi		У
A	Repository	Universita	s Brawijaya	a Reposit	ory Universi		ý
AS	Repository	Universita	s Brawijava	a Reposit	ory Universi		v.
Lis S	Repository		<i>v v</i>	1	ory Universi		v
ЩЩ,	Repository				ory Universi		v
UNIVERSITAS BRAWIJAYA	Repository		P 17	4	17	tas Brawijaya	Repository
	Repository				~	tas Brawijaya	Repository
-194	Repository		10 V			tas Brawijaya	Repository
	Repository					tas Brawijaya	Repository
	1		s Brawijaya	,	14	tas Brawijaya	1 4
	repusitory	OTIVEISIE	a mawijaya	a nepusit	ory oniversi	iao mawijaya	Repository

	Papagitany	Universitas Brawijaya	Panasitan	Universites	Browijava	Panasitany
		Universitas Brawijaya		Universitas Universitas		Repository Repository
CID	1 1	Universitas Brawijaya		Universitas		Repository
UB.A(1 N N	Universitas Brawijaya	1	Universitas	N	Repository
TORY.				Universitas		Renceitory
REPOSITORY.UB.AC.ID	· · · · · ·	Universitas Brawijaya			PATSAUUTISCUS	y
R	1 1	Universitas Brawijaya	Repository			У
		Universitas Brawijaya	Repository			У
1		Universitas Brawijaya	Repository			y.
A	Penesitory	BTN with 10.85% and 7.49% respe	ctively. In terms o	f calculating		У
AS E		CR, all State-Owned Banks are ca	1			y y
JNIVERSITAS BRAWIJAYA		fulfilling its obligation along with its				y V
		Universitas Brawijava	Repository			y v
2 8	Repository	determine a bank's capacity in c	arrying out its lic	luidity after		J V
	225 1.4	withdrawal from third party fund by	1000 E J			v
C	Repository	be seen from the liquid asset control	ed by BNI BRI B	ank Mandiri		ý
	Repository	Universitas Brawijaya	Repository	Universi		ý
	Repository	and BTN which are commensura	ble. However, if	thenCReis		У
REPOSITORY UB. AC. ID		overcapacity, it means that bank	s have less effic	iency while		У
Y.UB./	Repository	optimizing the liquid assets in hand.	Repository			У
SITOR	Repository	Universitas Brawijaya	Repository			У
3EP OG		In line with the result gathere				У
	Repository	Banks of Indonesia are generally in a	dvance condition si	ince the ratio		У
1	Repository	of CR are above 5% (the limit of C	CR standard value	regulated by		У
	Repository	Bank Indonesia). The outcome of cal	repository	assumption		У
S S		2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2				У
	1 1	that BNI, BRI, Bank Mandiri, and	BTN are able to pa	ay off short-		y V
₹K	Repository	term obligation by using liquid ins	truments and able	to repay the		y v
≧ ∝	Repository	funds deposited by customers or	ce withdrawn. Th	ne excellent		V
	Repository	capability to meet obligation required				ý
	Repository	Universitas Brawijaya	Repository	Universi		ý
~	Repository	will lead to high demand of their set	rvice since society	assumes that		У
	Repository	State-Owned Banks are the trusted o	ne in financial sect	or for saving		У
	Repository	money in the short and the long term	Repository	Universi		У
B.AC	Repository	Universitas Brawijaya	Repository			У
DRY.U	100	2 Good Corporate Governance	Repository			У
REPOSITORY UB. AC ID	1 10	The appraisal towards GCG fac				У
REF	Repository	formance level of commercial banks,	is regulated in the F	Regulation of		У
		nk Indonesia No.13/1/PBI/2011. In li				У
A	1 1	Universitas Brawijaya	Repository			У
A		Universitas Brawijaya	Repository			У
NIVERSITAS RAWIJAYA	, , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya	Repository			y V
LIS S		Universitas Brawijaya	Repository			y V
A'ER	1 V	Universitas Brawijaya	Repository			v.
žĶ		Universitas Brawijaya	4 17	Universitas	Brawilava	Repository
	1 V	Universitas Brawijaya	1	Universitas	y	Repository
(-18=)	, ,	Universitas Brawijaya		Universitas	2 P P	Repository
-		Universitas Brawijaya	7	Universitas		Repository
	1	Universitas Brawijaya	3 17	Universitas	P	Repository
		v v	- 9		~ ~	- ·

REPOSITORY.UB.AC.ID	Repository Repository	Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya	Repository Repository	 Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya Universitas Brawijaya 	Repository Repository
OSITORY	Repository	Universitas Brawijaya	Repository	Universitas Brawilava	
REF	1 1	Universitas Brawijaya Universitas Brawijaya	Repository Repository		y V
A	· · · · ·	Universitas Brawijaya	Repository		ý
JNIVERSITAS BRAWIJAYA	Repository	idonesia, Circular Letter of Bank In	donesia No. 13/24	/DPNP/2011	y v
	Repositors	ated that the measurement of GCC	factor is an ap	praisal over	ý
VERS	Repository	anagement quality of bank in implement	nting GCG principle	(Universi	У
	Repository	Danks are required to do calf acces			y V
		CG principles periodically, which	cover at least 11	factors of	ý
e	Repository	nplementation assessment for GCG. Th			У
		ssessment is declared within Ban	k Indonesia Ciro		y V
AC.ID	Repository	0.9/12/DPNP. The percentage of w	eight which issue	ed by Bank	ý
REPOSITORY.UB.AC.ID	Repository	ndonesia related to GCG valuation fac	tors is shown in t	he following	y y
POSITO	2 V	Universitas Brawijaya	Repository		y V
REI	Repository	University Table 4.12 The Weight of GC	G Factor Assessm	ent Jniversi	ý
A	No	Universitas Brawijava Universitas Brawijava	Repository	Weight	У
	Repository	Universitas Brawijaya Implementation of duties and responsil	Repository pilities of the form	Universi	y V
AS	Repository	Board of Commisioners	Repository	Universi	ý
R SIT	Repository	Universitas Brawijava	Repository	<u>Universi</u>	ý
ZEF Z	Repository	Implementation of duties and responsit	polities of the tory	Universi	У
UNIVERSI	Repository	Board of Directors Brawijaya	Repository	Universi	У
	Repository	Completeness and execution of commi	ttee duties	10%	y y
e	Repository Repository	Handling of conflict of interest	Repository		y V
	Repository	Implementation of the compliance fund	En la constance de	Ursiversi	ý
	Repository	Implementation of the internal audit fu	Repository	Universi 5%	ý
REPOSITORY.UB.AC.ID	Repository	Universitas Brawijaya	Repository	Universi	У
ORY.U	Repository	Implementation of the external audit fu	inctionpository	Ur5%/ersi	У
TISO ⁴	Repository	Implementation of risk management in	cluding internal	- Universi	У
RE	Repository Repository	Universitas Brawijaya control systemas Brawijaya	Repository	07,5%ersi	y y
	Repository Repository	Provision of funds to related parties an	Repository	(Universi (Universi	У
A	Repository	Universitas Brawijaya	Repository		y V
A		Universitas Brawijaya	Repository		V
AS		Universitas Brawijaya	Repository		ý
LIS S		Universitas Brawijaya	Repository		ý
۳ <u>۲</u>	Repository	Universitas Brawijaya	Repository	/ Universi	ý
UNIVERSITAS BRAWIJAYA		Universitas Brawijaya		Universitas Brawijaya	1
A	, , , , , , , , , , , , , , , , , , , ,	Universitas Brawijaya		Universitas Brawijaya	A
C		Universitas Brawijaya	1 1	Universitas Brawijaya	
	1 1	Universitas Brawijaya	7 17	Universitas Brawijaya	· · · · · · · · · · · · · · · · · · ·
	Repository	Universitas Brawijaya	Kepository	/ Universitas Brawijaya	Repository

Repository Universitas Brawijaya Repository Universitas Brawijaya R	epository epository epository
Repository Universitas Brawijaya Repository Universitas Brawijaya R	
Repository Universitas brawilaya – Repository Universitas brawilaya – R	COOSILOIV
B Dependent Universites Provileus - Dependent Universites Provileus - B	1 V
Repository Universitas Brawijaya Repository Universitas Brawijaya R	epository
Repository Universitas Brawijaya Repository Universitas Brawijaya R	enository
Repository Universitas Brawijaya Repository Universi	У
Repository Universitas Brawijaya Repository Universitas	У
Repository Universitas Brawijaya Repository Universi	У
Repository Universitas Brawijaya Repository Universitas Repository	У
	У
Repository financial, internati governance and reporting reports for University	У
Reposition Strategic plan of Bank	У
Repository Universitas Brawijaya Repository Universitas	У
Reposi Source : BI Circular Letter No.9/12/DPNPa Repository Universi	У
Repository U However, the information about the percentage of weight	У
assessment GCG factors is not published by BNI, BRI, Bank Mandiri,	У
Repository Universitas Brawijaya Repository Universional BTN inside the Annual Report in 2018. Subsequently, only final	У
plane in the second s	У
Repositor score for GCG assessment were published followed by an analysis of 3	У
(three) aspect of the governance system. Thus, the final score of GCG	У
Repositor factor gained by BNI, BRI, Bank Mandiri, and BTN in 2018 is shown in	У
	У
	y
Repository Universitas Brawijava Repository Universi Repository Universitas Brawijava Repository Universi	У
Repository Universitas Brawijaya Repository Universi	У
	У
DIA 2 GOOD	y V
Repository Universitas Brawijaya Repository Universi	y V
Repository Universitas Brawijaya Repository Universi Repository Universitas Brawijaya Repository Universi Repository Universitas Brawijaya Revery Good ry Universitas Brawijaya Brawija	y V
- Electro Panaeltan Universitaa Pravueva - Panaeltan Universi	y V
Repository Universitas Brawijava Repository Universi	y V
Repository Universi	y V
Repository U Based on Circular Letter of Bank Indonesia No.15/15/DPNP/2013	V
Repository Universitas Brawijava Repository Universi	V
Repository Universitas Brawijaya Repository Universi	V
GCG implementation relies on 5 (five) basic principles that are sorted in	V
Repositor one governance system. This governance system consists of governance	v
	ý
Structure, governance process, and governance outcome. As shown in	ý
Repositor Table 4.13, State-Owned Banks of Indonesia are generally classified in	ý
Repository Universitas Brawijaya Repository Universi	ý
Repository Universitas Brawijava – Repository Universi	ý
Repository Universitas Brawijaya Repository Universi	ý
Repository Universitas Brawijaya Repository Universi	ý
Repository Universitas Brawijaya Repository Universi	ý
	epository
Repository Universitas Brawijaya Repository Universitas Brawijaya R	epository
	epository
	epository
	epository

	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository
		Repository Universitas Brawijaya	Repository
ACID		Repository Universitas Brawijaya	Repository
REPOSITORY.UB.AC.ID		Repository Universitas Brawijaya	Repository
SITOR		Repository Universitas Brawijava	Repository
IEPOS		Repository Universi	V
		Repository Universi	v
4		Repository Universi	ý
×	- P	Repository Universi	ý
TAS VIJAYA	Repository Universitian Brawinaya good condition with a composite value of 2	(two). This value reflects the	ý
	Repositor management of the corporate which has er	forced smart governance in	У
A'ERS	Repositor general. Not only has implemented good ge		У
UNIVERSIT BRAW	Repository Universitas Brawiaya Repositor reflected in an adequate fulfilment of the	e principles of governance.	y y
	Repositor During this matter, there are weaknesses		ý
O	governance principles, normally these we	aknesses are less significant	У
	Repository Universitas Brawijaya - I	Repository Universi	У
	Repositor and might be resolved by normal actions by		У
LAC.IE	Repository UBNI in 2018 had a composite valu		y
REPOSITORY.UB.AC.ID	whereas categorized as health. In the aspect	of governance structure, BNI	У
osito	Reposito has had completed required governance s	ructure and infrastructure in	y
REP	Repositor order to support governance implementation		V
			ý
×.	Repository operational of the bank. Meanwhile, in gov		ý
<u> </u>	Repositor carried out every activity and operation of		У
TAS	Reposito still some implementations that were not in		У
A A A	Repository Universitas Brawnaya Repositor and misunderstanding about the current sys	tem and policies by the work	У
	Repository Universita's Brawijaya Repositorunit. For governance outcome aspect, BN		y V
	CGPI and ACGS score compared to the	revious year and significant	ý
(1995)	Repository Universitas Brawijaya I	Repository Universi	ý
-	decrease of fines imposed for violations by	BNI's internal compared to	У
		Repository Universi	У
9	Repository Placed in the same composite val	ue of 2 (two), governance	У
UB.AC	Repository Universitas Brawnaya Repositor structure which implemented by BRI has be	Repository Universi en properly applicated as it is	y
TORY	Repositor completed by the main organ and suppor		y
REPOSITORY UB. AC.ID			y
E	Moreover, the governance process of BR	was also well-implemented	V
~	Repositor since all work units within the compa		ý
ITAS VIJAYA	Repository Universitas Brawijaya I	Repository Universi	ý
<u> </u>	Repository Universitas Brawijaya I	Repository Universi	У
TAS TAS		Repository Universi	У
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5 🚾		Repository Universitas Brawijaya	Repository
		Repository Universitas Brawijaya	Repository
C		Repository Universitas Brawijaya	Repository
		Repository Universitas Brawijaya	Repository
	Repository Universitas Brawijaya	Repository Universitas Brawijaya	Repository



			Repository Repository
REPOSITORY.UB.AC.ID			Repository
Y.UB.		versitas Brawijaya	Repository
SITOR			Renository
REPO	Repository Universitas Brawijaya Repository Univ		ý
	Repository Universitas Brawijaya Repository Univ	V142	ý
4	Repository Universitas Brawijaya Repository Univ		У
S	Repository presponsibilities given. During the time, the governance outcome of Repositor	Versi	У
BRAWIJAYA			У
N	Repositoralso satisfactorily implemented as the disclosure and inform		У
54	Repositor transparency process along with the report that created properly wi		y
K	Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Univ		У
	Repository UAfter BNI and BRI, BTN also reached the good category of		У
-194	score. In the form of governance structure, BTN performed exce		y V
-	score. In the form of governance structure, BTN performed exce Repository Universitas Brawijaya Repository Universita		y V
	Repositor composition in line of company structure and infrastructure as we		v.
9	Repositor improvement of governance structure in order to follow the dynamic		v
REPOSITORY.UB.AC.ID			ý
TORY.	Repositor business needs. Besides, some of the intern controlled need t	iversi	ý
ISOG	Repositor upgraded in the governance process of BTN because the audit four		ý
	Repositor bank operations. However, in this stage, BTN has succeeded in prov	viding	У
1	Repositor transparency financial and non-financial condition to supervisor as	vers s well	У
AYA			У
2	Repositor as stakeholders in accordance with applicable regulations. y Univ		У
15	Repository Among all State-Owned Banks, Bank Mandiri is the only	Bank	y
	Repository Universitas Brawijava, Repository Brawijava, Repository Brawijava, Repository Brawijava, Repository	e 4.12,	y
	Repositor Bank Mandiri, has achieved a composite value of 1 (one) for		У
5 📫	Repositor assessment. The value reflected that Bank Mandiri has managemen		y V
1	Repository Universitas Brawijava Repository Univ	iversi	ý.
\sim	Repositor advances in implementing GCG as proved by the well-received	red of	ý
	Repositor independent Commissioners in the Company's Board of Commissioners		ý
	Repositor It is not only having excellent aspect of governance structure but als	so has	ý
B.ACI	Repository Universitas Brawijaya – Repository Univ	iversi	У
ORY.U	Repositor good move in the governance process. In order to prevent failure i		У
REPOSITORY UB.AC.ID	Repositor governance process, Bank Mandiri makes an improvement by cre		У
RE	Repository whistleblowing system (WBS), which called Letter to CEO (LTC	TC) as	y y
	Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya Repository Universitas Brawijaya	mancesi	У
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	Repository come of Bank Mandiri in 2018 was r	Repository Universi	У
s H	Repository Universitas Brawijaya	Repository Universi	У
AT N	Repositor as The Most Trusted Companies i	n Indonesia Good Corporate	У
JNIVERSITAS BRAWIJAYA	Repositor Governance Award 2018 with scored 93		У
≩ਔ	Repository Universitas Brawijaya	Repository Universi	У
5 📫	Repositor among part companies involved.	Repository Universi	У
	Repository U Based on the analysis of GCG score		У
V	Repositor in a splendid condition which indicated	as highly trusted banks. GCG is	У
	Repository Universitas Brawijaya	Repository Universi	У
	Repositor an essential factor within corporate beca		У
REPOSITORY UB. AC. ID	Repositor to fully comprehend over assignments a		У
Y.UB.	that bank's operation run effortlessly.	Repository Universi	У
TOR	Repository Universitas Brawijaya	Repository Universi	У
SOda	Repositor 42-3 Evening itas Brawijaya	Repository Universi	У
Ē	Repository U Bank's earning power is one of th	e benchmarks used in analyzing	У
	Repositor the soundness of a bank. The ability of b	Repository Universi	У
AS IJAYA	Repository Universitas Brawijaya	Repository Universi	У
	Repositor in managing the business, source of earn	nings, and earnings management	ý
AS	Repositor with the purpose to obtain profitability	will give positive impact in the	ý
Fis S	Repository Universitas Brawijava	Repository Universi	v
P ÈR	Repository Universitas Brawiaya soundness of banks. Therefore, in order	to analyze the healthiness level	ý
ž 🥰	Repositor of State-Owned Banks through earnings		ý
	Repositor ratios Return on Asset (ROA) and Net	Interest Margin (NIM) as both	ý
(Repository Universitas Brawijava	Repository Universi	Ŷ
~	Repositor regulated in Circular Letter of Bank I	ndonesia No.13/24/DPNP/2011.	v
	Repositor The result of measuring the healthiness		ý
	shown in the calculation of ROA and NIN		v
REPOSITORY UB. AC ID	shown in the calculation of ROA and NIN Repository Universitas Brawijaya	Repository Universi	v
.0B.	Repositor ^a , Return on Asset, Brawijaya	Repository Universi	
TORY	Repository The appraisal of healthiness level of		y V
SOd			y
Z	Repositor using ROA aimstomeasure the succ	ess of bank management in	У
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4	Repository Universitas Brawijaya	Repository Universi	y y
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UNIVERSITAS BRAWIJAYA	Repository Uni Repository Uni	ng profits. The	e value of ROA	is available to l	be calculated		y V
TAS	Repositorthrough			Repository			v.
RSI	Repository Uni			1 4			ý
	Repository Uni	iversi <i>ROA</i> =	Average Total	$\frac{1}{Assets}$ x100%	/ Universi		ý
300	Repository Uni Repository Uni						У
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osiro	Repository Repository Un	loss. Meanwhi	le, the average tot	al asset is the resul	t of both total		У
REP	Repositor ^{asset} in			in the previous yes			y V
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8	Repository Uni		20 E				v
AS IJAYA	Repository Uni	iversitas E	srawijaya	Repository	/ Universi		ý
S -	Repositor Table 4	14 The Valuat	ton of Aroman T				*
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JNIVERSITAS BRAWIJAYA	Repository	y using ROA at PT	Bank Negara Indo	nesia (Persero) Tb	kin 2018 is		У
SRS >	Repository	own below: Sitas	Brawijaya	Repository	Universi		У
≧⋧	Repository	Universitas	Brawijaya	Repository	Universi		У
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	Repository	The measureme	nt of healthiness lev	vel of Banks on ear	nings factor		У
	Repository	Universitas	Brawijaya Bank Rakyat Indo	Repository	Universi		У
REPOSITORY.UB.AC.ID	Repository	y using ROA at PI	Bank Rakyat Indo	nesia (Persero) Ib	kin 2018 is		У
1907	1 1 1	own below: Silas	~ ~ ~	Repository			У
ITORY	Repository	Universitas	Brawijaya RI in 2018 = $\frac{41,7}{1,212}$	Repository	Universi		У
EPOS	Repository	Univer <i>BOAB</i>	$RI \text{ in } 2018 = \frac{11,7}{1,212}$,172,891 x100%	Universi		У
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	Repository	Universitas	Brawija3.44%	Repository	Universi		У
8			nt of healthiness lev	1 7			У
<u> </u>	Repository	y using ROA at P	T Bank Mandiri (P	ersero) Tbkin 201	8 is shown		У
E E	Repository	Universitas	Brawijaya	Repository	Universi		У
RSI 🔰		Whiversitas		Repository			У
UNIVERSIT	Repository	ROA Bank M	landiri in 2018 = -	33,943,369	Universi		У
5 <mark>66</mark>	Repository	Universitas	Brawijaya	1,163,476,471 x10			У
	Repository	Universitas	Brawijava = 2.92%	Repository			У
	Repository	Universitas	Brawijaya	Repository	Universi		У
			nt of healthiness lev				У
			Bank Tabungan N				У
9	Repository	nown below:	Brawijaya	Repository			У
UB.AC	Repository	Universitas	Brawijaya	Repository			У
ORV	Repository	ROA B	$TN \text{ in } 2018 = \frac{3,6}{283},$	$\frac{10,275}{900,731}$ x100%	Universi		У
REPOSITORY.UB.AC.ID							y y
RE			Brawi=1.27%				y y
	Repository	Based on the re	sult of calculating th	ne ROA, the value	obtained for		У
			liri, and BTN are ca				У
	2 V	Universitas	1 V V	· · · · · ·			У
S =	· · · · · ·	Universitas	2 V	Repository Repository			У
TIS S	1 /	Universitas	0 0	Repository			y. V
ER.	1 P		10° 10°				У
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		Universitas	1 V		Universitas		Repository
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	Nehositotà	OHIVEISIUS	Diawijaya	Repusitory	OTIVE/SIL85	Diawijaya	Repository

	Repository Universitas Brawijaya Repository Universitas	s Brawiiava	Repository
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	Repository Universitas Brawijaya Repository Universi Repository Universitas Brawijaya Repository Universi		У
S S	Repository Universitas Brawijaya Repository Universi		У
	Repositor State Bank rsites ROA Ratio Rank posito Category versi		У
IVERSI1	Repositor BNI niversitas 12,61%/ija a HepositoVery Good/ersi		У
≧ ≩	Repositor BRI niversitas 13,44%/ija a Hepos CVery Good/e Si		У
	Repositor Bank Mandiri Las 2,92%/Ja /a Repositovery Good/e Si		У
(-16-	Repositor BTN IVERSITAS E127%/Ja/a 2epositor Good iversi		У
	Repositor Source : BI Circular Letter No. 6/23/DPNP/2011 POSITORY UNIVERSIDE		y y
	As shown in Table 4.15, the highest ROA value among State-		У
e	Composition Owned Banks in 2018 reached 3.44% which is held by BRI with category		y V
REPOSITORY.UB.AC.ID	Repositor very healthy. In accordance with excellent category of BRI, BNI also has		y v
ORY.L	Repository Universitas Brawijava Repository Universi		v
POSIT	a positive value of ROA at level of 2.61% which is less 0.31% than ROA		ý
8	Repositor value of Bank Mandiri at 2.92%. It shows that BRI, BNI, and Banks		ý
	Reposito Mandiri are capable of utilizing their owned asset in order to maximize		ý
×	Repository Universitas Brawilaya Repository Universitas Brawilaya Repository Universitas Brawilaya Repository Universitas Repository Universitas and the second sec		У
N			У
TAS	Repositore universitas Brawijaya Repository Universi		У
SR >	Repository Overall, the State-Owned Bankshave no significant trouble in		У
JNIVERSI	Repository Universitas Brawijaya Repository Universi Repositor dealing with earning power except the BTN. Unfortunately, the value of		y y
500	Reposito ROA ratio owned by BTN was under 2%, which is the limit standard of		У
Gase	ROA value regulated by Bank Indonesia. ROA of BTN only reached		y V
	ROA value regulated by Bank Indonesia. ROA of BTN only reached		y v
	Reposito 1.27% which is 0.02% higher from the acceptable category, so it is		v
	Repositor classified as fine. As shown in the table, BTN has significant differences		ý
REPOSITORY UB. AC ID	Repository in income before tax earned compared to other State-Owned Banks. This Repository of the state-Owned Banks and t		ý
RY.UE	Repository Universitas Brawijaya Repository Universi		У
OSITO	Repositor condition is due to the least operating profit and interest income resulting		У
REP	Repositor from the optimization of assets owned by BTN. However, still, BTN		У
	Repository Universitas Brawilaya generates positive ROA value so it can be interpreted that the		У
4	Repositor management of BTN still runs well in optimizing the total assets owned		y
	Repository Universitas Brawijaya Repository Universi		У
ST I	Repository Universitas Brawijaya Repository Universi		У
LIS N	Repository Universitas Brawijaya Repository Universi		y V
UNIVERSITAS BRAWIJ/	Repository Universitas Brawijaya Repository Universi		y v
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	Repository Universitas	Brawijaya	Repository	Universitas Brawijay	a Repository
٩	Repository Universitas			Universitas Brawijay	1 V
REPOSITORY.UB.AC.ID	Repository Universitas			Universitas Brawijay	1 1
DRY.U	Repository Universitas	<i>v v</i>	1 7	Universitas Brawijay	
OSITIC	Repository Universitas		т	Universitas Brawilav	a Renository
REP	Repository Universitas	P P	Repository		У
	Repository Universitas		Repository		У
1	Repository Universitas		Repository		y y
A	Repository Universitas for the company's o Repository Universitas	peration which lead	to ability in pro-	viding great	y V
TAS	Repositor profit to the bank.as		Repository		v.
RSI	Repository. Unit Interest Man	v v	Repository		ý
	Repository Universitas	Brawijava	Repository	Universi	ý
S	Repository Unit Interest Mar	rgin (NIM) is used to	determine the inte	erest income	ý
	Repositor received from the allo	1 H	1		У
Q	Repository resulted from the divi	sion of net interest in	come with the ave	rage of total	У
	Repository Universitas	Brawilava	Repository	Universi	У
	Repositor productive assets. The				У
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OSITO	Repository Universitas Repository Universitas	ular Letter No.13/24/	/DPNP/2011	Universi	y V
REP	Repository UAs stated in Bar	nk Indonesia Circulaı	r Letter No.13/24/I	DPNP/2011,	v
	Repositor the productive lassets	1.10			ý
8					ý
	Repositor generate interest. Her	Brawijaya	Repository	Universi	ý
E S	Repositor by BNI, BRI, Bank M	andiri, and BTN in 2	R epository	Universi	У
RSI S	Reposit Table 4.16 Average Tot	al Productive Asset o	of PT Bank Negara	1 Indonesia S	У
≥≥	Repository Universitas Repository Universitas	(Persero) Tbk in 2	Repository	Universi	У
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C	Repository Universitas		Repository		У
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	LADARDIA ATTIACISTICS	RIAMIIANA		31,2017	y v
	Repos Placement with other as	Brawijava	Repository	31, 2017	y y v
ACID	Ropos Placement with other as	Brawijaya	Repository	31,2017	y y y
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OSITORY.UB.ACID	Repose Placement with other as Repose banks	Brawijaya Brawijaya Brawijaya	Repository Repository 8-288 pository	31, 2017 Universi 31912434 Universi 216 884	y y y y y
REPOSITORY.UB.AC.ID	Repose Placement with other as banks Universitas banks Derivative receivables Repose Securities Wersitas	Brawijaya Brawijaya Brawijaya Brawijaya ^{60.} Brawijay132.53	Repository Repository Repository Repository 5.248 5.248 5.248	31, 2017 Universi 31912434 Universi 216 884	y y y y y
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 201	Placement with other banks Derivative receivables Securities Acceptance receivables	Brawijaya Brawijaya Brawijaya Brawijaya Brawijaya Brawijaya Brawijaya	Repository 8.288 Repository 5.248 6.153 6.153 5.019 5.019 1 Repository	31, 2017 31912434 216.884 23.646.632 18.271.023	y y y y y y y
 201	Repo Placement with other Repo Derivative receivables Repo Securities Repo Acceptance receivables Repo Repo Acceptance receivables Repo Re	Brawijaya Brawijaya Brawijaya Brawijaya Brawijaya Brawijaya Brawijaya Brawijaya	Repository Repository 8.288 Repository 5.248 6.153 0.5107 Repository Repository	31, 2017 31912434 216.884 23.646.632 18.271.023	y y y y y y y
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z #	Average total productive	y V
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	Source : Data processed from Annual Financial Report at PT Bank Rakyat Indonesia (Persero) Tbk on 2018	y v
	Repository Universitas Brawijaya Repository Universi	v.
9		y V
JB.AC	Table 4.18 Average Total Productive Asset of PT Bank Mandiri (Persero)	ý
ORY.L	Repository Universitas Brathkin 2018 Repository Universi	v
REPOSITORY.UB.AC.ID	Repository Universitas Brawijaya Bank Mandipry Universi	v
RE	Repository Universitas Brawijava Repository Universi	ý
	Repository Universitas Brawijaya ^(in million Rupiah)	ý.
8	Repository Universitas Bradecember 31, 2018 O December 31, 2017	ý
8	Repose Placement with other banks 26.538.823 OSITO 32.547.351	ý.
AS	Repository Universitas Brawijaya Repository Universi	ý
SETTAS	Reporter values as Brawijaya ^{1.835.344} ository ^{818.999} si	ý y
VERSITAS	Repository Universitas Brawijaya Repository Universi	y y y
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	Derivative receivables 1.835.344 818.999 Securities 179.866.012 165.060.942 Acceptance receivables 13.888.862 12.544.494	y y y y
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	Derivative receivables 1.835.344 818.999 Securities 179.866.012 165.060.942 Acceptance receivables 13.888.862 12.544.494 Loans 799.557.188 712.037.865 Inclusion 452.093 346.236 Commitment obligation 448.231.534 298.454.720 Contigent liability 96.062.540 92.569.898	y y y y y y y y y
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BRAWIJAYA	Repository Universitas Brawiaya Repository Repository Universitas Brawiaya Repository Source : BI Circular Letter No.6/23/DPNP/2011 Based on the result of NIM calculation for State-Own Indonesia as shown in Table 4.20, the average NIM of BNI Mandiri, and BTN is 3.75%. State-Owned Banks NIM valu 3%,which is under the category of excellent and very health BRI achieves the highest value of 6.42%. Not as good as BF very well condition, BNI followed with 4.34%,which is 0	Universi Universi ed Banks of , BRI, Bank es are above y, moreover, I but still in	y y y y y y y y
REPOSITORY.UB.AC.ID	than BTN. Furthermore, the last State-Owned Bank, Bank M classified as a splendid bank with NIM of 3.79%, which is 0 than thestandard healthy condition issued by Bank Indonesia Advanced category for BRI, BNI, BTN, and Ban	andiri, is also .79% higher for NIM. k Mandiriis	y y y y y
BRAWIJAYA	caused by the significant net interest income gained toward asset owned by thebanks. This condition shows that State-O have magnificent ability to manage the productive assets leads to large amount of interest income. The greater the k means the larger the interest income on earning assets would by the bank; hence the bank has a low chance to urge in the business continuity. Moreover, a high level of earnings leve	wned Banks owned that evel of NIM be managed e problem of el represents	y y y y y y y y
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	Repository	ROAiversitas	Brawija	2,92%	lepos	itory	Universi		У
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¥5	Repository UAfterwards, the composite yal	ue gained from the result of	y
ERS	Repositor comparing the total value of composi		У
UNIVERSITAS BRAWIJAYA	value then multiplied by 100%. Based	on Table 4.24, PT Bank Negara	y v
	Repositor Indonesia (Persero) Tbk in 2018 obtain		ý
C	Repositor \neq 42, therefore, its composite rating is 9	3.3%. PT Bank Rakyat Indonesia	ý
	(Persero) Tbk in 2018 obtained com	Repository Universi posite value of $35 + 4 + 3 = 1$	У
			У
AC.ID	Repositor 42, therefore, its composite rating is 9		У
11.UB.	Repositor Slightly higher than PT Bank Negara	Indonesia (Persero) Tbk and PT	У
SITOF	Reposito Bank Rakyat Indonesia (Persero) Tb	k, PT Bank Mandiri (Persero)	У
REPOSITORY UB. AC. ID	Repositor Tbkobtained its composite value of 40		У
			y V
	Repositor rating is 95.6%. Lastly, PT Bank Tab Repository Universitas Brawiaya	Repository Universi	y V
AS IJAYA	2018 produce composite rating of 86.79	% from its composite value of 25	y V
S =	Repositor $+ 12 + 2 = 39$. According to the asses		ý v
LIS S	Repositor Bank Negara Indonesia (Persero) Th		v
A FR	Repository Universitas Brawijaya	Repository Universi	ý
ž 🚝	Repositor (Persero) Tbk, PT Bank Mandiri (Perse	ero) Tbk, and PT Bank Tabungan	ý
	Reposito Negara (Persero) Tbk in 2018 by usin	ng RBBR approach with RGEC	ý
(1989)	Repository method, the produced Composite Ratin	ng of Bank Soundness Level can	У
	Repository Universitas Brawijaya	Repository Universi	У
	Repositor be presented as follows: rawijaya	Repository Universi	У
9	Repository UTable 4.28 The Composite Rating	g of Bank Soundness Level CIS	У
REPOSITORY.UB.AC.ID	Repositor State Bank State Result Java	Composite Rating	У
TORY.	Repositor BNI 93,3%	Repository Universi	У
POSI	Repositor BRI 93,3%	Papasitory Universi	y.
R	Repositor Bank Mandiri 95,6%	Repository Universi	У
	Repositor BTN 86,7%	Repository Universi	У
NIVERSITAS SRAWIJAYA	Source : BI Regulation No.13/1/PBI/201	Repository Universi	y V
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	Repository Universitas Brawijaya According to Table 4.28, PT Bank Negar PT Bank Rakyat Indonesia (Persero) Tbk, PT Tbk, and PT Bank Tabungan Negara (Persero)	Γ Bank Mandiri (Persero) Tbk are classified as very	y y y y y y y
50	sound banks with Composite Rating 1 (C composite rating, Composite Rating 1 (CR-1), in very sound condition, so they are proficient of negative influence due to changing in busine	implies that the bank sare	y y y y y
REPOSITORY.UB.AC.ID	Reposito other external factors. In term of measuring the healthiness lev Reposito Risk Profile factors which represented by NPL, during 2018, it is found that in general State-O	IRR, LDR, LAR, and CR	y y y y v
UNIVERSITAS BRAWIJAYA	as extensively sound. Although the LDR rati	o is displayed in a fairly atio is shown in very good in a convenient condition well as money deposited Il State-Owned Banks are	y y y y y y y y y
REPOSITORY.UB.AC.ID	sustaining the performance level to prevent the resistance in the financial business. In the Good Corporate Governance factor generally well-performed in governance struct and governance outcome in 2018. It is proven the for BNI, BRI, and BTN in the value of 2 wh	e chance for experiencing or, State-Owned Banks are cture, governance process by composite rating gained ile Bank Mandiri was the	y y y y y y y
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2	Repository Universitas Brawijaya Owned Banks are completed with a very adequate structure and	y
¥5	Repositor infrastructure, and even more work units inside corporate had fulfilled	y
JNIVERSITAS BRAWIJAYA	Repositor their duties and responsibilities which followed by transparency report of	у
≧2	Repository Universitas Brawijava Repository Universi	У
500	financial and non-financial condition that delivered to stakeholders. The	у
	Repositor measurement of GCG factor shows that State-Owned Banks have	у
Q	satisfactory management which can be seen from the successful	у
	Repository Universitas Brawijaya Repository Universi	у
	Repositor implementation of GCG principles effectively. pository Universi	У
REPOSITORY.UB.AC.ID	Repository U Earnings factor which was evaluated through ROA and NIM at	у
VIDB.4	BNI, BRI, Bank Mandiri, and BTN in 2018 shows a very good condition	У
TOR	Repository Universitas Brawijaya Repository Universi	У
EPOS	Repositor as a whole. Even though there are significant differences of ROA among	У
E	Repositor State-Owned Banks as indicated by ROA of BTN which only settled at	У
-	good condition. It was caused by the least operational profit and interest	У
1	Repository Universitas Brawijaya Repository Universi	У
	Repositor income ensuing from the optimisation of assets closely-held by BTN.	У
TAS	Repositor However, BNI, BRI, Bank Mandiri, and BTN are gaining positive profit	У
RSI	Repository Universitas Brawijaya Repository Universi which implies that those banks are having an innate capacity in	У
22		У
Sm	Reposito optimizing assets held in order to get business profits. By evaluating	У
	earnings factors, the State-Owned Banksare considered to have been able	У
	Repository Universitas Brawijaya Repository Brawijaya Repository Universitas Brawijaya Repository Brawijaya Repository Universitas Brawijaya Repository Brawijaya Repositas	У
		У
	Repositor sustainability so that bank operation can run smoothly in increasing	У
e e	Repository Universitas Brawijaya Repository Universi	У
UB.A	Repository Universitas Brawijaya Repository Universita Capital factor at BNI, BRI, Bank Mandiri, and BTN in 2018 had	y y
TORY	Repositor been assessed through CAR, which were resulted at value above 12%. At	y V
REPOSITORY.UB.ACID		y V
e	this level, State-Owned Banks already perform the management of	y V
	Repositor capital that exceeded expectation. The calculation of CAR ratio had	y V
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1	Repository Universitas Brawijaya	Repository Universi	ý
8	Repository Universitas Brawijaya	Repository Universi	ý
	Repository Universitian Brawia va produced positive result and made BNI, B	Repository Universi	у
	Repositor be classified as banks beyondy health	y level. According to the	у
UNIVERSITAS BRAWIJAYA	Repositor measurement of CAR, State-Owned Ban	ks are considered being very	у
	Repository Universitas Brawijava	Repository Universi	У
5 🧰	capable of managing the capital in hand	so that the specified capital	У
	Repositor adequacy level can be achieved and avoid	shortage in business survival.	У
\bigcirc	Reposite Research Implications	Repository Universi	У
	Repository Universitas Brawijava	Repository Universi	У
	Repository U The evaluation of the soundness le	et of banks conducted in this	У
REPOSITORY.UB.AC.ID	Repositor research is guided by Bank Indonesia Re		У
Y.UB.	Repositor this regulation, the approach used is Risk	-Based Bank Rating (RBBR),	У
1108			У
SOGE	Repositor which incorporates Risk Profile, Good Co		У
	Repositor and Capital. Assessment of Risk Profil		У
1	Repository inherent risk and the quality of the application of the app	ion of risk management within	У
×			У
JAYA	Repositor the operational activities of Banks. In asse		У
≦5	Repositor calculates credit risk using NPL, market ri	sk using IRR and liquidity risk	У
2	Repository Universitas Brawijaya using LDR, LAR, and CR. The asso	essment of Good Corporate	У
			У
5 🚾	Repositor Governance (GCG) factors is an assess		У
	Repositor management while implementing GCG	principles that are based on	У
\mathbf{r}	Repository Universitas Brawijaya Repositor transparency, accountability, responsibili	y, and independency. Those	У
	Repositor five basic principles sorted into a govern		y V
9800 C			y V
CID	governance structure, governance process,	and governance outcome. The	y V
('NB')	Repositor assessment of Earning factor is the evaluation	tion of earnings performance,	y V
REPOSITORY.UB.AC.ID	Repositor source of earnings as well as the sustaina		y v
EPOS	Repository Universitas Brawiaya management. In order to evaluate this fact		5 V
	management. In order to evaluate this fact	or, this research used NIM and	y v
	Reposito ROA. The measurement of Capital factor		v
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BRAWIJAYA	Repository Universitas Brawijaya Repository Universi capital adequacy and capital adequacy management. To evaluate capital factor, this research used CAR as an indicator of measurement. In 2018, State-Owned Banks of Indonesia which includes PT Bank Negara Indonesia (Persero) Thk. PT. Bank. Bakvat Indonesia (Persero)		y y y y y
0	Negara Indonesia (Persero) Tbk, PT Bank Rakyat Indonesia (Persero) Tbk, PT Bank Mandiri (Persero) Tbk, and PT Bank Tabungan Negara (Persero) Tbk were reported as State-Owned Enterprise with great liabilities. BRI and Bank Mandiri had liabilities above 1 billion Rupiah, which lead to BRI in the top position of SOEs with high liabilities.		y y y y y
REPOSITORY.UB.AC.ID	Additionally, BNI also had huge debts with Rp698,198,222 million in the same period. Still, BTN who also belong in State-Owned Banks of Indonesia owned large debts among others SOEswith Rp282,595,746		y y y y y
	million. In accordance with the calculation of indicators in measuring the healthiness level of bank through RGEC method, found that the result of some ratios were having significance distinction. As shown, in evaluation through NPL ratio, BTN was catagorized as healthy while evaluation		y y y y y
	through CAR ratio categorized as very healthy. This condition due to the measurement of healthiness level differs by component of measurement. NPL ratio calculated by components of credit while CAR calculated by capitals. BTN might have problem while dealing with liquidity issue yet		y y y y y
REPOSITORY.UB. ACID	the management of bank still operated perfectly as earnings aspects and capital aspect tend to experience positive result. Based on the measurement of soundness level of banks by using RGEC method, Risk Profile factor has an assessment towards liquidity		y y y y
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8	Repository Universitas Brawijaya risk which used to determine the capa	Repository Universi	У
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₹5	Repositor obligation that matures from sources o		у
	Repositor liquid assets that can be pledged as c	collateral. The evaluation over	У
	Repository Universitas Brawilaya Repositor liquidity risk produces ratio, which show	Repository Universi	У
5 🧰	Repositor inquidity risk produces ratio, which show	vs whether bank is sufficiently	У
	Repositor liquid in paying off long-term and short-t		У
\bigcirc	Repositor activities and financial condition of the Ba	Repository Universi	У
	Repository Universitas Brawijaya	Repository Universi	У
	Repository U The result gathered from the valua		У
REPOSITORY, UB. AC. ID	Reposito Bank Mandiri was categorized in quite		У
Y.UB.	Repository TPF. Unfortunately, BTN was not in idea	l condition since the amount of	У
SITOR	Repository Universitas Brawijaya	Repository Universi	У
(EPOG	Repositor credit distributed exceed the TPF, so the		У
	Reposito funds for cover growth in credit. While		У
1	Reposito Mandiri, and BTN showed excellent abil	ity to liquidate bank as a whole	У
	Repository Universitas Brawijaya	Repository Universi	У
24	Repositor by using total assets owned in meets t		У
₹5	Repositor withdrawal of funds. Related to LAR, in	2018, BNI, BRI, Bank Mandiri,	У
£2	Repository Universitas Brawiaya and BTN had the value of CR ratio above	e 5% which indicates that those	У
	Repositor banks are capable to repay the funds		y y
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-	Repository Universitas Brawijaya	Repository Universi	y y
\mathbf{r}	Repository Universitas Brawijaya Repository U Based on the measurement through	LDR ratio shown in Table 4.7,	y y
	Repositor BTN was the only one which categorized		y V
1111 (L			y V
CID	Repositor bank facing difficulties in meets its obliga	ation of repaying the funds from Repository University	y V
K.UB.,	Repositor third party. However, BTN will be able	e to liquidate the bank without	ý.
REPOSITORY.UB.AC.ID	Repositor distressing the economic condition of the		ý.
REPOS			ý
	Repositor liquid assets that are controlled. This show	Repository oniversi	ý
	Repositor was above the limit standard of CR valu	e regulated by Bank Indonesia.	ý
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đ	Repository Universitas Brawijaya Re	pository Universi	у
	Repository Universitas Brawiava Furthermore, the value of CAR owned by BTN	pository Universi	у
N S	Repository Universitas Brawijaya Re	pository Universi	у
UNIVERSITAS BRAWIJAYA	Repositor also can be used to financed the credit growth	since the capital of BTN	У
SIS	Repositor was sufficient for both next bank's operation	onal and overcome the	У
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5 🧰	Repositor possibility of facing liquidity issue. Re	pository Universi	У
	Repository UAfter calculating the liquidity risk using		У
(O)	Repositothe result shows that BNI, BRI, Bank Mandiri	and BTN are not having	У
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	Reposito significant issues in paying the debts in hand sin	ice the assets owned and	У
REPOSITORY.UB.AC.ID	Repositoliquid assets controlled are capable for financin		У
KUB.	Repository well as repaying third party funds. Moreover, cap	oital owned by BNI. BRI.	У
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SOda	RepositoBank Mandiri, and BTN are exceeded the standard	ird regulated. It reflected	У
	Repositofrom the value of CAR of those banks which a		У
1	level of capital adequacy indicates that the bank	is in a position to beat all	У
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20	Repositorisk, so it will not interfere with the bank's busine		У
SITAS WIJAYA	Repository Universitas Brawijaya Re BNI, BRI, Bank-Mandiri, and BTN-we	pository Universive in excellent condition	У
RS	Repository Universitas Bank Mandiri, and BTN we		У
	Repositosince the Composite Rating of each bank show		У
500	Reposito Through Risk Profile factor, these bank shown	the risks were probably	У
and	Repository Universitas Brawijaya Re Reposito occur during the operational of bank but if banks	have completed by good	у
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	Reposito corporate governance the sustainability of bank's	· · · · · · · · · · · · · · · · · · ·	У
441217	as proved by good source of earnings as well as e	arnings management and	y
CID	Reposito capitals condition of bank. In overall, Risk Pro	pository Universi file and Good Corporate	y
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EPOS	Repository Universitas Brawia a Re Capitals factor reflect as effect from the cause	d. So, all the factors in	y V
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